Univ.AI

hack

CREDIT RISK PREDICTION

Problem Statement

SKIP TO SUBMISSION >

An organization wants to predict who possible defaulters are for the consumer loans product. They have data about historic customer behavior based on what they have observed. Hence when they acquire new customers they want to predict who is more risky and who is not.

What do you have to do?

You are required to use the training dataset to identify patterns that predict default. Apply the patterns on test dataset to identify "potential" defaulters.

Evaluation Criteria

Submissions will be evaluated on the basis of `roc_auc_score`. Only the last submission will be considered for the leaderboard.

Round 1: Model evaluation metrics score.

Round 2: The top 10 participants from the final (private) leaderboard will be interviewed by jury members.

READ THE RULES

Data

TRAINING DATA TEST DATA

The feature descriptions of the dataset is provided below. The `risk_flag` indicates whether there has been a default in the past or not.

All values were provided at the time of loan application.

Column	Description	Type
income	Income of the user	int
age	Age of the user	int
experience	Professional experience of the user in years	int
profession	Profession	string
married	Whether married or single	string
house_ownership	Owned or rented or neither	string
car_ownership	Does the person own a car	string
risk_flag	Defaulted on a loan	string
current_job_years	Years of experience in the current job	int
current_house_years	Number of years in the current residence	int
city	City of residence	string
state	State of residence	string

You are required to use the training dataset to identify patterns that could predict default. Apply the patterns on the test dataset to identify "potential" defaulters.

Data files

Data files are provided at the top of this page. Go to top.

Ready to submit?

Submissions should be made in the same format as the sample submission provided.

SEE SAMPLE SUBMISSION

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- Make Submission
- Sample Submissions
- Public Leaderboard
- Private Leaderboard
- Rules

Sample Submission

Submissions should be made in the same format as the samples provided.

Sample Prediction Dataset

Prediction dataset should be a .csv file with 28,000 rows and the columns `id` and `risk_flag` in the same format as the file below.

SAMPLE PREDICTION DATASET

Sample Code Notebook

The following is a notebook of a sample approach to the problem using a Decision Tree classifier.

SAMPLE CODE

For your code file submission, formats other than .ipynb are also accepted.

MAKE SUBMISSION

Problem Statement
Problem Data
Make Submission
Sample Submissions
Rules
Awards and Recognition
Sreehasa Kantamnen
Need help? Contact us at ghf@univ.ai

Terms of Participation

1. Students who are currently enrolled full-time in a school/college/university are eligible to apply for this competition and win awards.
2. Part-time students and working professionals may participate but will not be considered for awards in this edition of the GHF. These scores will be eligible for computation of GHF scores which are the average of scores in the three most recent hackathons. Current Univ.AI students are eligible.
3. There is no application fee.
4. No submissions will be accepted after the deadline.
5. There is a sample submission under the 'Submission' tab. Please use the same format for making your submission.
6. Each contestant can participate in the competition using only one account. However, a maximum of three updates / revisions is allowed to a submission per participant per day during the duration of the hackathon.
7. Each participant is expected to compete alone. No collaboration with other members/participants is permitted.
8. The decisions made by the contest organisers, Univ.AI, are final.

Violation of any of the above terms and conditions will lead to immediate disqualification from the competition. Use of dishonest means may also result in your permanent disqualification from all future editions of GHF.

REWARDS AND INCENTIVES

Need help? Contact us at
ghf@univ.ai

Awards and Recognition

1. The national winner of the first edition of the GHF Hackathon wins a cash prize of INR 50,000.
2. Participants in the 2nd, 3rd, 4th and 5th positions will be awarded a cash prize of INR 10,000 each.
3. Campus Topper Merit Certificates with the campus rank will be provided to respective campus participants.
4. Participants in the 6th to 25th position will receive Amazon gift vouchers worth INR 500.
5. The top 10% rankers in the hackathon will receive a merit certificate recognising the same.
6. The top 5 participants from each of the partner Colleges will receive Amazon gift vouchers of INR 500 (this will be awarded only when the number of participants from the campus is at least 50)
7. Every participant will receive a certificate of participation.

GET DATA