# Lending Club Case Study

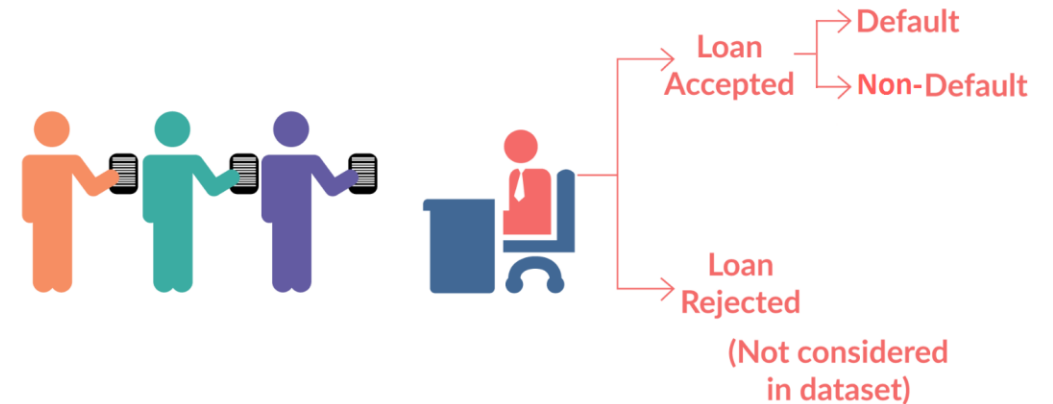Team: Souvik Sen & Manish Gautam

# Problem Statement

A consumer finance company which specializes in lending various types of loans to urban customers. When the company receives a loan application, the company has to make a decision for loan approval based on the applicant's profile. Two types of risks are associated with the bank's decision:

- 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

Provided data contains the information about past loan applicants and whether they 'defaulted' or not. The aim is to identify patterns which indicate if a person is likely to default, which may be used for taking actions such as denying the loan, reducing the amount of loan, lending (to risky applicants) at a higher interest rate, etc.
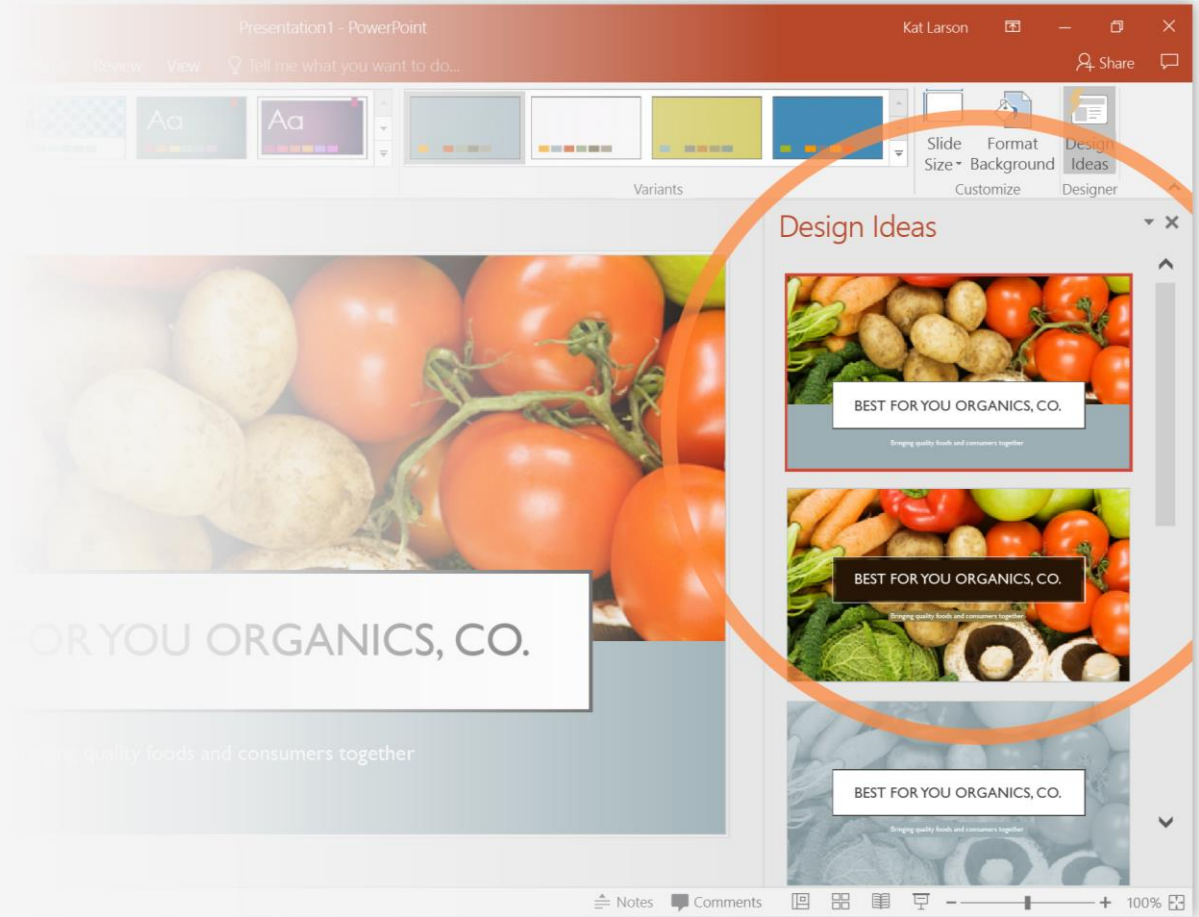


