

## **Loan Data Analysis Summary**

### **Year-wise Loan Amount Statistics**

Year-wise loan amount statistics are analyzed to understand trends in loan disbursement over time. The results are summarized in a tabular format or chart for visualization.

### **Grade and Sub-grade Wise Revolving Balance**

The revolving balance is analyzed across different grades and sub-grades to identify patterns and correlations. This can help in assessing the creditworthiness of borrowers.

### **Total Payment: Verified vs Non-Verified Status**

A comparative analysis is conducted between the total payments made by borrowers with Verified status and Non-Verified status. The summary provides insights into borrower behavior and reliability.

### **State-wise and Month-wise Loan Status**

Loan statuses are categorized by state and month to observe geographic and temporal trends in loan repayment, defaults, or charge-offs.

### **Home Ownership vs Last Payment Date Statistics**

An analysis of home ownership categories (Rent, Own, Mortgage) against last payment dates is performed to evaluate payment patterns.