Lending Club Case Study

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Problem Statement - Analysing Loan Defaulters

- If the applicant is **likely to repay the loan**, then not approving the loan results in a **loss of business** to the company

- If the applicant is **not likely to repay the loan,** i.e. he/she is likely to default, then approving the loan may lead to a **financial loss** for the company

Analysis Done

- Checked missing values in both columns and rows, eliminated the columns and rows which seemed irrelevant.
- Checked outliers, data imbalance
- DId Univariate analysis
- Did Bivariate analysis
- Checked which correlation is most important
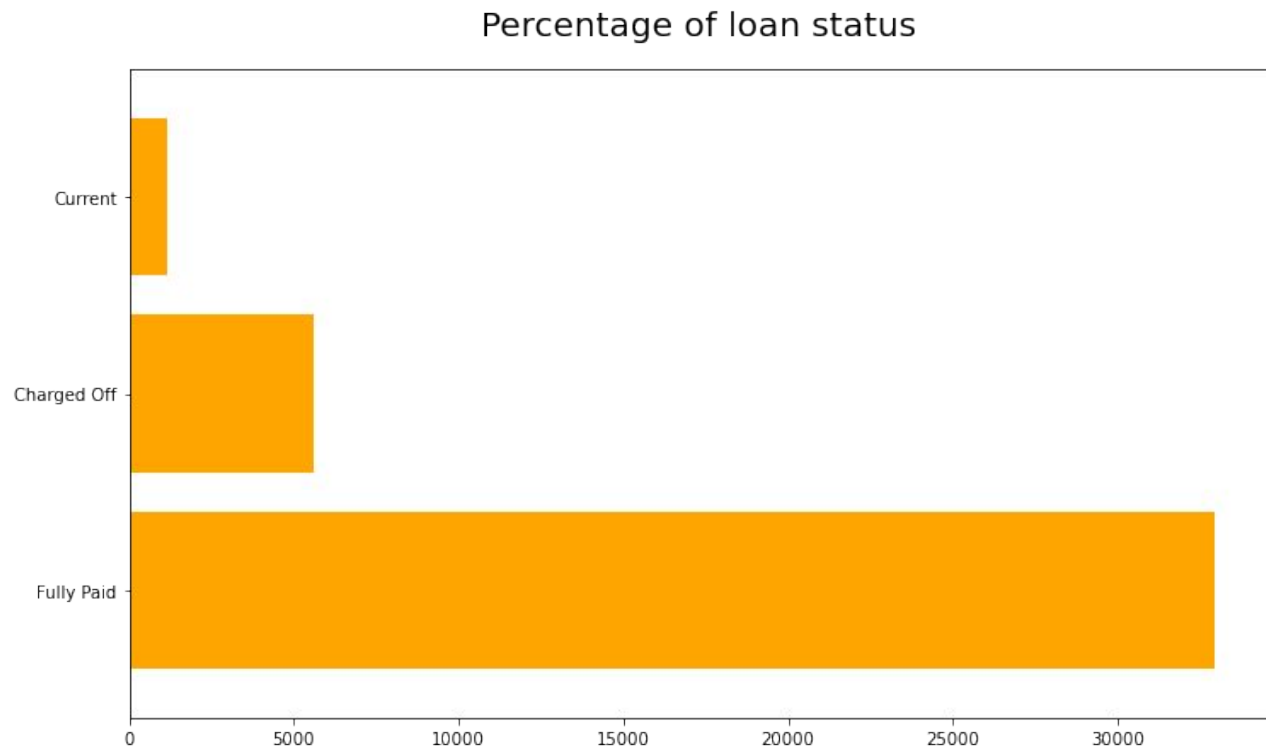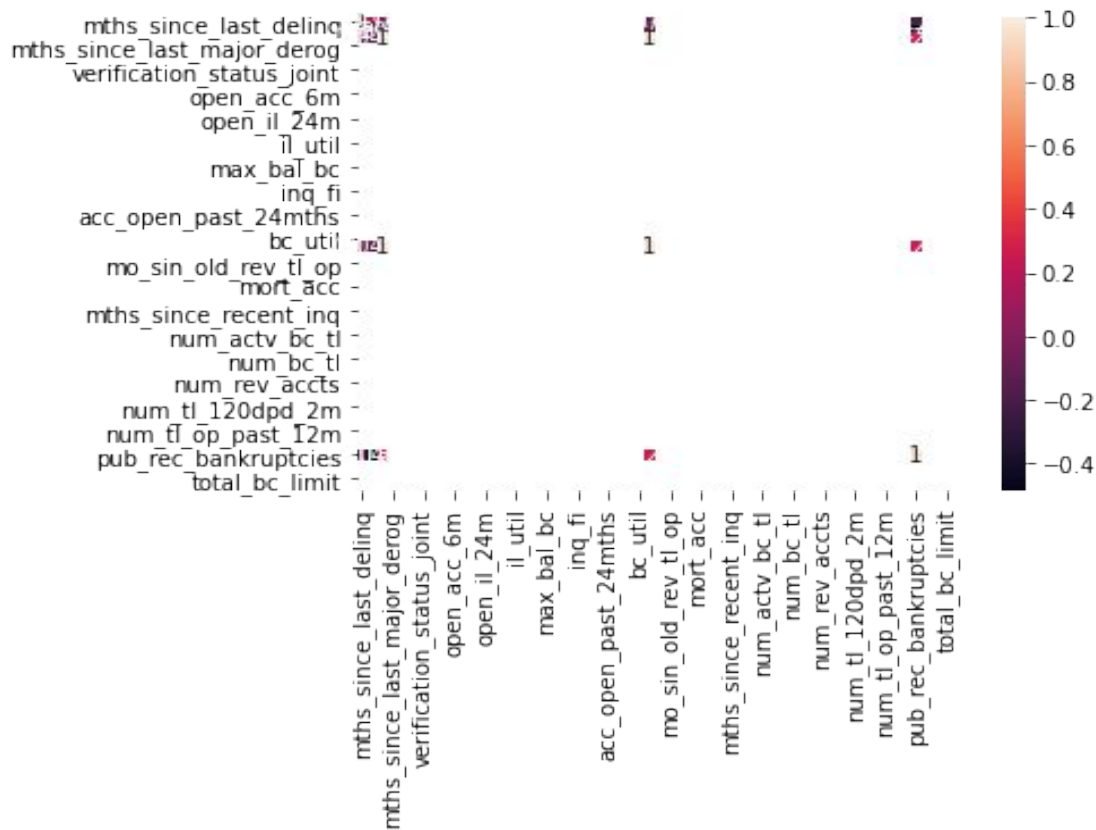
Univariate Analysis using Loan Amount

