Loans Dataset Description

You are going to be working on the Loans dataset for understanding classification models. This dataset consists of information on people who have applied for home loans to Dream Housing Finance company. This company has a presence across all urban, semi-urban and rural areas. The customer first applies for a home loan after that company validates the customer's eligibility for loan.

Problem Statement

The company wants to automate the loan eligibility process (real-time) based on customer detail provided while filling out the online application form. These details are Gender, Marital Status, Education, Number of Dependents, Income, Loan Amount, Credit History and others. To automate this process, they have given a problem identifying the customer segments that are eligible for loan amounts so that they can specifically target these customers. Here they have provided a partial dataset.

Features

Feature Name	Description
Loan_ID	Unique Identifier for the row
Gender	Male or Female
Married	Yes or No
Dependents	Number of dependents of the customer who applied for the loan
Education	Graduate or Not Graduate
Self_Employed	Whether the person is self-employed or not
ApplicantIncome	The income of the loan applicant
CoapplicantIncome	The income of the loan co-applicant
LoanAmount	Loan Amount Issued

LoanAmountTerm	The interest rate and fees associated with the loan
Credit_History	Whether the loan applicant has a credit history or not
Property_Area	Semi-Urban, Urban or Rural
Loan_Status	If the loan is given to the applicant or not