

GET LOAN-Home Loan prediction Using Data Science



**DIRECTORATE OF
PROJECTS AND
RESEARCH**

**QIS COLLEGE OF ENGINEERING AND TECHNOLOGY
(Autonomous)**

**(Approved by AICTE and Permanent Affiliation to JNTUK)
(NAAC 'A+' Grade & Thrice Accredited by NBA, New Delhi)
Vegamukkapalem, Ongole-523272, Andhra Pradesh.**

QIS COLLEGE OF ENGINEERING & TECHNOLOGY

(Autonomous & NAAC 'A+' Grade)

(Approved by AICTE, New Delhi & Affiliated to JNTU Kakinada)

(An ISO 9001:2015 Certified Institution)

VENGAMUKKAPALEM, ONGOLE-523272, A.P., INDIA



DEPARTMENT OF COMPUTER SCIENCE & ENGINEERING

CERTIFICATE

This is to certify that the Community Resource Project entitled “**Get Loan-Home Loan Prediction Using Data Science**” is a record of the bonafide work done by **THULLIRI RAMYA (20491A4443)**, **KALUVA THARUNPULASYA (20491A4416)**, **SIVAPURAM SAI GURU VENKATESH (20491A4419)**, **DIRISALA VENKATA VAMSI (20491A4425)** submitted in partial fulfillment of the requirement for the award of degree of Bachelor of Technology in **COMPUTER SCIENCE & ENGINEERING** with specialization of “**DATA SCIENCE**” for the academic year **2023-2024**. This work is carried out under my supervision and guidance.

Signature of the Project Guide

Dr.M.Muthamizh selvam.

Assistant professor

Signature of Head of the Department

Dr.M.Senthil.,M.E.,Ph.D.,

Professor and Head of the Department
of Data Science, AI&ML

Signature of the Director of DPR



Abstract

The “Get Loan - Home Loan Prediction Using Data Science” project aims to provide an efficient and accurate solution predicting home loan eligibility for applicants. This project leverages the power of data science and machine learning to automate the loan approval process enhancing the customer experience and reducing the time and effort involved in application processing.

The key components of this project include data collection from various sources, data preprocessing, feature engineering, and the development of a predictive model. Machine learning algorithms are employed to analyze historical loan application data, which helps in assessing an applicant's eligibility for a home loan.

The benefits of this project are multifaceted. It streamlines the loan application process, making it faster and more transparent for both applicants and lending institutions. Additionally, it minimizes the risk associated with manual decision-making by providing a data-driven approach to loan approval. The model's accuracy, precision, and recall are evaluated, ensuring its reliability in assessing an applicant's creditworthiness.

"Get Loan - Home Loan Prediction Using Data Science", This Project we are using KNN algorithm with Random Forest Algorithm. Which We replaced an model with more accuracy and less error rate. There is an already existing model with RNN and Decision tree Algorithms but we need to change the Prediction rate. So that we can get better results which helps both users(Normal People) and the finance sectors.

The project evaluates the performance of both algorithms using appropriate evaluation metrics such as accuracy, precision, recall, and F1-score. Comparative analysis is conducted to determine which algorithm performs better insights for financial institutions, enabling them to make data-driven decisions and enhance their loan approval processes.

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Motivation towards Problem Statement

While we visiting a village near by our collage ,in that village they are so many graduate and employees even they are educated and they didn't know how much loan they get without reaching and without consulting a bank, for that we are thinking that there is a need of modern tool to predicate the loan amount more accurately . so we decide to build a model which gives accurate results to the people.

Automating Loan Approval Processes: Traditional loan approval processes are often time-consuming and prone to human error. Automating these processes through machine learning algorithms not only saves time but also ensures consistent and unbiased decision-making.

Enhancing Efficiency for Financial Institutions: Implementing an accurate predictive model can significantly enhance the efficiency of financial institutions. Faster and more precise loan approval processes can lead to higher customer satisfaction and increase business for the institution.

Mitigating Risks: By employing advanced algorithms, financial institutions can better assess the creditworthiness of loan applicants. This proactive risk assessment helps in minimizing default rates, ensuring that loans are disbursed to applicants who are more likely to repay them.

Social Impact: Facilitating easier to loans for deserving applicants can have a positive social impact. It enables individuals and families to fulfill their dreams of owning a home, thus contributing to social and economic stability.

Problem statement

The idea behind this project is to build a model that will classify, how much loan the user can get, it is based on the user's marital status, education, number of dependents, employments, area, and incomes. The current manual loan approval process is time-consuming and resource-intensive, causing delays for both applicants and lending institutions. There is a need for a more streamlined and automated approach to expedite the loan approval process.

Human judgment in loan approval decisions can introduce bias and inconsistency. A data-driven approach is required to assess an applicant's creditworthiness objectively and fairly. Traditional underwriting processes may overlook relevant data patterns and increase the risk of defaults. A predictive model can improve risk assessment and reduce the likelihood of non-performing loans.

Many loan applicants often find it challenging to understand the reasons behind loan rejection or approval. The project aims to provide transparency by utilizing data science to inform the decision-making process. The ever-increasing availability of data offers an opportunity to leverage machine learning and predictive analytics to make more informed, data-driven decisions in the lending process.

The K-Nearest Neighbors algorithm is implemented to make predictions based on the similarity between the input applicant's features and those of existing applicants. By selecting an optimal value of 'k' the model can accurately classify the applicants into approved or rejected categories. Additionally, the Random Forest algorithm, which is an ensemble learning method, is employed to create a robust predictive model. Random Forest combines multiple decision trees to make predictions, improving accuracy and handling complex relationships within the data.

Domain

We have chosen the Domain of Data Science:

From the Domain of Data Science, we are selecting the problem to predict the loan status of the application.

By combining statistical analysis, machine learning algorithms, and domain expertise, data science plays a crucial role in solving complex problems and extracting valuable insights from large datasets. In the context of home loan prediction, data science empowers lenders to make informed decisions based on data-driven models.

Proposed Solution

Existing Algorithm:

Already there is an Existing algorithm for predicting Home Loans that is Decision tree with RNN but in that the accuracy score was 50-55 out of 100

Algorithm Selection:

We will compare various algorithms, such as Logistic Regression, Decision Trees, KNN. to select the most accurate one.

Proposed Algorithm:

Loan prediction Using KNN algorithm and Random Forest Algorithm :

We think that Accuracy score is more important in Data Science Projects , So we proposed a solution by Using KNN and Random Forest Algorithm to Increase the Accuracy score and decrease the Error Rate in the Model.

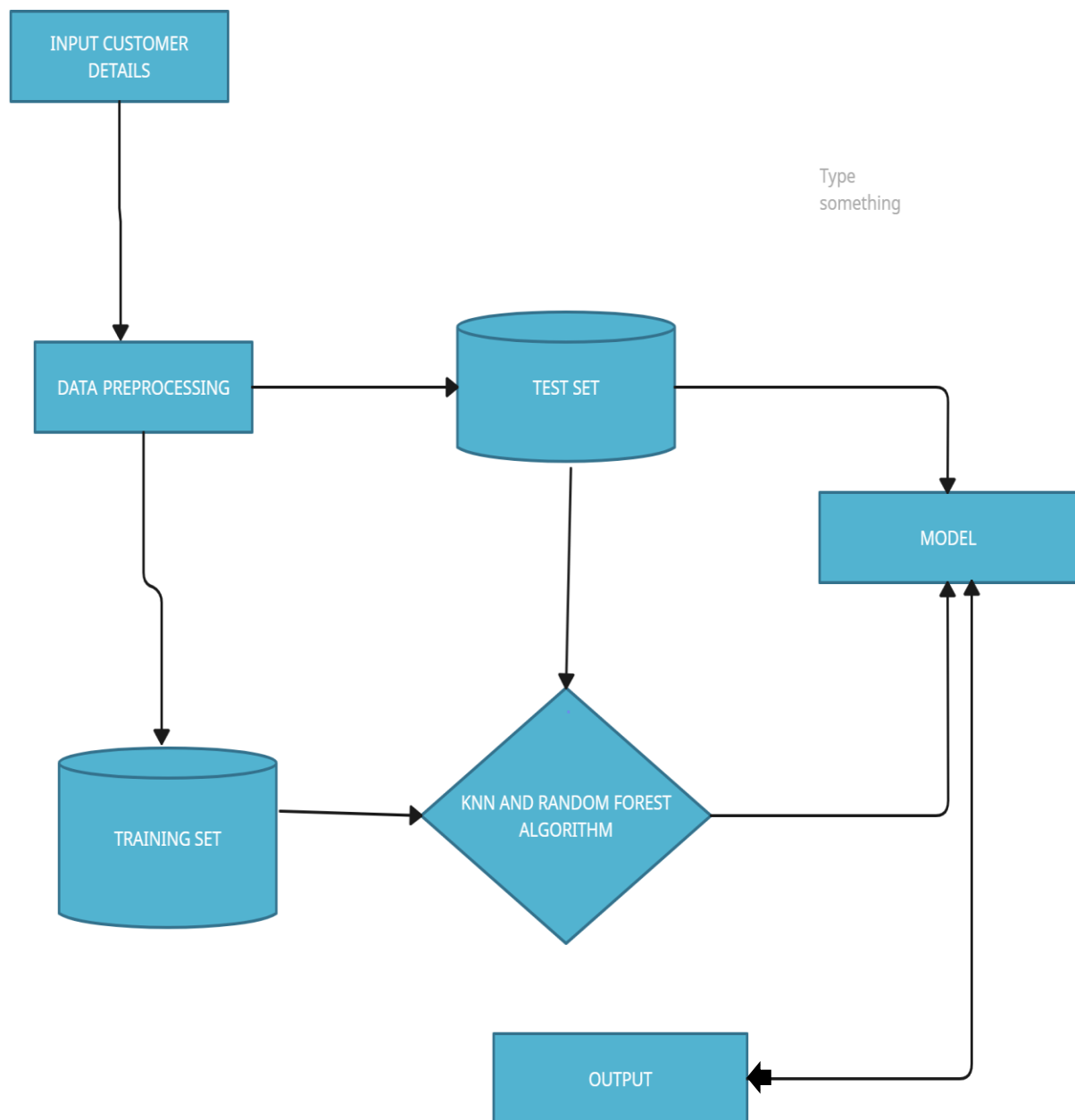
K Nearest Neighbors(KNN)

