



## Lending Club Case Study

***To find various reasons of defaulters causing loss to Money lenders/Financial Institutions.***

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# General Information

- Project is to find various reasons of defaulters causing loss to Money lenders/Financial Institutions.
- Used the dataset loan.csv.
- Performed anyalysis using Jupiter notebook for EDA

# 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.
- It's strange people with 5+ year of Experience are more Default.
- People with short duration of loan payment like 24 months increase chances of default.
- As number of credit inquiry in last 6 month increases, the number of defaulters decrease.
- As high number of people have median annual incomes, they are more likely to default on their loan.

# Technologies Used

- Pandas
- Numpy
- Warnings
- Matplotlib
- Seaborn

Thank you