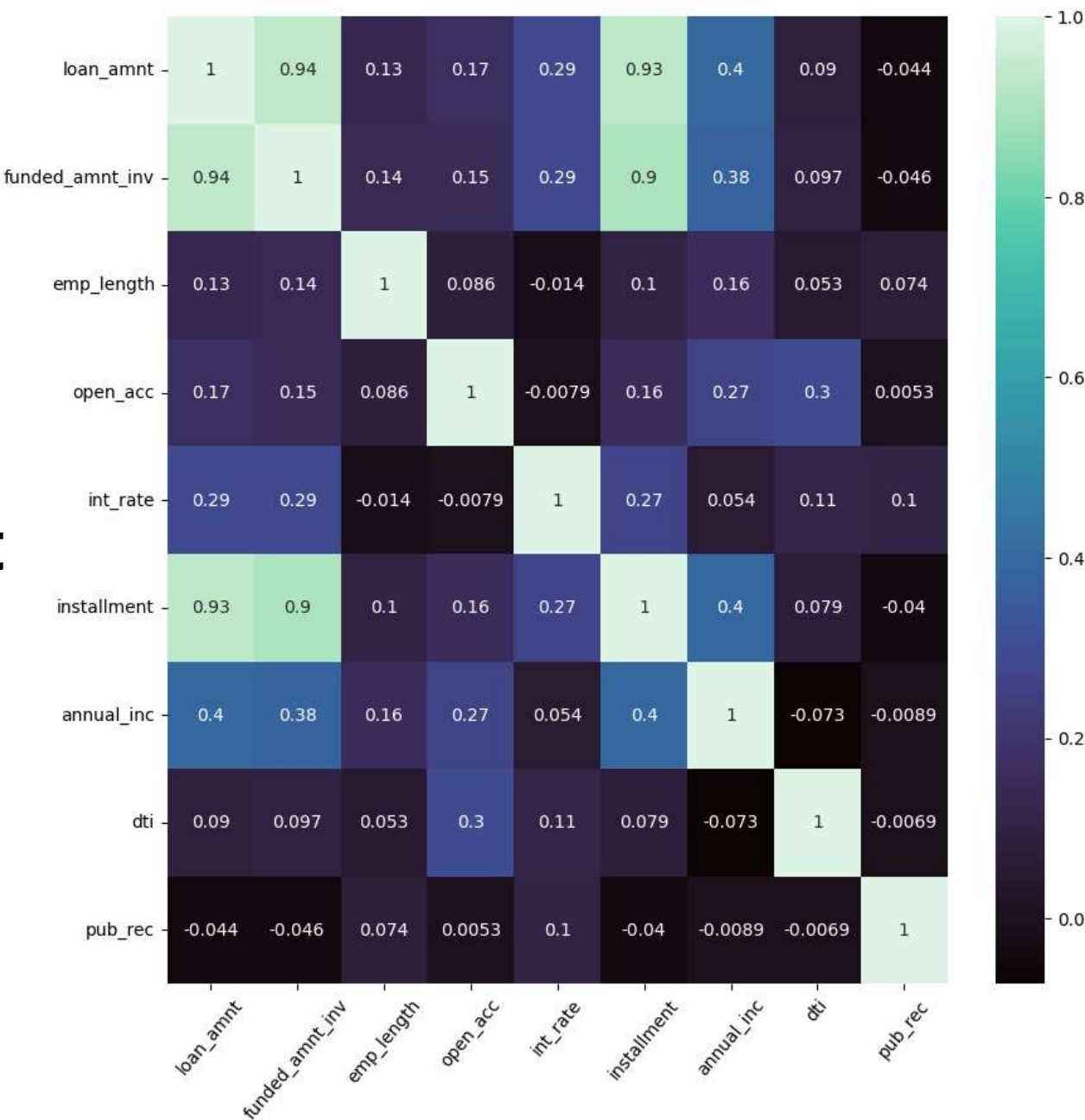