Conclusions:

1. **Year wise loan amt stats**

* There has been an extensive growth YoY for loan amt funded approx. 2.3 times from year 2007.
* The debt-consolidated, credit card, home-renovate, others & small business were the top 5 most funded category throughout the years.
* 60 months tenure loan was started from year 2010, whereas 36 months tenure loan was provided throughout the years.

1. **Grade & Sub grade wise revol\_bal**

* The revol\_bal or revolving balance means unpaid balance carried forward every month on that loan.
* Grade D, E, F & G have low or minimum revol\_bal, on other hand Grade A, B & C have max revol\_bal.
* Sub Grade wise B3, B4, B5; A4, A5; C1, C2 are having high revol\_bal whereas E1 to F5 have minimum revol\_bal.
* High revolving balances may indicate that a borrower is relying too much on credit. That is why it is important to keep revolving balances to a minimum.

1. **Total Payment for Verified Status vs Total Payment for Non-Verified Status**

* Out of Total Payment 58.88% are having Verified Status and 41.12% have Non-Verified Status.
* The Avg. Interest rate for Verified Status is 13% & Non-Verified is 11% (approx.)
* The Max. Instalment for Verified Status is ₹1,305 & for Non-Verified is ₹1,217.

1. **State wise and month wise loan status**

* There are 50 states to which bank has granted loan for various purpose.
* Out of which CA, NY, FL, TX, NJ are top 5 states with highest Fully Paid, Charged Off & Current loan status.
* IN, ID, NE, IA & ME are bottom 5 states with least loan status.
* The 1st quarter & 4th quarter bank have received highest payment throughout the years. In 1st quarter the month of March, 4th quarter the month of December were leading with highest payment made to banks.
* Nearly 17% of Fully Paid status is Charged off. In 2nd & 3rd quarter there has been rise in charge off loan status, where bank has to incur net loss.
* Current Status is active from year 2016, specifically from 2nd quarter i.e. from month of April 2016.

1. **Home ownership vs last payment date stats**

* From 2008 to 2012, home ownership status has been on increasing trend, subsequently after 2012 there has been sharp decline.
* The average annual income was higher for customer with Mortgage home ownership status compared to Rent & Own status.
* The customer with more than 10+ years’ work exp. & less than 1-year work exp., are tend to be the highest among the home ownership status.