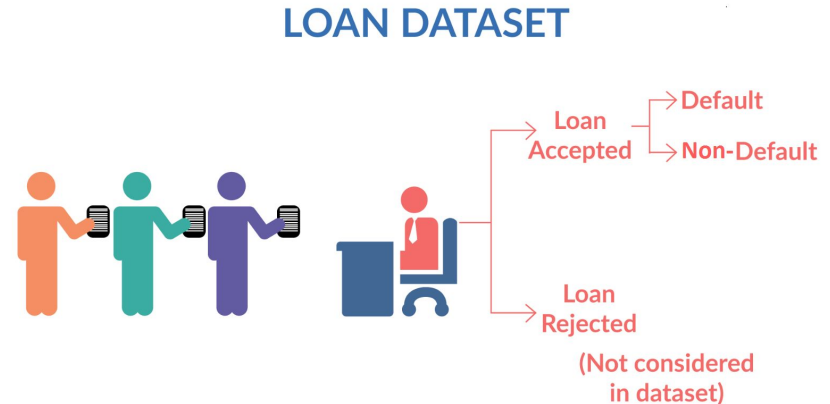

Lending Club Case Study

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Problem Statement:

The aim is to identify patterns which indicate if a person is likely to default, which may be used for taking actions such as denying the loan, reducing the amount of loan, lending (to risky applicants) at a higher interest rate, etc.



Technologies Used:

- Pandas
- Numpy
- Warnings
- Matplotlib
- Seaborn

General Information:

- Project is about to identify reason of default cause the largest amount of loss to the lenders by performing EDA.(defaulter & non defaulter)
- Project is regarding finance to identify lending risk on Loan Services.
- performing EDA by going with EDA Operation & Bivariate & Univariate analysis trying to identify reason of cause of loss to the lenders.
- We used loan.csv DataSet for it.
- used Jupiter Notebook for doing EDA Practically.

Conclusions:

- people with medium annual income are applying for higher loan amounts and hence defaulting
- People with purpose of Debt Consolidation having more chance to default.
- Its Strange people with 5+ year of Experience are more Default.
- People with short duration of loan payment like 24 months increases chances of default.
- As number of credit inquiry in last 6 month chance of default decrease.
- As Chance the people are medium annual income their bank balance are not good they not maintain to loan balance on it.

Thank You