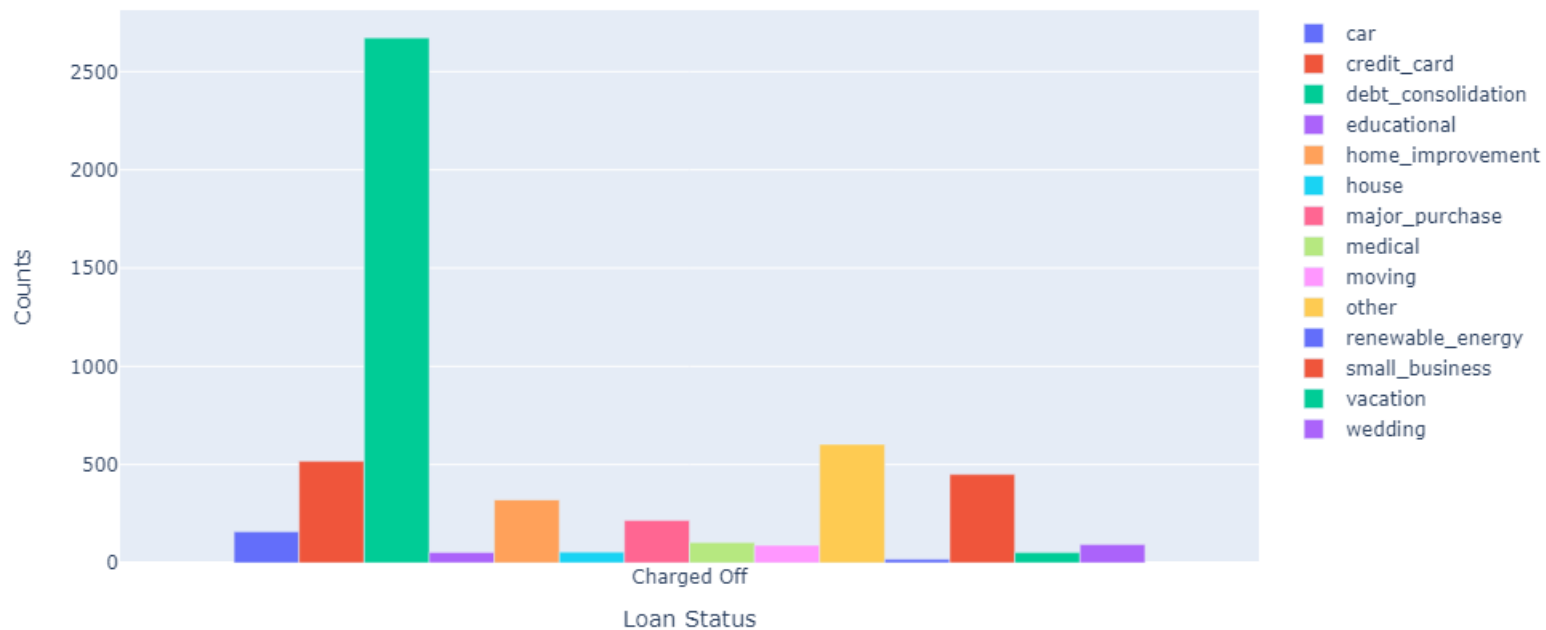


# Lending Club Case Study

## Relationship between purpose vs