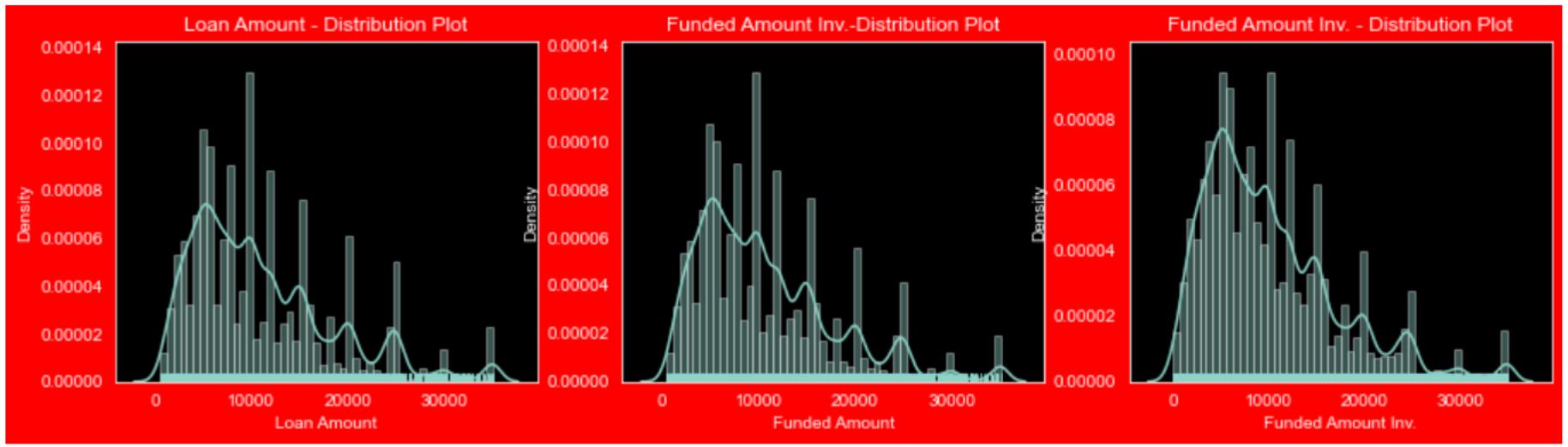
Lending Club Case Study

- In this case study, we are attempting to solve a real-world business problem using Exploratory Data Science techniques. We will be understanding and solving a risk analytics problem in Banking and Financial Domain. We will be checking how data can be used effectively to solve business problems like defaulters' prediction in Loan Lending club.

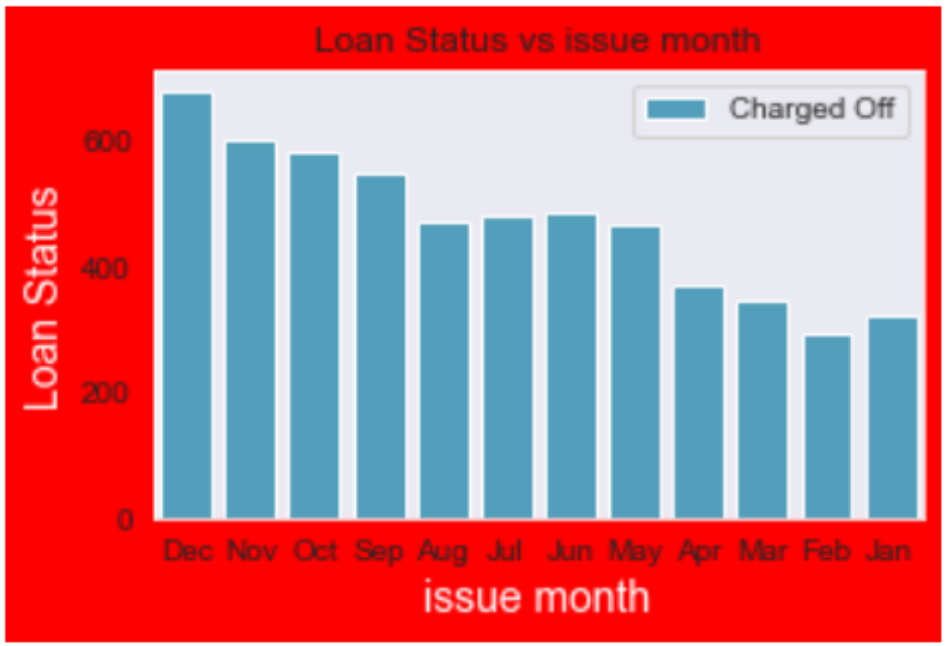
- We have a dataset containing details about the loan details of a lending company which we are going to analyze & try to find patterns on the defaulters or charged off customers which are a financial loss to the lending company.