**LOAN DATASET**

# EDA Analysis

Performed all steps of EDA analysis :

- Data Sourcing - Private data provided by the financial company

- Data Cleanup - Removed invalid values and missing values.

Type of variables :

Ordered and unordered categorical variables -

# EDA...Continues

Univariate analysis:

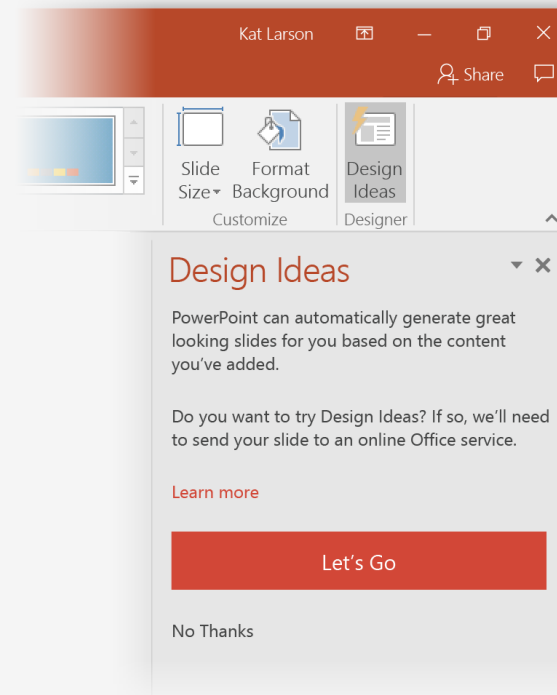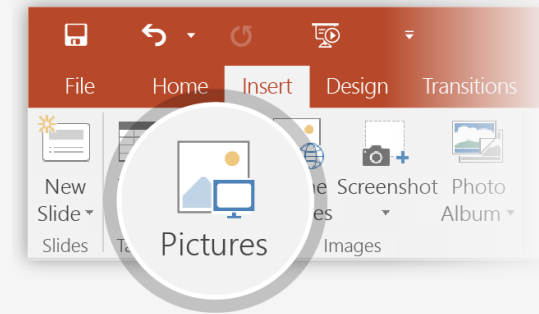**1**

Segmented Univariate Analysis:

Bivariate analysis:

