

Lending Club Case Study

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General Information

- Project is about to identify reason of defaulter & non defaulter by performing EDA
- Project is regarding finance to identify lending risk.
- We perform EDA by going with Univariate & Bivariate analysis trying to identify reason of default.
- loan.csv

Conclusions

- People on Rent & Mortgage having more chance to default
- People with purpose of Debt Consolidation having more chance to default.
- Its Strange people with 10+ year of Experience are more Default.
- Its strange that people having Verified & Not Verified both having same percentage of Default.
- People with short duration of loan payment like 36 increases chances of default.
- As number of credit inquiry in last 6 month chance of default decrease.