

# Loan Prediction

## Overview

In finance, a loan is the lending of money by one or more individuals, organizations, or other entities to other individuals, organizations etc. The recipient (i.e., the borrower) incurs a debt and is usually liable to pay interest on that debt until it is repaid as well as to repay the principal amount borrowed.

In this hackathon, you are required to predict loan\_status (whether or not to approve a loan) based on the applicant's individual parameters.

## Data Dictionary

The dataset contains several individual parameters which are considered important during the loan status prediction.

## Train File

CSV containing the applicants details for whom **'Loan\_Status'** is known.

| Variable          | Description                                    |
|-------------------|--|
| Loan_ID           | A unique loan ID                               |
| Gender            | Male/Female                                    |
| Married           | Married(Yes) / Not Married(No)                 |
| Dependents        | Number of persons depending on the client      |
| Education         | Applicant Education (Graduate / Undergraduate) |
| Self_Employed     | Self employed (Yes/No)                         |
| ApplicantIncome   | Applicant Income                               |
| CoapplicantIncome | Co Applicant Income                            |
| LoanAmount        | Loan amount in thousands                       |
| Loan_Amount_Term  | Term of loan in months                         |
| Credit_History    | Credit history meeting guidelines              |

|               |                        |
|---------------|------------------------|
| Property_Area | Urban/Semi and Rural   |
| Loan_Status   | Loan Approved (Yes/No) |

### Test File

CSV containing the applicants details for whom ‘**Loan\_Status**’ is to be predicted.

### Submission File Format

| Variable    | Description        |
|-------------|--------------------|
| Loan_ID     | A Unique loan ID   |
| Loan_Status | Predicted (Yes/No) |

### Public and Private LeaderBoard

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

- 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.

### Evaluation Criteria

Your model performance will be evaluated on the basis of **F1-score**.

### Rubrics

| Component                                     | Weightage |
|---|-----------|
| Data Cleaning and Data Visualization          | 25%       |
| Model Building and Evaluation                 | 60%       |
| Pipeline and Deployment<br>(Dashboard/Webapp) | 15%       |