**2**

1.
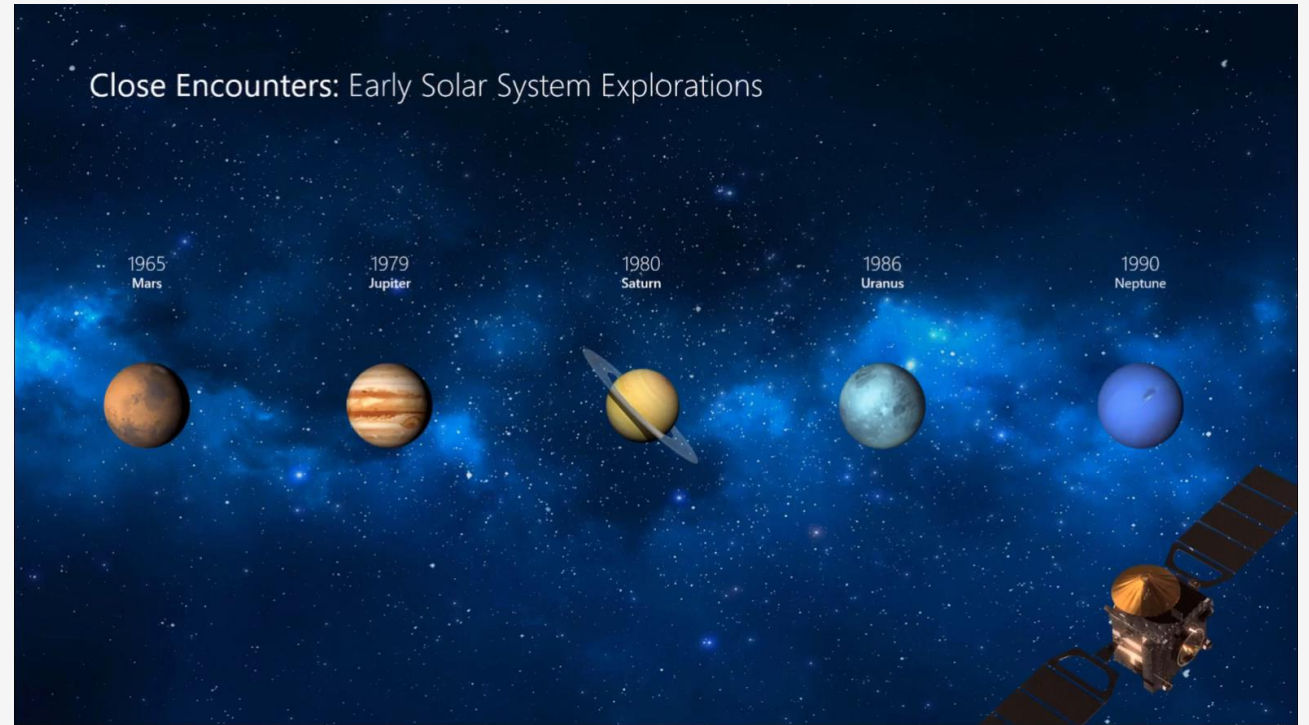
Derived metrics:

1.

**3**

**4**

# Morph

Morph makes smooth animations and object movements in your presentation. You use two similar slides to perform the animation, but it looks to your audience like the action happens on one slide.

**Play** the video on the right to see a quick example.

Morph is a subscription-only feature. If you have an Office 365 subscription, you can try it yourself with the steps on the next slide.
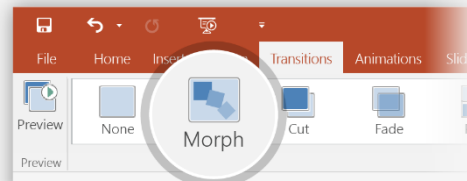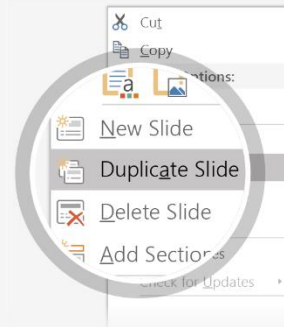


Close Encounters: Early Solar System Explorations

| 1965 Mars | 1979 Jupiter | 1980 Saturn | 1986 Uranus | 1990 Neptune |

# Setting up Morph

Try it yourself with these two simple "planets":

**1** Duplicate this slide: Right-click the slide thumbnail and select **Duplicate Slide**.

**2** In the second of these two identical slides, change the shapes on the right in some way (move, resize, change color), then go to **Transitions** > **Morph**.

