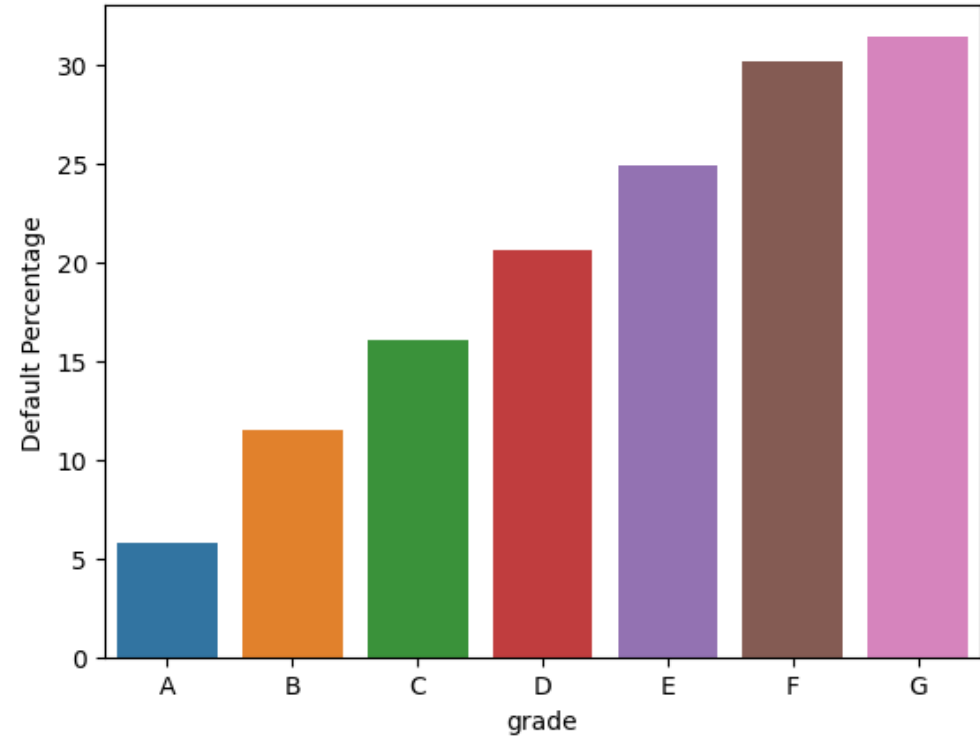
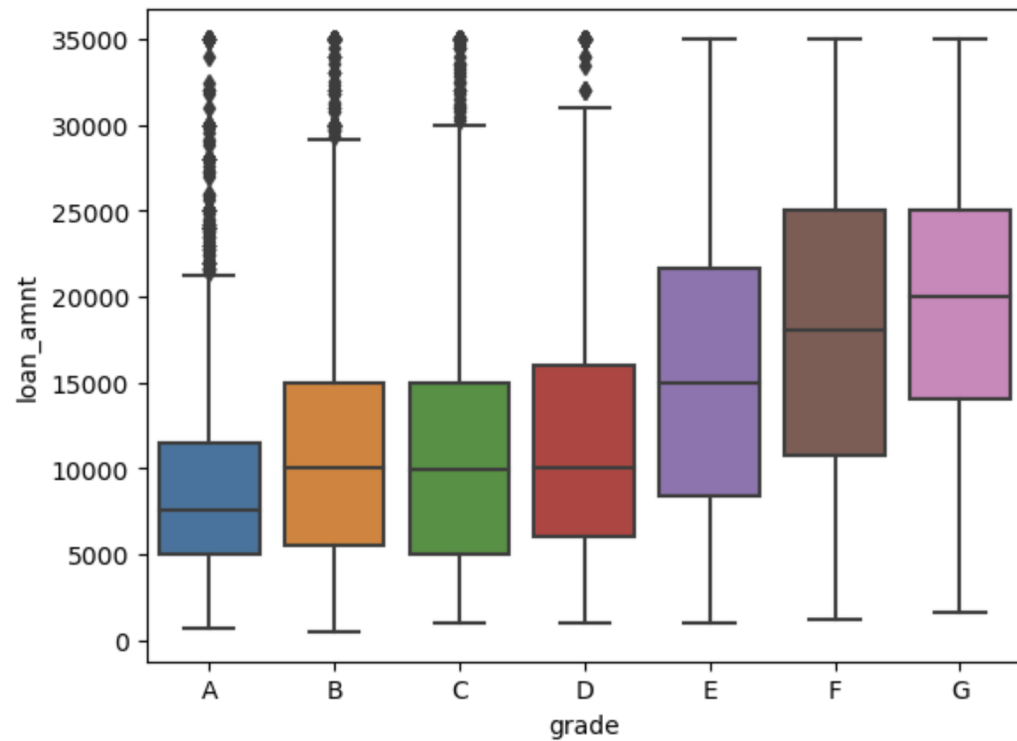