Loan Amount and Purpose
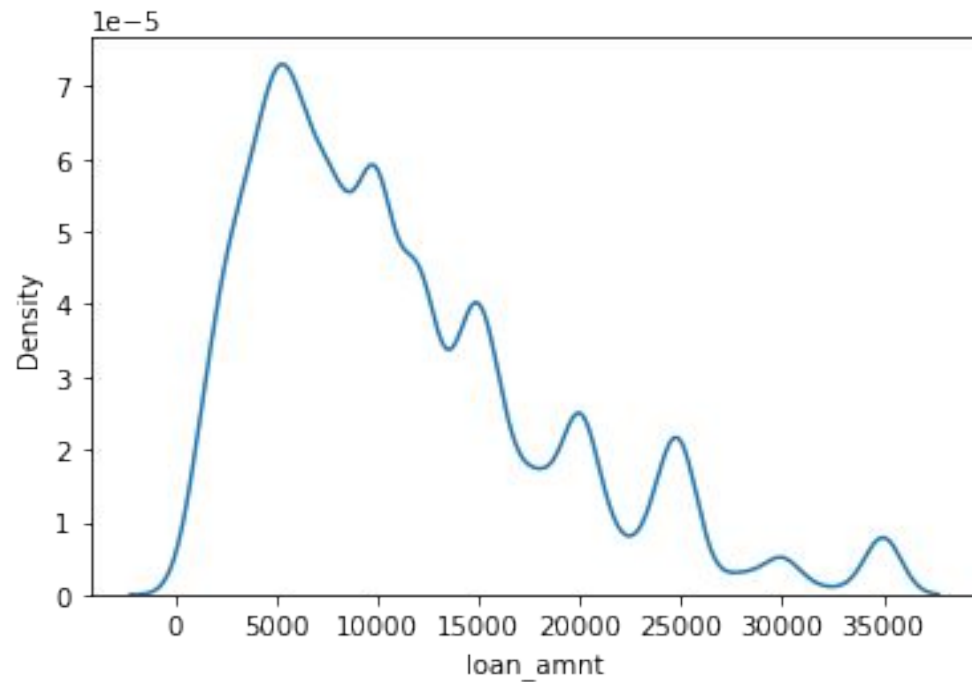
Total_acc and Open_acc Analysis

