Students Loan Dataset

3mtt Story Telling

By

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Introduction

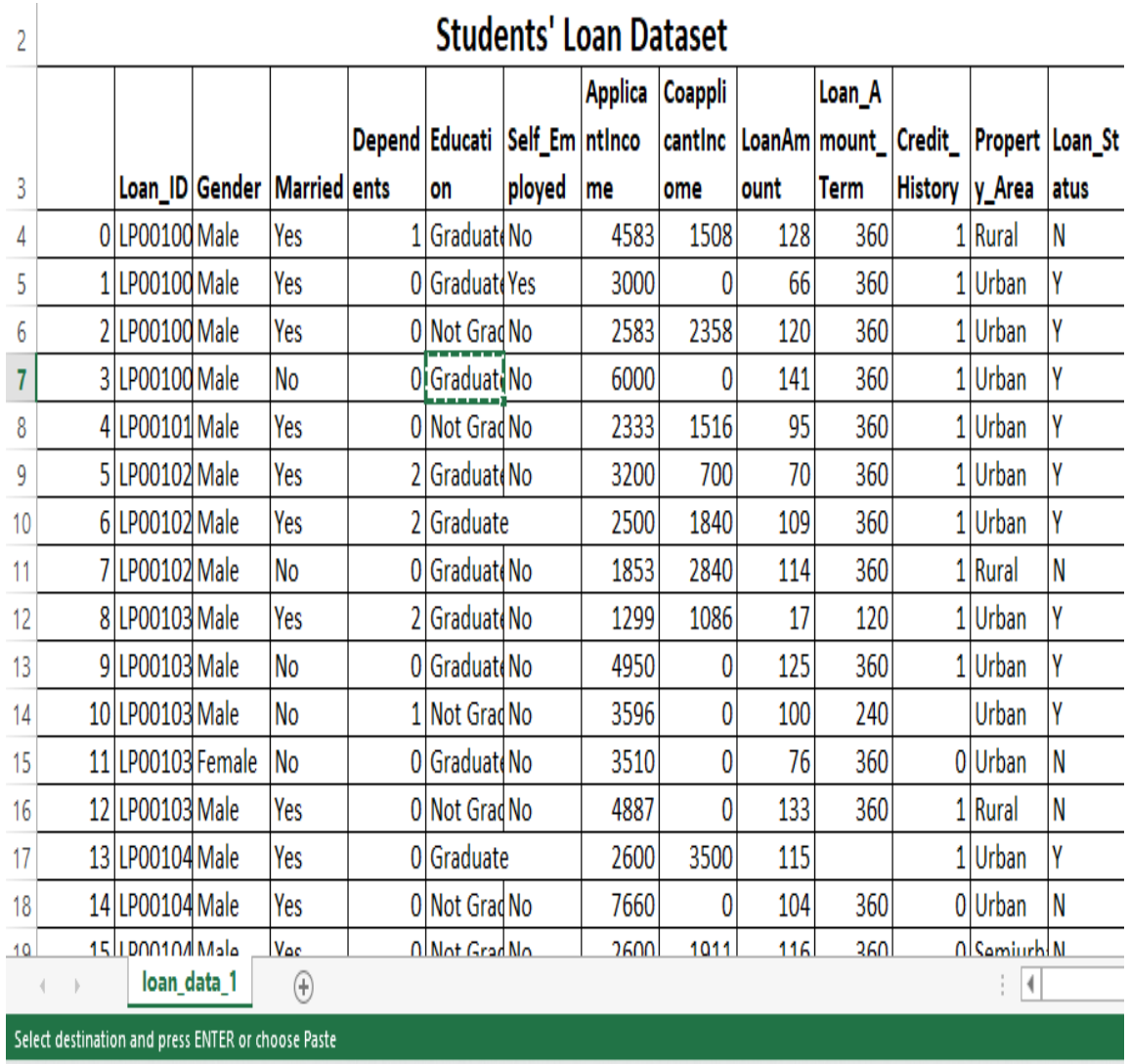
- This dataset contains information about past loan applicants, including their income, loan amount, credit history, and other factors relevant to loan approval decisions.
- The goal is to build a machine learning model that can analyze this data to predict whether future loan applications should be approved or rejected.
- This is a modified version of https://www.kaggle.com/datasets/bhavikjikadara/loan-status-prediction with NaN value added to some of the row cells.