loan status

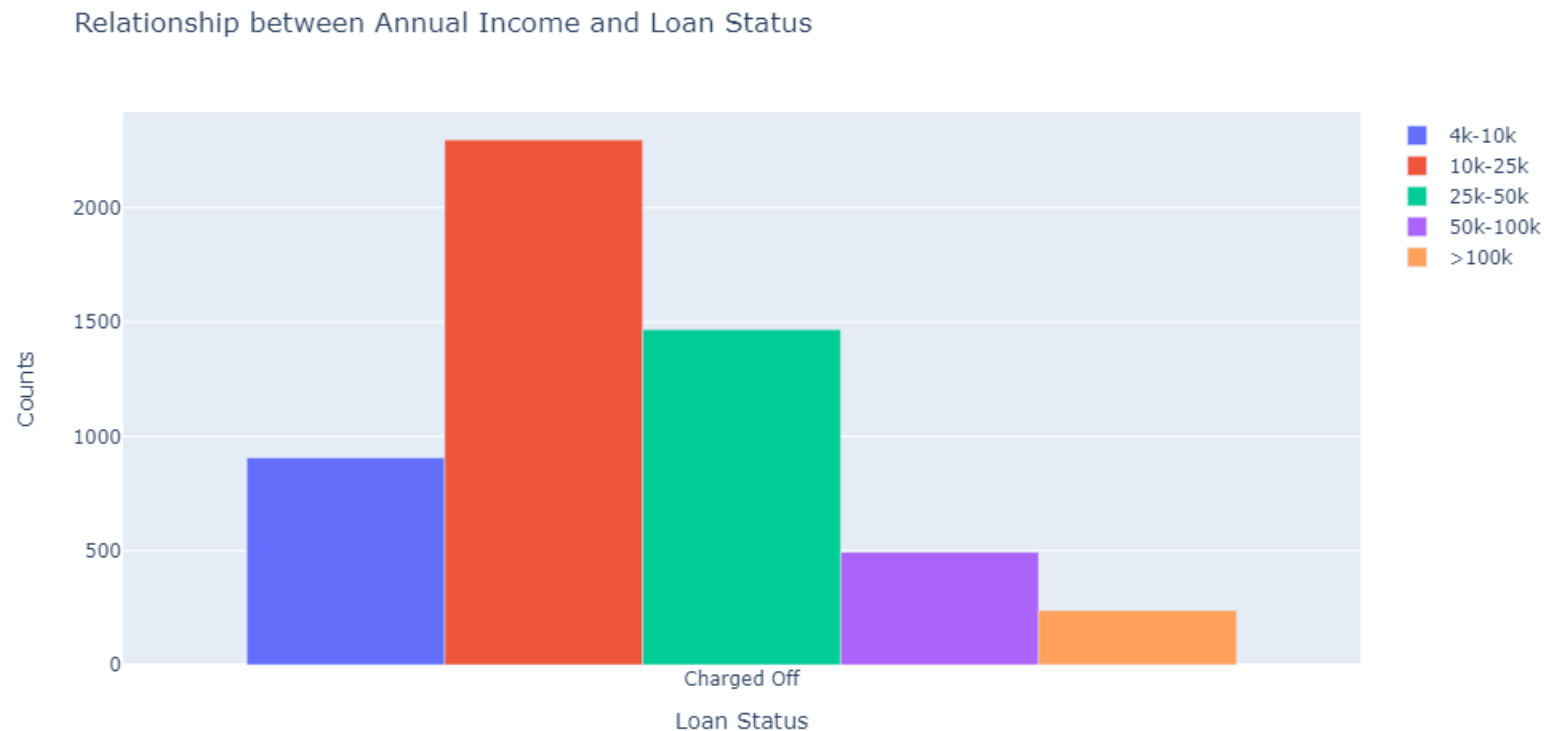
### Relationship between purpose and Loan Status



