



(/teams/ltfs-datascience-finhack-an-online-hackathon/create)



(/contest/ltfs-datascience-finhack-an-online-hackathon/submit)



Registered

Starts at	Sat Apr 13 2019 00:00:00 GMT+0530 (India Standard Time)
Closes on	Sun Apr 21 2019 23:59:00 GMT+0530 (India Standard Time)
Mode	Online
Fee	Free
Location	Online
# Participants	5656
Prizes	Cash Prizes of INR 3.5 Lacs along with Job Opportunities with LTFS

Contest ends in 1 hours: 54 minutes: 1 seconds

About LTFS Data Science FinHack (ML Hackathon)

L&T Financial Services & Analytics Vidhya presents '**DataScience FinHack**'.

Amazing opportunity for all creative nerds to apply their data science & machine learning skillset to best solve a real business problem.

In this FinHack, you will develop a model for our most common but real challenge '**Loan Default Prediction**' & also, **get a feel of our business!**

If your solution adds good value to our organization, take it from us, Sky is the limit for you!

Feedback

About L&T Financial Services (LTFS):

Headquartered in Mumbai, LTFS is one of India's most respected & leading NBFCs providing finance for two wheeler, farm equipment, housing, infra & microfinance. With a strong parentage & stable leadership, it also has a flourishing Mutual Fund & Wealth Advisory business under its broad umbrella.



Our Advanced Analytics team,

- Solves only 'Real' Business Problems through Data
- Enables business decisioning across all verticals
- Harnesses external data (incl. mobile, social media, bureau, socio economic etc)
- Utilises non-conventional and innovative data science approaches

LTFS was featured in "Forbes Super 50 Companies"(August 2018)

To know more about LTFS, please visit: www.ltfs.com. (<http://www.ltfs.com>.)



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About the Job Role:

Positions: Data Scientist

Location: Mumbai

Minimum Qualification: BTech/MTech/MS in Stats/Maths/Economics/Analytics and an Analytical Mind!!

Relevant Work Experience: 2+ Years

Mandatory Skillset: Creative thinking, Analytical mindset, Conceptualising & Problem Solving

Summary of Responsibilities

- Collaborate with fellow data scientists, business teams & internal stakeholders
- Conceptualise business problems, design & deliver superior analytical solutions
- Independently handle project work streams with minimum supervision
- Think, think, think..... & lastly, deliver & execute

Desired Skills

- Proven background in at least one: Regression Models – Logistic/Linear, Stochastic Models, Bayesian Modeling, Classification Models, Cluster Analysis, Neural Network, Non-parametric Methods, Multivariate Statistics;
- Proficiency in at least one statistical and other tools/languages – R/Python/SAS;
- Familiarity with relational databases and intermediate level knowledge of SQL;

Experience working with large data sets and tools like MapReduce, Hadoop, Hive, etc would be an advantage

Who all can Participate?

- Open for all data enthusiasts: Statisticians, Data scientists, Analysts, and Students.
- LTFS employees are not allowed to participate in the competition.

Prizes:

- 1st : INR 2,00,000
- 2nd : INR 1,00,000
- 3rd : INR 50,000

Top scorers also get a chance to **interview with LTFS** for roles in Advanced Analytics team based in Mumbai.

Rules:

- Entries submitted after the contest is closed, will not be considered
- Individual participation is allowed in the hackathon, and participant can either be a part of a team or can participate individually.
- Multiple IDs of user leads to disqualification from the contest
- Use of external data is not allowed
- Participants who are interested in a job opportunity with LTFS must update their profile details and upload their latest CV
- The decision on the winners and runners-up made by Analytics Vidhya & LTFS will be final and binding
- Throughout the hackathon, you are expected to respect fellow hackers and act with high integrity
- Analytics Vidhya and LTFS hold the right to disqualify any participant at any stage of competition if the participant(s) are deemed to be acting fraudulently.
- Cash prizes will be subject to TDS (Tax Deduction at Source) as per Indian laws.

Team Formation

- Click here (https://docs.google.com/document/d/1nOT8zfl7FMkhwuEiJR_4U5xhX05swotL8YGOiETIBo/edit) to view process flow for Team Creation
- Maximum of 2 people can form a team.
- One person can be a part of one team only.
- In case a team wins, prize would be distributed equally among team members
- Team once created can't be dissolved.
- Teams can't be merged.

Registration Fee

Free

Problem Statement

Feedback



Vehicle Loan Default Prediction

Financial institutions incur significant losses due to the default of vehicle loans. This has led to the tightening up of vehicle loan underwriting and increased vehicle loan rejection rates. The need for a better credit risk scoring model is also raised by these institutions. This warrants a study to estimate the determinants of vehicle loan default. A financial institution has hired you to accurately predict the probability of loanee/borrower defaulting on a vehicle loan in the first EMI (Equated Monthly Instalments) on the due date. Following Information regarding the loan and loanee are provided in the datasets:

- **Loanee Information** (Demographic data like age, Identity proof etc.)
- **Loan Information** (Disbursal details, loan to value ratio etc.)
- **Bureau data & history** (Bureau score, number of active accounts, the status of other loans, credit history etc.)

