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A Implementation on Predictive Analytics for Banking Issues using Mining Technique Algorithms

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Abstract: - **Nowadays, there are many risks related to bank loans, health loan, car loan, for the bank and for those who get the loans. The analysis of risk in bank loans need understanding what is the meaning of risk. In addition, the number of transactions in banking sector is rapidly growing and huge data volumes are available which represent the customers behavior and the risks around loan are increased. Data Mining is one of the most motivating and vital area of research with the aim of extracting information from tremendous amount of accumulated data sets. In this paper a new model for classifying loan in banking sector by using data mining. The model has been built using data form banking sector to predict the status of loans particular user if they want. Here we find out the interested user who are want the service form the banking only those user meet them and discuss them without wasting time, money, man power.**

Keywords: **Data Mining, Banking, Default Detection, Customer Classification.**

I. INTRODUCTION

This project describes data mining with predictive analytics for banking policy applications and explores methodologies and techniques in data mining area combined with predictive analytics for application driven results for interested customers. The basic idea is to apply patterns on available data and generate new assumptions and anticipated behaviour using predictive analysis. Data mining methods used in these applications is naive Bayes data analysis. Technological innovations have enabled the banking industry to open up efficient delivery channels. IT has helped the banking industry to deal with the challenges the new economy poses. Nowadays, Banks have realized that customer relationships are a very important factor for their success. Customer relationship management (CRM) is a strategy that can help them to build long-lasting relationships with their customers and increase their revenues and profits. CRM in the banking sector is of greater importance. The CRM focus is shifting from customer acquisition to customer retention and ensuring the appropriate amounts of time, money and managerial resources are directed at both of these key tasks. The challenge the bank face is how to retain the most profitable customers and how to do that at the lowest cost. At the same time, they need to find and implement this solution quickly and the solution to be flexible. Traditional methods of data analysis have long been used to detect fraud. They require complex and time-consuming investigations that deal with different domains of knowledge like financial, economics, business practices and law. Fraud instances can be similar in content and appearance but usually are not identical. In developing countries like India, Bankers face more problems with the fraudsters. Using data mining technique, it is simple to build a successful predictive model and visualize the report into meaningful information to the user.

II. PROPOSED SYSTEM

Model:

User Model:

Here user model is the customer can login the bank application for searching the bank policy. Here he also applies the specific policy for further process.

Data Mining:

Data mining is the process to find out the exact output what you want using the different algorithm. We use the naïve bays algorithm for analysis the given input from customer. Mining process like, pre-process given input, remove all stop words/symbol, clustering, classification, pattern matching, analysis.

Steps of proposed system flow:
Step 1: Input Data
Step 2: Upload File
Step 3: Classify the Policy wise customers for further process
Step 4: Calculate total amount of customer for apply any policy
Step 5: Apply sorted list for policy i.e interested peoples get.

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Step 6: Stop.

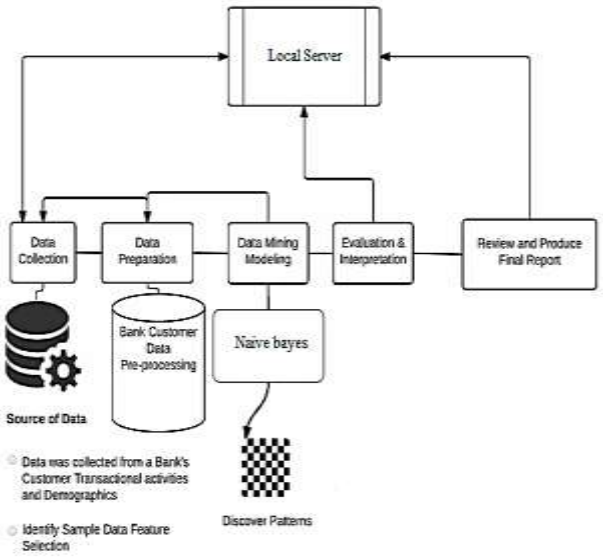

Fig 1. System architecture

III. SOFTWARE REQUIREMENT SPECIFICATION

Our proposed system created based java programing and user interface created using the JSP / HTM. Upcoming data is stored in MYSQL database. We have design a web application with client server communication. Web application that communicates with local server and Trustee Server using REST API. Users give the feedback on local cloud, add profile, apply policy, and apply security.

IV. RESULT

Fig 2. Home page

Fig 2. Registration page

Fig 2. Login page

V. CONCLUSION

Data mining is a technique used to extract vital information from existing huge amount of data and enable better decision-making for the banking and retail industries. In this paper we analysis the banking sector issues in various policy. Here we findout the actual intrested customer for specific policy for business perspective.

VI. ACKNOWLEDGMENT

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