- We are using Jupyter notebook to import the dataset & plot the observations using EDA.

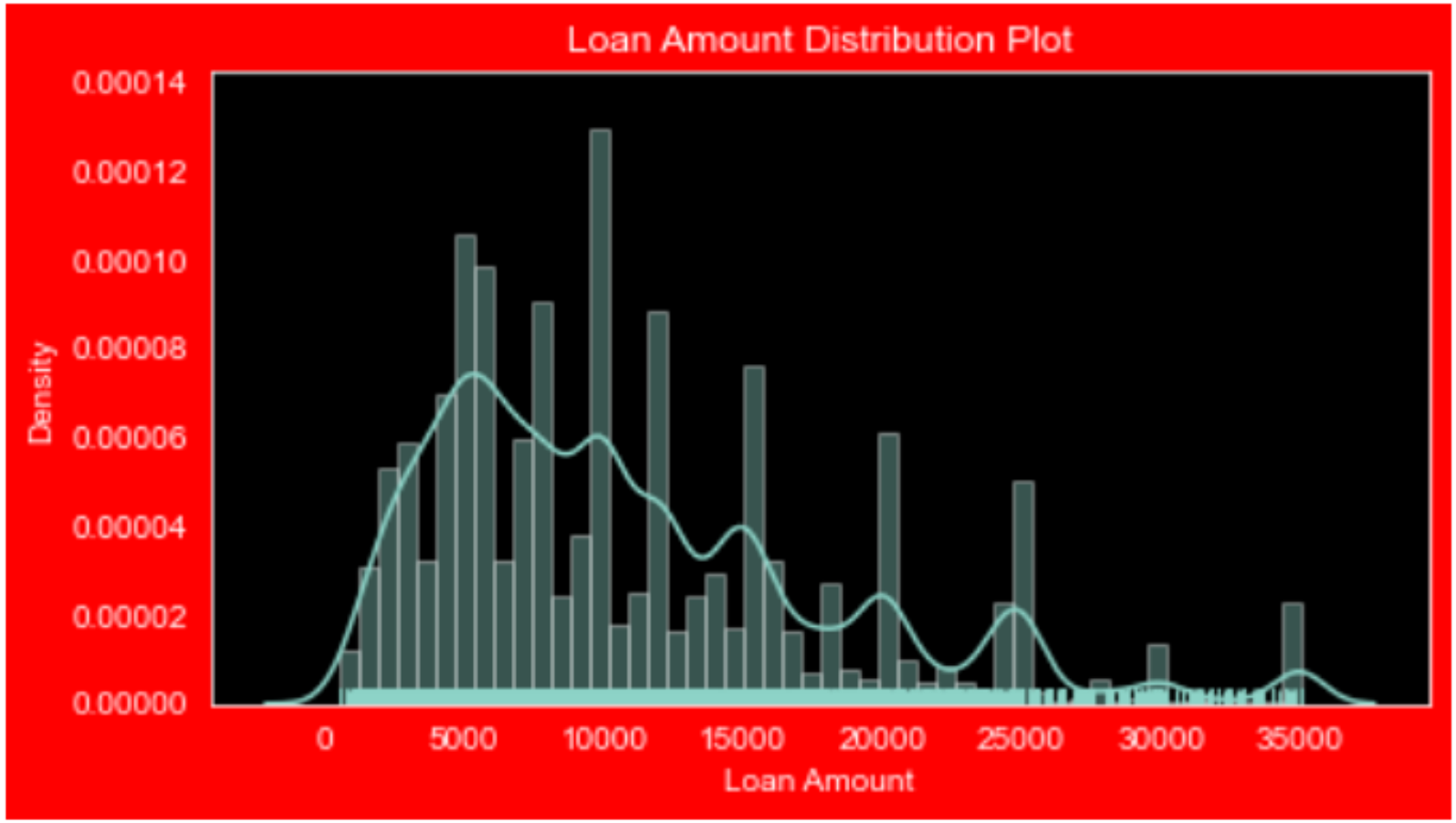
- Observation: Various amounts in all three graphs looks similar.



