

Predictive Analytics: Classification

Loans Dataset Description

You are going to working on the Loans dataset for understanding the 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.

Dataset: [Loans Prediction](#)

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 data set.

Features

Feature Name	Description
<i>Loan_ID</i>	Unique Identifier for the row
<i>Gender</i>	Male or Female

Feature Name	Description
<i>Married</i>	Yes or No
<i>Dependents</i>	Number of dependents of the customer who applied for the loan
<i>Education</i>	Graduate or Not Graduate
<i>Self Employed</i>	Whether the person is self-employed or not.
<i>ApplicantIncome</i>	The income of the loan applicant
<i>CoapplicantIncome</i>	The income of the loan co-applicant
<i>LoanAmount</i>	Loan Amount Issued
<i>LoanAmountTerm</i>	The interest rate and fees associated with the loan
<i>Credit_History</i>	Whether the loan applicant has a credit history or not
<i>Property_Area</i>	Semi-Urban, Urban or Rural
<i>Loan_Status</i>	If the loan is given to the applicant or not.