

# LENDING CLUB CASE STUDY

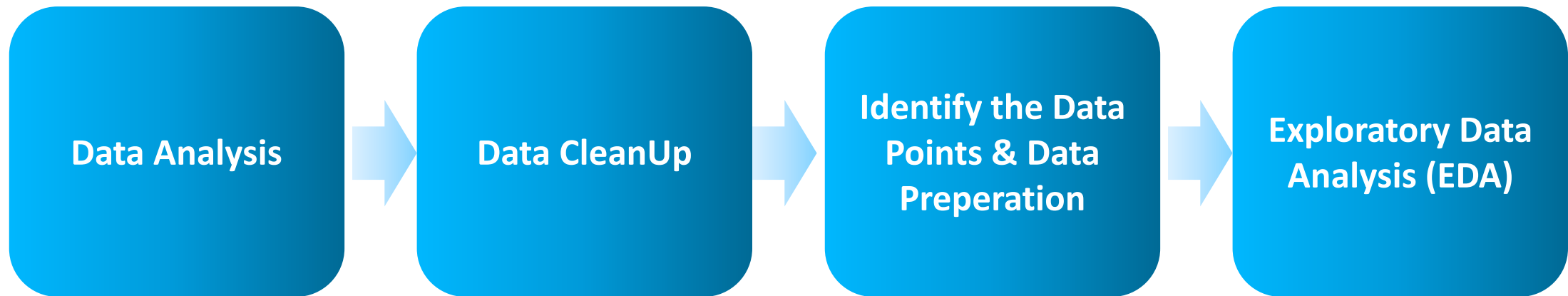


Group Members :  
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# CASE STUDY OBJECTIVE



# DATA ANALYSIS APPROACH

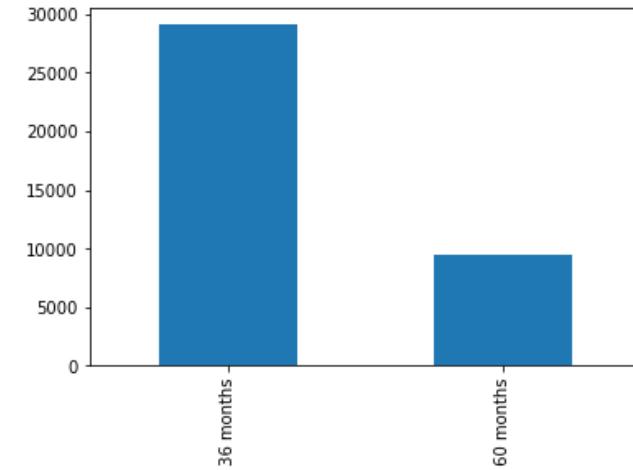


# DATA ANALYSIS

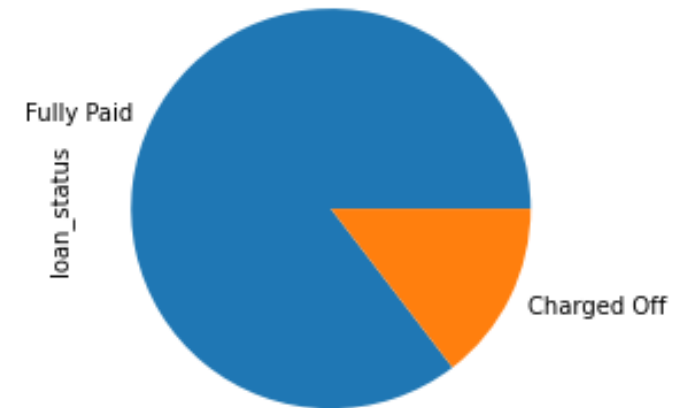
- **Data Points:**

- Loan Period & Loan Amount
- Fully Paid Vs Charged Off

- **Observation :** The loan amount was taken more for shorter loan & There are about 20% of the loans are charged off.



