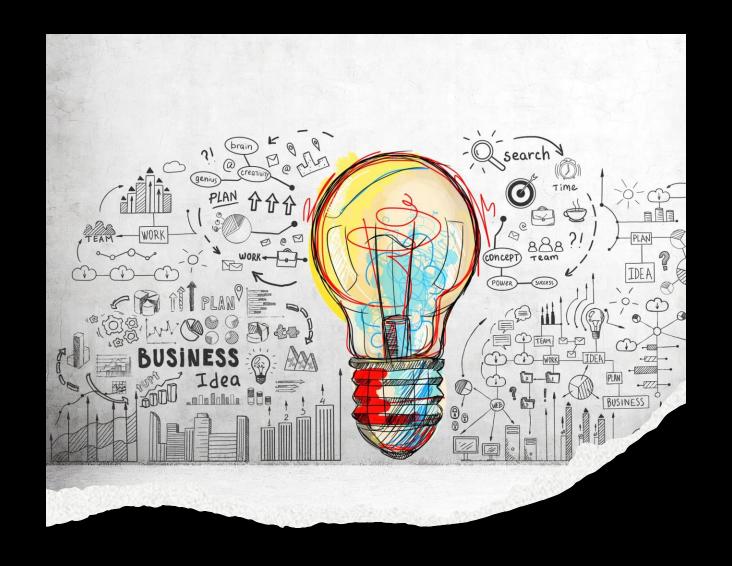
Lending club case study

By:

- Siddhartha Khatri
- Gangadhar Reddy



Problem Statement

Company and investors are not able to identify the applicants profile properly before loan approval and hence they are facing both business and financial loss.



Objective

0,18

०५०

.60

260

Sec. As

0.

0.

3

.co

SEY

62.08

.1

810.68

595,08

0 0.00 CA1000

101.101

25.78

128 851

11.882

00 100

485.5h

48.88

%.

20.00

124

cto

080.00

115,48

10.64

161.09

.چن

30.20

·c,v

100

36.01

· (2)

950.00

17.00

S

20.00

C9. C7

3

.28

.0

20.00

0,000

500.00

कुटिं देश

Yes. 175.26

2.78

.go

6860 W

280

6

6000

97. 168 63. 176

0,7%

The aim is to identify patterns which indicate if a person is likely to default, which may be used for taking actions such as denying the loan, reducing the amount of loan, lending (risky applicants) at a higher interest rate, etc.

35.

101

32.029

29.131

33.323

38.

20.282

12.101

\$2.00

10.02

100.00

600 576 121.78

11.12

012.10

25.05

3000

35.00

72.69

637.74

C.C.

S.O.

611.13

20.0

26,00

061 100.10

1.

808.76

15.51

60° AN

25.72

111.89

V5.24

168.050

020301

25.76

ver les

11,14

200

05.76

A15.08

000

CNS. 21

32.023

23.323

20.22.47

19.518

200

250

VV. V80

16.312

20.030

15.11

12.036

51.345

14.000

6.818

1.60%

15.020

67.21

38.743

20.382

12.101

91:901

7.321

0.088

21.661

19.250

34.609

38.131

ds.33

128 298

152.69

5. V. ON . OC.

96%

.00

40.0%

ch 000 00.00

81.25

192.68

150.10

500.65

121.08

C57.00

53.020

23.221

W. ZV

72.098

369

0.973

155

73.601

10.105

100.34

15.500

3.765

54.322

13.46

36.561

38.161

19.64

28.801

2.518

17.17

24.584

91.7h

989

43.613

32.121

10.10

57.322

VO.38

81.69

8 The Sale 905. AN

600

LY CO.

80.

012:21

15.278

52.025

V.205

10.765

80.

5.161

2.5%

13.004

9.033

88. 1855

75%.78

W.28

012.68

20.00

110.00

42.00

89.00

2007

162.61

25.500

12.926

ON.

60.37A

84.197

821

30.

21.90

00.NS

95.052

D.

6.

60.032

38.

58.21

1.922

22.

0.012

VV.

III

3.

151.734

30

31.

97.397

31.780

30.534

1.50

10.

00.

8.

15.

13.291

26.27

60.00

851.14

125.60

635.54

% Als. O.

26.8

076.46

165.5h

465.46

96.08 100

O. VO

200,7

65.50

00.130

82.623

66.781

1.18

16.911

16.5Kg

86.71

92.179

89.589

45.082

67.307

03.668

63.575

14.601

0.95

000.01

NO.98

15.67

.0,0

cycit!

.C,

25.70

97.8V

25.7%

111.89

V5.24

10.61

101.00

860

180,00

47.44

6020

J. CV

2000

रेश. दि

300.00

69.306

1.283

54.014

15.991

30.878

47.330

36.01

92.292

8.00

39.74

29.72.091

76.076

81.35

16.021

51.651

3.

52.098

70.532

92.199

23.662

10.130

050.255

85.05

26.354

17.121

2540

91.821

13.99h

91.255

82.89A

12.903

35.31

23.164

13.003

29.608

34.168

22.232

23.261

13.088

W1.05V

64.555

83.579

20.738

10.814

3.051

84.57

66.986

160.889

14.00

99.683

12.732

82.10A

10.00

16.693

8.202

59.182

15.914

11.819

OV. 220

18.003

10.316

17.062

204.01

109.67

60.00

Con Con

178.00

80.00

906.26

2005

N.S.

200

102.18

25.75

29.131

26.039

6.729

77.016

80.Ml

64. V2

7754

15.158

15.293

22.662

95.151

66.50

8.679

12.960

94.883

92.902

10.086

39.16

1.570

30.

1.50

3

67.672

81.91

55.04

97.891

81.382

34.918

31.251

28.119

62.347

22.766

NA.878

31.10

77.355

15.11

20.13

32.11

29.89

16.896

30.18

10.564

18.192

86.560

3.55

23.323

12.030

57.345

14.688

6.848

1.60%

NO.020

67.217

CAN

560.11

10

96.924

23.21

5.30

34.609

36.

0.

63.84

17.653

38.12

20.282

12.101

91.501

1.321

0.088

2.80.184

0602

21.664

16.293

22.21

65.634

V2.23

18.57A

NO. 989

2.544

10.565

92.908

85.08

69.593

13.601

81.201