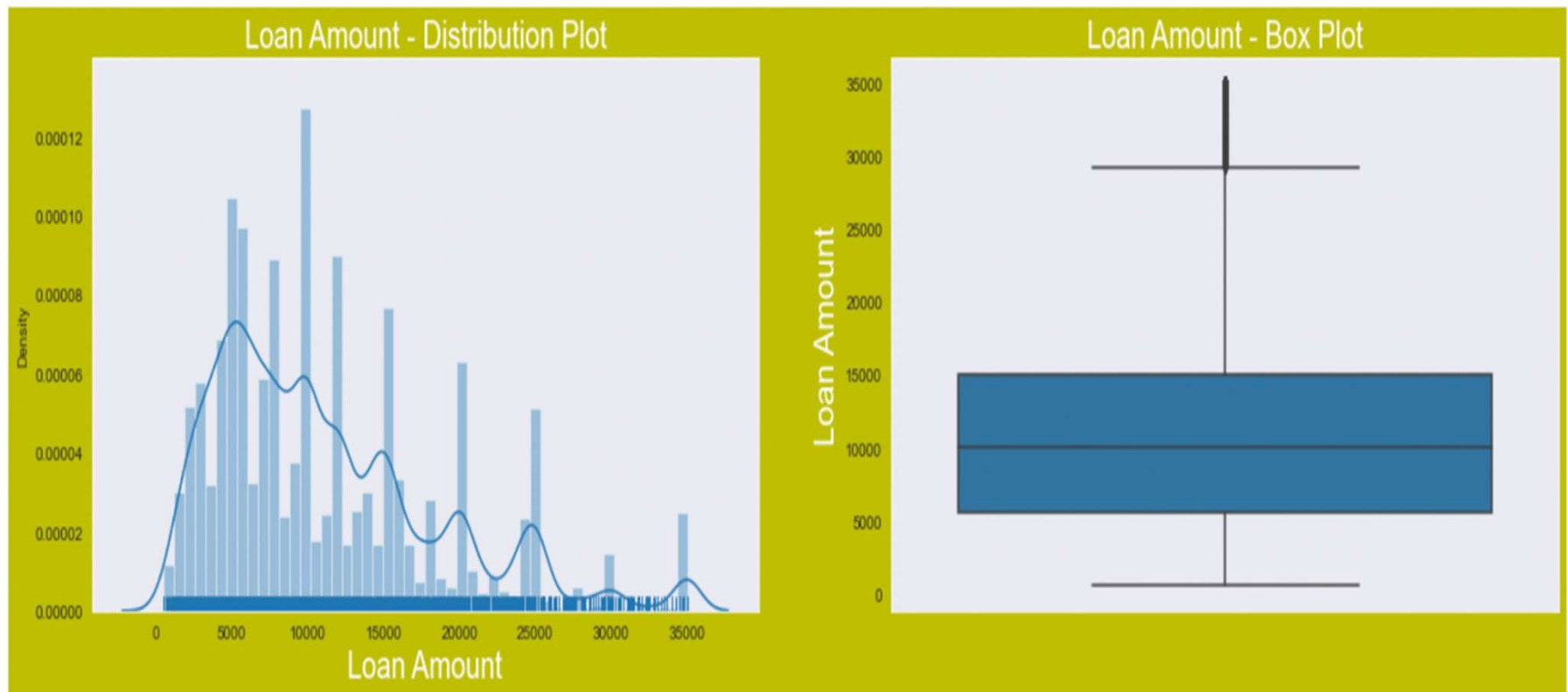


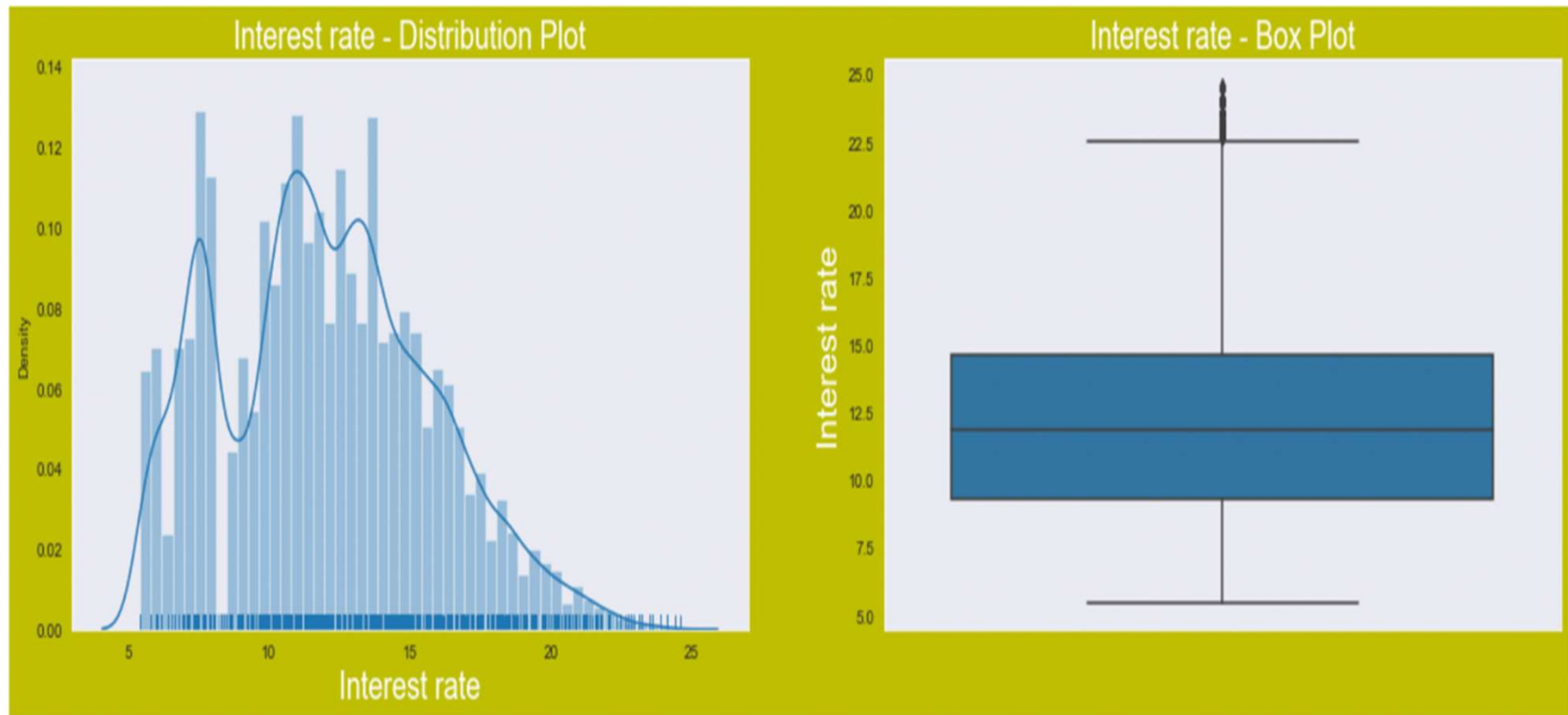
Lending Club Case Study

Praveen Kumar
Shivani Agrawal

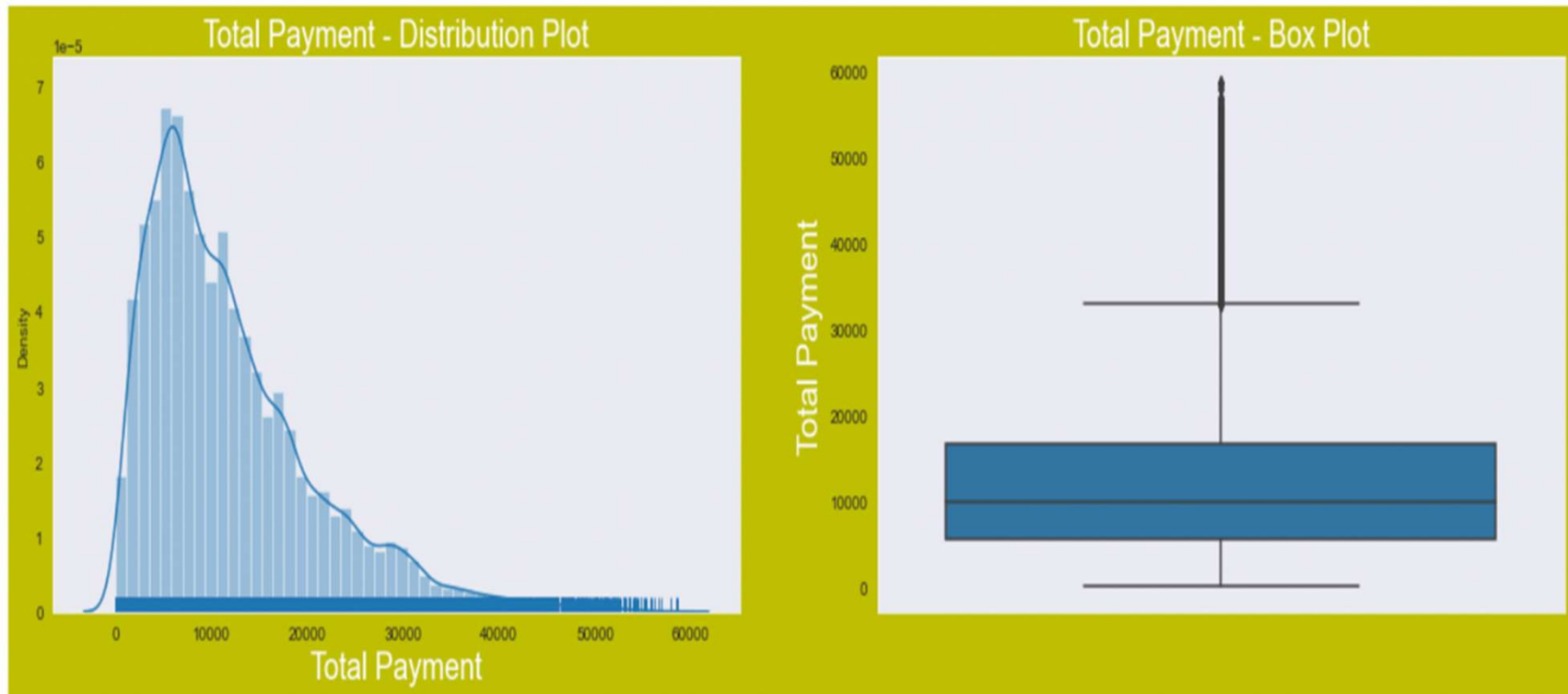