Percentage of loan status
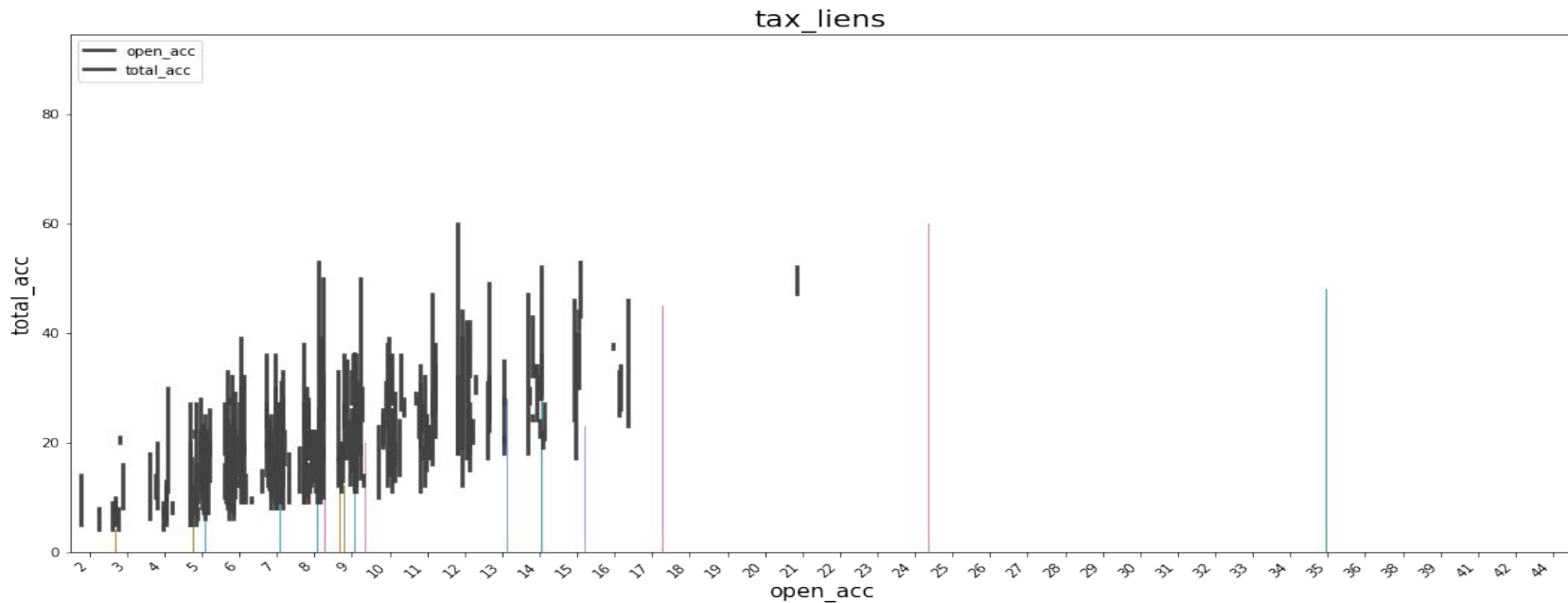
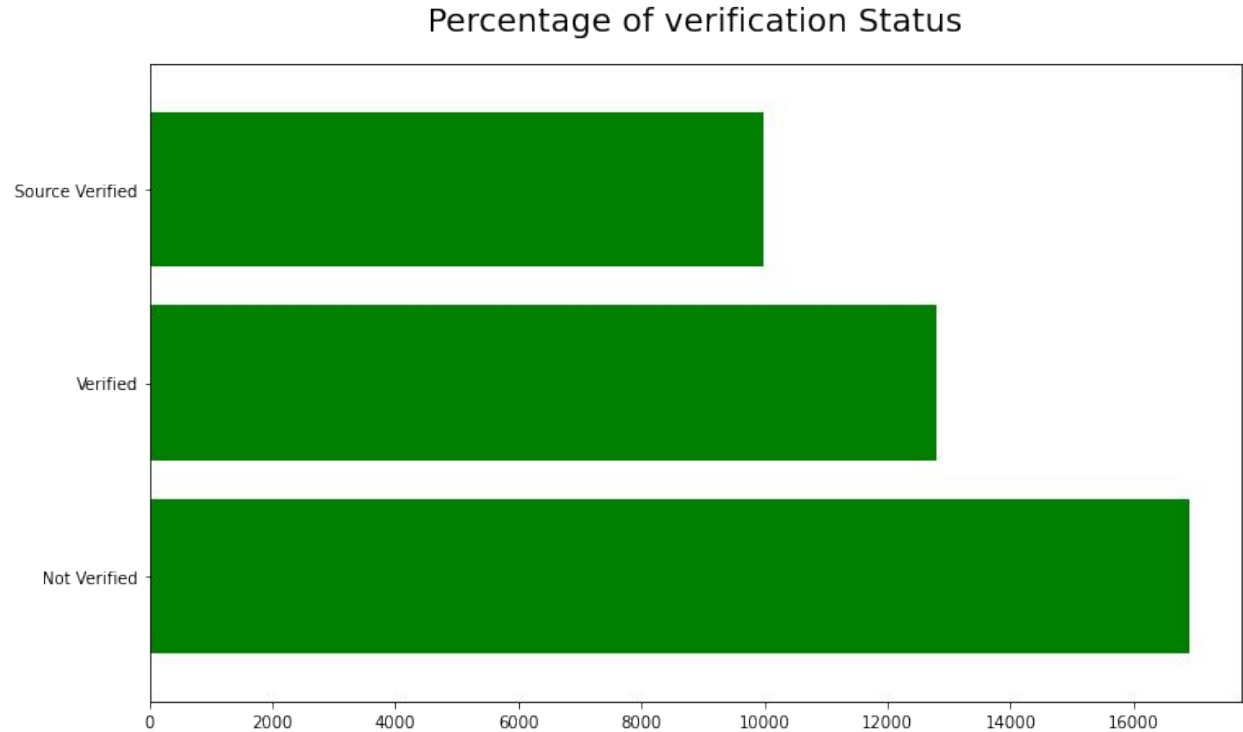Percentage of loan status

Loan Data Analysis

Percentage of verification Status

Percentage of verification Status

Conclusion

The percentage of Load Fully Paid is more compare to other and Not verified loan is more as per data analysis. Loan with higher than 5000 is paid mostly by Account holders.