

Problem Statement : Prediction whether loan will be approved or not.

Investors are primarily interested in receiving a return on their investments. Approved loans are listed on the bank dataset, where qualified investors can browse recently approved loans, the borrower's credit score, the purpose for the loan, annual income , term and other information. Once an investor decides to fund a loan, the borrower then makes monthly payments back to Bank. Bank redistributes these payments to the investors. This means that investors don't have to wait until the full amount is paid off to start to see money back. If a loan is fully paid off on time, the investors make a return which corresponds to the interest rate the borrower had to pay in addition to the requested amount.

Many loans aren't completely paid off on time, however, and some borrowers default on the loan.

Client : Bank

Data Source : Data been acquired from kaggle:

<https://www.kaggle.com/zaurbegiev/my-dataset>

Problem Solving :

- a) Wrangle the data
- b) Cleaning of data
- c) Visualization techniques to figure out trends and useful insights
- Regression
- Classification : Y or N

Deliverables :

- Jupyter Notebook for detailed explanation
- Documentation and Summary
- Github repo