

Assignment Round

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Exploratory Data Analysis (EDA):

This part is designed to understand the insights of different features and their mutual relationship. Here in the following section, I have given a brief overview of the major outcomes.

(For detail analysis see the 'EDA.ipynb' file)

- Loan Amount, installment, remaining outstanding principal for total loan amount, total payment received to date, principle received to date, interest received to date are highly positively correlated with each other
- Loan Amount ranges between 10000-20000 USD is having the maximum frequency (35%) among all.
- Histogram of interest-rate reveals the bin range 7% - 14% is highest. 11% interest-rate is most popular.
- Debt Consolidation is a major purpose of lending, 56.8%, and another 20.78% lenders have to pay Credit Card.
- Most of the defaulted loans were issued to individuals.
- From A to G grade there is an increase of issued loan amount is observed.

- Employees with 10+ years of experience are issued maximum number of loans.
- The higher the loan amount, higher the interest rate.
- Joint Application has higher interest rate.
- States and employment title are not a distinguishing feature for predicting the bad loans.