K Nearest Neighbors(KNN) is one of the simplest algorithms used in machine learning for regression and classification problem.KNN Algorithms use data and classify new data points based on similarity measures .classification is done by a majority vote to its neighbors, the data is assigned to the class which has the nearest neighbor. As you increase the number of nearest neighbors , the value of k, accuracy might increase.

Random Forest Algorithm:

A Random Forest Algorithm is a supervised machine learning algorithm that is extremely popular and is used for classification and regression problems in machine learning .Random Forest is a classifier that contains a number of decision trees on various subsets of the given dataset and takes the average to improve the predictive accuracy of that dataset.

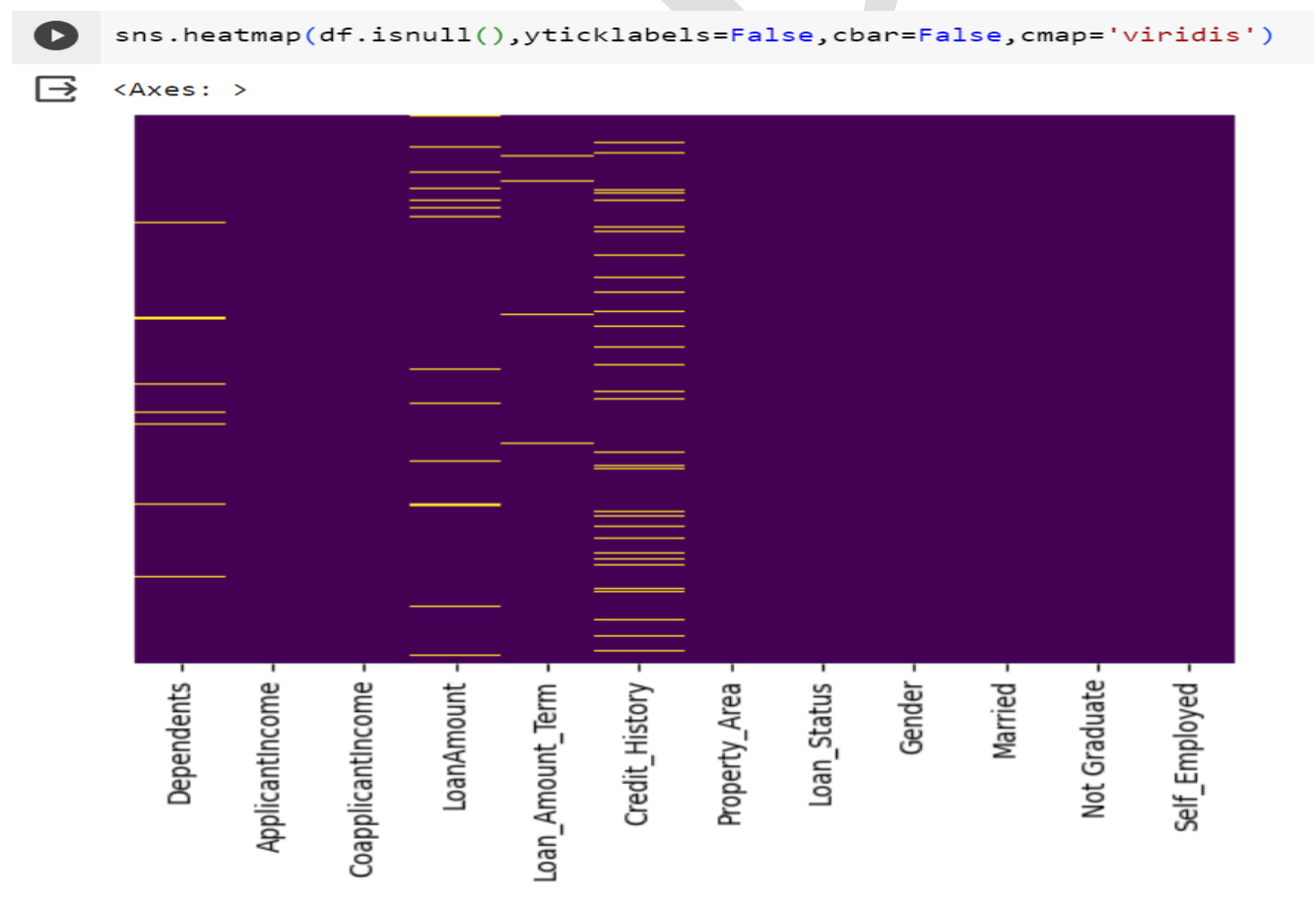
Block Diagram/Flowchart



Detailed explanation of the proposed work

Data Collection and Understanding:

First we need to check whether there are null values or wrongly entered values in the Dataset.



Here We are taking a dataset that contains 13 fields. In that dataset there are so many missing values where as it occurs due to wrongly entered data or the missing data , so for better training we need to remove the null values and

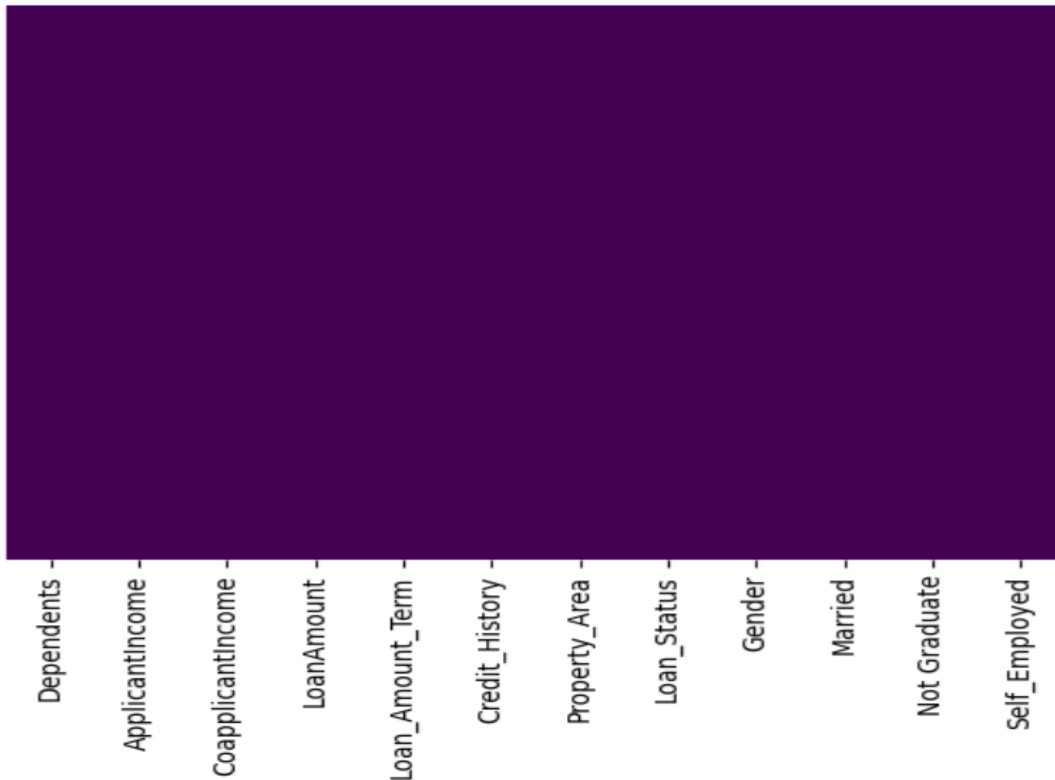
wrongly entered values. Here the pictures that shows the null values in that particular column.

