

LENDING CLUB CASE STUDY

Data Filter and Analysis

- Consider only right data
 - Remove current loans so that it won't affect calculations
- To suggest which are probable candidates for risk
 - Filter data with current status as charged off
- From the above Set Find out Possible reasons (ignore columns where all are NA)
 - If applicant does not have own house and took the loan then most of the times that loan needed to charged off (90%) rejection candidate
 - If applicant took loan for debt consolidation then approx. 50% of time loan was charged off