## **Approach :: Analytics Vidhya - Loan Default Hackathon**

By Praveen: <u>praveensai266@gmail.com</u>

### Data exploration:

1. Education column has null values

## Approach:

Tried different models like lightgbm,catboost,randomforest,extra trees,ada boost,svc, etc.Finally ensemble of lightgbm model gave me better classification based on CV validation

### **Feature Transformation:**

One hot encoded

proof submitted variable

#### **Feature Selection:**

Tried lightgbm (plot\_importance) attribute to select important features.

# **Important Features:**

Top 10 features that turned out to be important are

'loan\_amount', 'no\_of\_loans', 'no\_of\_curr\_loan', 'age', 'asset\_cost', 'ed ucation', 'proof\_submitted\_Driving', 'proof\_submitted\_PAN', 'proof\_submitted', 'proof\_submitted\_VoterID'