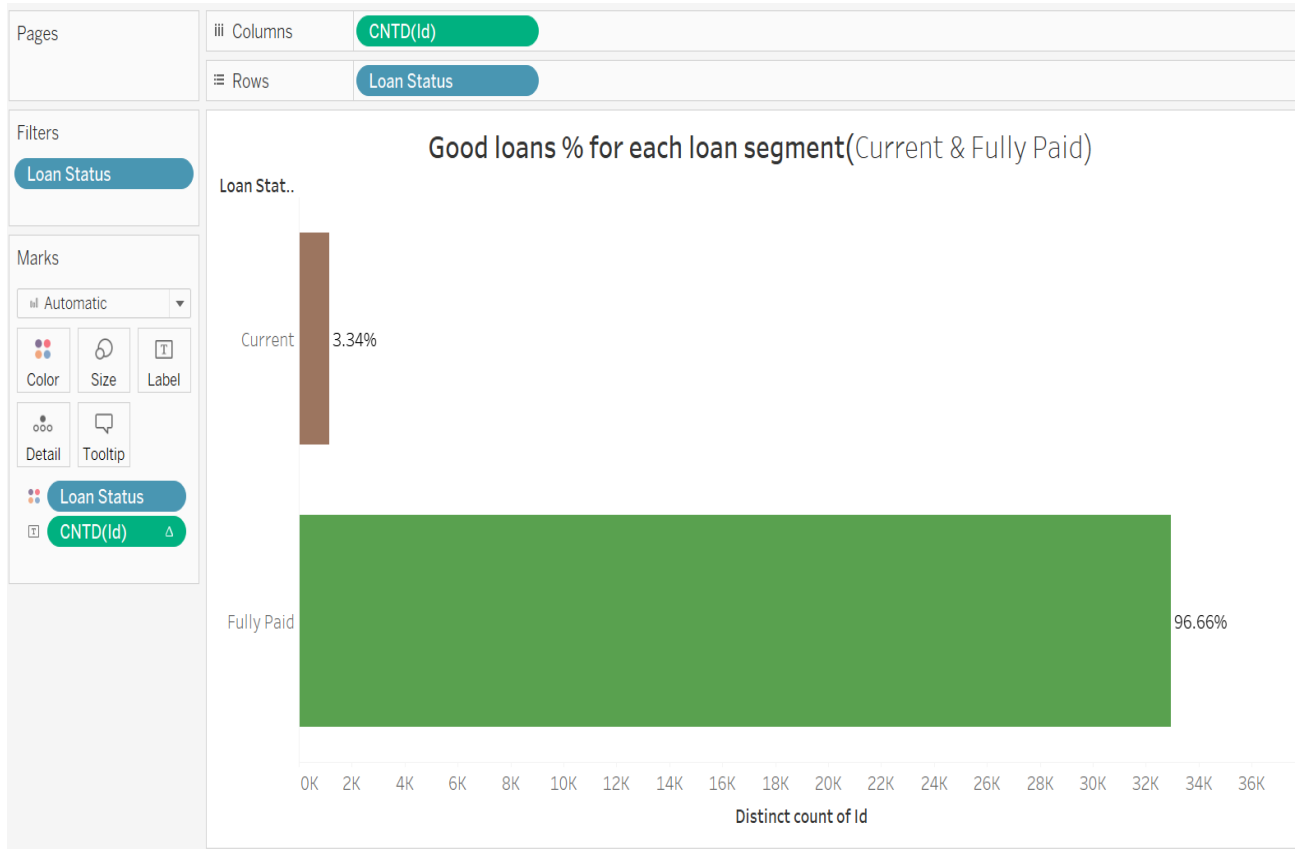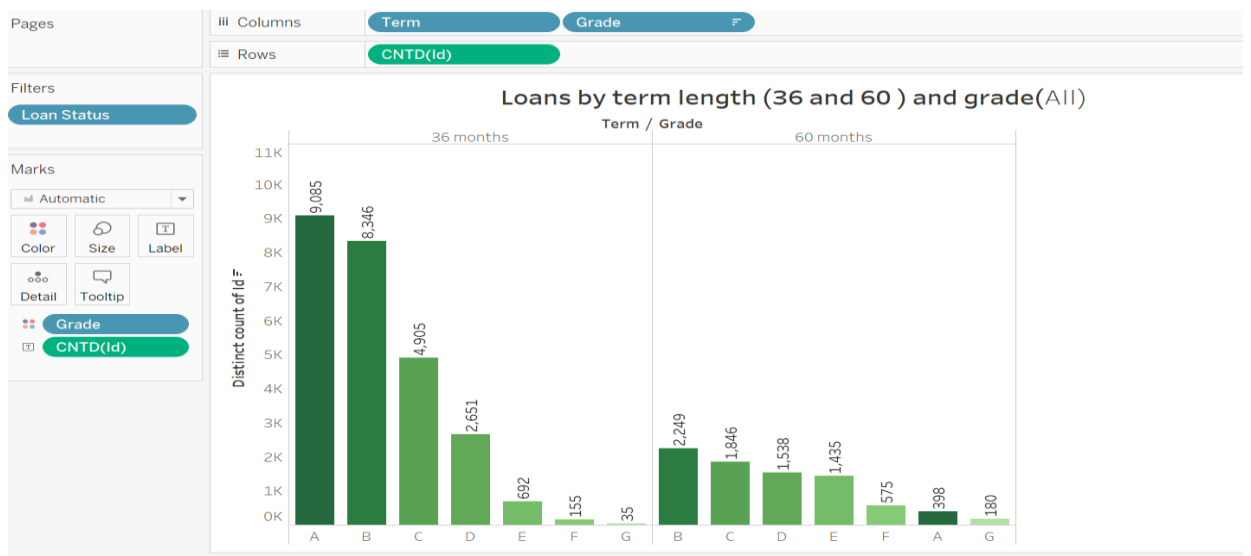# Good and Bad Loans

