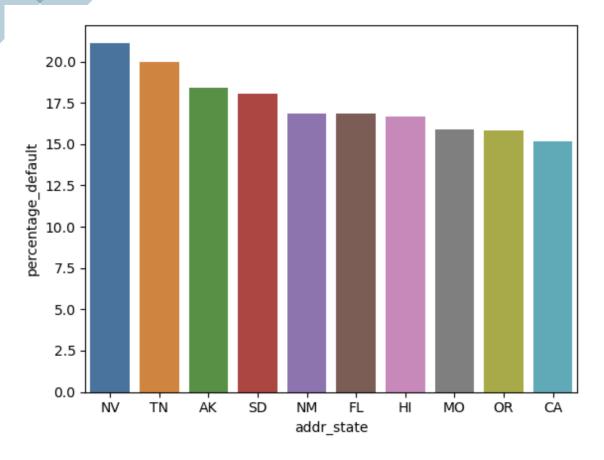
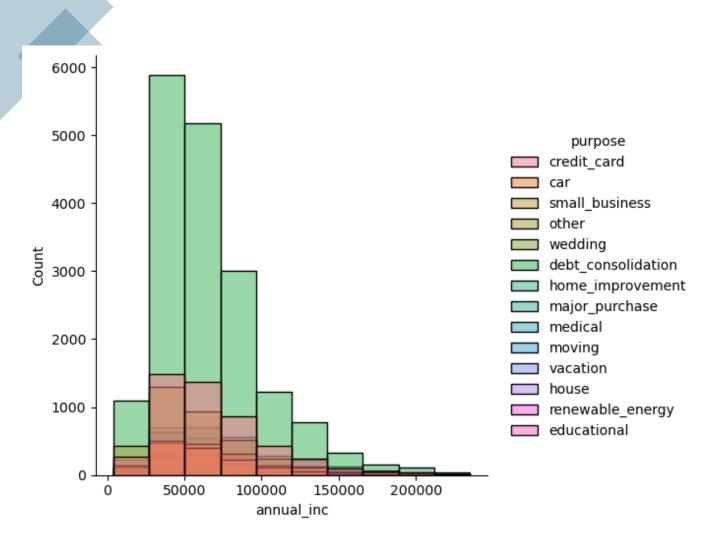


- Loan amounts are higher as for lower grades loan
- Lower grades loans have very high default percentage
- What this means: high value lending is done in lower grade loans where default percentage is high, leading to capital loss.
- Recommendation: Lending company should restrict high value lending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



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



- Most of the loans are taken by people with income range of 25K to 100K
- Most loans are taken for debt consolidation purpose
- Recommendation: Company should target people from this income group for selling loans and advertisements, also they can come up with new product which is specially customized for debt consolidation purpose