Codebook for the bank\_loan Dataset

**Data Description**

Dream Housing Finance company deals in all home loans. They have presence across all urban, semi urban and rural areas. Customers first apply for a home loan and then the company validates the customer eligibility for loan.

Source: [https://datahack.analyticsvidhya.com/contest/practice-problem-loan-prediction-iii/#](https://datahack.analyticsvidhya.com/contest/practice-problem-loan-prediction-iii/)

**Format**

The dataset includes the following variables from 614 applicants:

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| --- | --- |
| **Variable** | **Description** |
| applicant | Unique applicant ID |
| gender | Applicant’s gender: Male or Female |
| married | Whether applicant is married: Yes or No |
| dependents | Number of dependents: 0, 1, 2, 3+ |
| education | Applicant education level: Graduate or Not Graduate |
| self\_employed | Whether applicant is self-employed: Yes or No |
| applicant\_income | Applicant’s income |
| coapplicant\_income | Co-applicant’s income |
| loan\_amount | Loan amount in thousands ($) |
| loan\_amount\_term | Term of loan in months |
| credit\_history | credit history meets guidelines: 1 (yes) or 0 (no) |
| property\_area | Property location: Urban, Semiurban, or Rural |
| loan\_status | Whether the loan was approved: Y (yes) or N (no) |