

**An Expert System on the  
Evaluation of Loan Application for  
Small Scale Loan Institutions**

**A Special Problem**

**Presented to  
the Faculty of the Department of Mathematical Sciences and Computer Studies**

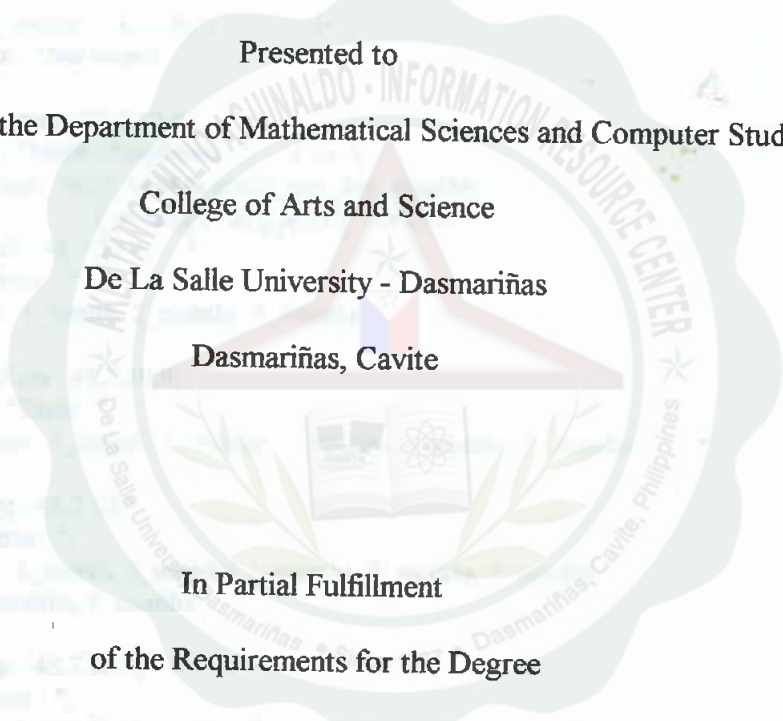
**College of Arts and Science  
De La Salle University - Dasmariñas  
Dasmariñas, Cavite**

**In Partial Fulfillment  
of the Requirements for the Degree  
Bachelor of Science in Computer Science**

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**ABSTRACT**

Name of Institution : De La Salle University - Dasmariñas

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**TITLE :** An Expert System on the Evaluation of Loan Application for Small Scale Loan Institutions.

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**OBJECTIVES OF THE STUDY :**

**A. GENERAL**

The general objective of the study is to be able to build an expert system that evaluates loan applicants of small scale institutions.

**B. SPECIFIC**

1. To apply the concepts and principles of expert systems in evaluating loan applicants.
2. To lessen the work load of a accounts officer by aiding him in the task of evaluating loans.
3. To study VP-Expert and utilize the use of its features in building the expert system.

**SCOPE AND COVERAGE :** The expert system is for small scale loan institutions whose target clients are small to medium scale vendors and individuals like teachers.

**METHODOLOGY :** The expert system development cycle was applied in developing the software.

**OUTPUT OF THE STUDY :** An expert system on the evaluation of loan application for small scale loan institutions was developed to demonstrate how the different inferencing methods, namely forward chaining and backward chaining, could be applied in building the expert system using the expert system shell VP-Expert. This expert system, which evaluates applicants based on their paying capacity, could be used to lessen the workload of an accounts officer. The software was made to run in a DOS-based environment with the support of VP-Expert.

**CONCLUSIONS :** The concepts and principles of expert systems could be applied in the evaluation of loan applications. This system may be used to lessen the work load of an accounts officer. Expert system shells, like VP-Expert, could reduce the development time and may also be taught to end users, though these shells pose certain limitations and constraints in building an expert system.

**RECOMMENDATIONS :** Further improvements could be made to the present system to improve its interface and widen its scope, so that it could be applied to a larger scale.

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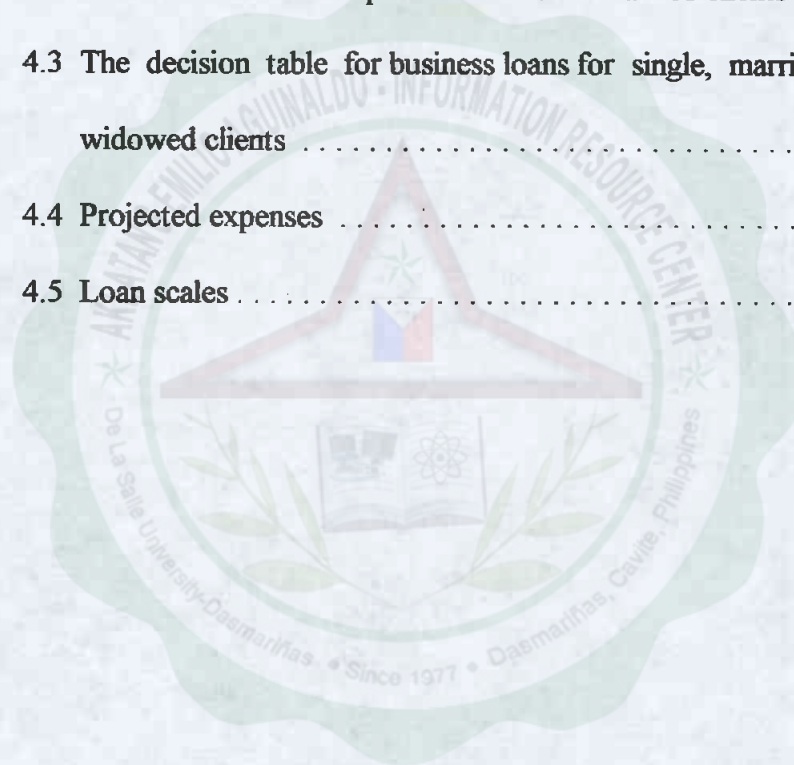
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