

# LENDING CASE STUDY

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# TARGET TO BE ACHEIVED

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- Find the Loan defaulter from the full paid customer and default customer
- **Fully paid:** Applicant has fully paid the loan (the principal and the interest rate)
- **Charged-off:** Applicant has not paid the instalments in due time for a long period of time, i.e. he/she has defaulted on the loan

# DATA CLEANING

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- Remove the columns for the fields which have blank and N/A
- In the row if the data is less than 2 percent I have removed the row.

# DATA ANALYSIS

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- Analysis of data is done based on the below parameters
- Loan Status
- Loan Amount
- House Ownership
- Annual incv
- Interest rate