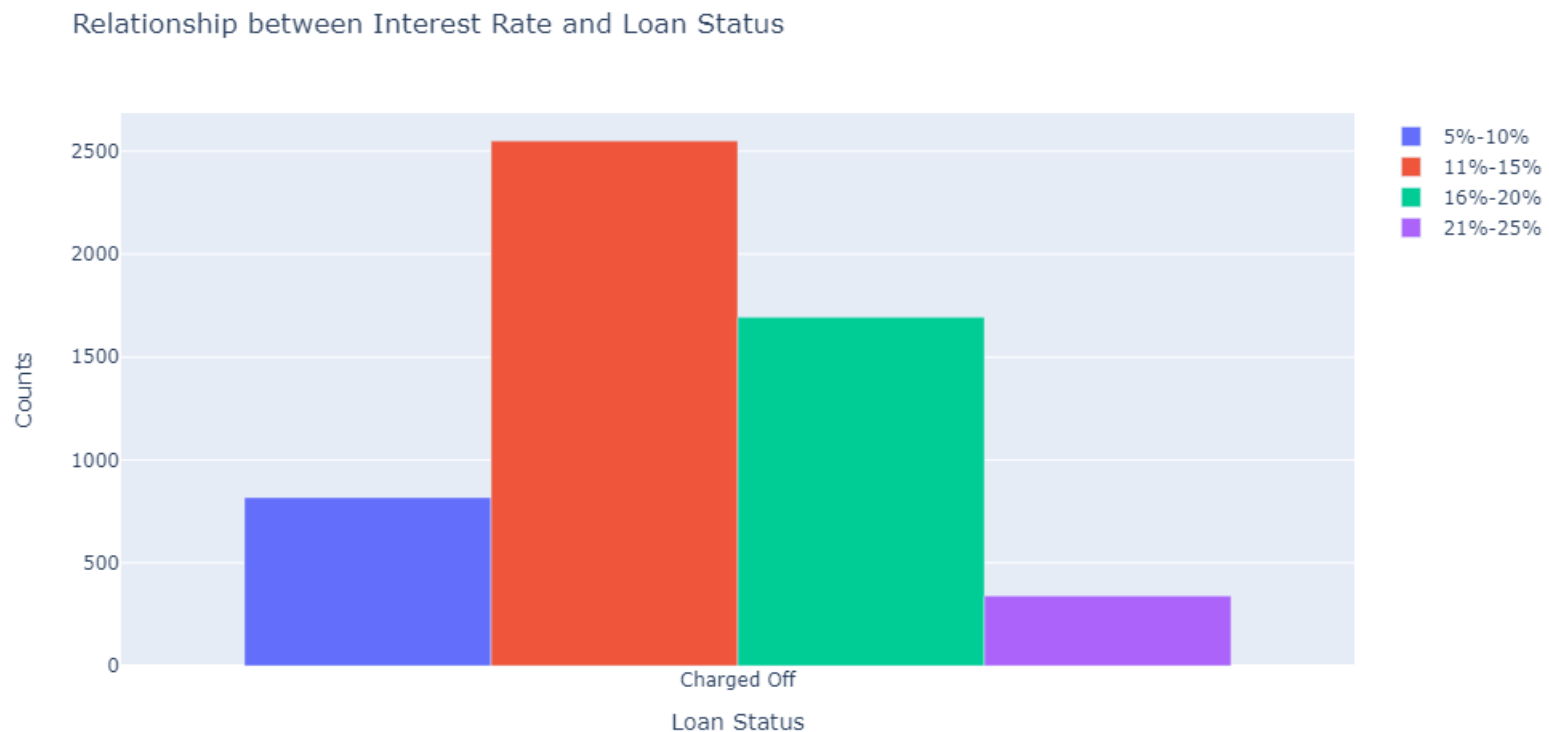
# Relationship between home ownership vs loan status



# Relationship between annual income vs loan status



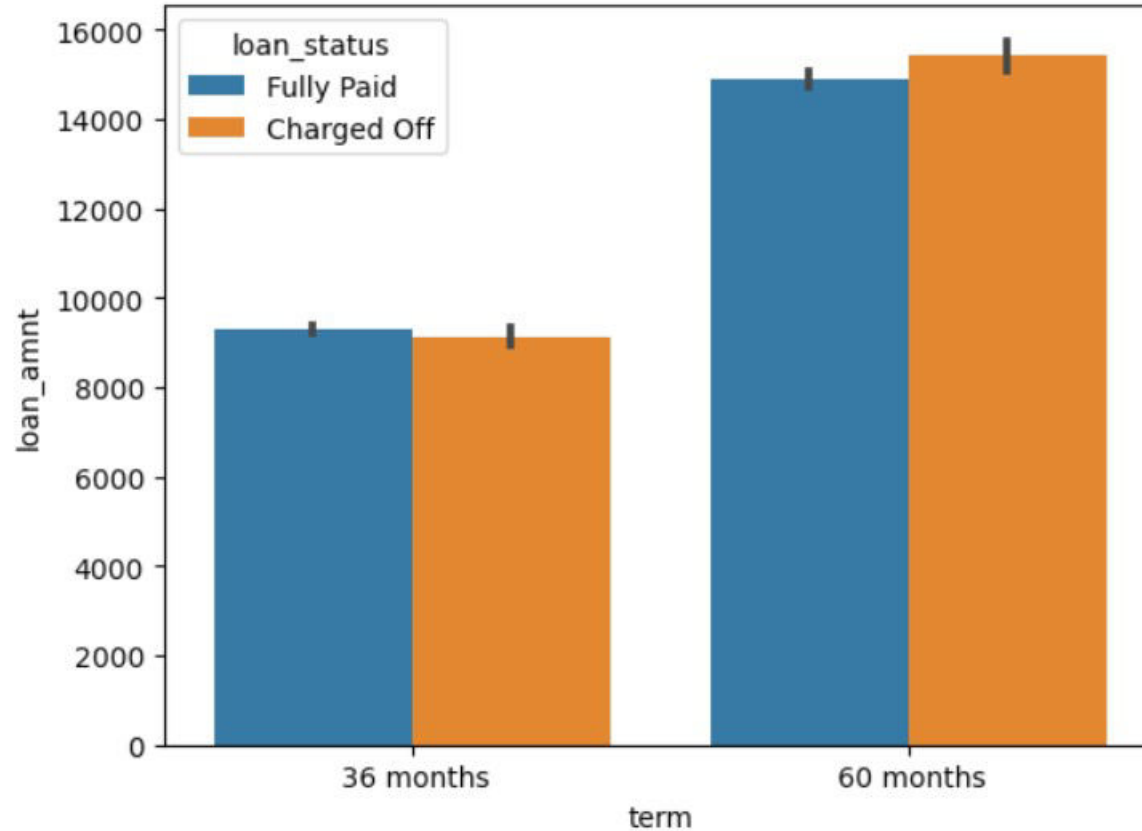
# Relationship between interest rate vs loan status



