**Problem Statement**

**About Company**: Sunrise Financing provides customers with different types of loans. Customers first apply for the loan and then the company validates for the eligibility of the loan.

**Problem:** Sunrise Financing wants to explore various features of borrowers like LoanId, CustomerId, current loan amount, Loan term, credit score, annual income, years in current job,

homeownership, the purpose of the loan, Monthly debt, years of credit history, months since the last delinquent, number of open accounts, number of credit problems, current credit balance,

maximum open credit, bankruptcies, and Tax liens and predict of the loans will be paid or not.

**Data Set**

| Columns | Definition |
| --- | --- |
| Loan ID | Loan id |
| Customer ID | Customer id |
| Current Loan Amount | Current Loan Amount |
| Term | Short/long Loan term |
| Credit Score | Credit score |
| Annual Income | Annual Income |
| Years in current job | Years in current job |
| Home Ownership | Home Morgage/ rent/ own |
| Purpose | Purpose of taking a loan |
| Monthly Debt | Monthly Debt |
| Years of Credit History | Years of Credit History |
| Months since the last delinquent | A delinquent mortgage is a home loan where the borrower is late in one or more required payments |
| Number of Open Accounts | Number of Open Accounts |
| Number of Credit Problems | Number of Credit Problems |
| Current Credit Balance | Current Credit Balance |
| Maximum Open Credit | Maximum Open Credit |
| Bankruptcies | Bankruptcies |
| Tax Liens | A tax lien is a claim the government makes on a property when the owner fails to pay the property taxes. · |