Univariate Analysis



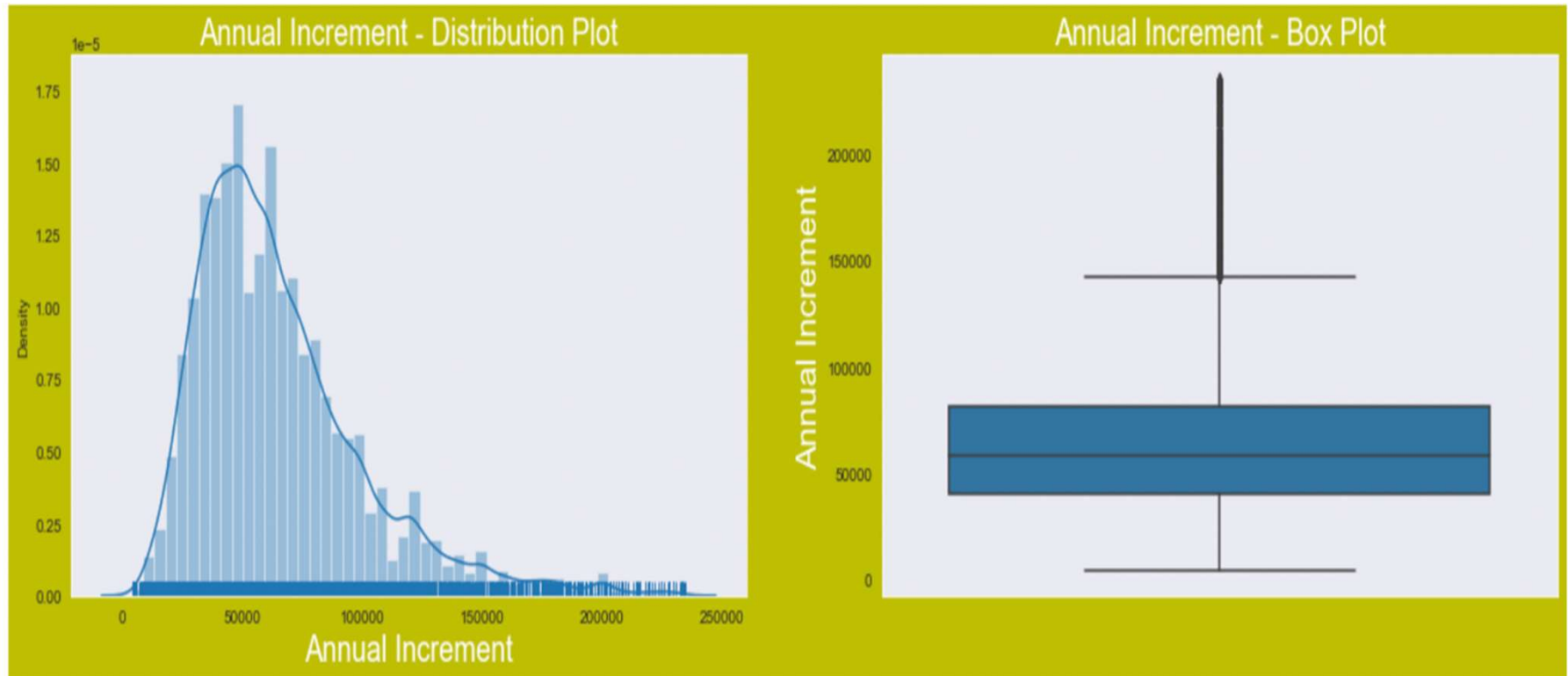
More no. of people have borrowed Loan Amount of around 10k



Interest Rates are mostly on a higher side ranging from 6 to 15 %

