**About Project:**

Whenever any individual/corporation applies for a loan, their credit history undergoes a rigorous check to ensure that whether they are capable enough to pay off the loan. There is always some risk associated when loan issued. Loan analysis is an evaluation method that determines if loans are made on feasible terms and if potential borrowers can and are willing to pay back the loan. It checks the eligibility of the potential borrower against the criteria set forth for lending.

The purpose of this project is to build a machine learning model that can predict whether a person will default on the loan based on the loan and personal information provided. The model will help loan issuer to make decisions on issuing loans, so that the risk can be minimized, and the profit can be increased.

**Dataset used:** XYZ Corporation Lending Data is used for study. Details of Loans issued by XYZ Corp. through 2007-2015 is used for analysis. The data contains the indicator of default, payment information, credit history, etc.

Data is available on kaggle, refer below link

***https://www.kaggle.com/sonujha090/xyzcorp-lendingdata***

Data dictionary is available for columns description.