Valuable features for portfolio and risk assessment of the company

**This information is valuable for portfolio and risk assessment, helping the company make informed decisions regarding lending practices.**

funded\_amnt: The initial loan amount funded by investors is a key factor. Higher loan amounts may pose higher default risk.

installment: Monthly loan payments are crucial. Higher installments relative to income can strain borrowers, increasing default risk.

total\_pymnt: The total payment received indicates whether borrowers have met their obligations, impacting default assessment.

total\_pymnt\_inv: Similar to total payment, this metric considers investor contributions, revealing the overall repayment performance.

total\_rec\_prncp: The total principal received signifies how much of the loan amount has been repaid, influencing default predictions.

total\_rec\_int: Total interest received reflects a borrower's commitment to loan repayment, affecting default assessments.

last\_pymnt\_amnt: The latest payment amount indicates the borrower's current financial stability and potential for default.

revol\_bal: A high revolving balance may indicate financial stress, affecting the ability to repay loans and increasing default risk.

int\_rate: Interest rates impact affordability. Higher rates can strain borrowers, elevating the likelihood of default.

annual\_inc: Borrower income plays a critical role. Lower income levels relative to loan amount can raise default risk.

**1. funded\_amnt  
2. installment  
3. total\_pymnt  
4. total\_pymnt\_inv  
5. total\_rec\_prncp  
6. total\_rec\_int  
7. last\_pymnt\_amnt  
8. revol\_bal  
9. int\_rate  
10. annual\_inc**

***Contributed by Shreyanth HG and Vignesh V***

**GITHUB link: https://github.com/Shreyanthds/Lending\_club.git**