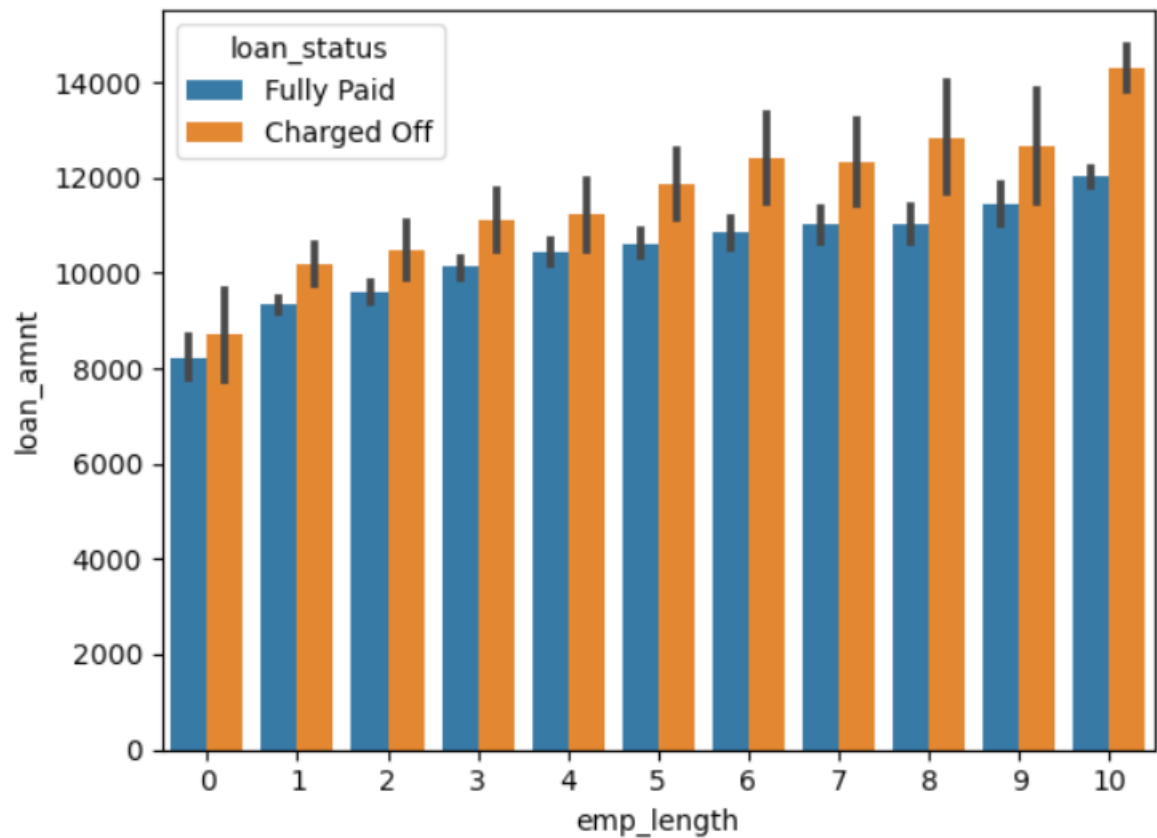
# Relationship between funded amount vs loan status