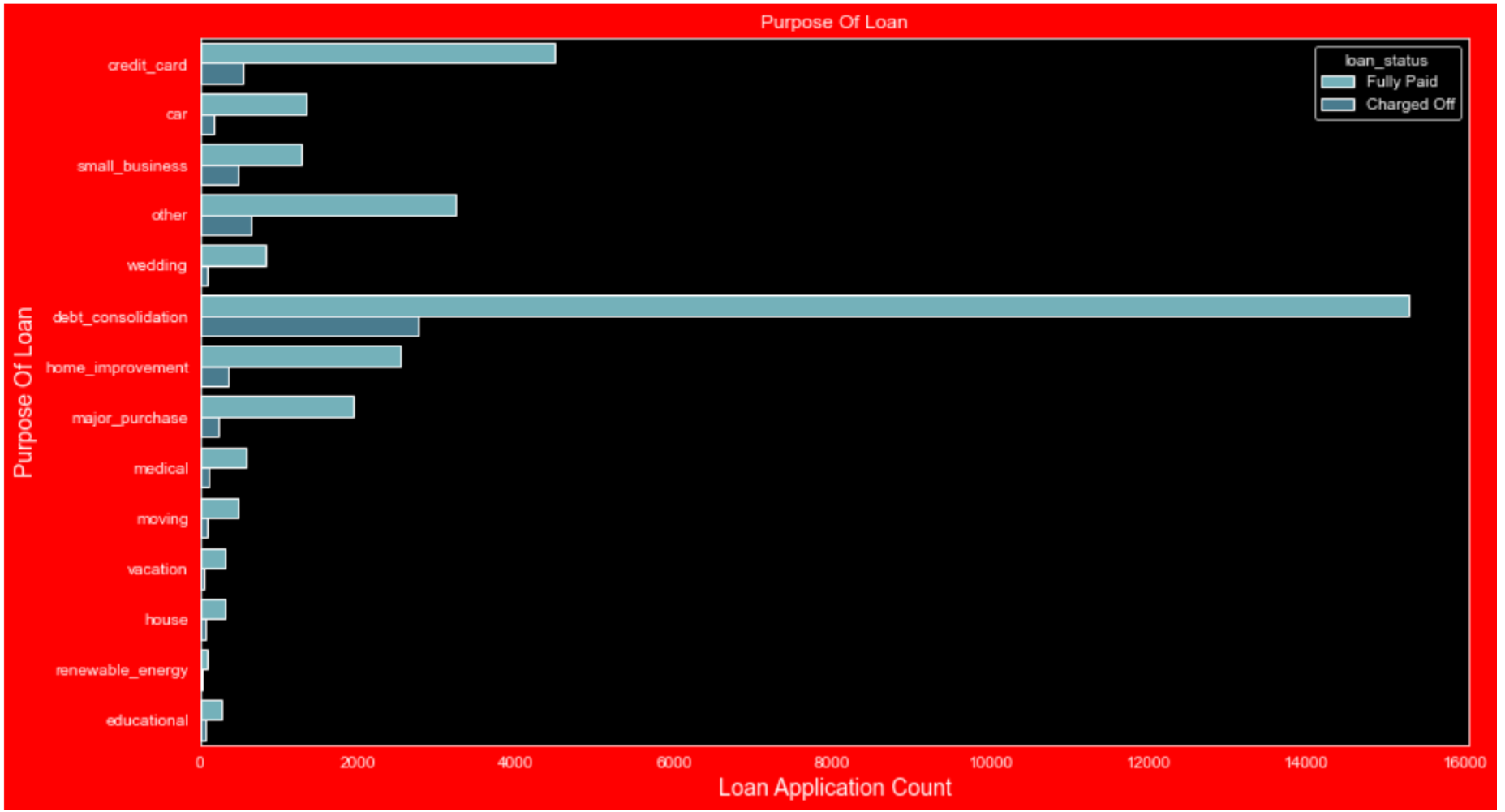
- Observation: Maximum number of loans are provided in December month & year 2011 for charged off customers.



