

Important points from Lending Club Case Study

- Grade F and Grade G seem to be most delinquent
- Grade A, B, C seem to be paying loan properly
- Grade A, B, C have taken maximum loans but the loan amount is low
- Grade F and G have taken less loan but the amount is more
- Seems people who have taken more loan amount, repayment is not good
- Main purpose of loan is Debt consolidation
- Very few have taken loan for vacation, house or education
- Outliers exists in columns like loan amount, annual income etc which can be treated using IQR method
- Nulls exists in columns like emp_title, emp_length (imputation can be done using mode) and pub_rec_bankruptcies (imputation can be done by using mode here as well as most people are not bankrupt)
- California state has taken most loans