

# Give Me Some Credit

## Description:

**Goal: Improve on the state of the art in credit scoring by predicting the probability that somebody will experience financial distress in the next two years**

Credit scoring algorithms, which make a guess at the probability of default, are the method banks use to determine whether or not a loan should be granted. This competition requires participants to improve on the state of the art in credit scoring, by predicting the probability that somebody will experience financial distress in the next two years.

The goal of this competition is to build a model that borrowers can use to help make the best financial decisions.

Best of luck!

## Data:

<https://www.kaggle.com/c/GiveMeSomeCredit/data>

## Preprocessing of Data:

Both Training and Test Data files contains missing values. So you will have to preprocess the data so that its trained and tested in correct format and feature information is not lost. Use various techniques for preprocessing and use the one, which gives the maximum accuracy. For example, Missing data can be replaced by mean of that particular column.