Patent Search

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Inventor

Name	Address	Country
N.Rajeswaran	Department of EEE Malla Reddy Engineering College Maisammaguda Secunderabad Telangana State India	India
K.Laxminarayanamma	Assistant Professor, Department of Information Technology, Institute of Aeronautical Engineering (Autonomous), Hyderabad, Telangana, India-500043.	India
Dr.P.Sarala	Department of EEE Malla Reddy Engineering College, Maisammaguda, Hyderabad	India
Dr.M.Dilip Kumar	Department of EEE St.peter's Engineering College, Maisammaguda, Hyderabad	India
Mr.N V Krishna Rao	Assistant Professor, Department of Computer Science and Engineering, School of Engineering, Malla Reddy University, Maisammaguda, Dulapally, Kompally, Hyderabad, Telangana 500100.	India
Dr.Dhanamma Jagli	Deputy HoD, V. E. S. INSTITUTE OF TECHNOLOGY, CHEMBUR, MUMBAI, MAHARASHTRA.	India
Nakirekanti Laxmi	Assistant Professor, VISVESVARAYA COLLEGE OF ENGGINEERING AND TECHNOLOGY, MP PATELGUDA, BONGLOOR X ROAD, RANGA REDDY,	India
Dr.P.Pradeep	DVR & Dr.HS MIC College of Technology, Kanchikacherla, NTR Dist. Andhra Pradesh	India
Dr.MD ASHFAQUL HASAN	Professor, Department of CSE, Malla Reddy Institute of Engineering and Technology (Autonomous), Maisammaguda, Hyderabad	India
Dr.B.Dhanalaxmi	Professor, Department of CSE, Malla Reddy Institute of Engineering and Technology (Autonomous), Maisammaguda, Hyderabad	India

Applicant

Name	Address	Country
N.Rajeswaran	Department of EEE Malla Reddy Engineering College Maisammaguda Secunderabad Telangana State India	India
K.Laxminarayanamma	Assistant Professor, Department of Information Technology, Institute of Aeronautical Engineering (Autonomous), Hyderabad, Telangana, India-500043.	India
Dr.P.Sarala	Department of EEE Malla Reddy Engineering College, Maisammaguda, Hyderabad	India
Dr.M.Dilip Kumar	Department of EEE St.peter's Engineering College, Maisammaguda, Hyderabad	India
Mr.N V Krishna Rao	Assistant Professor, Department of Computer Science and Engineering, School of Engineering, Malla Reddy University, Maisammaguda, Dulapally, Kompally, Hyderabad, Telangana 500100.	India
Dr.Dhanamma Jagli	Deputy HoD, V. E. S. INSTITUTE OF TECHNOLOGY, CHEMBUR, MUMBAI, MAHARASHTRA.	India
Nakirekanti Laxmi	Assistant Professor, VISVESVARAYA COLLEGE OF ENGGINEERING AND TECHNOLOGY, MP PATELGUDA, BONGLOOR X ROAD, RANGA REDDY,	India
Dr.P.Pradeep	DVR & Dr.HS MIC College of Technology, Kanchikacherla, NTR Dist. Andhra Pradesh	India
Dr.MD ASHFAQUL HASAN	Professor, Department of CSE, Malla Reddy Institute of Engineering and Technology (Autonomous), Maisammaguda, Hyderabad	India
Dr.B.Dhanalaxmi	Professor, Department of CSE, Malla Reddy Institute of Engineering and Technology (Autonomous), Maisammaguda, Hyderabad	India

Abstract:

Due to recent technological advancements like Big Data, data accessibility, and computing capacity, the majority of banks and lending financial institutions need to im operations by updating or developing new business models. Predictions of credit risk, monitoring of credit risk, model dependability, and efficient loan processing are significant functions. Loan size, customer history, and a number of other considerations are the primary criteria for granting the loan. Identifying whether or not the a would be eligible for the loan presents the biggest challenge. This article provides a thorough analysis of numerous prediction algorithms used in the financial industı variety of procedures. It is clear from the thorough investigation that classification was crucial to data mining jobs.

Complete Specification

Description:Shorouq Fathi Eletter and Saad Ghaleb Yaseen developed a model which made use of artificial neural network in order to evaluate the credit applicatior that the officials could make decisions in loan issuing factor in the Jordanian commercial banks. This model is based on the multi-layer feed-forward network with b propagation learning algorithm. Evaluation of the proposed model is done by taking into account of various representative cases of loan applications.

Amira Kamil Ibrahim Hassan and Ajith Abraham proposed a loan default prediction model. This model is constructed by three different training algorithms. The pre model is constructed with the supervised two-layer feed- forward network in which two attribute filtering functions were used. To train the network, back propagati based learning algorithms were used. German bank datasets were used to train the model. The author made a comparison among the models that have been resu to different training algorithms.

Kumar Arun, Garg Ishan, Kaur Sanmeet implemented machine learning algorithms like decision trees,random forest, support vector machines, linear models, neura networks and AdaBoost for predicting the loan. The author has taken the training data set and it is given as the input to the machine learning model. The model is t based on the data set. The new applicant's data is considered as the test data set. The objective of the model is to predict whether the new applicant is eligible for lo not.

Liyuan Liu and Jennifer Lewis Priestley had done a comparative study of algorithms like regression analysis, neural networks and decision trees for predicting the commercial non-financial past-due issues. The performance of algorithms has been examining and it is understood that the decision trees worked better rather tha algorithms.

Featherstone et al obtained the data from the survey that has been conducted in Kansas and Indiana to investigate the lending process in agriculture sector. Certai

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