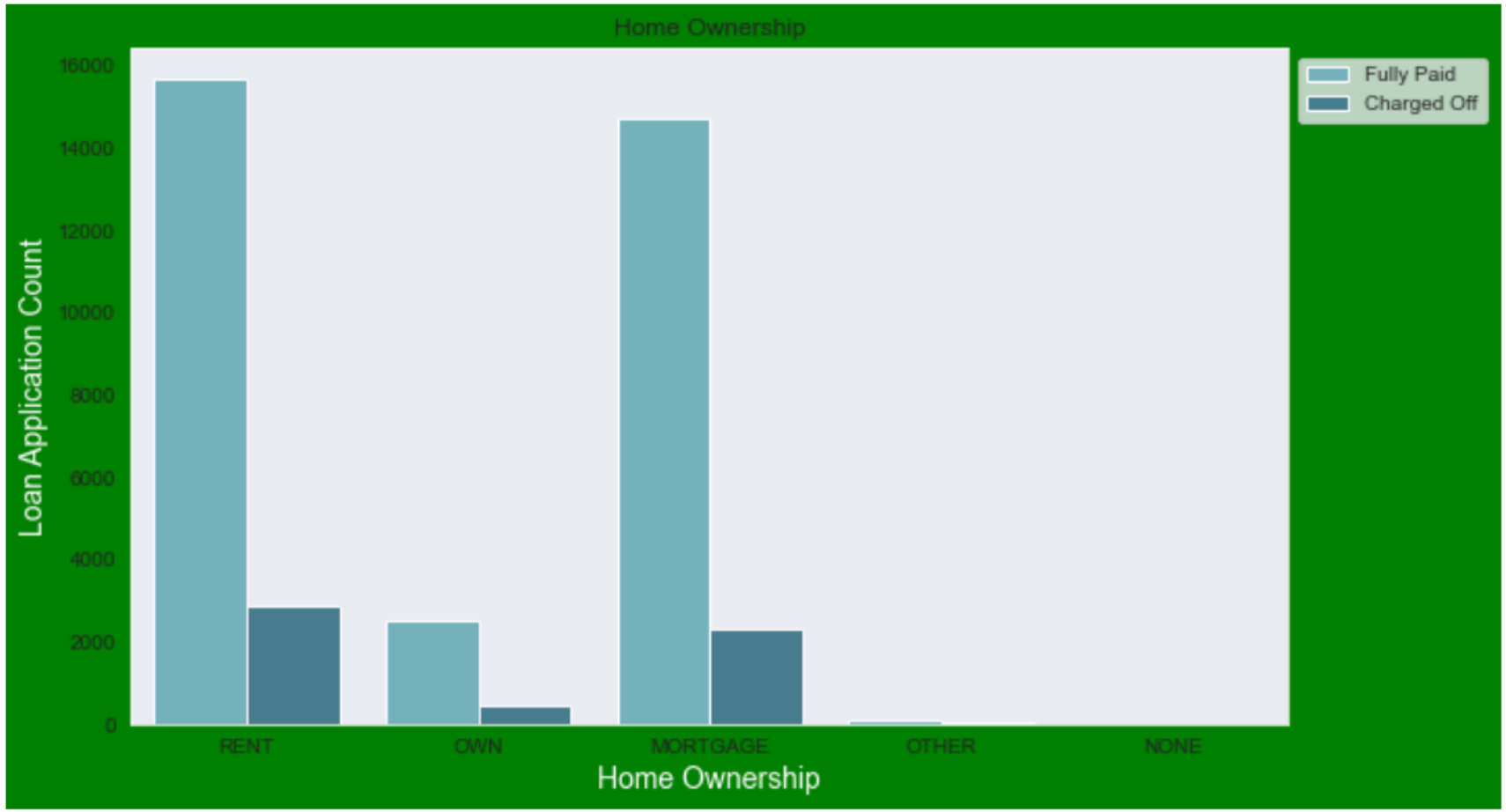
- Observation: Maximum number of loans are provided in the range of 0-20000.



