

# Hacker Earth Machine Learning Challenge 1

## Problem Statement

The Bank Indessa has not done well in last three quarters. Their NPAs (Non acting Assets) have reached all time high. it's getting down to lose confidence of its investors. As a result, it's stock has fallen by 2 hundredth within the previous quarter alone.

After careful analysis, it had been found that the bulk of NPA was contributed by loan defaulters. With the mussy knowledge collected over all the years, this bank has determined to use machine learning to work out the simplest way to search out these defaulters and devise an inspiration to scale back them.

This bank uses a pool of investors to sanction their loans. For example: If any client has applied for a loan of \$20000, in conjunction with bank, the investors perform a due diligence on the requested application. Keep this in mind whereas understanding knowledge.

In this challenge, you may facilitate this bank by predicting the chance that a member will default.

**Author:** Priyanshu Sankhala

## Solution Approach

- Read data, embrace relevant columns
- Transform knowledge (data cleansing)
- Missing price imputation
- Categorize/Dummify
- Move target variable to completely different dataframe
- Split - train and cross validation sets
- Predict