Over view of Fully Paid vs Charged Off



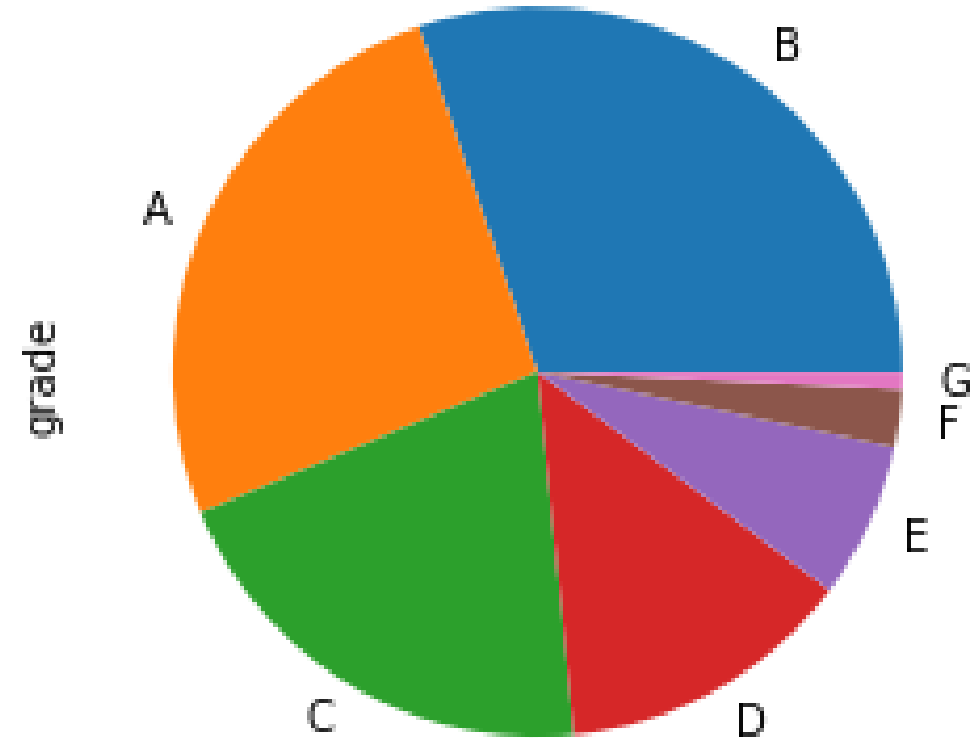
# DATA ANALYSIS

**Data Pint** : Grade vise no of loans

- **Observation** : It was observed that maximum no of loans were given to grade "A".

**Total Loans & % of Interest Analysis**

count	38577.000000
mean	11.932219
std	3.691327
min	5.420000
25%	8.940000
50%	11.710000
75%	14.380000
max	24.400000

