

PROJECT DESCRIPTION

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22/11/2021
Visual Analytics

PROJECT TITLE

Loan Prediction on LendingClub Issued Loans Dataset

DESCRIPTION OF THE PROJECT AND EXPECTED BENEFITS

- Develop a classification model to predict if a future customer will pay back the loan
- Create a training dataset formed by internal data without outliers
- Create a cluster method to identify main characteristics of customers that paid back the loan or not
- Identify the most important causes that are related with customers that did not pay back the loan
- Benefits: Assess whether or not a new customer is likely to pay back the loan.

REQUIRED DATA SOURCES

- Customer data: Home ownership, annual income
- Loan data: Loan amount, term, interest rate, grade, loan status, ...
- Location

EXPECTED DELIVERY/OUTPUT

- Propensity model
- List of most important variables
- List of characteristics to refuse/accept a loan issue

VISUALIZATION METHOD

- Dashboard in Tableau to discover the characteristics of customers that paid back and the ones that did not
- Questions to answer: How are each customer type? Is there any relationship with amount/interest rate/term/grade?...
- Map plots can be put together with bar, line, scatter plots