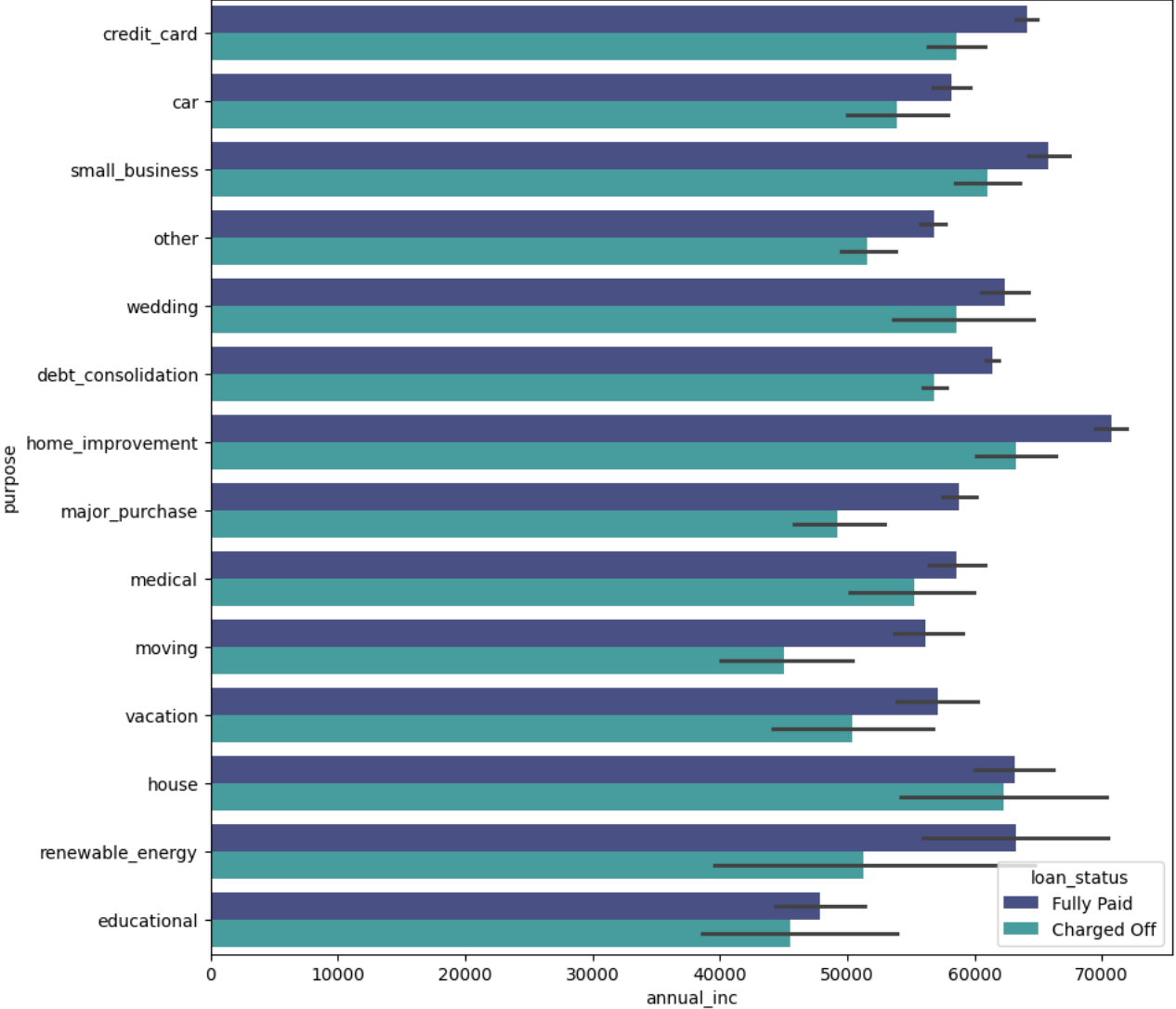# Business Requirement