Data Cleaning and Data Processing:

```
df['Dependents'].fillna(0,inplace=True)  
sns.heatmap(df.isnull(),yticklabels=False,cbar=False,cmap='viridis')
```



<Axes: >



Now we can observe this picture , in this we can conclude that there is no null values in that dataset. we are using cleaning techniques to remove null values like averages and max and min values of numbers and mode of some character strings.

Exploratory Data Analysis:

Conduct exploratory analysis to gain insights into the relationships between different variables.

Visualize data patterns using charts, graphs, and statistical measures to identify trends, outliers, or correlations.

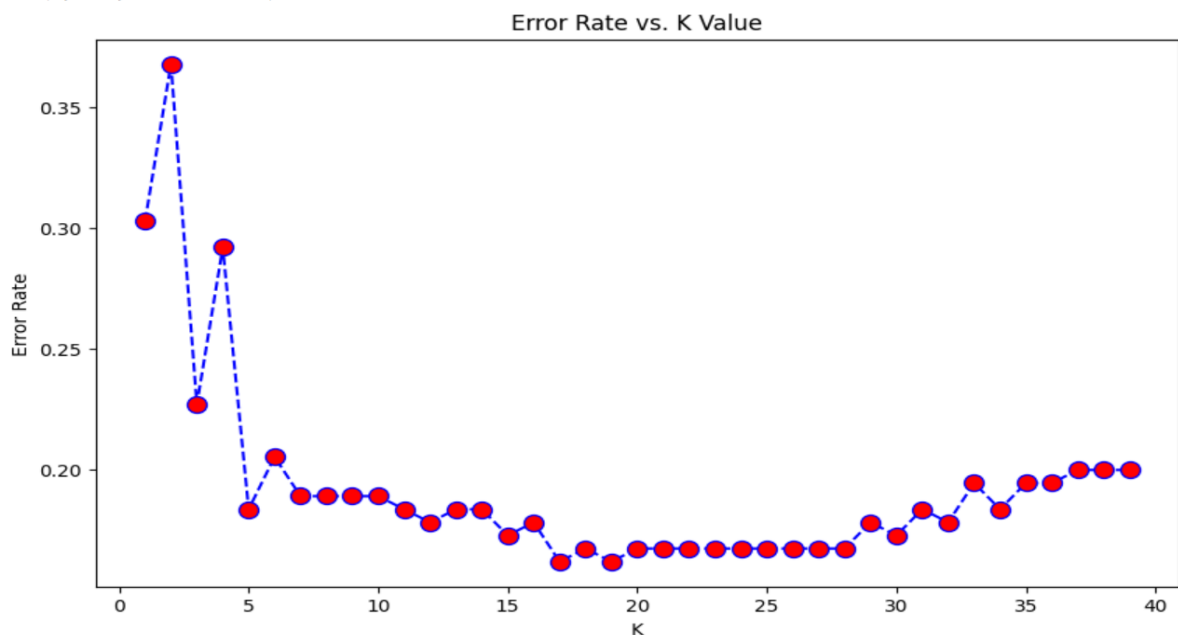
Feature selection:

Select relevant features based on EDA and domain Knowledge to improve the efficiency of the predictive models.

Eliminate irrelevant or redundant features that might not contribute significantly to the prediction.

```
plt.figure(figsize=(10,6))  
plt.plot(range(1,40),error_rate,color='blue', linestyle='dashed', marker='o',  
         markerfacecolor='red', markersize=10)  
plt.title('Error Rate vs. K Value')  
plt.xlabel('K')  
plt.ylabel('Error Rate')
```

Text(0, 0.5, 'Error Rate')



In this project we are using KNN algorithm to train the machine and getting accurate results. Initially we can take any number as a k value, from Next we can take value based on the graph generated. The value is taken is near to x axis then we can predict values accurately.

Model development:**K-Nearest Neighbors(KNN):**

Implement the KNN algorithm, experimenting with different values of 'k' (number of neighbors) to find optimal parameter for the dataset. Train the KNN model on the training data evaluate its performance using appropriate metrics such as accuracy, precision, recall, and F1-score.

Random Forest:

Develop a Random Forest classifier to predict loan approvals. Fine-tune hyperparameters like the number of trees, tree depth, and feature selection criteria using techniques like grid search or random search. Train the Random Forest model on the training data and assess its performance using the same evaluation metrics as for KNN.

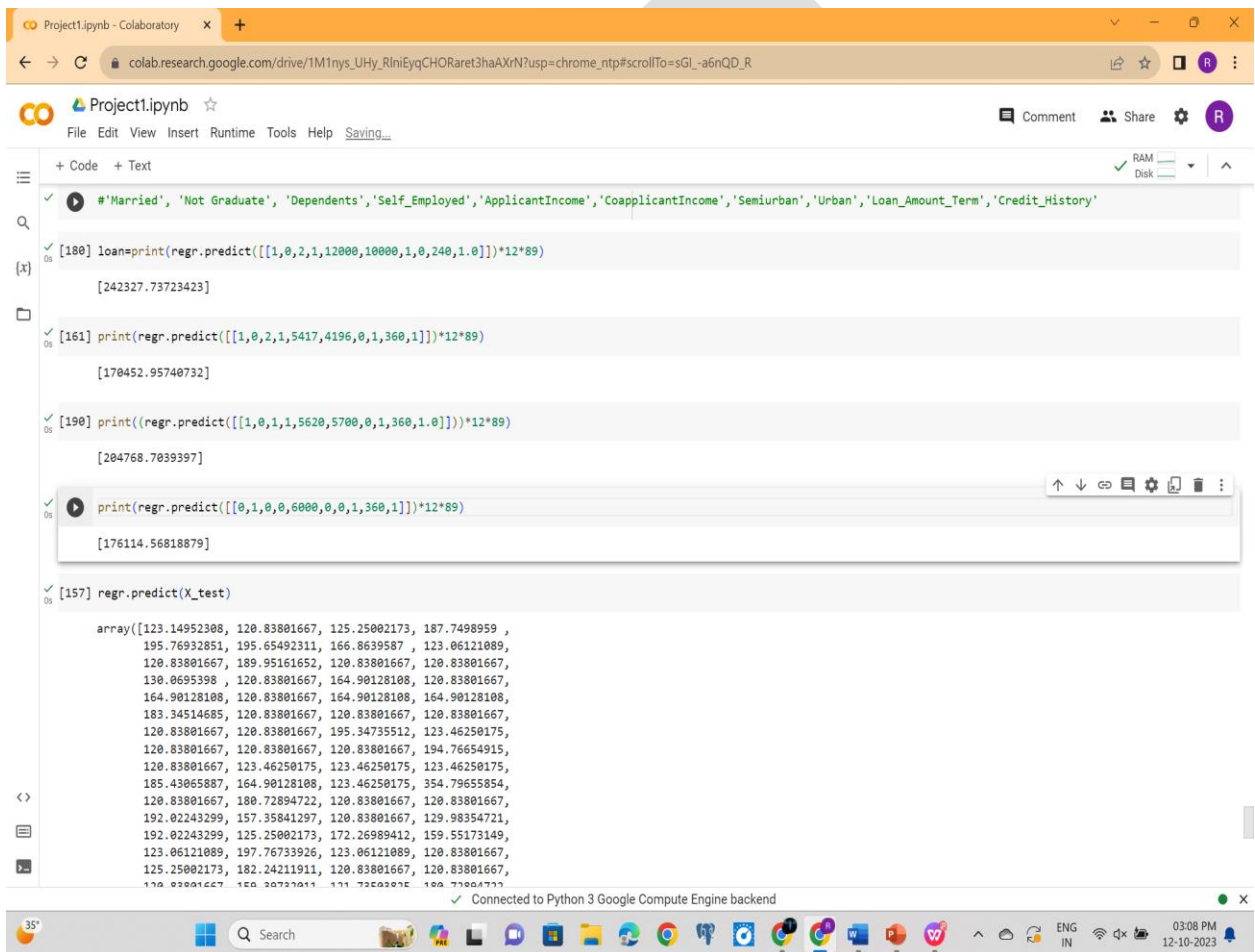
Performance Evaluation and Comparison:

Evaluation of performance of the model is main theme , from this we can find the best model for all the models. Evaluation of Performance is done by using testing dataset.

Components used and budget

S.No	Component/Software Used	Specification	Cost/Hosting Cost in case of web based application (Rs.)*
1.	Google Collab	Write and Execute the code very effectively	NILL
2.	python	It a coding language. This language contains many libraries and packages that is useful for Data Science projects.	NILL
3.	Pandas	It is library , that is used for accessing or reading libraries into code environment.	NILL
4.	Scikit-Learn	It features various <u>classification</u> , <u>regression</u> and <u>clustering</u> algorithms including support-vector machines, random forests, <u>gradient boosting</u> , k-means and DBSCAN, and is designed to interoperate with the Python numerical and scientific libraries NumPy and SciPy.	NILL
Total			NILL
			NILL

Photograph of the prototype:



Conclusion and Future Scope of the Proposed Work

Conclusion:

In conclusion, the "Get Loan - Home Loan Prediction Using Data Science" project stands as a testament to the transformative potential of data science and machine learning in the financial sector. By automating and optimizing the loan approval process, it streamlines operations for lending institutions and enhances the overall customer experience. This project represents a significant leap forward in the pursuit of fair, efficient, and data-informed lending practices in the domain of home loans.