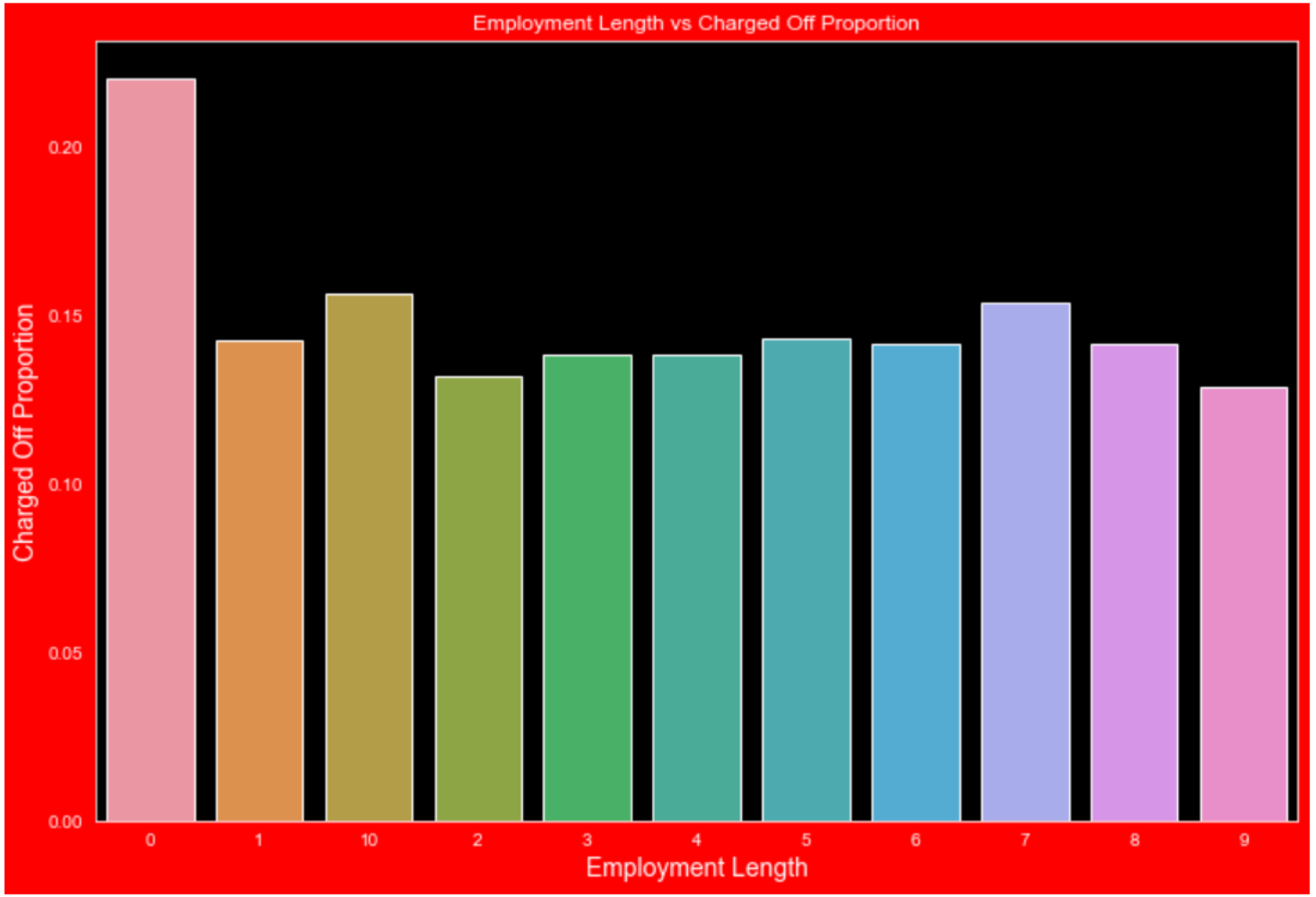
- Observation: Most of the loans were taken for the purpose of debt consolidation & paying credit card bill.