**3** Return to the first of the two slides and press **Slide Show** button and then select **Play** to see your circle morph!
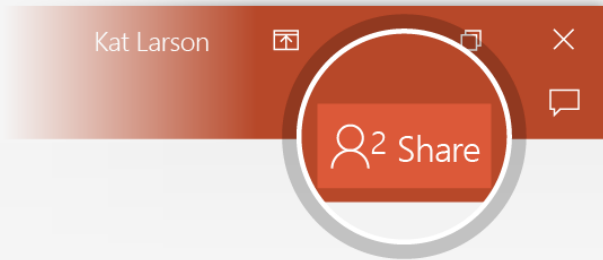
**Hint: Effect Options** gives you even more options for **Morph**.
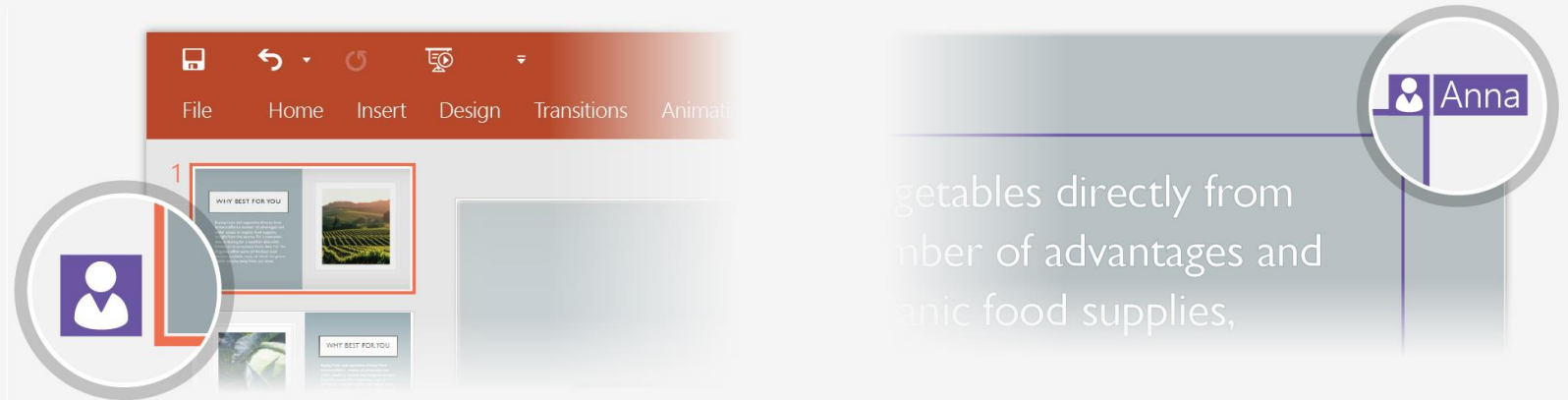
# Working together in real time

When you share your presentation with others, you'll see them working with you at the same time.

How it works:



**1** Select Share from above the ribbon, or by using short-key Alt-ZS, to invite people to work with you (You can save to the cloud at this point.)

