

Handle missing data: naive imputation  
Replace by average of column

Or

Imputation for categorical variable  
Replace with most common categorical variable

age	bmi	gender
17		M
20		F
5		M
16		M
21		F
23		NA
NA		M
53		M
27		M

Other notes:

It's a separate y1

Two columns of y variables integer # of months holding loan for treat it like a continuous variable

Predict a continuous

Y2 is separate a 0,1 value, # of months

Two bullet points, treat them as two different exercises