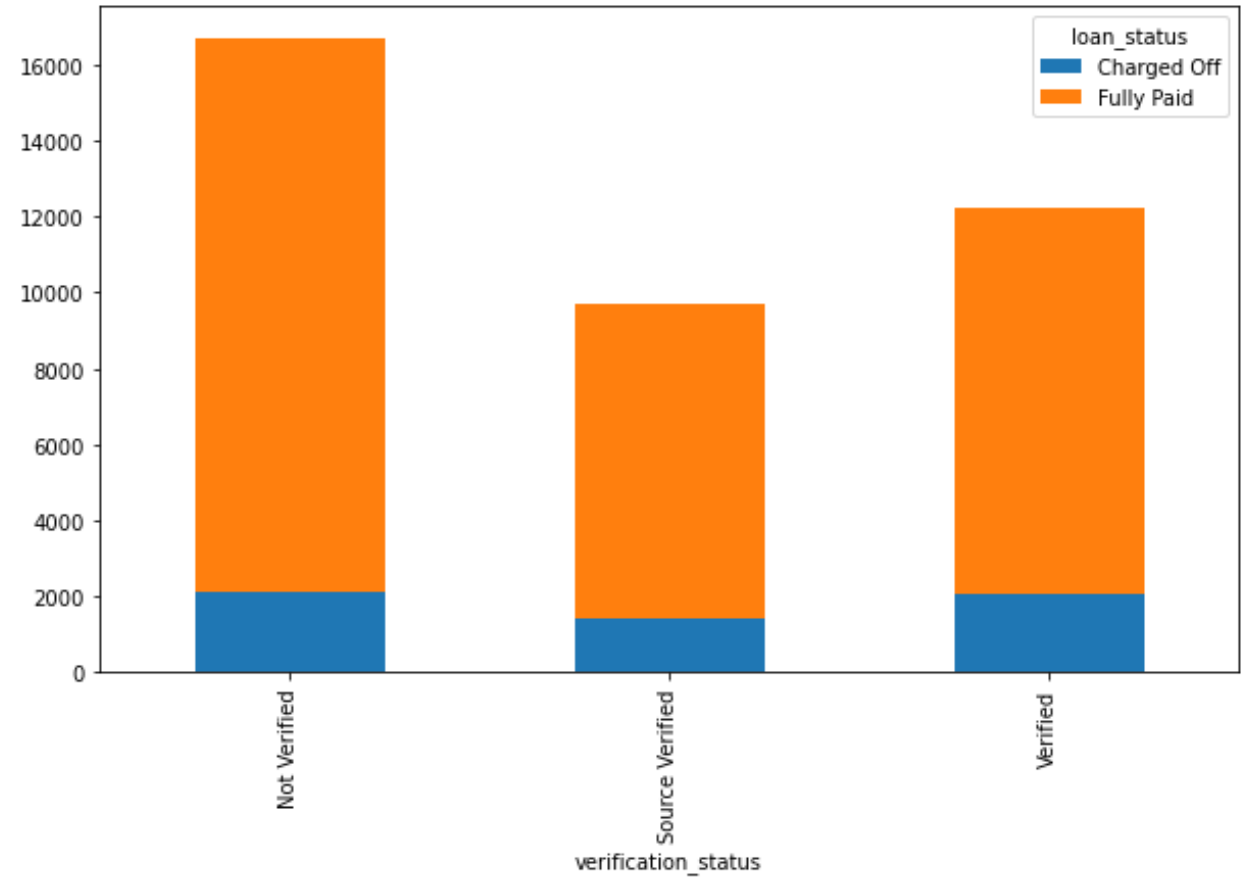


# DATA ANALYSIS

## Data Point :

Verification Status Vs Charged off

- **Observation :** It was observed that Verification status is not impacting the Charged off customer.