This project successfully addressed the challenge of home loan prediction using machine learning techniques, specifically employing K-Nearest Neighbors(KNN) and Random Forest algorithm. Through meticulous data processing, feature selection, and model development, accurate predictions were made regarding loan approvals.

This project not only contributes to the optimization of loan approval processes for financial institutions but also provides a framework for leveraging machine learning in real world financial applications. The accuracy and efficiency achieved in predicting loan approvals demonstrate the potential of data-driven decision-making in the lending sector.

Future Scope:

Real time Prediction: Develop a real time prediction system that can processes loan applications on -the-fly, providing instant feedback to applicant and loan officers.

Big Data Integration: Explore the integration of big data technologies to handle large volumes of data efficiently, allowing for the analysis of diverse data sources and real-time updates to the prediction models.

Geographical Analysis: Incorporate geographical data to assess the impact of location-based factors on loan approvals, enabling localized and customized lending strategies.

Regulatory Compliances: Integrated the system with regulatory compliance frameworks to ensure that loan approval decision adhere to legal and ethical standards, preventing discriminatory practices.

Explainable AI: Investigate techniques for making the models interpretable and transparent, ensuring that the decision made by the algorithms can be easily understood by stakeholders and customers.

Team member's



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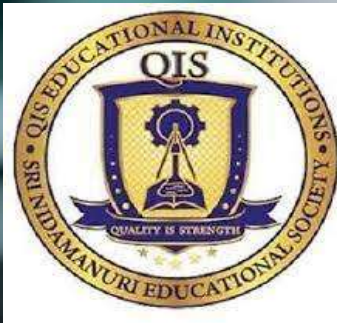
Sivapuram Sai Guru Venkatesh
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20491A4425
(Team member 3)

Get Loan - Home Loan Prediction Using Data Science

Are you looking to get a home loan? Learn how data science can assist in predicting the approval process and what advantages it can bring.





Presented By :

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4. D.Vamsi Krishna (20491A4425)

Under the guidance of

Dr. M. Muthamizh Selvam ,
Assistant professor,
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Outline

- summary
- introduction
- objective
- block diagram
- explanation of proposed work
- hardware and software
- application and advantages
- references



Summary

What is Home Loan Prediction?

Home Loan Prediction is the process of using data science techniques to analyze and predict the likelihood of a home loan application getting approved.

Why Use Data Science?

Data Science can help increase the accuracy of predictions, speed up the approval process, and provide more transparency to the loan application process.

What are the Challenges?

The main challenge is collecting and organizing data from various sources. There is also a potential for bias in the algorithms or data used.



Motivation and problem statement

The idea behind this project is to build a model that will classify, how much loan the user can get, it is based on the user's marital status, education, number of dependents, and employments.

Introduction



What is a Home Loan?

A home loan is a loan taken out to purchase or renovate a home. The loan amount typically covers the cost of the property plus any additional expenses.



What is Data Science?

Data Science is an interdisciplinary field that involves analyzing and interpreting complex data using statistical and computational methods.



Why Data Science in Finance?

Data Science can be used to improve decision-making, streamline processes, and increase efficiency in financial institutions.

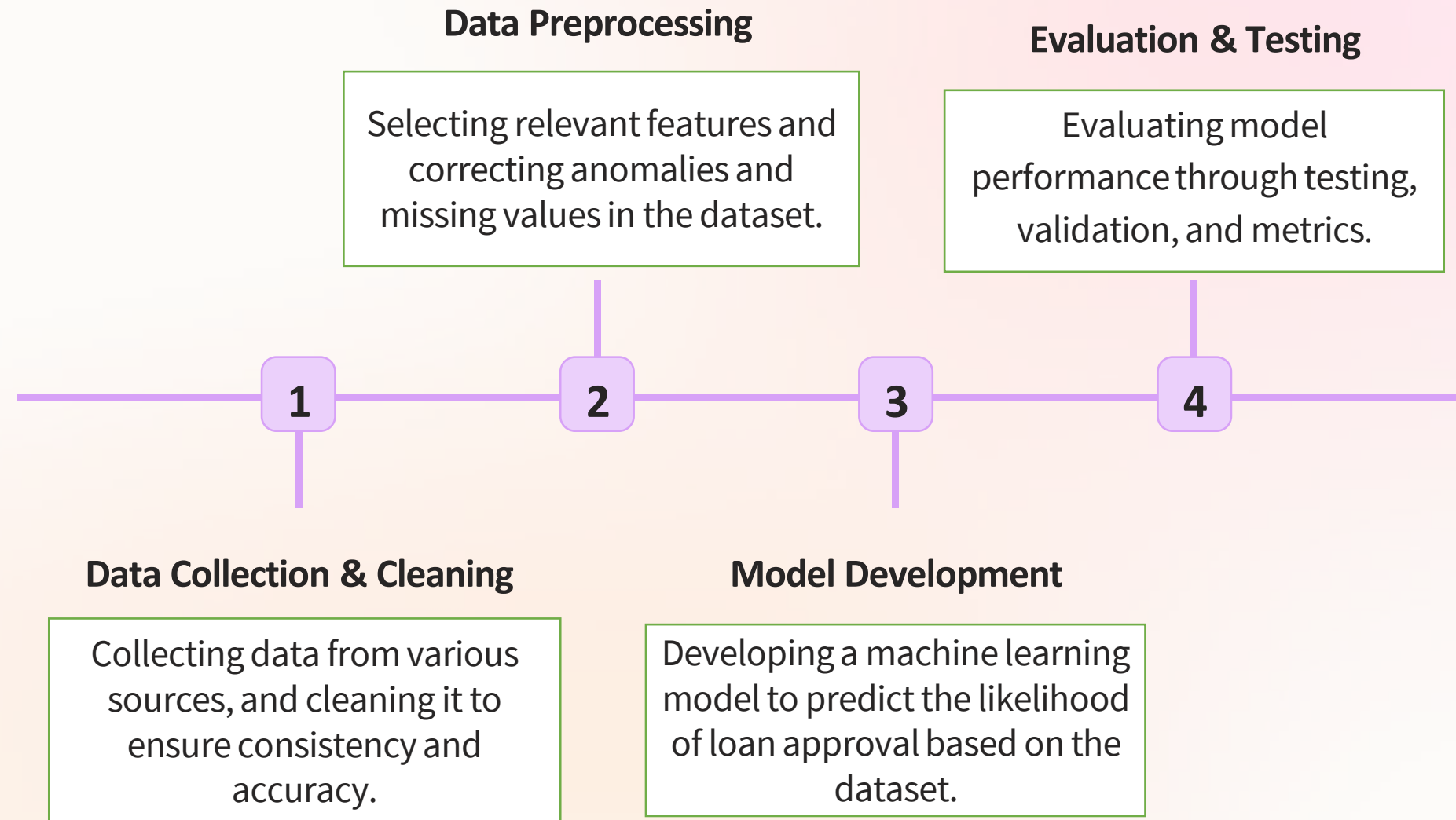


objective

- The goal of this project is to develop a machine learning model that can predict the likelihood of a home loan application getting approved.
- Our objective is to leverage data science techniques to analyze and process loan data to improve loan application decisions.
- The target audience for this project is anyone interested in streamlining the home loan application process and making data-driven decisions.



Block Diagram





Proposed Work

Existing Algorithm

Already there is an Existing algorithm for predicting Home Loans that is Decision tree with RNN but in that the accuracy score was 50-55 out of 100

Algorithm Selection

We will compare various algorithms, such as Logistic Regression, Decision Trees, KNN. to select the most accurate one.

KNN

K Nearest Neighbours(KNN) is one of the simplest algorithms used in machine learning for regression and classification problem



Hardware and Software

1 Hardware

A laptop or desktop with basic configuration is sufficient.

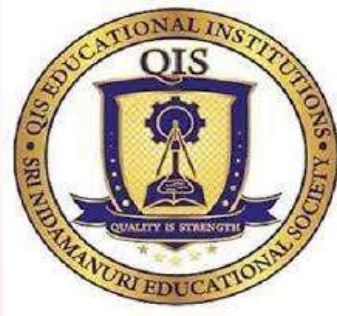
2 Software

Python, Scikit-Learn, Pandas, NumPy, and Matplotlib are the primary software tools required for this project.

3 Cloud Services

Alternatively, cloud services such as Google Colab can be used for computation and storage.





Application and Advantages



Homeowners

Homeowners can use this application to assess their eligibility for a loan and increase their chances of approval.



Loan Officers

Loan officers can use this technology to streamline the loan approval decision-making process, reduce the manual workload, and reduce errors.