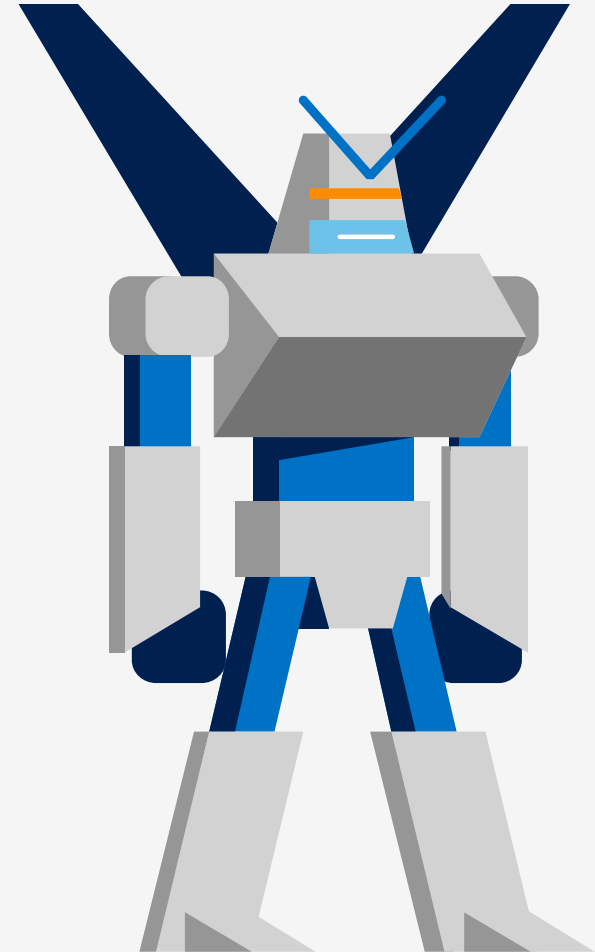**2** When other people are in the presentation, a marker shows who is on which slide…

**3** …and the part of the slide they're editing.

# You're an expert with Tell Me

The Tell Me box finds the right command when you need it,
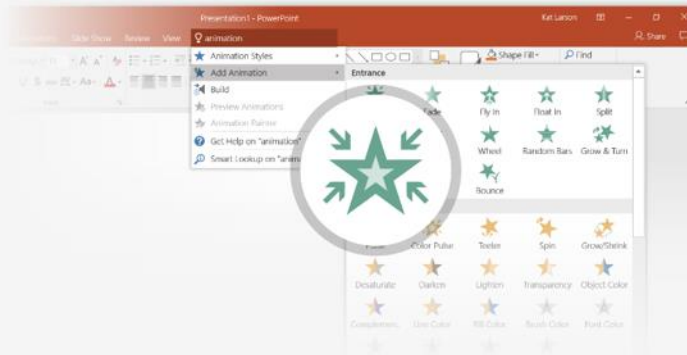so you can save time and focus on your work.

Try it:

**1** Select the Robot picture on the right.

**2** Type *animation* in the **Tell Me** box, and then
choose **Add Animation**.
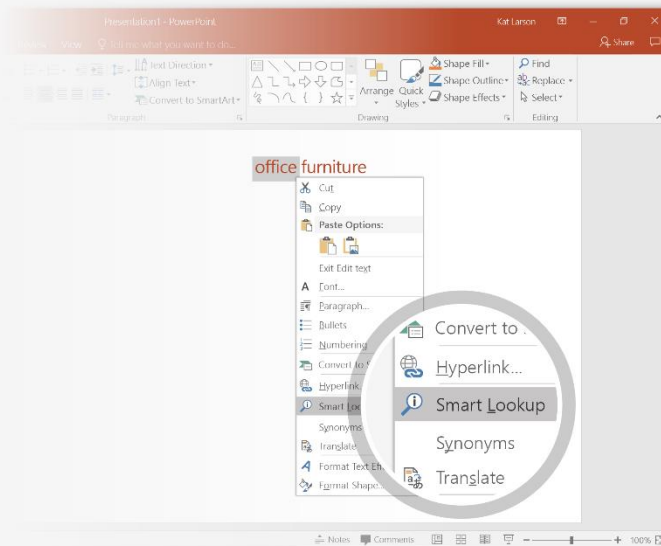
💡 Tell me what you want to do…