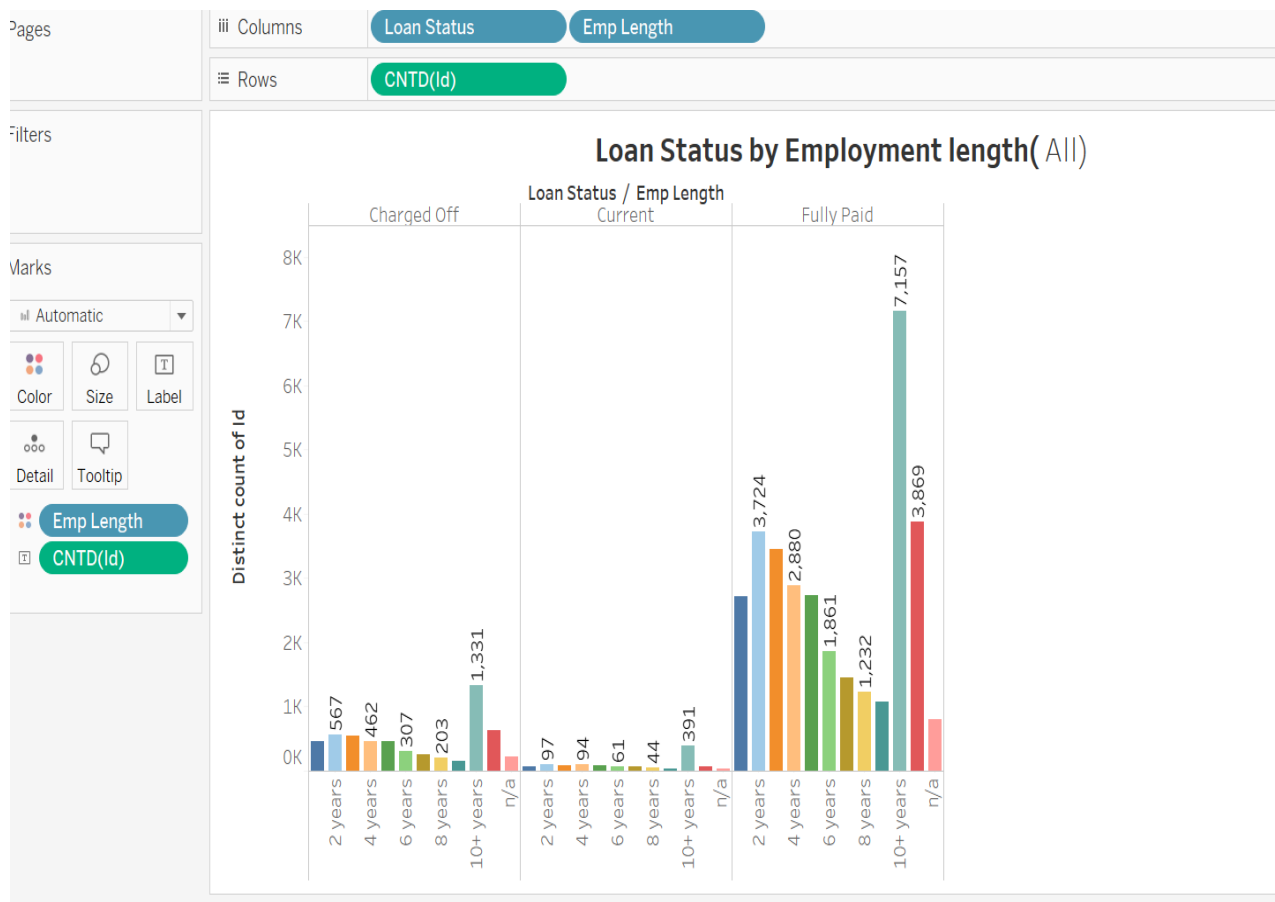## 1. Good Loans for each loan segment


2. Loans by term length (36 and 60) and grade

- From this graph we can say that people are preferring short term loan in comparison to long term loan.
- People belonging to A,B,C and D grade they are taking more loans as compared to other grades.
- A grade people are preferring short term loan i.e 36 month.