Real Estate Agents

Real Estate Agents can leverage this solution to increase their clients' chances of loan approval and assist them in making data-driven decisions.

References

- [Predicting Home Loan Approval using Machine Learning](#)
- [The Future of Fintech: Data Science in Finance](#)
- [Encoding Categorical Features with Multiple Methods](#)





Thank You..

Loan_ID	Gender	Married	Dependent	Education	Self_Emplo	ApplicantIr	Coapplicant	LoanAmount
LP001002	Male	No		0 Graduate	No	5849	0	
LP001003	Male	Yes		1 Graduate	No	4583	1508	128
LP001005	Male	Yes		0 Graduate	Yes	3000	0	66
LP001006	Male	Yes		0 Not Graduate	No	2583	2358	120
LP001008	Male	No		0 Graduate	No	6000	0	141
LP001011	Male	Yes		2 Graduate	Yes	5417	4196	267
LP001013	Male	Yes		0 Not Graduate	No	2333	1516	95
LP001014	Male	Yes	3+	Graduate	No	3036	2504	158
LP001018	Male	Yes		2 Graduate	No	4006	1526	168
LP001020	Male	Yes		1 Graduate	No	12841	10968	349
LP001024	Male	Yes		2 Graduate	No	3200	700	70
LP001027	Male	Yes		2 Graduate		2500	1840	109
LP001028	Male	Yes		2 Graduate	No	3073	8106	200
LP001029	Male	No		0 Graduate	No	1853	2840	114
LP001030	Male	Yes		2 Graduate	No	1299	1086	17
LP001032	Male	No		0 Graduate	No	4950	0	125
LP001034	Male	No		1 Not Graduate	No	3596	0	100
LP001036	Female	No		0 Graduate	No	3510	0	76
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LP001047	Male	Yes		0 Not Graduate	No	2600	1911	116
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LP001146	Female	Yes		0 Graduate	No	2645	3440	120
LP001151	Female	No		0 Graduate	No	4000	2275	144
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LP001164	Female	No		0 Graduate	No	4230	0	112
LP001179	Male	Yes		2 Graduate	No	4616	0	134
LP001186	Female	Yes		1 Graduate	Yes	11500	0	286
LP001194	Male	Yes		2 Graduate	No	2708	1167	97
LP001195	Male	Yes		0 Graduate	No	2132	1591	96
LP001197	Male	Yes		0 Graduate	No	3366	2200	135
LP001198	Male	Yes		1 Graduate	No	8080	2250	180
LP001199	Male	Yes		2 Not Gradu	No	3357	2859	144
LP001205	Male	Yes		0 Graduate	No	2500	3796	120
LP001206	Male	Yes	3+	Graduate	No	3029	0	99
LP001207	Male	Yes		0 Not Gradu	Yes	2609	3449	165
LP001213	Male	Yes		1 Graduate	No	4945	0	
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LP001225	Male	Yes		0 Graduate	No	5726	4595	258
LP001228	Male	No		0 Not Gradu	No	3200	2254	126
LP001233	Male	Yes		1 Graduate	No	10750	0	312
LP001238	Male	Yes	3+	Not Gradu	Yes	7100	0	125
LP001241	Female	No		0 Graduate	No	4300	0	136
LP001243	Male	Yes		0 Graduate	No	3208	3066	172
LP001245	Male	Yes		2 Not Gradu	Yes	1875	1875	97
LP001248	Male	No		0 Graduate	No	3500	0	81
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LP001253	Male	Yes	3+	Graduate	Yes	5266	1774	187
LP001255	Male	No		0 Graduate	No	3750	0	113
LP001256	Male	No		0 Graduate	No	3750	4750	176
LP001259	Male	Yes		1 Graduate	Yes	1000	3022	110
LP001263	Male	Yes	3+	Graduate	No	3167	4000	180
LP001264	Male	Yes	3+	Not Gradu	Yes	3333	2166	130
LP001265	Female	No		0 Graduate	No	3846	0	111
LP001266	Male	Yes		1 Graduate	Yes	2395	0	
LP001267	Female	Yes		2 Graduate	No	1378	1881	167
LP001273	Male	Yes		0 Graduate	No	6000	2250	265
LP001275	Male	Yes		1 Graduate	No	3988	0	50
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LP001280	Male	Yes		2 Not Gradu	No	3333	2000	99
LP001282	Male	Yes		0 Graduate	No	2500	2118	104
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LP001310	Male	Yes		0 Graduate	No	5695	4167	175
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LP001322	Male	No		0 Graduate	No	4133	0	122
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LP001492	Male	No		0 Graduate	No	14999	0	242
LP001493	Male	Yes		2 Not Graduate	No	4200	1430	129

LP001497	Male	Yes		2 Graduate	No	5042	2083	185
LP001498	Male	No		0 Graduate	No	5417	0	168
LP001504	Male	No		0 Graduate	Yes	6950	0	175
LP001507	Male	Yes		0 Graduate	No	2698	2034	122
LP001508	Male	Yes		2 Graduate	No	11757	0	187
LP001514	Female	Yes		0 Graduate	No	2330	4486	100
LP001516	Female	Yes		2 Graduate	No	14866	0	70
LP001518	Male	Yes		1 Graduate	No	1538	1425	30
LP001519	Female	No		0 Graduate	No	10000	1666	225
LP001520	Male	Yes		0 Graduate	No	4860	830	125
LP001528	Male	No		0 Graduate	No	6277	0	118
LP001529	Male	Yes		0 Graduate	Yes	2577	3750	152
LP001531	Male	No		0 Graduate	No	9166	0	244
LP001532	Male	Yes		2 Not Graduate	No	2281	0	113
LP001535	Male	No		0 Graduate	No	3254	0	50
LP001536	Male	Yes	3+	Graduate	No	39999	0	600
LP001541	Male	Yes		1 Graduate	No	6000	0	160
LP001543	Male	Yes		1 Graduate	No	9538	0	187
LP001546	Male	No		0 Graduate		2980	2083	120
LP001552	Male	Yes		0 Graduate	No	4583	5625	255
LP001560	Male	Yes		0 Not Graduate	No	1863	1041	98
LP001562	Male	Yes		0 Graduate	No	7933	0	275
LP001565	Male	Yes		1 Graduate	No	3089	1280	121
LP001570	Male	Yes		2 Graduate	No	4167	1447	158
LP001572	Male	Yes		0 Graduate	No	9323	0	75
LP001574	Male	Yes		0 Graduate	No	3707	3166	182
LP001577	Female	Yes		0 Graduate	No	4583	0	112
LP001578	Male	Yes		0 Graduate	No	2439	3333	129
LP001579	Male	No		0 Graduate	No	2237	0	63
LP001580	Male	Yes		2 Graduate	No	8000	0	200
LP001581	Male	Yes		0 Not Graduate		1820	1769	95
LP001585		Yes	3+	Graduate	No	51763	0	700
LP001586	Male	Yes	3+	Not Graduate	No	3522	0	81
LP001594	Male	Yes		0 Graduate	No	5708	5625	187
LP001603	Male	Yes		0 Not Graduate	Yes	4344	736	87
LP001606	Male	Yes		0 Graduate	No	3497	1964	116
LP001608	Male	Yes		2 Graduate	No	2045	1619	101
LP001610	Male	Yes	3+	Graduate	No	5516	11300	495
LP001616	Male	Yes		1 Graduate	No	3750	0	116
LP001630	Male	No		0 Not Graduate	No	2333	1451	102
LP001633	Male	Yes		1 Graduate	No	6400	7250	180
LP001634	Male	No		0 Graduate	No	1916	5063	67
LP001636	Male	Yes		0 Graduate	No	4600	0	73
LP001637	Male	Yes		1 Graduate	No	33846	0	260
LP001639	Female	Yes		0 Graduate	No	3625	0	108
LP001640	Male	Yes		0 Graduate	Yes	39147	4750	120
LP001641	Male	Yes		1 Graduate	Yes	2178	0	66

