

ICT DEPARTMENT

ITLML801 – Machine Learning

Level 8, Year 4 IT

Date: November 1, 2025

Due date: **November 21, 2025 at 23:59 pm**

### **Kaggle Challenge: Predicting Loan Payback (November 2025 Edition)**

Dear Students,

This month, Kaggle has launched an exciting Machine Learning competition called “Predicting Loan Payback” — a great opportunity for you to test your data science and AI skills in a real-world setting!

#### **Scenario**

Imagine you are a data scientist at a financial institution. Your task is to predict whether a borrower will repay their loan based on historical loan and customer data. Each participant or team will build a model that predicts the probability of loan repayment, helping the bank make smarter lending decisions.

#### **Your Goal**

Use your data analysis and machine learning knowledge (classification models such as Logistic Regression, Random Forest, or XGBoost, Etc) to build a predictive model and submit your results on Kaggle.

#### **Competition Timeline**

**Start Date:** November 1, 2025

**Submission Deadline:** November 30, 2025

**Evaluation Metric:** Area Under the ROC Curve (AUC Score)

Class Deadline: **November 21, 2025 at 23:59 pm**

#### **Why Participate?**

- Gain hands-on experience with a real Kaggle dataset.
- Build your portfolio and enhance your CV.
- Compete globally with over 700 data enthusiasts.
- Earn Kaggle swag and recognition in the community.

## Getting Started

1. Visit Kaggle Competition Link <https://www.kaggle.com/competitions/playground-series-s5e11>

2. Click “Join Competition”

3. Download the dataset and start experimenting!

4. Submit your predictions before the deadline.

Let's showcase the power of Rwanda Polytechnic's AI and Data Science community on the global stage!

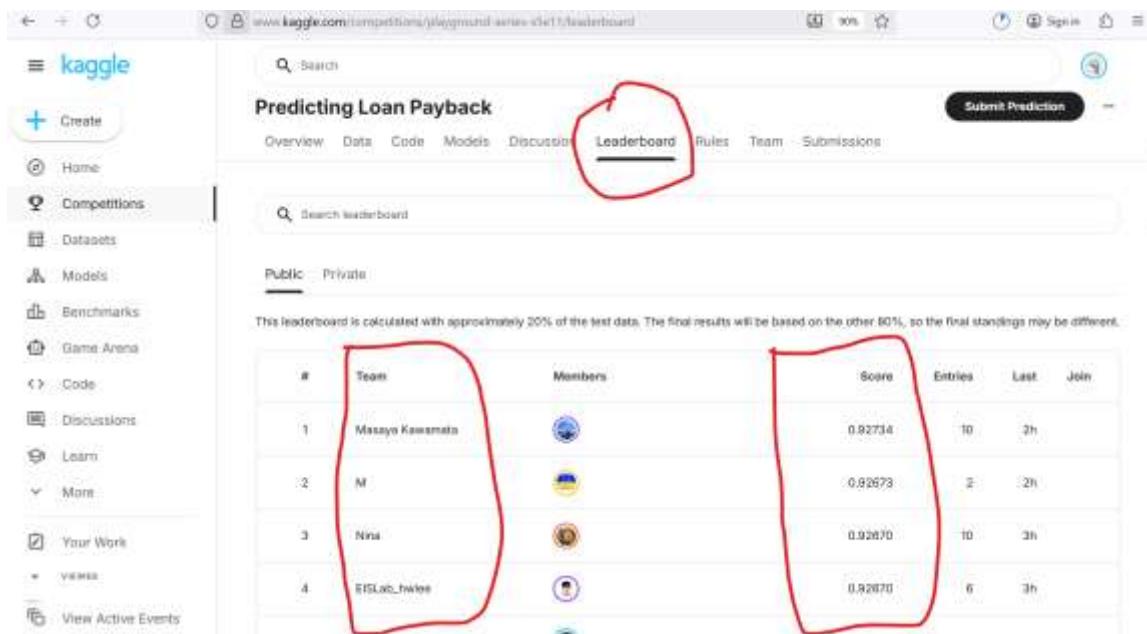
**Marking Criteria: Accuracy you will get on public leaderboard will be equal to your marks in Formative assessment 2.**

## Reporting

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Prepare a short report summarizing your findings and present your public leaderboard accuracy by taking screenshot showing your **regno\_names**  
**(Eg:22RP0001\_UWIMANA\_John)** as a team name with accuracy.

## Sample of your public leaderboard score results



The screenshot shows the Kaggle interface for the "Predicting Loan Payback" competition. The left sidebar includes links for Create, Home, Competitions, Datasets, Models, Benchmarks, Game Arena, Code, Discussions, Learn, More, Your Work, and View Active Events. The main content area displays the competition details, including the title "Predicting Loan Payback", tabs for Overview, Data, Code, Models, Discussion, Leaderboard (which is circled in red), Rules, Team, and Submissions, and a "Submit Prediction" button. Below these tabs is a search bar for the leaderboard. Underneath the tabs, there are "Public" and "Private" buttons. A note states: "This leaderboard is calculated with approximately 20% of the test data. The final results will be based on the other 80%, so the final standings may be different." The main part of the screen is the leaderboard table, which has columns for #, Team, Members, Score, Entries, Last, and Join. The top four teams are highlighted with a large red rectangle:

#	Team	Members	Score	Entries	Last	Join
1	Masayo Kawamoto	1	0.92734	10	3h	
2	M	1	0.92673	2	2h	
3	Ninja	1	0.92670	10	3h	
4	EISLab_twinkie	1	0.92670	6	3h	