Question 1 In you own data set, is the task supervised / or unsupervised learning? Is it classification or regression? Provide the target variables and corresponding loss functions

**Answer:** The Data set tasks are supervised as data set is 122 features in application csv.

**TARGET** OCCUPATION TYPE NAME CONTRACT TYPE **CNT FAM MEMBERS** CODE GENDER REGION RATING CLIENT

FLAG OWN CAR REGION\_RATING\_CLIENT\_W\_CITY

FLAG\_OWN\_REALTY CNT\_CHILDREN

AMT INCOME TOTAL

**AMT CREDIT** AMT ANNUITY AMT GOODS PRICE NAME\_TYPE\_SUITE NAME INCOME TYPE NAME EDUCATION TYPE NAME FAMILY STATUS NAME\_HOUSING\_TYPE REGION\_POPULATION\_RELATIVE

DAYS BIRTH DAYS EMPLOYED DAYS REGISTRATION DAYS\_ID\_PUBLISH OWN\_CAR\_AGE

These are the features that can be important I found that can help to understand the people about their credit history and reasons of rejection of their loan or credit they applied for.

The loan data can be classification as we need binary answers about credit approved or not.

Question 2: What is your strategy to split your total train data when you are training models? In your setup, how many models you will have eventually? How can you use these trained models to predict for new input?

**Answer:** The Dataset can be divided in 3 parts (Training dataset, Test dataset and Validation dataset). Training dataset will train the classification model. Test dataset is to test the trained model and validation will further test after a great model is trained. Thus, it will revalidate trained model for perfection. We could provide same input parameter as we did previously with features required to train model and result can be predicted.

Question 3: imbalanced data set in your own data set, if it is the classification task, please analyze the ratio between two classes (1 and 0)? If the ratio is very imbalanced (imbalanced data means the amount of 1 or 0 is extremely small comparing the other class), what is the possible methodologies to train models?

**Answer:** In imbalanced data set we can analyze data with some of the different techniques

- Using Right evaluation metrics
- **Resampling Dataset**

- Using K-Fold Cross validation
- Ensemble Different resampled data
- Resample with different ratios
- Cluster the abundant class

Resource: <a href="https://www.kdnuggets.com/2017/06/7-techniques-handle-imbalanced-data.html">https://www.kdnuggets.com/2017/06/7-techniques-handle-imbalanced-data.html</a>