LP001643	Male	Yes		0 Graduate	No	2383	2138	58
LP001644		Yes		0 Graduate	Yes	674	5296	168
LP001647	Male	Yes		0 Graduate	No	9328	0	188
LP001653	Male	No		0 Not Gradu	No	4885	0	48
LP001656	Male	No		0 Graduate	No	12000	0	164
LP001657	Male	Yes		0 Not Gradu	No	6033	0	160
LP001658	Male	No		0 Graduate	No	3858	0	76
LP001664	Male	No		0 Graduate	No	4191	0	120
LP001665	Male	Yes		1 Graduate	No	3125	2583	170
LP001666	Male	No		0 Graduate	No	8333	3750	187
LP001669	Female	No		0 Not Gradu	No	1907	2365	120
LP001671	Female	Yes		0 Graduate	No	3416	2816	113
LP001673	Male	No		0 Graduate	Yes	11000	0	83
LP001674	Male	Yes		1 Not Gradu	No	2600	2500	90
LP001677	Male	No		2 Graduate	No	4923	0	166
LP001682	Male	Yes	3+	Not Gradu	No	3992	0	
LP001688	Male	Yes		1 Not Gradu	No	3500	1083	135
LP001691	Male	Yes		2 Not Gradu	No	3917	0	124
LP001692	Female	No		0 Not Gradu	No	4408	0	120
LP001693	Female	No		0 Graduate	No	3244	0	80
LP001698	Male	No		0 Not Gradu	No	3975	2531	55
LP001699	Male	No		0 Graduate	No	2479	0	59
LP001702	Male	No		0 Graduate	No	3418	0	127
LP001708	Female	No		0 Graduate	No	10000	0	214
LP001711	Male	Yes	3+	Graduate	No	3430	1250	128
LP001713	Male	Yes		1 Graduate	Yes	7787	0	240
LP001715	Male	Yes	3+	Not Gradu	Yes	5703	0	130
LP001716	Male	Yes		0 Graduate	No	3173	3021	137
LP001720	Male	Yes	3+	Not Gradu	No	3850	983	100
LP001722	Male	Yes		0 Graduate	No	150	1800	135
LP001726	Male	Yes		0 Graduate	No	3727	1775	131
LP001732	Male	Yes		2 Graduate		5000	0	72
LP001734	Female	Yes		2 Graduate	No	4283	2383	127
LP001736	Male	Yes		0 Graduate	No	2221	0	60
LP001743	Male	Yes		2 Graduate	No	4009	1717	116
LP001744	Male	No		0 Graduate	No	2971	2791	144
LP001749	Male	Yes		0 Graduate	No	7578	1010	175
LP001750	Male	Yes		0 Graduate	No	6250	0	128
LP001751	Male	Yes		0 Graduate	No	3250	0	170
LP001754	Male	Yes		Not Gradu	Yes	4735	0	138
LP001758	Male	Yes		2 Graduate	No	6250	1695	210
LP001760	Male			Graduate	No	4758	0	158
LP001761	Male	No		0 Graduate	Yes	6400	0	200
LP001765	Male	Yes		1 Graduate	No	2491	2054	104
LP001768	Male	Yes		0 Graduate		3716	0	42
LP001770	Male	No		0 Not Gradu	No	3189	2598	120
LP001776	Female	No		0 Graduate	No	8333	0	280

LP001778	Male	Yes		1 Graduate	No	3155	1779	140
LP001784	Male	Yes		1 Graduate	No	5500	1260	170
LP001786	Male	Yes		0 Graduate		5746	0	255
LP001788	Female	No		0 Graduate	Yes	3463	0	122
LP001790	Female	No		1 Graduate	No	3812	0	112
LP001792	Male	Yes		1 Graduate	No	3315	0	96
LP001798	Male	Yes		2 Graduate	No	5819	5000	120
LP001800	Male	Yes		1 Not Graduate	No	2510	1983	140
LP001806	Male	No		0 Graduate	No	2965	5701	155
LP001807	Male	Yes		2 Graduate	Yes	6250	1300	108
LP001811	Male	Yes		0 Not Graduate	No	3406	4417	123
LP001813	Male	No		0 Graduate	Yes	6050	4333	120
LP001814	Male	Yes		2 Graduate	No	9703	0	112
LP001819	Male	Yes		1 Not Graduate	No	6608	0	137
LP001824	Male	Yes		1 Graduate	No	2882	1843	123
LP001825	Male	Yes		0 Graduate	No	1809	1868	90
LP001835	Male	Yes		0 Not Graduate	No	1668	3890	201
LP001836	Female	No		2 Graduate	No	3427	0	138
LP001841	Male	No		0 Not Graduate	Yes	2583	2167	104
LP001843	Male	Yes		1 Not Graduate	No	2661	7101	279
LP001844	Male	No		0 Graduate	Yes	16250	0	192
LP001846	Female	No	3+	Graduate	No	3083	0	255
LP001849	Male	No		0 Not Graduate	No	6045	0	115
LP001854	Male	Yes	3+	Graduate	No	5250	0	94
LP001859	Male	Yes		0 Graduate	No	14683	2100	304
LP001864	Male	Yes	3+	Not Graduate	No	4931	0	128
LP001865	Male	Yes		1 Graduate	No	6083	4250	330
LP001868	Male	No		0 Graduate	No	2060	2209	134
LP001870	Female	No		1 Graduate	No	3481	0	155
LP001871	Female	No		0 Graduate	No	7200	0	120
LP001872	Male	No		0 Graduate	Yes	5166	0	128
LP001875	Male	No		0 Graduate	No	4095	3447	151
LP001877	Male	Yes		2 Graduate	No	4708	1387	150
LP001882	Male	Yes	3+	Graduate	No	4333	1811	160
LP001883	Female	No		0 Graduate		3418	0	135
LP001884	Female	No		1 Graduate	No	2876	1560	90
LP001888	Female	No		0 Graduate	No	3237	0	30
LP001891	Male	Yes		0 Graduate	No	11146	0	136
LP001892	Male	No		0 Graduate	No	2833	1857	126
LP001894	Male	Yes		0 Graduate	No	2620	2223	150
LP001896	Male	Yes		2 Graduate	No	3900	0	90
LP001900	Male	Yes		1 Graduate	No	2750	1842	115
LP001903	Male	Yes		0 Graduate	No	3993	3274	207
LP001904	Male	Yes		0 Graduate	No	3103	1300	80
LP001907	Male	Yes		0 Graduate	No	14583	0	436
LP001908	Female	Yes		0 Not Graduate	No	4100	0	124
LP001910	Male	No		1 Not Graduate	Yes	4053	2426	158

LP001914	Male	Yes		0 Graduate	No	3927	800	112
LP001915	Male	Yes		2 Graduate	No	2301	985.8	78
LP001917	Female	No		0 Graduate	No	1811	1666	54
LP001922	Male	Yes		0 Graduate	No	20667	0	
LP001924	Male	No		0 Graduate	No	3158	3053	89
LP001925	Female	No		0 Graduate	Yes	2600	1717	99
LP001926	Male	Yes		0 Graduate	No	3704	2000	120
LP001931	Female	No		0 Graduate	No	4124	0	115
LP001935	Male	No		0 Graduate	No	9508	0	187
LP001936	Male	Yes		0 Graduate	No	3075	2416	139
LP001938	Male	Yes		2 Graduate	No	4400	0	127
LP001940	Male	Yes		2 Graduate	No	3153	1560	134
LP001945	Female	No		Graduate	No	5417	0	143
LP001947	Male	Yes		0 Graduate	No	2383	3334	172
LP001949	Male	Yes	3+	Graduate		4416	1250	110
LP001953	Male	Yes		1 Graduate	No	6875	0	200
LP001954	Female	Yes		1 Graduate	No	4666	0	135
LP001955	Female	No		0 Graduate	No	5000	2541	151
LP001963	Male	Yes		1 Graduate	No	2014	2925	113
LP001964	Male	Yes		0 Not Gradu	No	1800	2934	93
LP001972	Male	Yes		Not Gradu	No	2875	1750	105
LP001974	Female	No		0 Graduate	No	5000	0	132
LP001977	Male	Yes		1 Graduate	No	1625	1803	96
LP001978	Male	No		0 Graduate	No	4000	2500	140
LP001990	Male	No		0 Not Gradu	No	2000	0	
LP001993	Female	No		0 Graduate	No	3762	1666	135
LP001994	Female	No		0 Graduate	No	2400	1863	104
LP001996	Male	No		0 Graduate	No	20233	0	480
LP001998	Male	Yes		2 Not Gradu	No	7667	0	185
LP002002	Female	No		0 Graduate	No	2917	0	84
LP002004	Male	No		0 Not Gradu	No	2927	2405	111
LP002006	Female	No		0 Graduate	No	2507	0	56
LP002008	Male	Yes		2 Graduate	Yes	5746	0	144
LP002024		Yes		0 Graduate	No	2473	1843	159
LP002031	Male	Yes		1 Not Gradu	No	3399	1640	111
LP002035	Male	Yes		2 Graduate	No	3717	0	120
LP002036	Male	Yes		0 Graduate	No	2058	2134	88
LP002043	Female	No		1 Graduate	No	3541	0	112
LP002050	Male	Yes		1 Graduate	Yes	10000	0	155
LP002051	Male	Yes		0 Graduate	No	2400	2167	115
LP002053	Male	Yes	3+	Graduate	No	4342	189	124
LP002054	Male	Yes		2 Not Gradu	No	3601	1590	
LP002055	Female	No		0 Graduate	No	3166	2985	132
LP002065	Male	Yes	3+	Graduate	No	15000	0	300
LP002067	Male	Yes		1 Graduate	Yes	8666	4983	376
LP002068	Male	No		0 Graduate	No	4917	0	130
LP002082	Male	Yes		0 Graduate	Yes	5818	2160	184