Objective of the analysis

- The goal of this analysis is to predict whether future loan applications should be approved or rejected.

About the dataset

- The **loan data added is made up of the following:**
  - Loan_ID: A unique loan ID.
  - Gender: Either male or female.
  - Married: Weather Married(yes) or Not Marttied(No).
  - Dependents: Number of persons on the client
  - Education: raduate or Undergraduate
  - Self_Employed: (Yes/No).
  - ApplicantIncome: Applicant income.
  - CoapplicantIncome: Co-applicant income.
  - LoanAmount: Loan amount in thousands.
  - Loan_Amount_Term: in months.
  - Credit_History: Credit history meets guidelines.
  - Property_Area: Urban or rural.
  - Loan_Status: Loan approved (Y/N).



Students' Loan Dataset

	Loan_ID	Gender	Married	Dependents	Education	Self_Employed	ApplicantIncome	CoapplicantIncome	LoanAmount	Loan_Amount_Term	Credit_History	Property_Area	Loan_Status
0	LP00100	Male	Yes	1	Graduate	No	4583	1508	128	360	1	Rural	N
1	LP00100	Male	Yes	0	Graduate	Yes	3000	0	66	360	1	Urban	Y
2	LP00100	Male	Yes	0	Not Grad	No	2583	2358	120	360	1	Urban	Y
3	LP00100	Male	No	0	Graduate	No	6000	0	141	360	1	Urban	Y
4	LP00101	Male	Yes	0	Not Grad	No	2333	1516	95	360	1	Urban	Y
5	LP00102	Male	Yes	2	Graduate	No	3200	700	70	360	1	Urban	Y
6	LP00102	Male	Yes	2	Graduate		2500	1840	109	360	1	Urban	Y
7	LP00102	Male	No	0	Graduate	No	1853	2840	114	360	1	Rural	N
8	LP00103	Male	Yes	2	Graduate	No	1299	1086	17	120	1	Urban	Y
9	LP00103	Male	No	0	Graduate	No	4950	0	125	360	1	Urban	Y
10	LP00103	Male	No	1	Not Grad	No	3596	0	100	240		Urban	Y
11	LP00103	Female	No	0	Graduate	No	3510	0	76	360	0	Urban	N
12	LP00103	Male	Yes	0	Not Grad	No	4887	0	133	360	1	Rural	N
13	LP00104	Male	Yes	0	Graduate		2600	3500	115		1	Urban	Y
14	LP00104	Male	Yes	0	Not Grad	No	7660	0	104	360	0	Urban	N
15	LP00104	Male	Yes	0	Not Grad	No	2600	1911	116	360	0	Semiurb	N

