**B6-6M2E : SMART LENDER - APPLICANT CREDIBILITY**

**PREDICTION FOR LOAN APPROVAL**

**LITERATURE SURVEY**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **S. No.** | **TITLE OF THE PAPER** | **AUTHORS** | **JOURNAL / CONFERENCE NAME** | **DESCRIPTION** |
| 1 | Machine Learning Based Model for Prediction of Loan Approval | Bhanu Prakash Lohani; Mayank Trivedi; Ridhik Jeet Singh; Vimal Bibhu; Shiv Ranjan; Pradeep Kumar Kushwaha | 2022 3rd International Conference on Intelligent Engineering and Management (ICIEM), April 2022 | The supervised learning technique, Logistic Regression is applied to predict whether an applicant is eligible for loan or not. |
| 2 | Algorithm For the Loan Credibility Prediction System | Soni P M  Varghese Paul | International Journal of Recent Technology and Engineering (IJRTE), Volume-8, Issue-1S4, June 2019 | In this work, a novel hybrid feature selection algorithm using wrapper model and fisher score is introduced to improve accuracy over traditional random forest algorithm. |
| 3 | The Comparison of Linear Regression Method and K-Nearest Neighbors in Scholarship Recipient | Okfalisa  Ratika Fitriani  Yelfi Vitriani | 2018 19th IEEE/ACIS International Conference on Software Engineering, Artificial Intelligence, Networking and Parallel/Distributed Computing (SNPD), June 2018 | The result that KNN method is more effective and efficient than Linear Regression method is obtained to classify and cluster data. |
| 4 | An Approach for Prediction of Loan Approval using Machine Learning Algorithm | Kathe Rutika Pramod  Panhale Sakshi Dattatray  Avhad Pooja Prakash | International Journal of Creative Research Thoughts (IJCRT), Volume 9, Issue 6, June 2021 | Logistic Regression models have been performed and are compared on the basis of the performance measures such as sensitivity and specificity. |
| 5 | Survey on Prediction of Loan Approval Using Machine Learning Techniques | Ambika  Santosh Biradar | International Journal of Advanced Research in Science, Communication and Technology (IJARSCT), Volume 5, Issue 1, May 2021 | Decision Tree model for the given problem statement is implemented with feature selection process to improve accuracy. |
| 6 | Loan Approval Prediction Using Machine Learning | Yash Divate  Prashant Rana  Pratik Chavan | International Research Journal of Engineering and Technology (IRJET), Volume: 08 Issue: 05, May 2021 | In this work, the machine was prepared utilizing the AI model - SVM Algorithm, to get a precise outcome. |
| 7 | Loan Prediction System Using Machine Learning | Anant Shinde; Yash Patil; Ishan Kotian; Abhinav Shinde; Reshma Gulwani | International Conference on Automation, Computing and Communication 2022 (ICACC-2022), Volume 44, May 2022 | A logistic regression-based prediction model is employed and the mean validation accuracy and mean validation f1 prediction scores are measured. |
| 8 | Integrating KNN and Gradient Boosting Decision Tree for Recommendation | Qiming Du; Nan Li; Shudan Yang; Daozhu Sun; Wenfu Liu | 2021 IEEE 5th Advanced Information Technology, Electronic and Automation Control Conference (IAEAC), March 2021 | In this work, a hybrid recommendation algorithm named K-GBDT which combined KNN and gradient boosting decision tree is proposed and accuracy is measured. |