Many people struggle to get loans due to insufficient or non-existent credit histories. And, unfortunately, this population is often taken advantage of by untrustworthy lenders.

Home Credit strives to broaden financial inclusion for the unbanked population by providing a positive and safe borrowing experience. In order to make sure this underserved population has a positive loan experience; Home Credit makes use of a variety of alternative data to predict their clients' **repayment abilities.**

While Home Credit is currently using various statistical and machine learning methods to make these predictions, they're challenging Kagglers to help them unlock the full potential of their data. Doing so will ensure that clients capable of repayment are not rejected and that loans are given with a principal, maturity, and repayment calendar that will empower their clients to be successful.

The data is provided by [Home Credit](#), a service dedicated to provided lines of credit (loans) to the unbanked population. Predicting whether or not a client will repay a loan or have difficulty is a critical business need, and Home Credit is hosting this competition on Kaggle to see what sort of models the machine learning community can develop to help them in this task.

There are 4 different sources of data:

- **application_train/application_test:** the main training and testing data with information about each loan application at Home Credit. Every loan has its own row and is identified by the feature SK_ID_CURR. The training application data comes with the TARGET indicating 0: the loan was repaid or 1: the loan was not repaid.
- **bureau**: data concerning client's previous credits from other financial institutions. Each previous credit has its own row in bureau, but one loan in the application data can have multiple previous credits.

- **bureau_balance:** monthly data about the previous credits in bureau. Each row is one month of a previous credit, and a single previous credit can have multiple rows, one for each month of the credit length.
- **previous_application:** previous applications for loans at Home Credit of clients who have loans in the application data. Each current loan in the application data can have multiple previous loans. Each previous application has one row and is identified by the feature SK_ID_PREV.