Abstract

Over the past decade, there has been an exponential growth in the number and scale of online lending and crowdfunding platforms. However, these platforms lack a reliable and transparent metric to predict the credit-worthiness of an applicant. They also have a single point of failure and are vulnerable to certain security issues. This paper proposes a Blockchain-based decentralized lending platform that uses deep learning to predict the risk associated with an applicant. The paper also discusses how such a system can be implemented and deployed. The experimental results show how ensemble training can help lower the bias of individual neural networks and provide better predictions for this use case.

References


**Index Terms**

Computer Science

Artificial Intelligence

**Keywords**

Deep Learning, P2P Lending, Credit-risk, Blockchain, Decentralized, Neural Networks