loan_data_1

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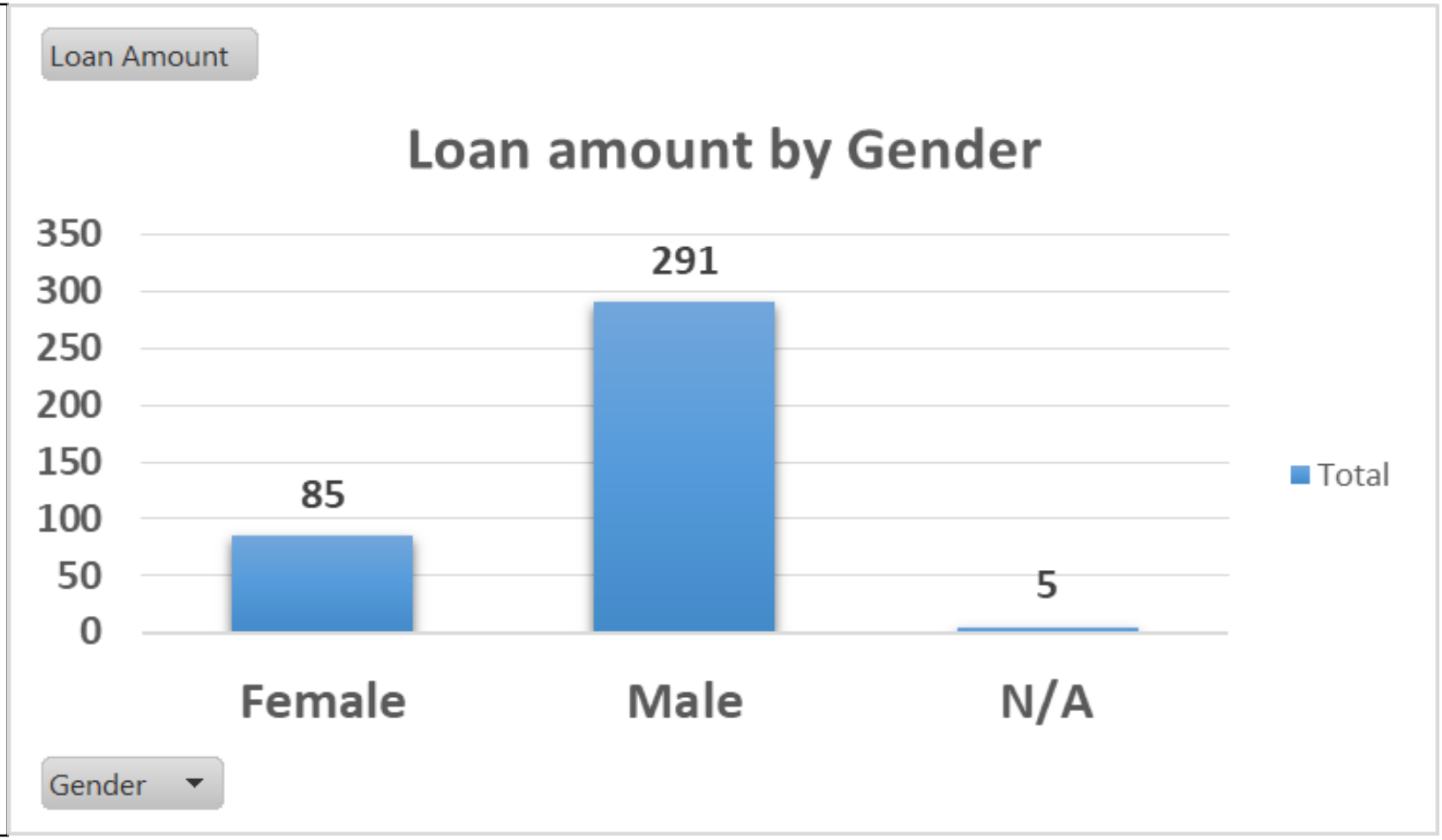
Methodology

- The analysis was carried out using Microsoft excel 2013.
- 380 loan applicants data was used in the analysis
- Pivot table and graphs were used to present the data
- Simple percentages and descriptive analysis were used in the analysis.

