Smart Lender - Applicant Credibility Prediction for Loan Approval

Needs to support genuine Entrepreneur

Needs to find a loan appllicant with good credit score



That the process should be easier an time saving

To find a applicant which can give best insterset

SAYS

DOES



100



Data Breach

Due to technical glitch people with low credit score can get the loan



Process should be executed faster

System failure will lead to a huge loss

It could help
identify millions of
good credit risks
who are currently
being denied
access to credit

It accurately identifies whom to lend loan to and help banks identify the loan defaulters for much-reduced credit risk.



It will improve the speed, efficacy, and accuracy of loan approval processes

The system automatically selects the eligible candidates to approve the loan

I HINK:

FEELS

People within a protected class being clearly treated differently than those of non protected classes for loan

Help banks identify
the loan defaulters for
much-reduced credit
risk as large portions
of a bank's assets
directly come from the
interest earned on
loans given



There is an increasing rate of loan defaults

Banks are not able to correctly handle the loan request