

Lending Club Case Study Project

Problem statement

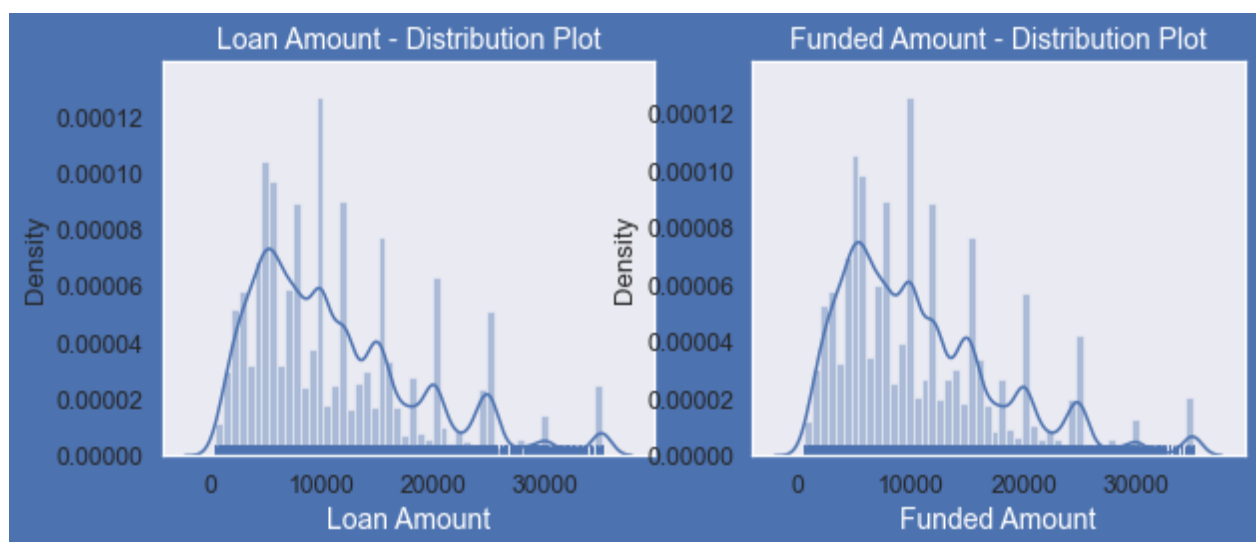
Through the provided Loan dataset (2007-2011), we will be analyzing in what scenarios loan disbursement is causing loss to the company

Analysis Approach

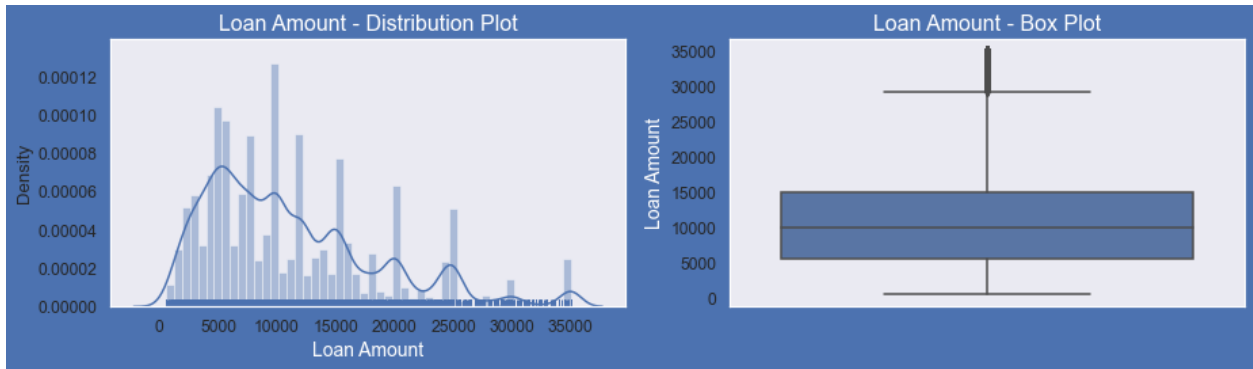
- We will creating a dataframe using the provided dataset. And follow below steps
- Clean the data (Remove rows/Columns having duplicates or NULLs and Conversion to Number of string wherever applicable)
- Identify the range of Loan Amount Requested vs Funded Amount. This will help if company is approving all the requested loan amount.
- Using the Univariate Analysis, identify in what range Loan Amount and Loan Interest rate is falling.
- Perform the Bivariate Analysis to understand in what situations the loan amount is being charged off
 - Loan Amount
 - Loan Interest Rate
 - Reason for taking loan
 - Income Range