LP002086	Female	Yes		0 Graduate	No	4333	2451	110
LP002087	Female	No		0 Graduate	No	2500	0	67
LP002097	Male	No		1 Graduate	No	4384	1793	117
LP002098	Male	No		0 Graduate	No	2935	0	98
LP002100	Male	No		Graduate	No	2833	0	71
LP002101	Male	Yes		0 Graduate		63337	0	490
LP002103		Yes		1 Graduate	Yes	9833	1833	182
LP002106	Male	Yes		Graduate	Yes	5503	4490	70
LP002110	Male	Yes		1 Graduate		5250	688	160
LP002112	Male	Yes		2 Graduate	Yes	2500	4600	176
LP002113	Female	No	3+	Not Gradu	No	1830	0	
LP002114	Female	No		0 Graduate	No	4160	0	71
LP002115	Male	Yes	3+	Not Gradu	No	2647	1587	173
LP002116	Female	No		0 Graduate	No	2378	0	46
LP002119	Male	Yes		1 Not Gradu	No	4554	1229	158
LP002126	Male	Yes	3+	Not Gradu	No	3173	0	74
LP002128	Male	Yes		2 Graduate		2583	2330	125
LP002129	Male	Yes		0 Graduate	No	2499	2458	160
LP002130	Male	Yes		Not Gradu	No	3523	3230	152
LP002131	Male	Yes		2 Not Gradu	No	3083	2168	126
LP002137	Male	Yes		0 Graduate	No	6333	4583	259
LP002138	Male	Yes		0 Graduate	No	2625	6250	187
LP002139	Male	Yes		0 Graduate	No	9083	0	228
LP002140	Male	No		0 Graduate	No	8750	4167	308
LP002141	Male	Yes	3+	Graduate	No	2666	2083	95
LP002142	Female	Yes		0 Graduate	Yes	5500	0	105
LP002143	Female	Yes		0 Graduate	No	2423	505	130
LP002144	Female	No		Graduate	No	3813	0	116
LP002149	Male	Yes		2 Graduate	No	8333	3167	165
LP002151	Male	Yes		1 Graduate	No	3875	0	67
LP002158	Male	Yes		0 Not Gradu	No	3000	1666	100
LP002160	Male	Yes	3+	Graduate	No	5167	3167	200
LP002161	Female	No		1 Graduate	No	4723	0	81
LP002170	Male	Yes		2 Graduate	No	5000	3667	236
LP002175	Male	Yes		0 Graduate	No	4750	2333	130
LP002178	Male	Yes		0 Graduate	No	3013	3033	95
LP002180	Male	No		0 Graduate	Yes	6822	0	141
LP002181	Male	No		0 Not Gradu	No	6216	0	133
LP002187	Male	No		0 Graduate	No	2500	0	96
LP002188	Male	No		0 Graduate	No	5124	0	124
LP002190	Male	Yes		1 Graduate	No	6325	0	175
LP002191	Male	Yes		0 Graduate	No	19730	5266	570
LP002194	Female	No		0 Graduate	Yes	15759	0	55
LP002197	Male	Yes		2 Graduate	No	5185	0	155
LP002201	Male	Yes		2 Graduate	Yes	9323	7873	380
LP002205	Male	No		1 Graduate	No	3062	1987	111
LP002209	Female	No		0 Graduate		2764	1459	110

LP002211	Male	Yes		0 Graduate	No	4817	923	120
LP002219	Male	Yes	3+	Graduate	No	8750	4996	130
LP002223	Male	Yes		0 Graduate	No	4310	0	130
LP002224	Male	No		0 Graduate	No	3069	0	71
LP002225	Male	Yes		2 Graduate	No	5391	0	130
LP002226	Male	Yes		0 Graduate		3333	2500	128
LP002229	Male	No		0 Graduate	No	5941	4232	296
LP002231	Female	No		0 Graduate	No	6000	0	156
LP002234	Male	No		0 Graduate	Yes	7167	0	128
LP002236	Male	Yes		2 Graduate	No	4566	0	100
LP002237	Male	No		1 Graduate		3667	0	113
LP002239	Male	No		0 Not Gradu	No	2346	1600	132
LP002243	Male	Yes		0 Not Gradu	No	3010	3136	
LP002244	Male	Yes		0 Graduate	No	2333	2417	136
LP002250	Male	Yes		0 Graduate	No	5488	0	125
LP002255	Male	No	3+	Graduate	No	9167	0	185
LP002262	Male	Yes	3+	Graduate	No	9504	0	275
LP002263	Male	Yes		0 Graduate	No	2583	2115	120
LP002265	Male	Yes		2 Not Gradu	No	1993	1625	113
LP002266	Male	Yes		2 Graduate	No	3100	1400	113
LP002272	Male	Yes		2 Graduate	No	3276	484	135
LP002277	Female	No		0 Graduate	No	3180	0	71
LP002281	Male	Yes		0 Graduate	No	3033	1459	95
LP002284	Male	No		0 Not Gradu	No	3902	1666	109
LP002287	Female	No		0 Graduate	No	1500	1800	103
LP002288	Male	Yes		2 Not Gradu	No	2889	0	45
LP002296	Male	No		0 Not Gradu	No	2755	0	65
LP002297	Male	No		0 Graduate	No	2500	20000	103
LP002300	Female	No		0 Not Gradu	No	1963	0	53
LP002301	Female	No		0 Graduate	Yes	7441	0	194
LP002305	Female	No		0 Graduate	No	4547	0	115
LP002308	Male	Yes		0 Not Gradu	No	2167	2400	115
LP002314	Female	No		0 Not Gradu	No	2213	0	66
LP002315	Male	Yes		1 Graduate	No	8300	0	152
LP002317	Male	Yes	3+	Graduate	No	81000	0	360
LP002318	Female	No		1 Not Gradu	Yes	3867	0	62
LP002319	Male	Yes		0 Graduate		6256	0	160
LP002328	Male	Yes		0 Not Gradu	No	6096	0	218
LP002332	Male	Yes		0 Not Gradu	No	2253	2033	110
LP002335	Female	Yes		0 Not Gradu	No	2149	3237	178
LP002337	Female	No		0 Graduate	No	2995	0	60
LP002341	Female	No		1 Graduate	No	2600	0	160
LP002342	Male	Yes		2 Graduate	Yes	1600	20000	239
LP002345	Male	Yes		0 Graduate	No	1025	2773	112
LP002347	Male	Yes		0 Graduate	No	3246	1417	138
LP002348	Male	Yes		0 Graduate	No	5829	0	138
LP002357	Female	No		0 Not Gradu	No	2720	0	80

LP002361	Male	Yes		0 Graduate	No	1820	1719	100
LP002362	Male	Yes		1 Graduate	No	7250	1667	110
LP002364	Male	Yes		0 Graduate	No	14880	0	96
LP002366	Male	Yes		0 Graduate	No	2666	4300	121
LP002367	Female	No		1 Not Graduate	No	4606	0	81
LP002368	Male	Yes		2 Graduate	No	5935	0	133
LP002369	Male	Yes		0 Graduate	No	2920	16.12	87
LP002370	Male	No		0 Not Graduate	No	2717	0	60
LP002377	Female	No		1 Graduate	Yes	8624	0	150
LP002379	Male	No		0 Graduate	No	6500	0	105
LP002386	Male	No		0 Graduate		12876	0	405
LP002387	Male	Yes		0 Graduate	No	2425	2340	143
LP002390	Male	No		0 Graduate	No	3750	0	100
LP002393	Female			Graduate	No	10047	0	
LP002398	Male	No		0 Graduate	No	1926	1851	50
LP002401	Male	Yes		0 Graduate	No	2213	1125	
LP002403	Male	No		0 Graduate	Yes	10416	0	187
LP002407	Female	Yes		0 Not Graduate	Yes	7142	0	138
LP002408	Male	No		0 Graduate	No	3660	5064	187
LP002409	Male	Yes		0 Graduate	No	7901	1833	180
LP002418	Male	No	3+	Not Graduate	No	4707	1993	148
LP002422	Male	No		1 Graduate	No	37719	0	152
LP002424	Male	Yes		0 Graduate	No	7333	8333	175
LP002429	Male	Yes		1 Graduate	Yes	3466	1210	130
LP002434	Male	Yes		2 Not Graduate	No	4652	0	110
LP002435	Male	Yes		0 Graduate		3539	1376	55
LP002443	Male	Yes		2 Graduate	No	3340	1710	150
LP002444	Male	No		1 Not Graduate	Yes	2769	1542	190
LP002446	Male	Yes		2 Not Graduate	No	2309	1255	125
LP002447	Male	Yes		2 Not Graduate	No	1958	1456	60
LP002448	Male	Yes		0 Graduate	No	3948	1733	149
LP002449	Male	Yes		0 Graduate	No	2483	2466	90
LP002453	Male	No		0 Graduate	Yes	7085	0	84
LP002455	Male	Yes		2 Graduate	No	3859	0	96
LP002459	Male	Yes		0 Graduate	No	4301	0	118
LP002467	Male	Yes		0 Graduate	No	3708	2569	173
LP002472	Male	No		2 Graduate	No	4354	0	136
LP002473	Male	Yes		0 Graduate	No	8334	0	160
LP002478		Yes		0 Graduate	Yes	2083	4083	160
LP002484	Male	Yes	3+	Graduate	No	7740	0	128
LP002487	Male	Yes		0 Graduate	No	3015	2188	153
LP002489	Female	No		1 Not Graduate		5191	0	132
LP002493	Male	No		0 Graduate	No	4166	0	98
LP002494	Male	No		0 Graduate	No	6000	0	140
LP002500	Male	Yes	3+	Not Graduate	No	2947	1664	70
LP002501		Yes		0 Graduate	No	16692	0	110
LP002502	Female	Yes		2 Not Graduate		210	2917	98

