

# **lending club case study**

Observation:-

Applicants who receive interest at the rate of 21-24% and have an income of 70k-80k\*

Applicants taking loan for 'home improvement' and have income of 60k -70k

heatmap shows most of the correlation between all the data

Applicants who have taken a loan in the range 30k - 35k interest rate of 15-17.5 %

Applicants who have taken a loan for small business and the loan amount is greater than 14k

Applicants whose home ownership is 'MORTGAGE' and have loan of 14-16k