- Number of charged off count also high too for these loans.



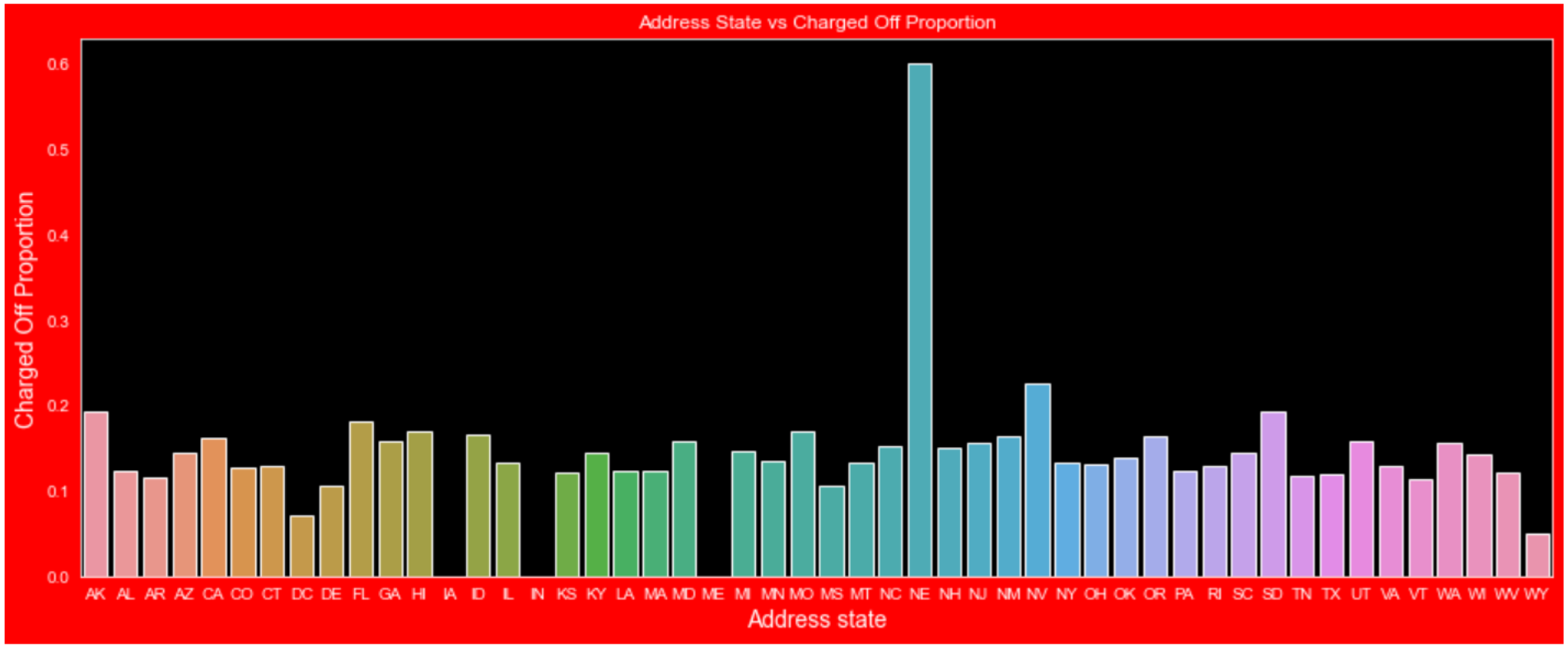
- Most of the charged off customers are livin in a rented home or mortgazed their home.