3. Loan status by Employment length

- From this graph we can infer that people who have less than 5years of experience they are more likely to default the loan.
- People who have 10+ years of experience they can also default the loan there is a chance of ~10%.

4. Most Frequent purpose for bad loans
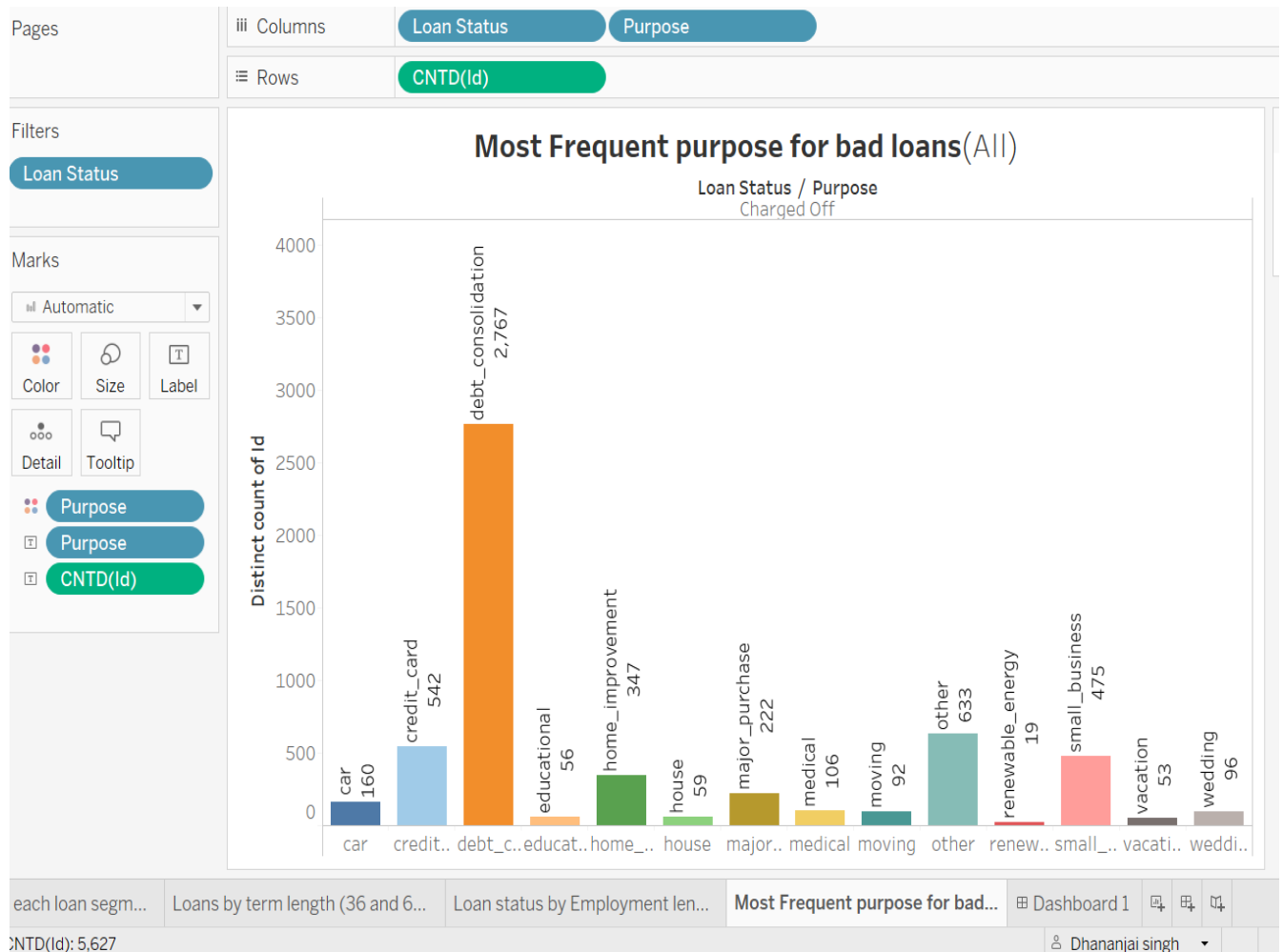
- From the graph we can see that debt consolidation is the most frequent purpose for bad loans.
- But if we see the number of people who took loan for small business overall and calculate bad loans for them then they are the most frequently who took loans and cannot able to repay.