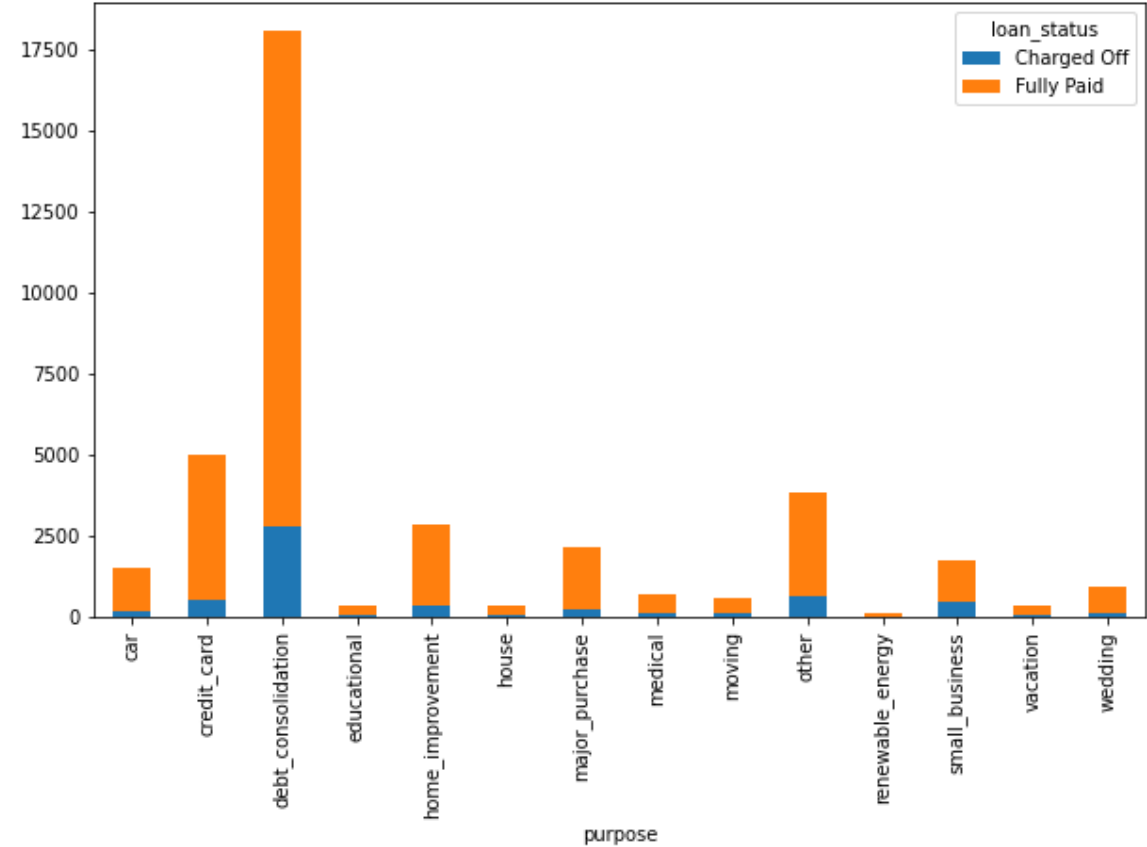


# DATA ANALYSIS

## Data Point : Purpose of the Loan

### Observation :

- It was observed that majority of the percentage of customer have taken loan for debt consolidation.
- It is also observed that there is a significant amount of Charged off customers in this category.

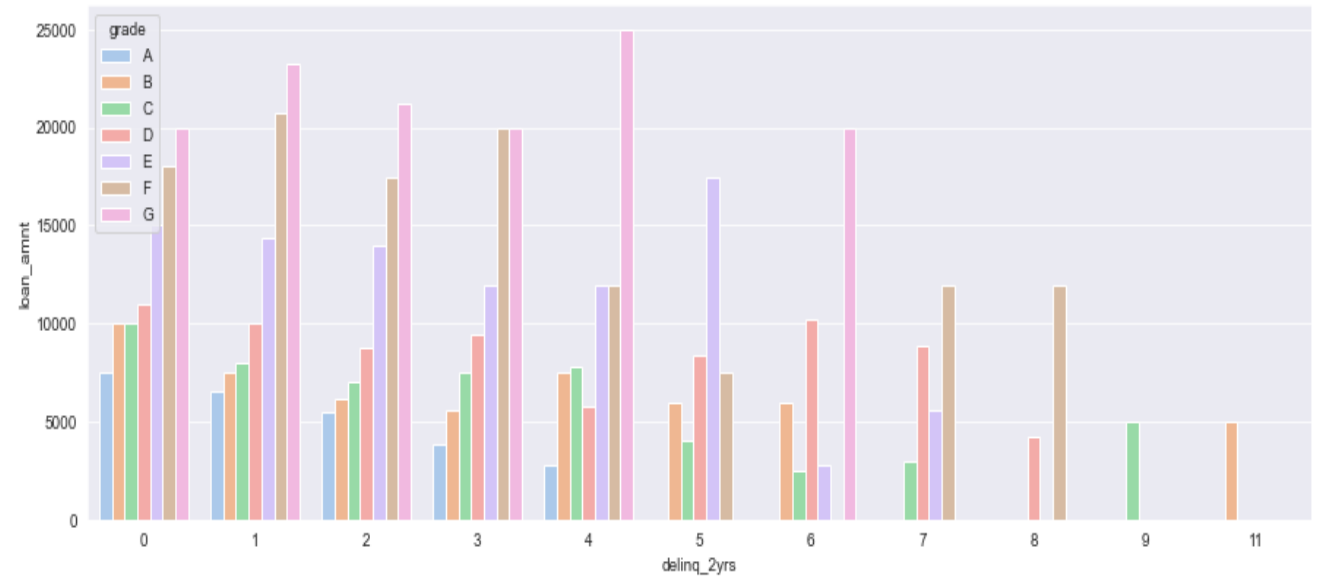


# DATA ANALYSIS

**Data Point :** Purpose of the Loan

**Observation :**

- Higher the delinq years 2yrs > 1 with higher loanamnt has lower the grades. Which shows that this combination could be risky.





# Conclusion :

- Loan with Highest interest have higher defaulters
- Loan for Debt consolidation have more Charged off cases.
- Group A have less Defaulters & Group G have highest Defaulters