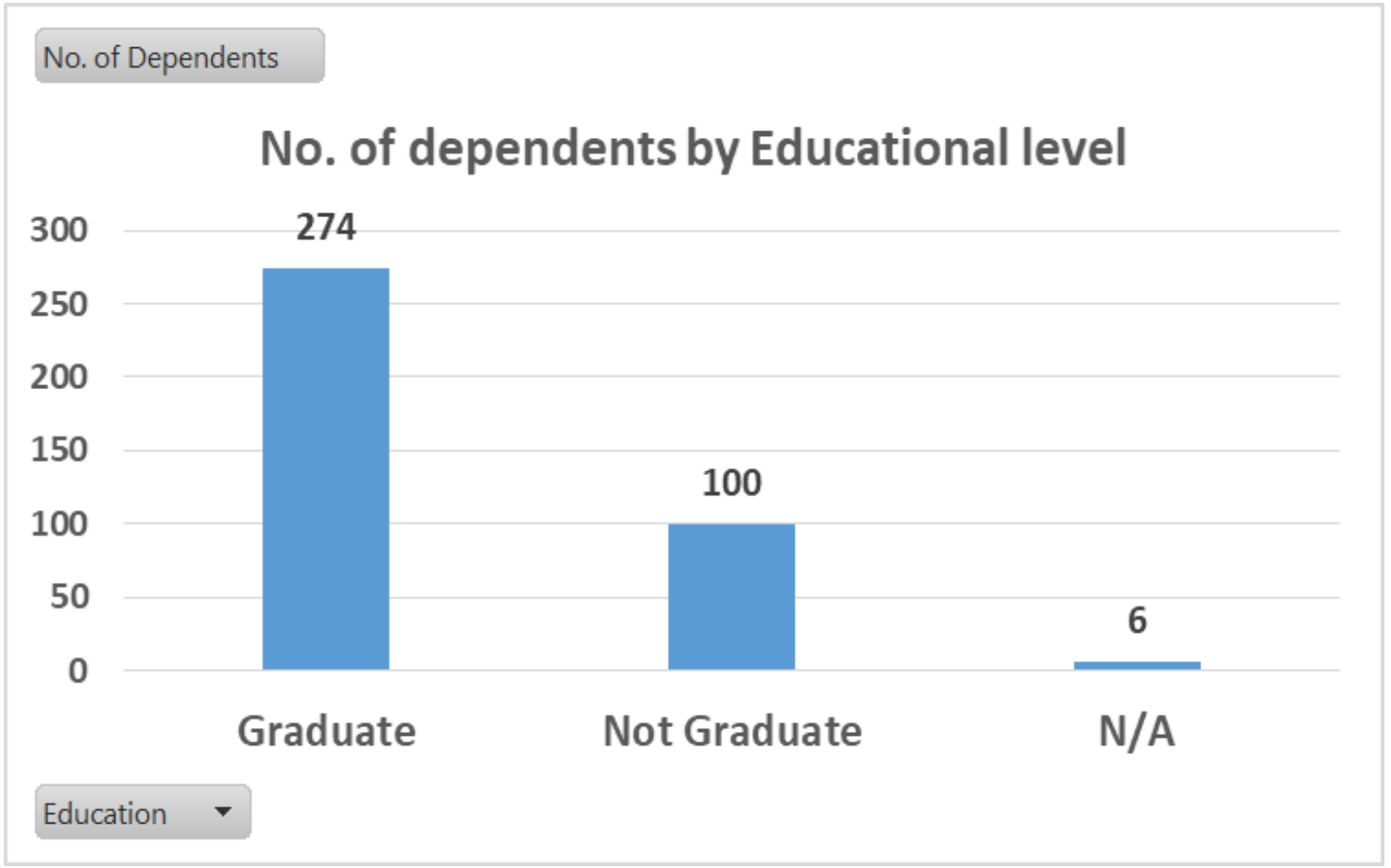
Results and insights

- **Loan amount according to Gender**
- Majority of the applicants were Male by gender 291 (77%)
- And only 23% were Female



Results ….

- No. of dependents by Educational level
  - Most of the applicants were graduates = 274 (72%)
  - Only 26% were not graduates



Recommendations

- Public awareness campaign should be organized so that more females should participate in the Students Loan Program to ensure gender equity
- Government should give more emphasis to graduates because of high rate of unemployment made them to apply for the students loan program.

Conclusion

- Majority of the students loan applicants were male and most of them were graduates.