Results / Observations

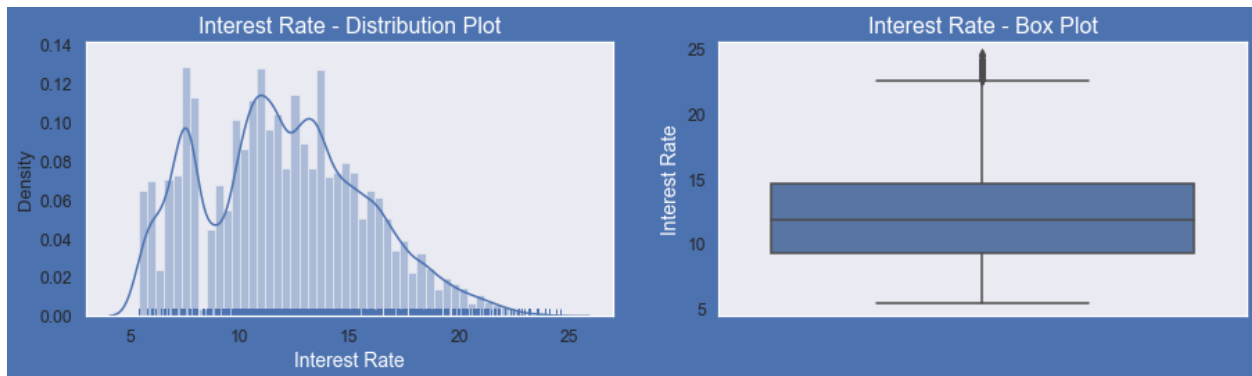
1. Observation: Loan Amount and funded Amount both seems to fall under same range.



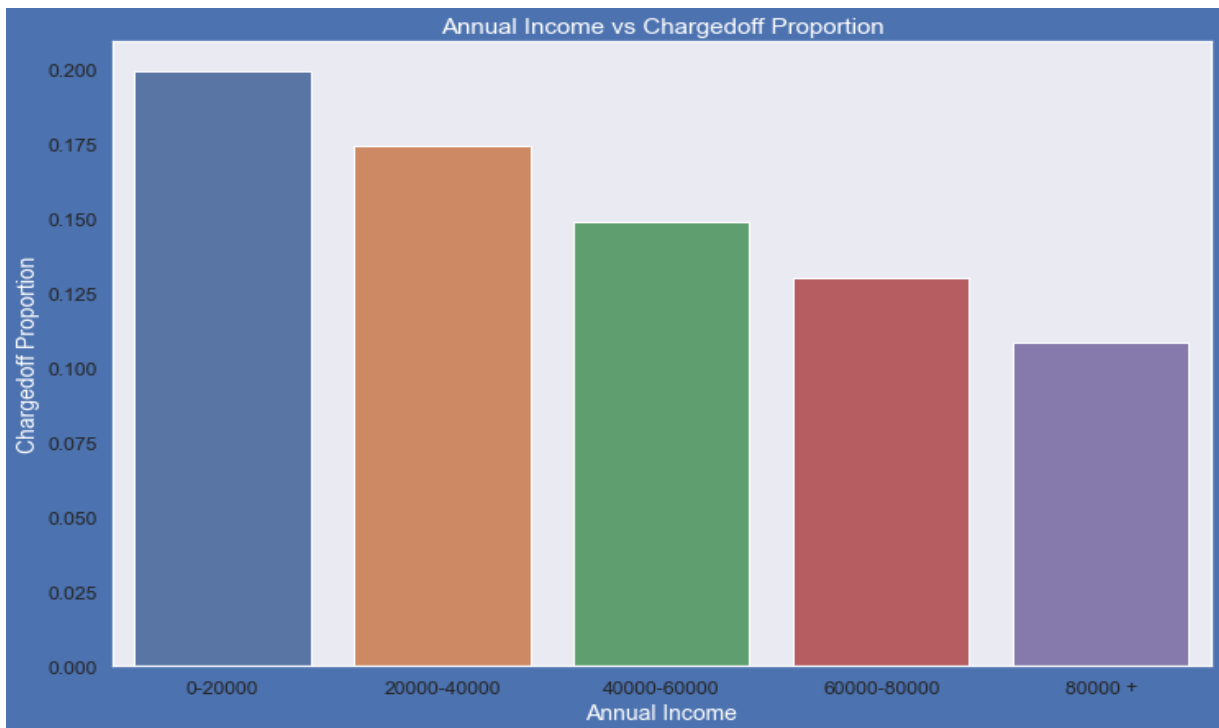
2. Observation: It shows that Loan amounts fall in the range of 5000 – 15000