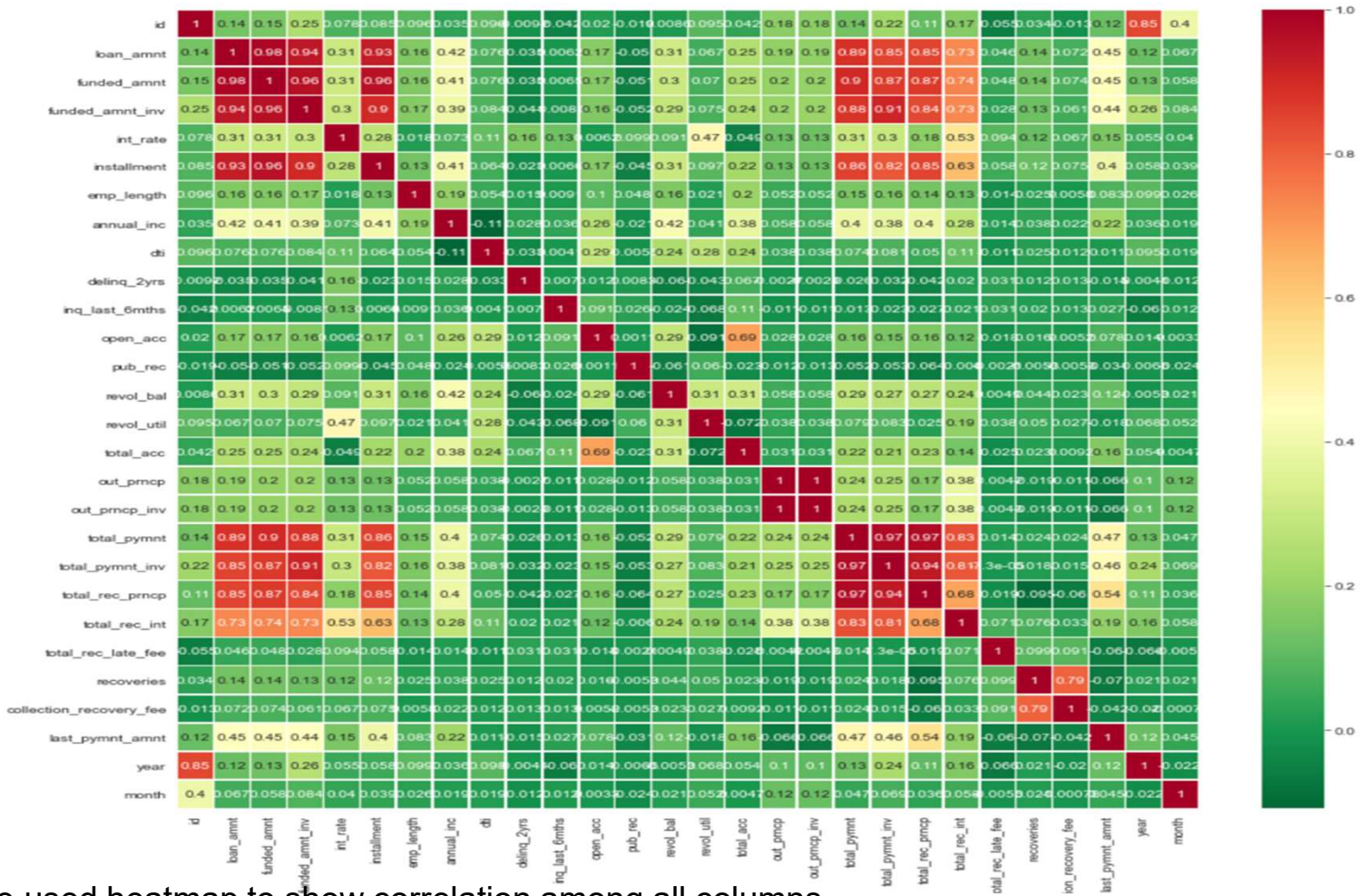


Outlier detected above 35k and total payment has a peak around 10k, i.e. people are mostly paying around 10k.