LP002505	Male	Yes		0 Graduate	No	4333	2451	110
LP002515	Male	Yes		1 Graduate	Yes	3450	2079	162
LP002517	Male	Yes		1 Not Graduate	No	2653	1500	113
LP002519	Male	Yes	3+	Graduate	No	4691	0	100
LP002522	Female	No		0 Graduate	Yes	2500	0	93
LP002524	Male	No		2 Graduate	No	5532	4648	162
LP002527	Male	Yes		2 Graduate	Yes	16525	1014	150
LP002529	Male	Yes		2 Graduate	No	6700	1750	230
LP002530		Yes		2 Graduate	No	2873	1872	132
LP002531	Male	Yes		1 Graduate	Yes	16667	2250	86
LP002533	Male	Yes		2 Graduate	No	2947	1603	
LP002534	Female	No		0 Not Graduate	No	4350	0	154
LP002536	Male	Yes	3+	Not Graduate	No	3095	0	113
LP002537	Male	Yes		0 Graduate	No	2083	3150	128
LP002541	Male	Yes		0 Graduate	No	10833	0	234
LP002543	Male	Yes		2 Graduate	No	8333	0	246
LP002544	Male	Yes		1 Not Graduate	No	1958	2436	131
LP002545	Male	No		2 Graduate	No	3547	0	80
LP002547	Male	Yes		1 Graduate	No	18333	0	500
LP002555	Male	Yes		2 Graduate	Yes	4583	2083	160
LP002556	Male	No		0 Graduate	No	2435	0	75
LP002560	Male	No		0 Not Graduate	No	2699	2785	96
LP002562	Male	Yes		1 Not Graduate	No	5333	1131	186
LP002571	Male	No		0 Not Graduate	No	3691	0	110
LP002582	Female	No		0 Not Graduate	Yes	17263	0	225
LP002585	Male	Yes		0 Graduate	No	3597	2157	119
LP002586	Female	Yes		1 Graduate	No	3326	913	105
LP002587	Male	Yes		0 Not Graduate	No	2600	1700	107
LP002588	Male	Yes		0 Graduate	No	4625	2857	111
LP002600	Male	Yes		1 Graduate	Yes	2895	0	95
LP002602	Male	No		0 Graduate	No	6283	4416	209
LP002603	Female	No		0 Graduate	No	645	3683	113
LP002606	Female	No		0 Graduate	No	3159	0	100
LP002615	Male	Yes		2 Graduate	No	4865	5624	208
LP002618	Male	Yes		1 Not Graduate	No	4050	5302	138
LP002619	Male	Yes		0 Not Graduate	No	3814	1483	124
LP002622	Male	Yes		2 Graduate	No	3510	4416	243
LP002624	Male	Yes		0 Graduate	No	20833	6667	480
LP002625		No		0 Graduate	No	3583	0	96
LP002626	Male	Yes		0 Graduate	Yes	2479	3013	188
LP002634	Female	No		1 Graduate	No	13262	0	40
LP002637	Male	No		0 Not Graduate	No	3598	1287	100
LP002640	Male	Yes		1 Graduate	No	6065	2004	250
LP002643	Male	Yes		2 Graduate	No	3283	2035	148
LP002648	Male	Yes		0 Graduate	No	2130	6666	70
LP002652	Male	No		0 Graduate	No	5815	3666	311
LP002659	Male	Yes	3+	Graduate	No	3466	3428	150

LP002670	Female	Yes		2 Graduate	No	2031	1632	113
LP002682	Male	Yes		Not Graduate	No	3074	1800	123
LP002683	Male	No		0 Graduate	No	4683	1915	185
LP002684	Female	No		0 Not Graduate	No	3400	0	95
LP002689	Male	Yes		2 Not Graduate	No	2192	1742	45
LP002690	Male	No		0 Graduate	No	2500	0	55
LP002692	Male	Yes	3+	Graduate	Yes	5677	1424	100
LP002693	Male	Yes		2 Graduate	Yes	7948	7166	480
LP002697	Male	No		0 Graduate	No	4680	2087	
LP002699	Male	Yes		2 Graduate	Yes	17500	0	400
LP002705	Male	Yes		0 Graduate	No	3775	0	110
LP002706	Male	Yes		1 Not Graduate	No	5285	1430	161
LP002714	Male	No		1 Not Graduate	No	2679	1302	94
LP002716	Male	No		0 Not Graduate	No	6783	0	130
LP002717	Male	Yes		0 Graduate	No	1025	5500	216
LP002720	Male	Yes	3+	Graduate	No	4281	0	100
LP002723	Male	No		2 Graduate	No	3588	0	110
LP002729	Male	No		1 Graduate	No	11250	0	196
LP002731	Female	No		0 Not Graduate	Yes	18165	0	125
LP002732	Male	No		0 Not Graduate		2550	2042	126
LP002734	Male	Yes		0 Graduate	No	6133	3906	324
LP002738	Male	No		2 Graduate	No	3617	0	107
LP002739	Male	Yes		0 Not Graduate	No	2917	536	66
LP002740	Male	Yes	3+	Graduate	No	6417	0	157
LP002741	Female	Yes		1 Graduate	No	4608	2845	140
LP002743	Female	No		0 Graduate	No	2138	0	99
LP002753	Female	No		1 Graduate		3652	0	95
LP002755	Male	Yes		1 Not Graduate	No	2239	2524	128
LP002757	Female	Yes		0 Not Graduate	No	3017	663	102
LP002767	Male	Yes		0 Graduate	No	2768	1950	155
LP002768	Male	No		0 Not Graduate	No	3358	0	80
LP002772	Male	No		0 Graduate	No	2526	1783	145
LP002776	Female	No		0 Graduate	No	5000	0	103
LP002777	Male	Yes		0 Graduate	No	2785	2016	110
LP002778	Male	Yes		2 Graduate	Yes	6633	0	
LP002784	Male	Yes		1 Not Graduate	No	2492	2375	
LP002785	Male	Yes		1 Graduate	No	3333	3250	158
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LP002789	Male	Yes		0 Graduate	No	3593	4266	132
LP002792	Male	Yes		1 Graduate	No	5468	1032	26
LP002794	Female	No		0 Graduate	No	2667	1625	84
LP002795	Male	Yes	3+	Graduate	Yes	10139	0	260
LP002798	Male	Yes		0 Graduate	No	3887	2669	162
LP002804	Female	Yes		0 Graduate	No	4180	2306	182
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LP002813	Female	Yes		1 Graduate	Yes	19484	0	600
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LP002821	Male	No		0 Not Graduate	Yes	5800	0	132
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LP002833	Male	Yes		0 Not Graduate	No	4467	0	120
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LP002837	Male	Yes	3+	Graduate	No	3400	2500	123
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LP002847	Male	Yes		Graduate	No	5116	1451	165
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LP002868	Male	Yes		2 Graduate	No	3159	461	108
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LP002911	Male	Yes		1 Graduate	No	2787	1917	146
LP002912	Male	Yes		1 Graduate	No	4283	3000	172
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LP002933		No	3+	Graduate	Yes	9357	0	292
LP002936	Male	Yes		0 Graduate	No	3859	3300	142
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LP002945	Male	Yes		0 Graduate	Yes	9963	0	180
LP002948	Male	Yes		2 Graduate	No	5780	0	192
LP002949	Female	No	3+	Graduate		416	41667	350
LP002950	Male	Yes		0 Not Graduate		2894	2792	155
LP002953	Male	Yes	3+	Graduate	No	5703	0	128
LP002958	Male	No		0 Graduate	No	3676	4301	172
LP002959	Female	Yes		1 Graduate	No	12000	0	496
LP002960	Male	Yes		0 Not Graduate	No	2400	3800	
LP002961	Male	Yes		1 Graduate	No	3400	2500	173
LP002964	Male	Yes		2 Not Graduate	No	3987	1411	157
LP002974	Male	Yes		0 Graduate	No	3232	1950	108
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LP002983	Male	Yes		1 Graduate	No	8072	240	253
LP002984	Male	Yes		2 Graduate	No	7583	0	187
LP002990	Female	No		0 Graduate	Yes	4583	0	133

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