# Relationship between term vs loan amount

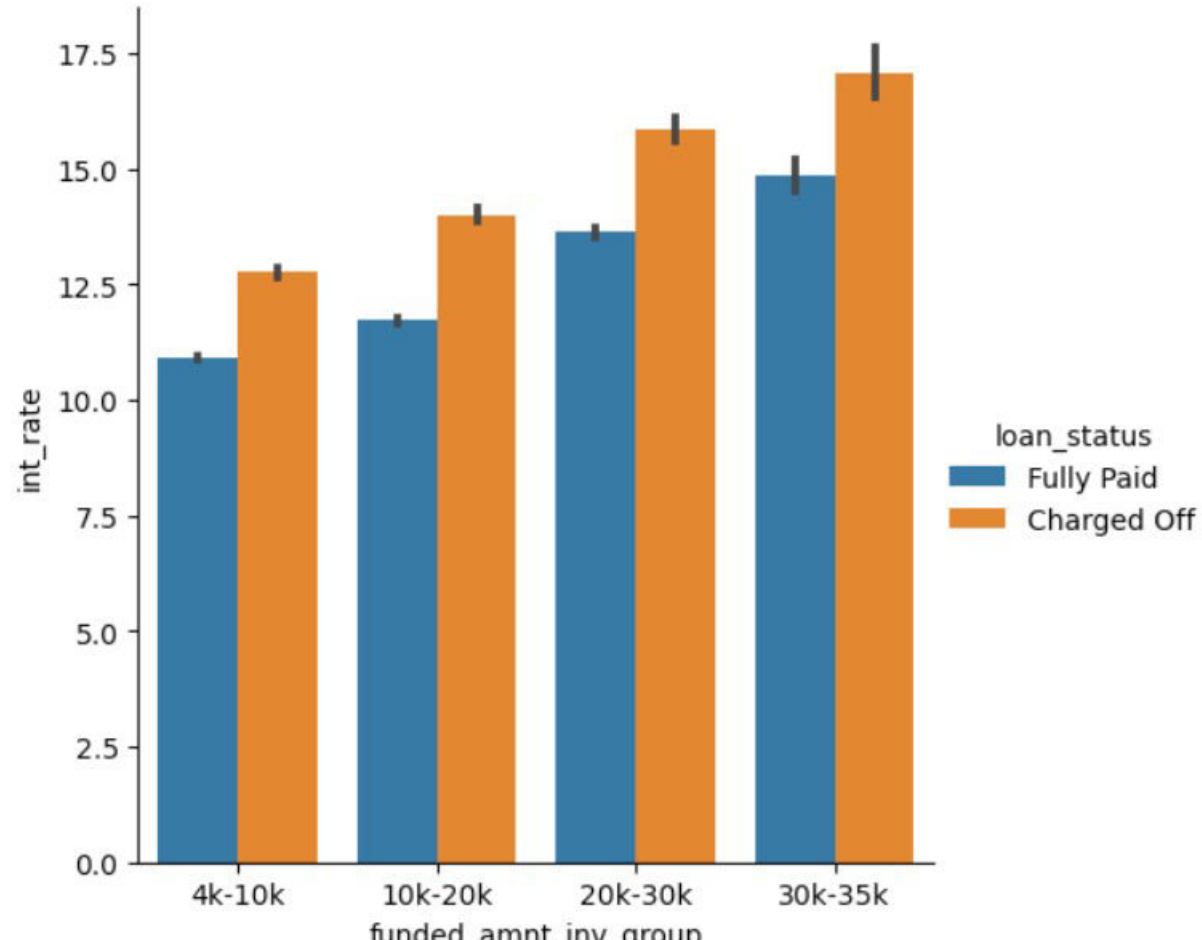


# Relationship between employee length vs loan amount





# Relationship between funded amount vs int rate



# Observation

- People who are living in rented house are more likely to default
- People who took loan for debt consolidation are more likely to default
- People who earn 4k to 10K per annum are more likely to default
- When the interest rate is between 11 to 15% then it is more likely to get defaulted
- When the funded amount is between 4k to 10k then it is more likely to get defaulted
- Higher the term higher the chance of default
- Higher the Employment length higher the chance of default because they are more likely to get higher loan amount for higher terms
- The interest rate is higher for charged off loans compared to the fully paid loans.