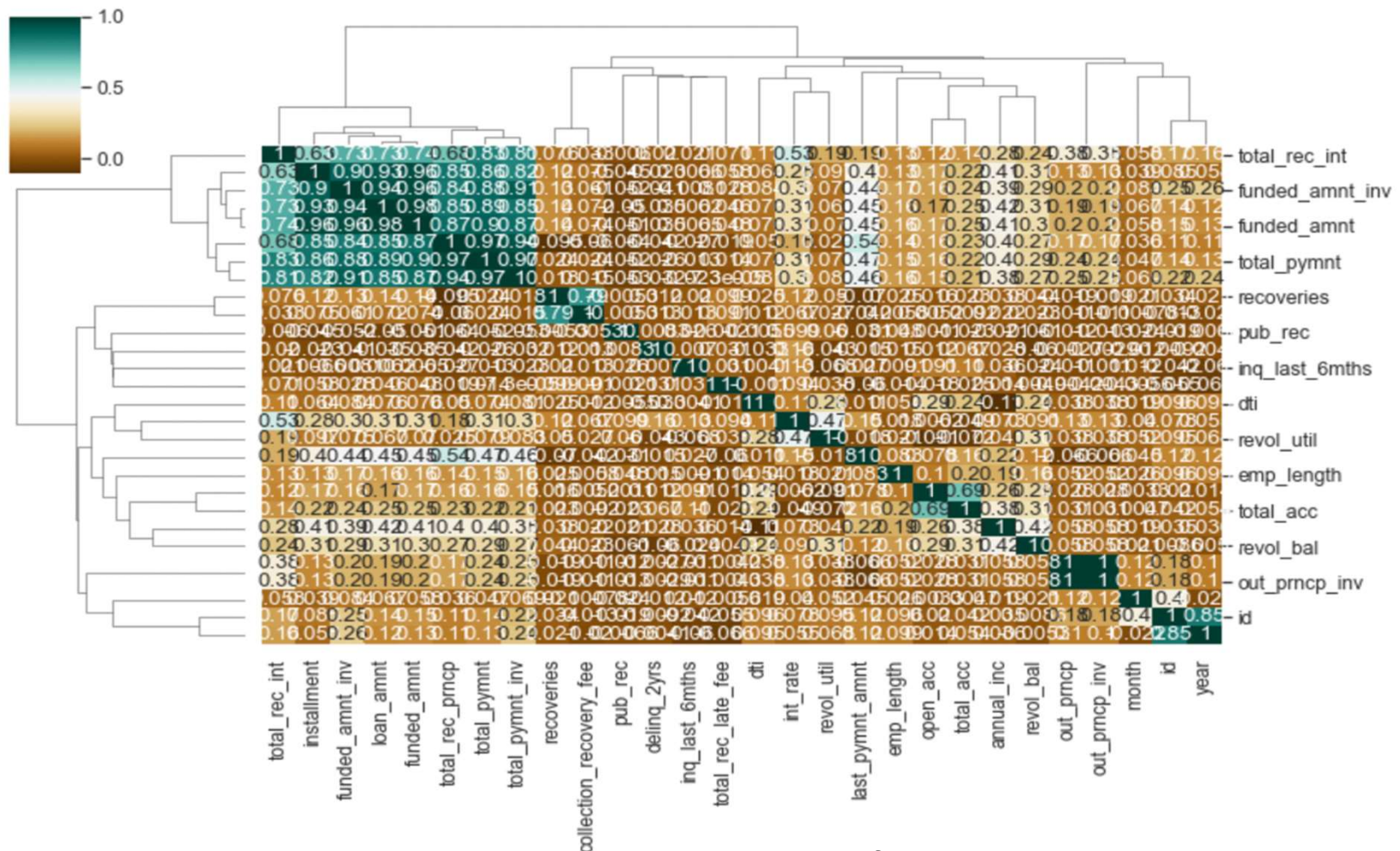


Annual increment mostly lies around 25k to 75k. Looking at the outliers, lot of people have exaggerated their increment.

