Topic Area 1 : **Bank Loan and Default Prediction**

Problem Statement Suggested

Design an automated algorithm to predict whether the customer will default or not in paying Bank Loan. It is a Binary Classification problem. Another problem statement which can be considered is to Predict whether Bank should lend the loan to customers or not based on information provided by customer and their history.

About the Data

Columns Overview:  There is a combination of categorical and numeric variables.  The important features are

* Loan Status,
* Current Loan Amount, Term,
* Credit Score,
* Annual Income
* Years in current job,
* Home Ownership,
* Purpose,
* Monthly Debt,
* Years of Credit History,
* Months since last delinquent
* Number of Open Accounts,
* Number of Credit Problems,
* Current Credit Balance,
* Maximum Open Credit Bankruptcies
* Tax Liens.