Lending Club Case Study

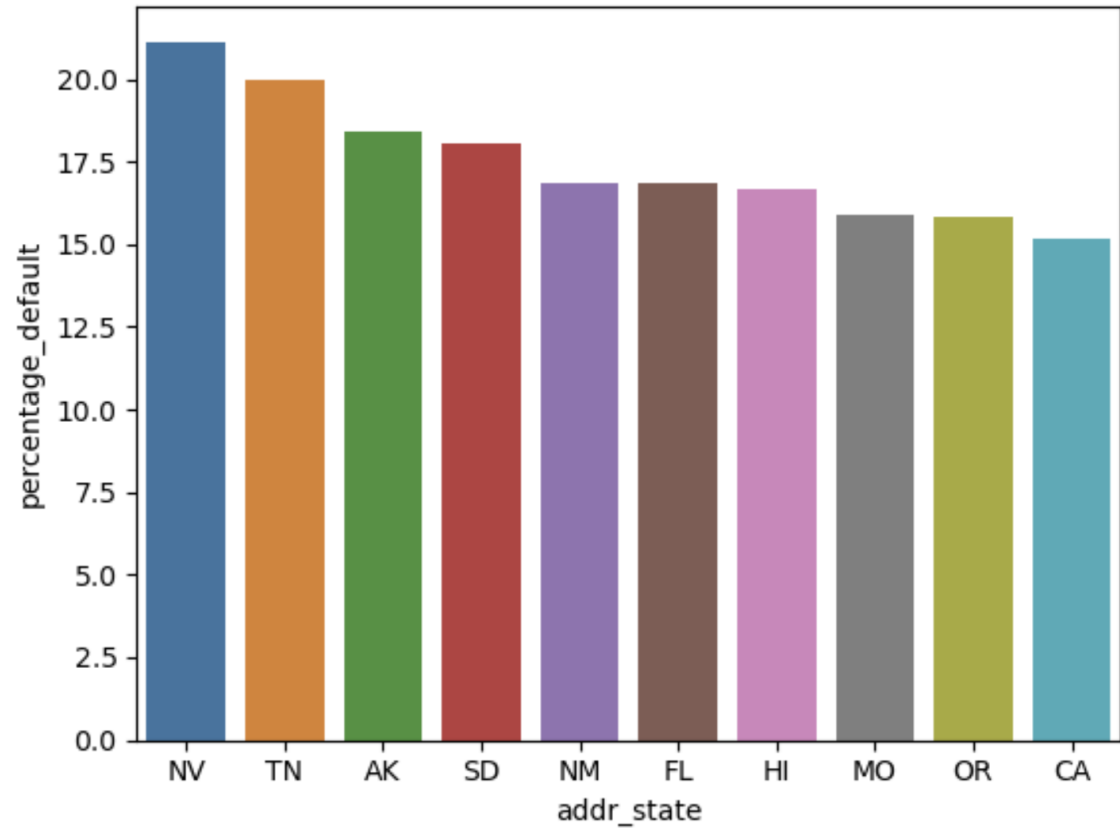
Kalpesh Chaniyara
Ashish Kaushik

Signature

Date



- Loan amounts are higher as for lower grades loan
- Lower grades loans have very high default percentage
- What this means : high value lending is done in lower grade loans where default percentage is high, leading to capital loss.
- Recommendation : Lending company should restrict high value lending in lower grades loans



- Top 10 states where default % are higher
- Recommendation : Lending company should be more careful when lending into these states

