

REFERENCES

- [1] C.L Huang a,* , Mu-Chen Chen b, Chieh-Jen Wang c Credit scoring with a data mining approach based on support vector machines Expert Systems with Applications 33 (2007) 847–856
- [2] B. Desai and Anita Desai, "The Role of Data mining in Banking Sector", IBA Bulletin, 2004
- [3] Dr. M. L. Bhasin, "Data Mining: A Competitive Tool in the Banking and Retail Industries", The Chartered Accountant October 2006.
- [4] H.Newton, Newton's Telecom Dictionary, CMP Books, <http://www.cmpbooks.com>
- [5] K.I.Moin, Dr. Q.B.Ahmed ,International Journal of Engineering Research and Applications (IJERA) ISSN: 2248-9622 www.ijera.com Vol. 2, Issue 2,Mar-Apr 2012, pp.738-742, Use of Data Mining in Banking
- [6] P.Sundari, Dr.K.Thangadurai "An Empirical Study on Data Mining Applications", Global Journal of Computer Science and Technology, Vol. 10 Issue 5 Ver. 1.0 July 2010.
- [7] W.A Grier, Credit analysis for financial institutions, 2007
- [8] U.Mishara & Praneetam Naidu, "A Study on Credit Risk Management and Appraisal Process at Punjab National Bank, Nagpur", International Journal of Multifaceted and Multilingual Studies
- [9] S.García , J.Luengo, F.Herrera, "Data Preprocessing in Data Mining".
- [10] S.Neelamegam, Dr.E.Ramaraj, Classification algorithm in Data mining: An OverviewInternational Journal of P2P Network Trends and Technology (IJPTT) - Volume 3 Issue 5 September to October 2013.
- [11] White Paper, 2002, National Strategy for Small and Medium sector Development, Task Force for Small and Medium Enterprise Sector Development Program, Sri Lanka
- [12] C.C.Williams, (2009) Informal entrepreneurs and their motives: a gender perspective. International Journal of Gender and of Entrepreneurship.

- [13] A.Gamage (2003) Small and Medium Enterprise Development in Sri Lanka.
- [14] L.Deelen, M.Dupleich, L.Othieno, and O.Wakelin, (2003). Leasing for Small and Micro Enterprises: A guide for designing and managing leasing schemes in developing countries. International Labour Organization.
- [15] C.Wilcox, (1971). Public policies toward business. RD Irwin.
- [16] Jurgita, B. (2011). An overview of the European leasing market in 2009. World Leasing Yearbook (edited by Adrian Hornbrook); A Euromoney Publication 2011, 46-55.
- [17] Aboobyda J.H and Tarig M.A (2016). Developing prediction model of loan risk in banks using data mining, Machine Learning and Applications: An International Journal (MLAIJ).
- [18] Tomar, Divya and Sonali Agarwal. "A survey on Data Mining approaches for Healthcare", International Journal of Bio –Science and Bio –Technology 5.5 (2013)
- [19] M.W. Joshua, The effect of 7cs credit appraisal model on the level of non-performing advances of commercial banks in Kenya (2010)
- [20] A. Dzelihodzic, D. Donko, Data Mining Techniques for Credit Risk Assessment Task.
- [21] M.de M.Sousa, R.S.Figueiredo, Credit analysis using data mining: application in the case of a credit union (2014).