

Sheet1

id	
member_id	
emp_title	
emp_length	
pymnt_plan	
loan_staus - Current is not required	
url	
desc	
zipcode	
initial_list_status - f	
collections_12_mths_ex_med	
mths_since_last_major_derog	
policy_code	
application_type	
annual_inc_joint	
dti_joint	
verification_status_joint	
acc_now_delinq	
tot_coll_amt	
tot_cur_bal	
tot_coll_amt	
tot_cur_bal	
open_acc_6m	
open_il_6m	
open_il_12m	
open_il_24m	
mths_since_rcnt_il	
total_bal_il	
il_util	open_rv_12m
open_rv_24m	
max_bal_bc	
all_util	
total_rev_hi_lim	
inq_fi	
total_cu_tl	
inq_last_12m	
acc_open_past_24mths	
avg_cur_bal	
bc_open_to_buy	
bc_util	
chargeoff_within_12_mths	
delinq_amnt	
mo_sin_old_il_acct	
mo_sin_old_il_acct	
mo_sin_old_rev_tl_op	
mo_sin_rcnt_rev_tl_op	
mo_sin_rcnt_tl	
mort_acc	
mths_since_recent_bc	
mths_since_recent_bc_dlq	
mths_since_recent_inq	
mths_since_recent_revol_delinq	
num_accts_ever_120_pd	
num_actv_bc_tl	
num_actv_rev_tl	
num_bc_sats	
num_bc_tl	

Sheet1

num_il_tl
num_op_rev_tl
num_rev_accts
num_rev_tl_bal_gt_0
num_sats
num_tl_120dpd_2m
num_tl_30dpd
num_tl_90g_dpd_24m
num_tl_op_past_12m
pct_tl_nvr_dlq
percent_bc_gt_75
pub_rec_bankruptcies
tax_liens
tot_hi_cred_lim
total_bal_ex_mort
total_bc_limit
total_il_high_credit_limit

#N/A

col_required	Analysis Done
addr_state	Yes
annual_inc	Yes
grade	Yes
home_ownership	Yes
purpose	Yes
sub_grade	Yes
verification_status	Yes
delinq_2yrs	Yes
dti	Yes
funded_amnt	Yes
total_acc	Yes

Sheet2

Status
no big impact
Annual income has very less impact on the charged off cases. 0.75 quantile for both chargeoff and fully paid are
Grade E G and F has highest number of charged offs more than 26%
The above data clarifies that there is a slight change in the percentage contribution to the loan status
#purpose has highest number charged off percentage for 'renewable_energy', 'small_business' more than 18%
#sub_grade -- sub_grade Further lower the grade the more the charged off
Not Verified source has lesser charged off percentage
For more than 1 delinquency incidents there is clear indication of customer being charged off
Nothing very conclusive
Charge off percentage increases with the increase in funded_amnt it is more than 18% if the funded amount goes beyond 25K
Charge off percentage increases with the zero in total_acc it is more than 15% which is base average