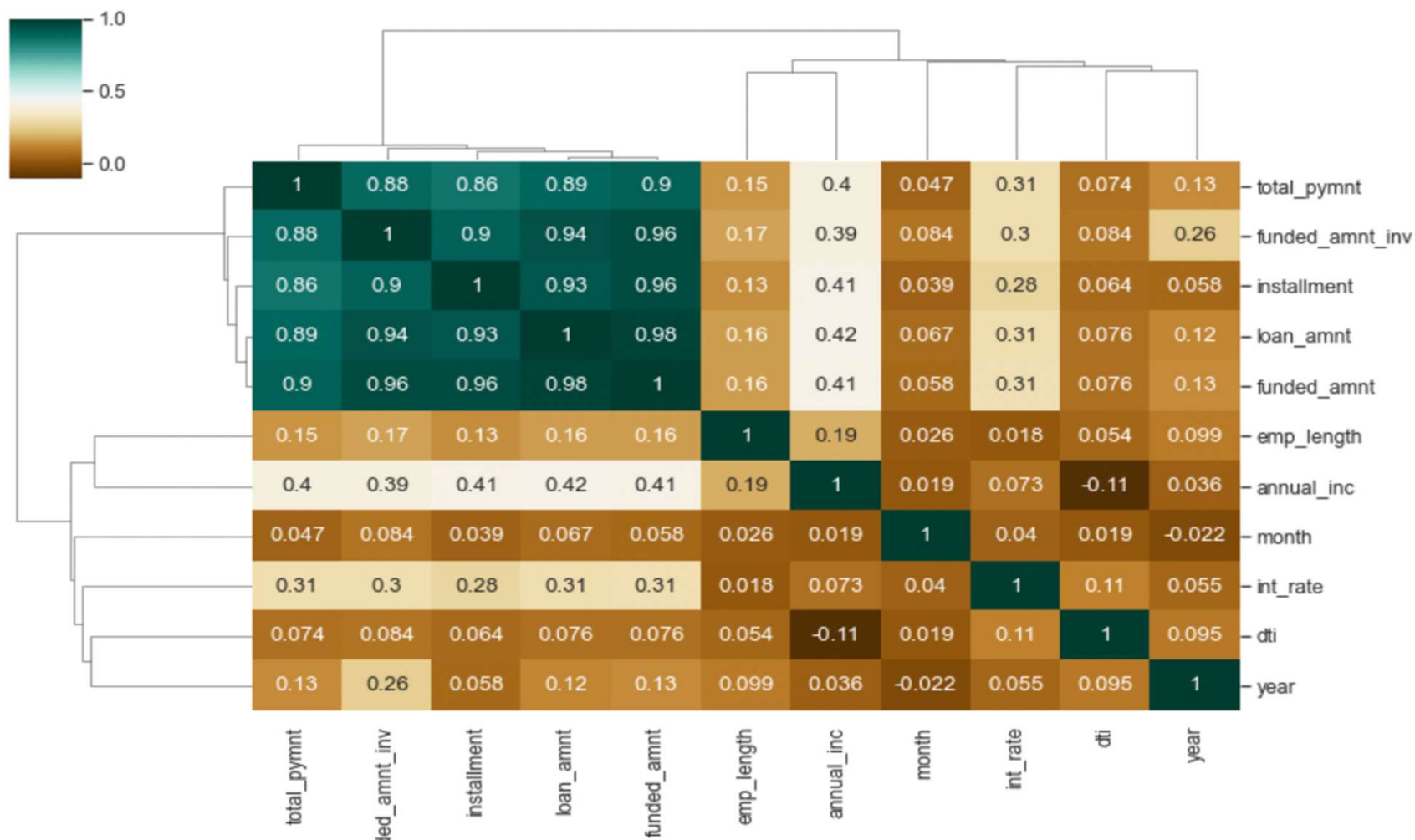
Bivariate Analysis



We have used heatmap to show correlation among all columns

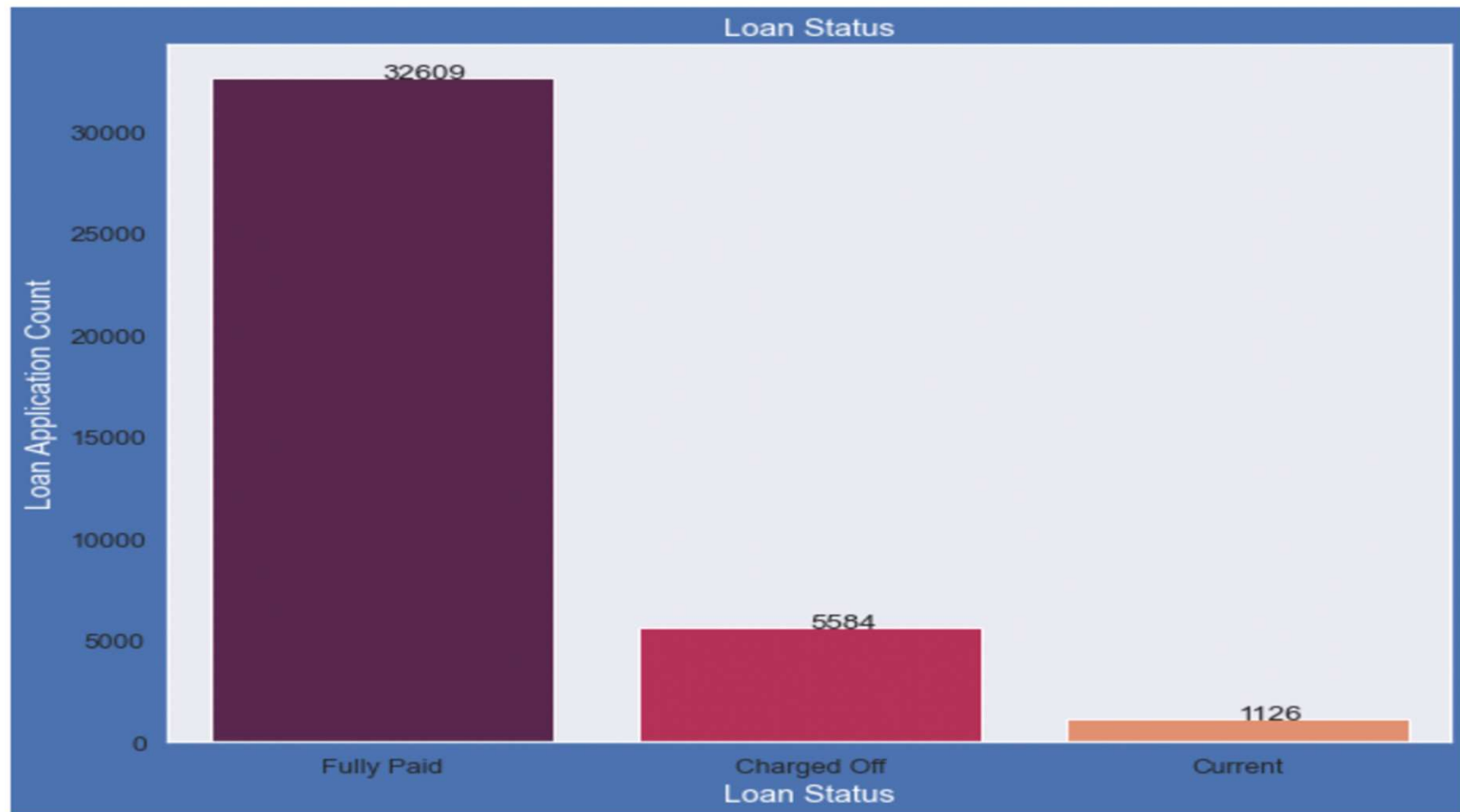