Doing so will ensure that clients capable of repayment are not rejected and important determinants can be identified which can be further used for minimising the default rates.

Data Description

train.zip

train.zip contains train.csv and data_dictionary.csv.

- **train.csv** contains the training data with details on loan as described in the last section
- **data_dictionary.csv** contains a brief description on each variable provided in the training and test set.

test.csv

test.csv contains details of all customers and loans for which the participants are to submit probability of default.

sample_submission.csv

sample_submission.csv contains the submission format for the predictions against the test set. A single csv (**not zip**) needs to be submitted as a solution.

Evaluation Metric

Submissions are evaluated on area under the ROC curve (http://en.wikipedia.org/wiki/Receiver_operating_characteristic) between the predicted probability and the observed target.

Public and Private Split

Test data is further randomly divided into Public (25%) and Private (75%) data.

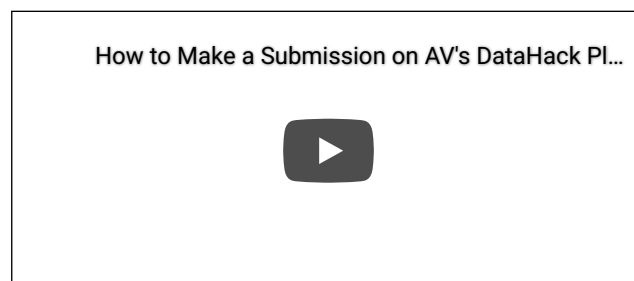
- Your initial responses will be checked and scored on the Public data.
- The final rankings would be based on your private score which will be published once the competition is over.

Feedback ☐

Hackathon Rules

1. Setting the final submission is mandatory. Without a final submission, the submission corresponding to best public score will be taken as final submission
2. Use of external datasets is not allowed
3. Use of UniqueID variable as an input to the model is not allowed
4. You can only make 10 submissions per day
5. Code file is mandatory while setting final submission. For GUI based tools, please upload a zip file of snapshots of steps taken by you, else upload code file.
6. The code file uploaded should be pertaining to your final submission.
7. No submission will be accepted after the contest deadline

How to Make a Submission?



How to Set the Final Submission?



How to set a Final Submission on DataHack?



Data

📄 Test File (/contest/ltfs-datascience-finhack-an-online-hackathon/download/test-file)

📄 Train File (/contest/ltfs-datascience-finhack-an-online-hackathon/download/train-file)

📄 Sample Submissions (/contest/ltfs-datascience-finhack-an-online-hackathon/download/sample-submission)

Solution Checker

Code File

No file chosen

Solution File*

(.csv, .zip only)

No file chosen

Solution Description

(max : 180 chars)*

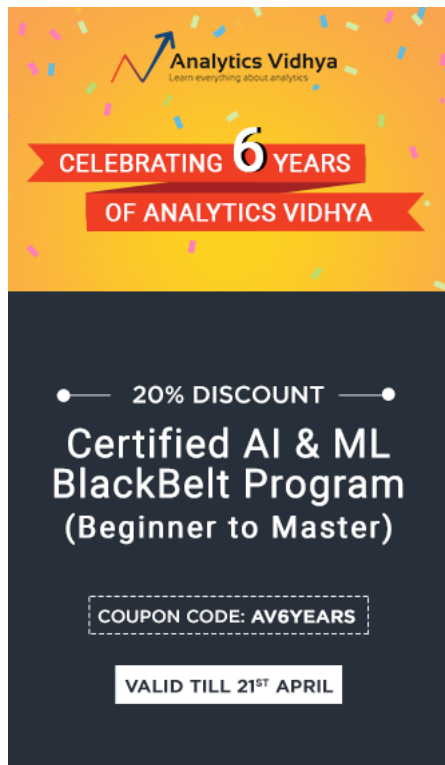
Do you want to show your code on leaderboard?

Yes ☐ No ☐

You have made **8** submissions out of **10** allowed submissions for the day.

(HTTPS://TWITTER.COM/SHARE?
UTM_SOURCE=TWITTER_SHARE&UTM_MEDIUM=DH_SOCIAL&URL=HTTP://DATAHACK.ANALYTICSVIDHYA
DATAHACK-AN-ONLINE-
FINHACK-AN-ONLINE-
HACKATHON/&TEXT=HEY!
I AM PARTICIPATING IN
AN EXCITING PROBLEM
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