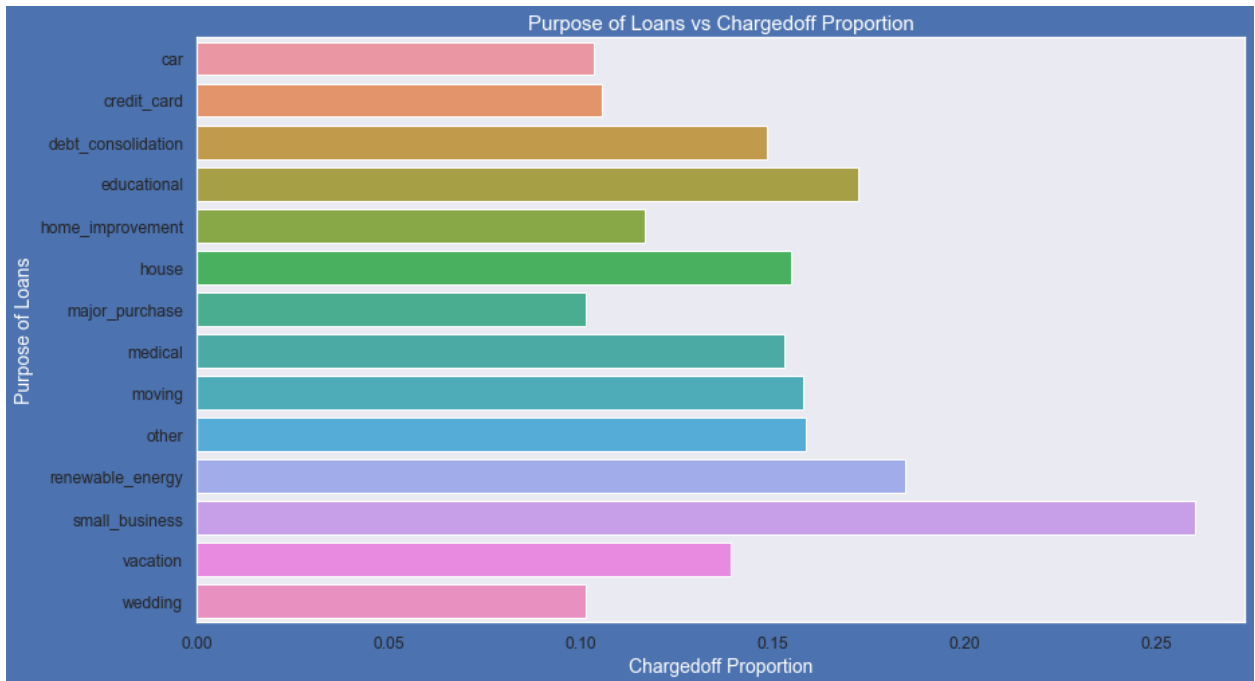
3. Observation: It shows that Loan Interest Rate fall in the range of 10 - 15%