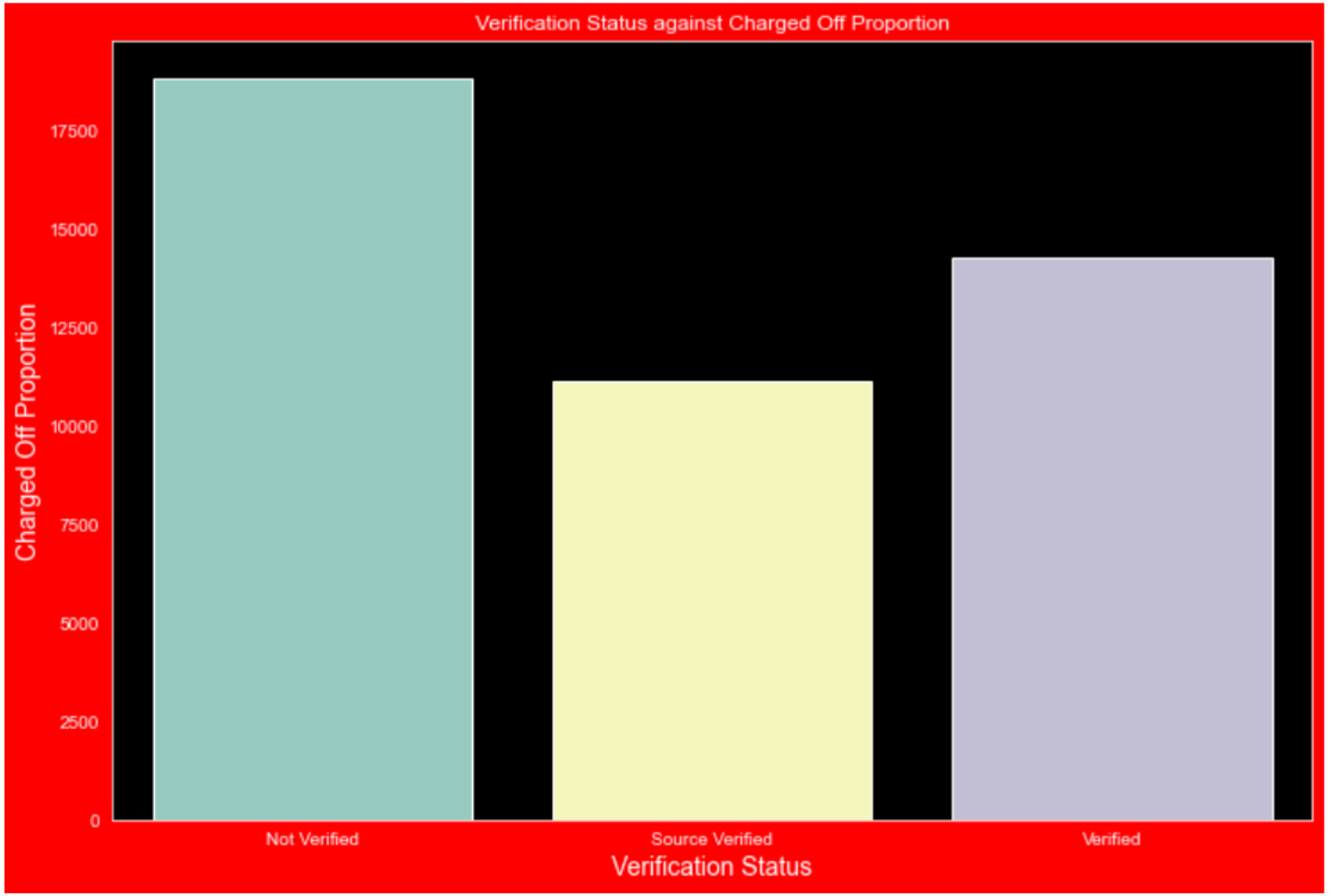
- Customers having less work experience have high chances of charged off.