**3** Choose an animation effect,
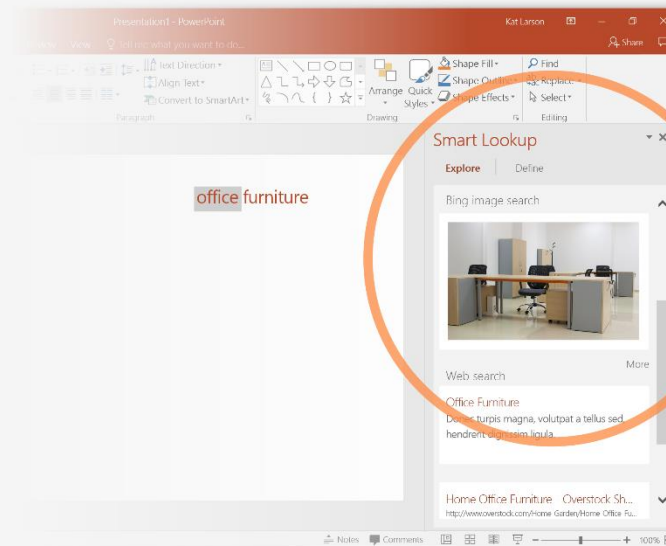like **Zoom**, and watch
what happens.

SELECT ME

# Explore without leaving your slides

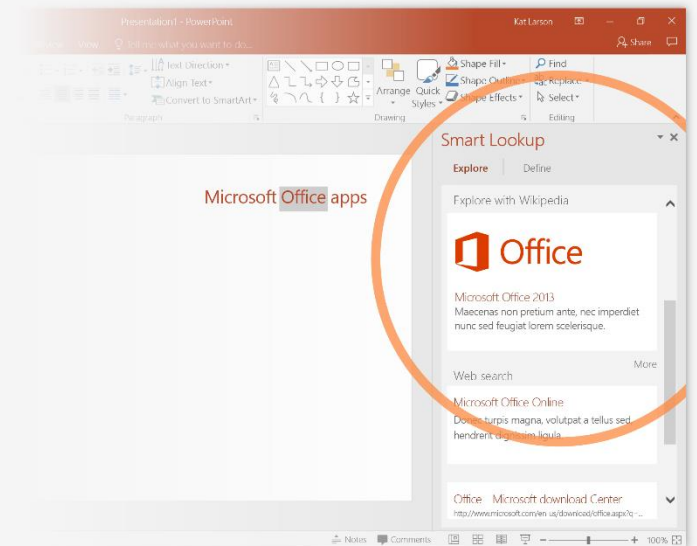Smart Lookup brings research directly in to PowerPoint.

Try it:



**1** Right-click in the word *office* in the following phrase: office furniture

**2** Choose **Smart Lookup**, and notice that results are contextual for that phrase, not Microsoft Office apps.

**3** Just for fun, try Smart Lookup again by right-clicking in the word *Office* in Step 2.

# Analysis Outcome

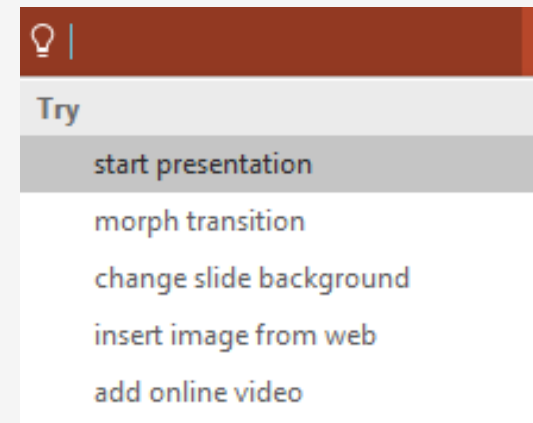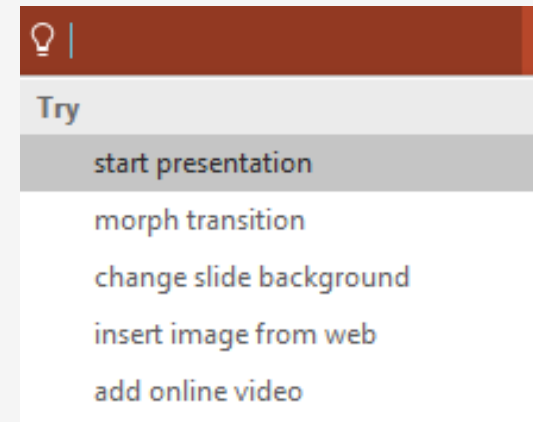Select the **Tell Me** button and type what you want to know.

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SELECT THE ARROW WHEN IN SLIDE SHOW MODE

# Code References

Select the **Tell Me** button and type what you want to know.

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morph transition

change slide background

insert image from web

add online video