



🏆 Featured Prediction Competition

Home Credit Default Risk

\$70,000

Prize Money

Can you predict how capable each applicant is of repaying a loan?



Home Credit Group · 1,165 teams · 3 months to go (3 months to go until merger deadline)

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Overview

Description

Many people struggle to get loans due to insufficient or non-existent credit histories. And, unfortunately, this population is often taken advantage of by untrustworthy lenders.

Evaluation

Prizes

Timeline

[Home Credit](#) strives to broaden financial inclusion for the unbanked population by providing a positive and safe borrowing experience. In order to make sure this underserved population has a positive loan experience, Home Credit makes use of a variety of alternative data--including telco and transactional information--to predict their clients' repayment abilities.

While Home Credit is currently using various statistical and machine learning methods to make these predictions, they're challenging Kagglers to help them unlock the full potential of their data. Doing so will ensure that clients capable of repayment are not rejected and that loans are given with a principal, maturity, and repayment calendar that will empower their clients to be successful.



Leaderboard



- 1 Oleg Panichev
- 2 Silogram
- 3 nojolly
- 4 NxGTR
- 5 amaotone
- 6 Meyk
- 7 Data Alchemists
- 8 narsil (I love Sofia)

Kernels



Loan repayers v/s Loan defaul...

35 votes · 9 hours ago

Simple intro: EDA+baseline m...

12 votes · 7 hours ago

Deep learning in TF with ups...

28 votes · 14 hours ago

Simple_Model_with_all_tables

11 votes · 21 hours ago

Simple Exploration of All 200 ...

36 votes · a day ago

57 discussion topics



Missing Target & Regression ...

0 replies · 12 minutes ago

Leaderboard precision

2 replies · 7 hours ago

Welcome note from Home Cre...

24 replies · 9 hours ago

How much does stacking/ble...

1 reply · 9 hours ago

Feature Engineering with BUR...

6 replies · 9 hours ago

Launch
12 days ago

Close
3 months
3 months
Rules Acceptance
Deadline

1,165 Teams
1,253 Competitors
8,342 Entries

Points This competition awards standard [ranking points](#)
Tiers This competition counts towards [tiers](#)

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