We have used clustermap to show correlation and dendrograms -> for all columns

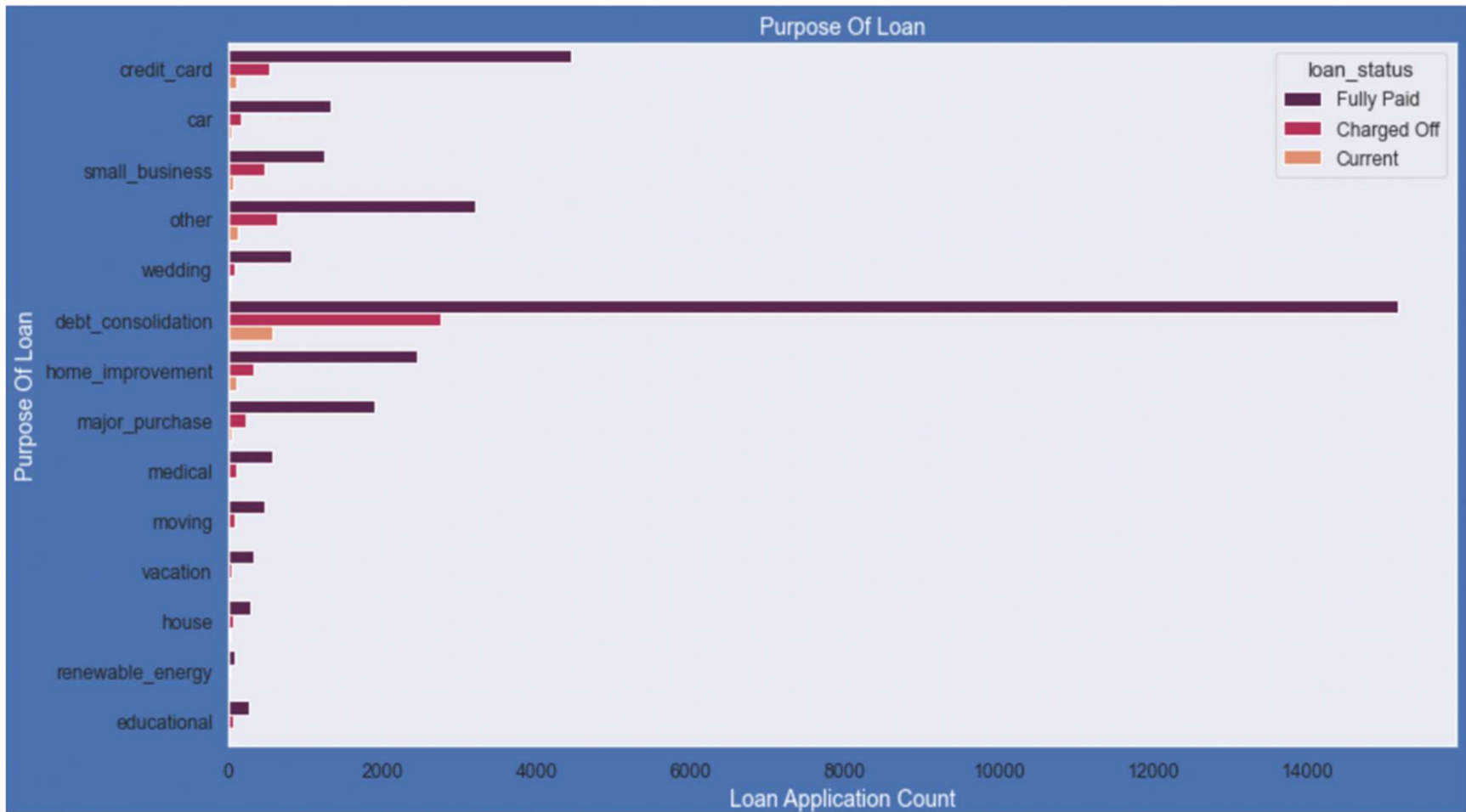


We have used clustermap to show correlation and dendrograms -> for relevant columns

