P2P Loan Data Analysis and Recommendations

**Abstract:** In this paper, we analyse unsecured peer to peer lending data with credit history, financial, historical and loan request application information at Lending Club, to study patterns characterizing borrower behaviour on the platform following the data science process. We specifically focus our attention on credit risk and identifying the key drivers behind the default of a loan. Subsequently, we build a model to inspect the most important factors using classification algorithms and dimensionality reduction techniques.

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