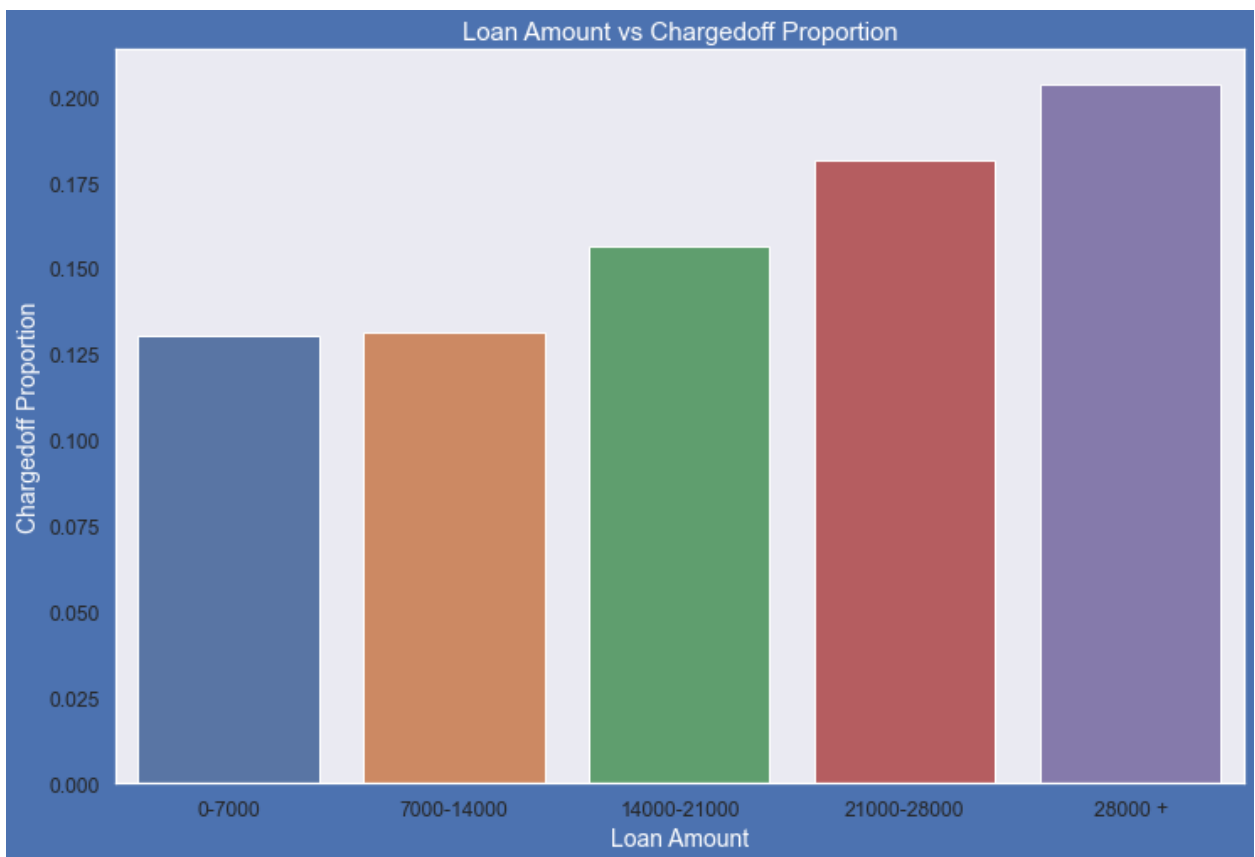
4. Observation: Higher the Income range lesser the chances of charged off.



5. Observation: People who took loan for Small Business had high chances for Loan Charging off



6. Observation: Higher the Loan Amount Higher the chances of charged off.



7. Observation: Higher the Loan Interest rate Higher the chances of charged off.