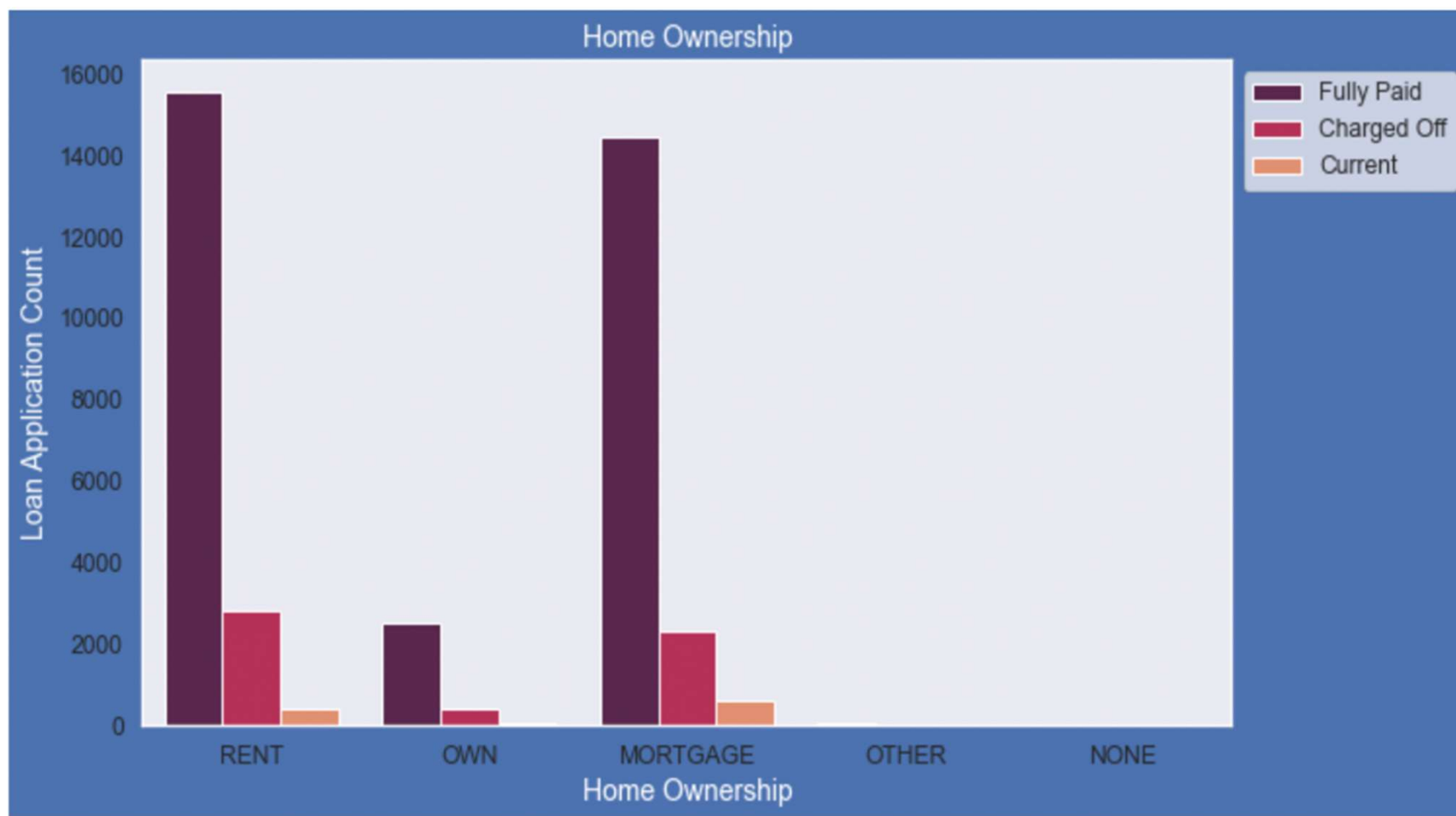
Segmented Analysis



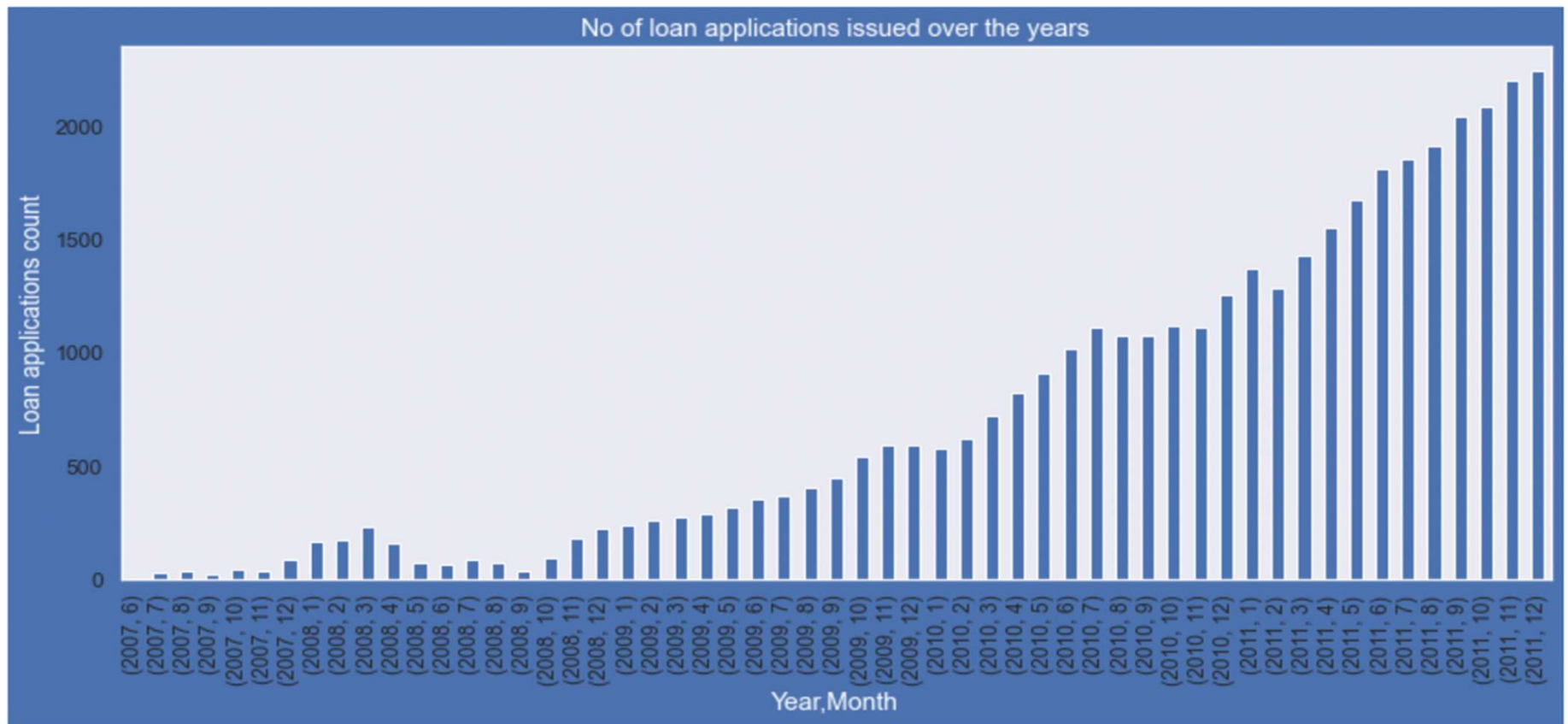
Most people have fully paid their loan, 1126 people are currently paying and 5584 customers are charged off-> defaulters



