Landing Club Case Study

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Case Study Objective

understand how consumer attributes and loan attributes influence the tendency of default Using EDA

Data Cleaning Steps are as follows:

- Delete Columns: Delete unnecessary columns.
- Missing Values: Treat missing values properly.
- Remove duplicate: remove duplicate data
- Filter rows : filter rows are per required.

Analysis

- The project is all about how consumer analysis and loan analysis are influencing
- We performed data cleaning, to clear it out the blank values and unwanted data
- Filtering the tables as required on basis of date, month, and year
- For better understanding creating the charts, like bar charts histograms

Conclusion

- Loans having higher interest rates have more defaulters.
- Low grade loans have higher tendency to defaults.