

# Hackathon for Students: Loan Applicant Data for Credit Risk Analysis

## About the Dataset

Welcome to the "Loan Applicant Data for Credit Risk Analysis" dataset! This dataset provides essential information about loan applicants and their characteristics. Your task is to develop predictive models to determine the likelihood of loan default based on these features whilst generating insights in the data that can be explored by the Bank.

Hint:[ Build and end-to-end model]

## Dataset Description

In today's financial landscape, assessing credit risk is crucial for lenders and financial institutions.

### Column Descriptions:

ID: Unique identifier for each loan applicant.

Age: Age of the loan applicant.

Income: Income of the loan applicant.

Home: Home ownership status (Own, Mortgage, Rent).

Emp\_Length: Employment length in years.

Intent: Purpose of the loan (e.g., education, home improvement).

Amount: Loan amount applied for.

Rate: Interest rate on the loan.

Status: Loan approval status (Fully Paid, Charged Off, Current).

Percent\_Income: Loan amount as a percentage of income.

Default: Whether the applicant has defaulted on a loan previously (Yes, No).

Cred\_Length: Length of the applicant's credit history.