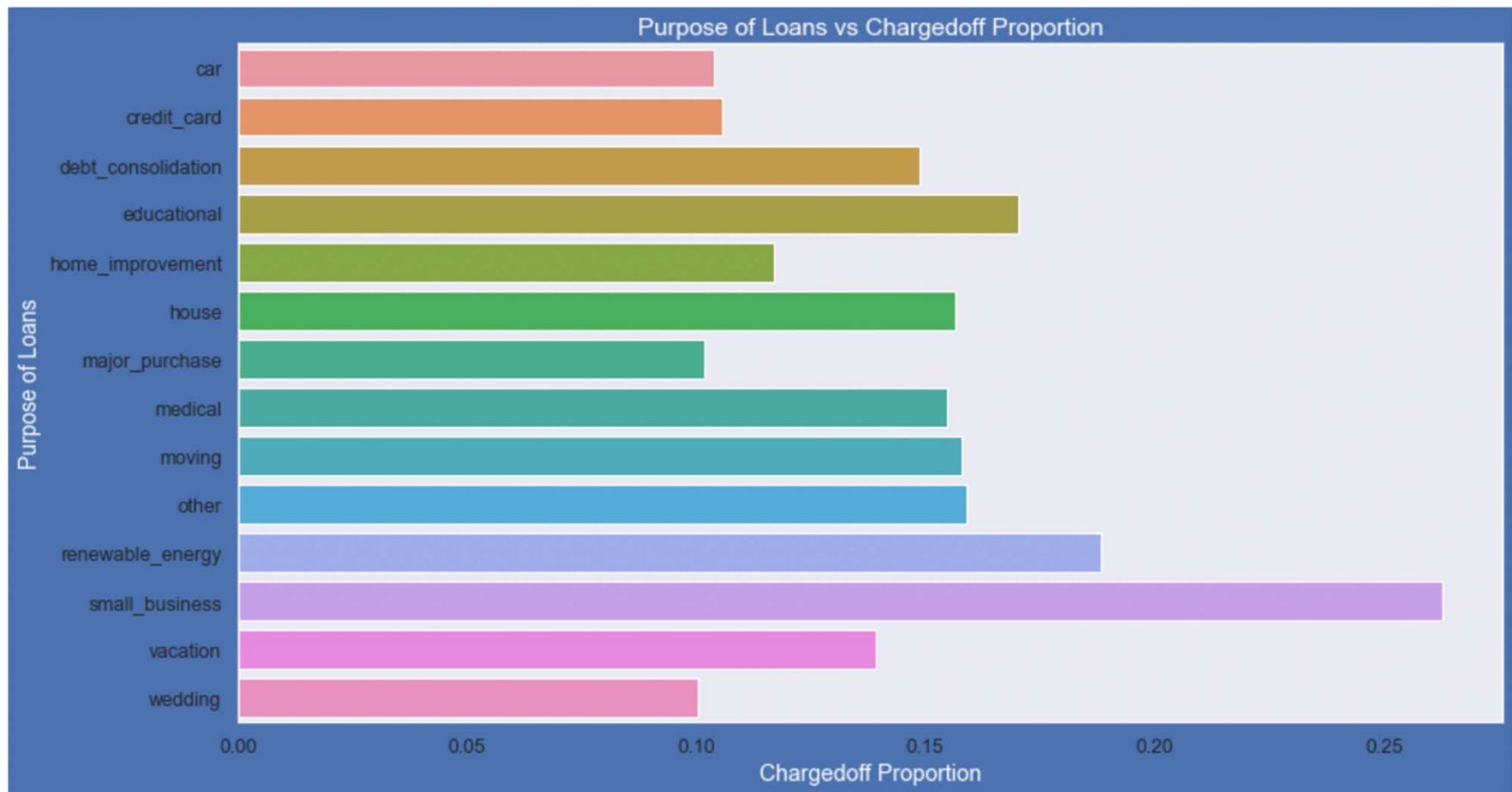
Customers whose objective of loan was to consolidate debt has the maximum defaulters



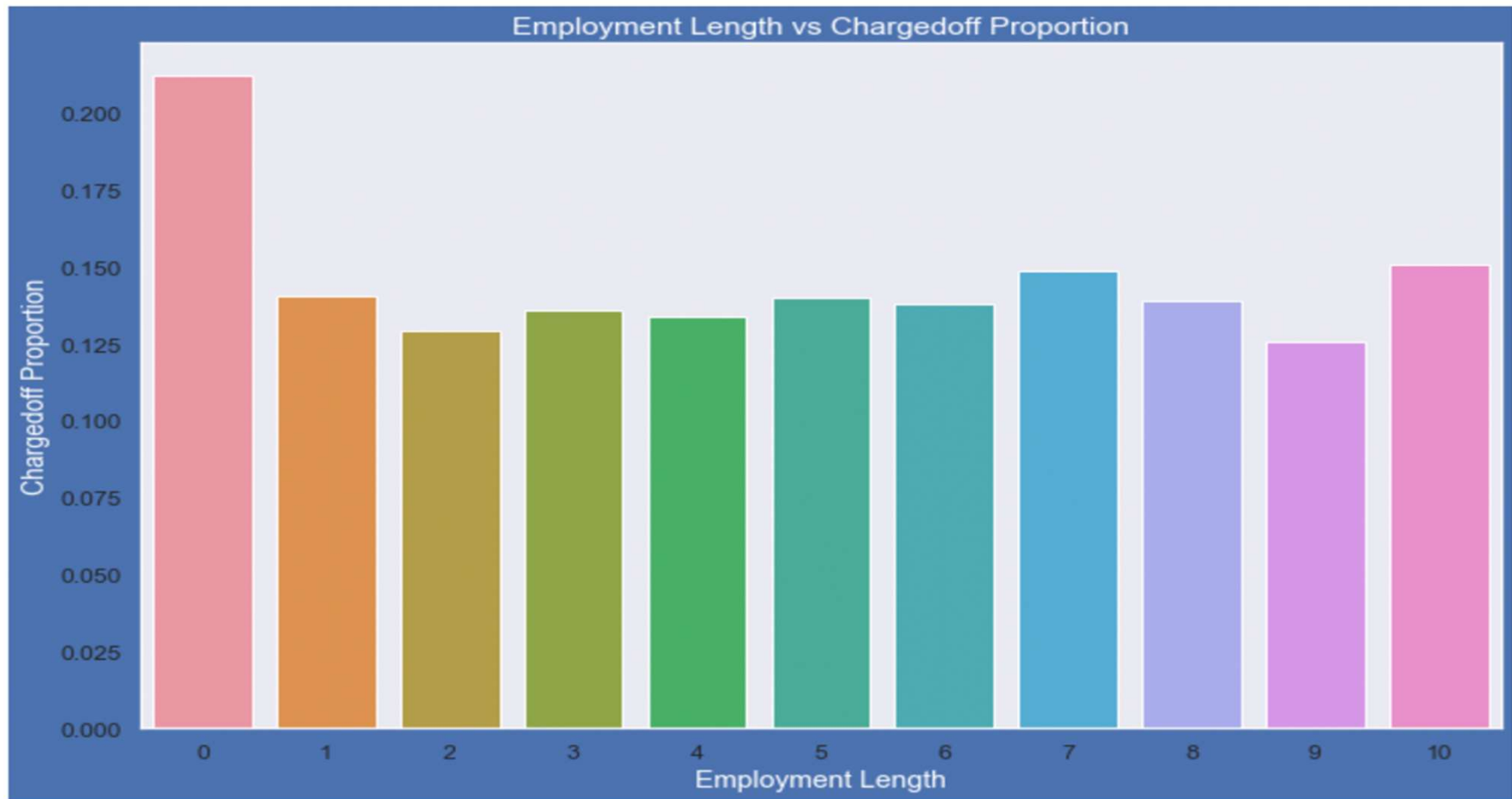
Most of the customers residing on rent or mortgage are defaulters



Every year the no. of loan of applicants are increasing



People who borrow loan for starting small business are mostly defaulters



Customers with less no. of years of employment fall under large charged off segment