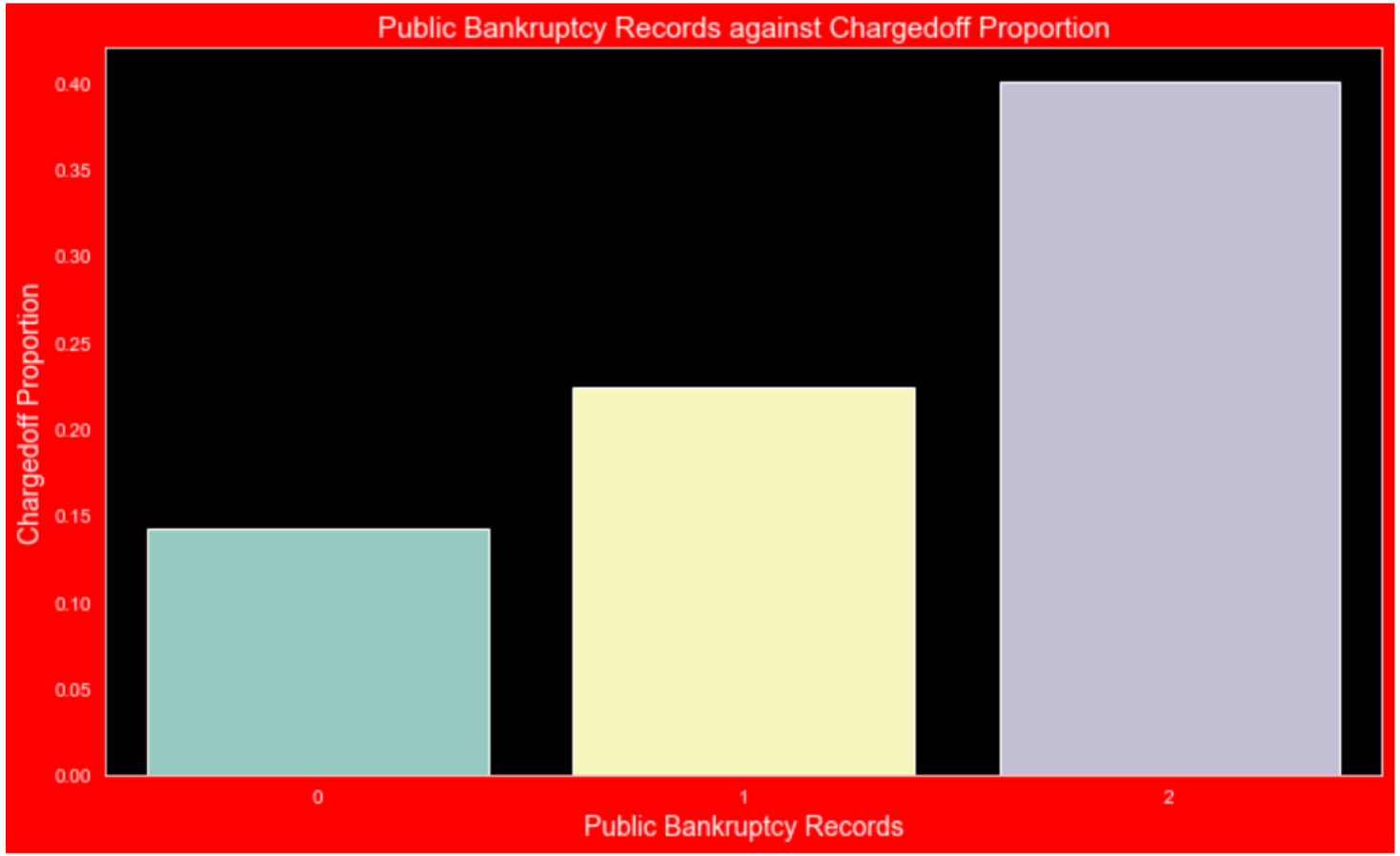
- State wise charged off.



- Income source not verified are having more charge off.



- Customers having higher bankruptcy records has higher charged off proportion.



- Customers having derogatory records has higher charged off proportion.