Lending the loan is very risky process there are lots of factor that need to keep in mind while checking and providing the loan. We have to find what are the factors that influences loan defaulted
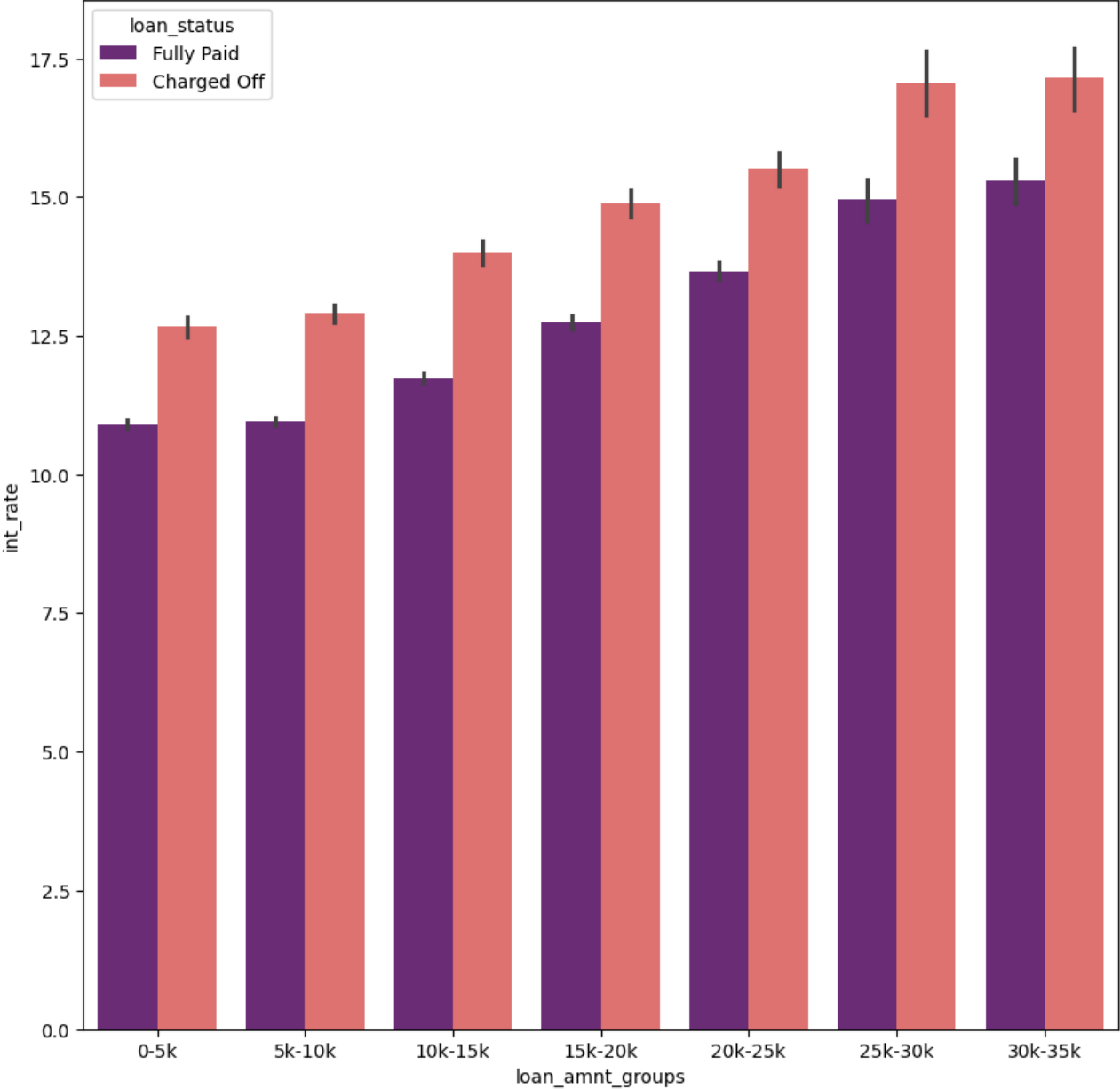
This heatmap show corealation
which factor involve more deafult

This graphs shows the purpose of the loan more likely to charged off

This graphs shows the amount group loan more likel to charged off

lending club case study

Observation:-

Applicants who receive interest at the rate of 21-24% and have an income of 70k-80k*

Applicants taking loan for 'home improvement' and have income of 60k -70k

heatmap shows most of the correlation between all the data

Applicants who have taken a loan in the range 30k - 35k interest rate of 15-17.5 %

Applicants who have taken a loan for small business and the loan amount is greater than 14k

Applicants whose home ownership is 'MORTGAGE and have loan of 14-16k