

LENDING CLUB CASE STUDY

By
Irshad Ahmad
Joyvishek Ghosh
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Objectives of Lending Club Case Study

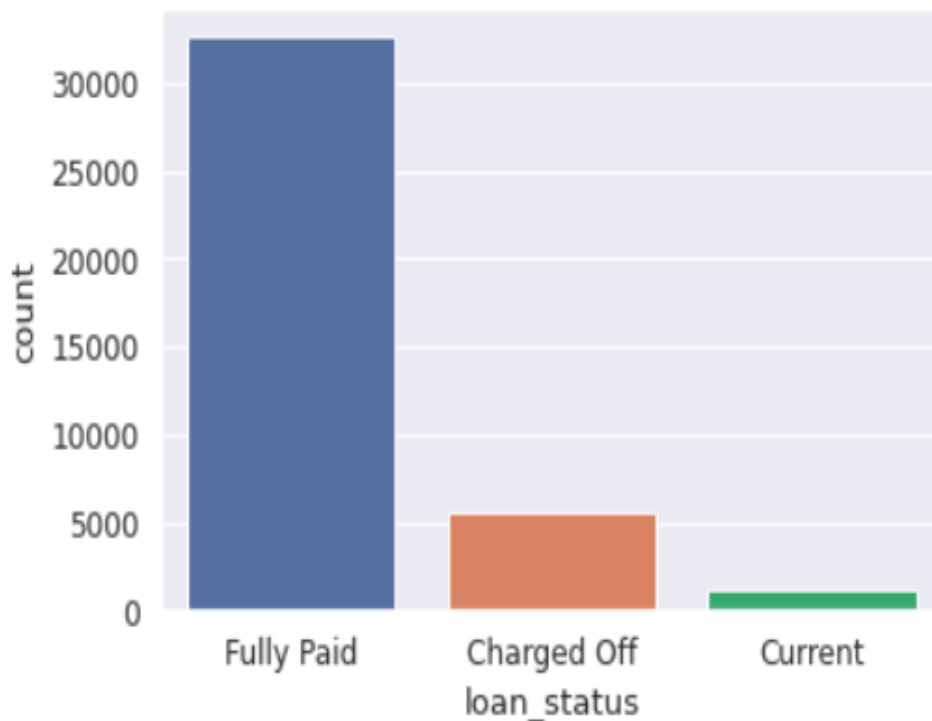
1. Identification of Defaulter Loan Applicant.
2. Identification of Driving Factors.
3. Helping Lenders to select the applicant based on the trend.

PreRequisite Steps

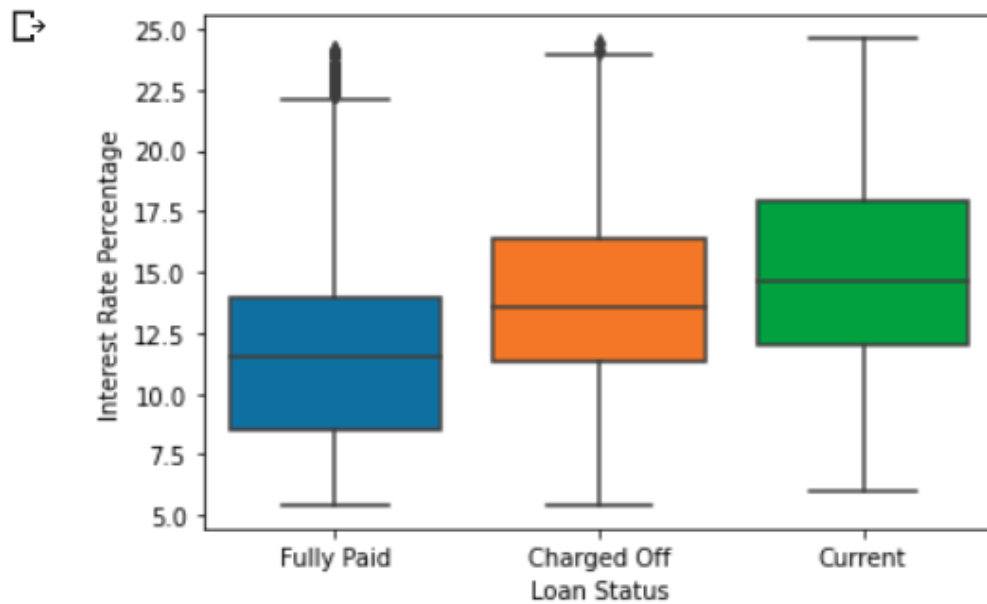
1. Data Cleaning - Remove unwanted and unnecessary attributes.
2. Remove Duplicates - Remove duplicate rows.
3. Remove Outliers - Remove very high and very low values.
4. Missing Values - Replace missing values with default one.

Loan Status Analysis

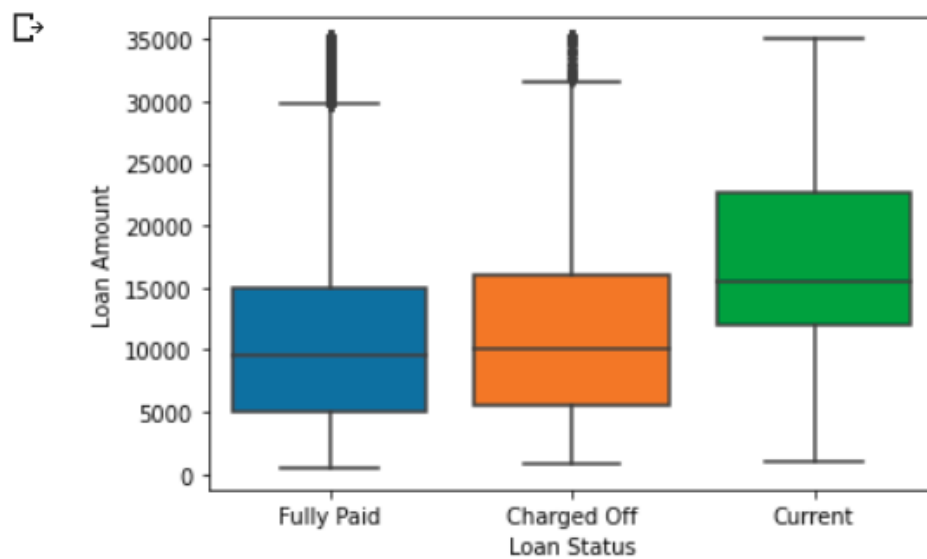
Loan status



Interest Rate V/s Loan status



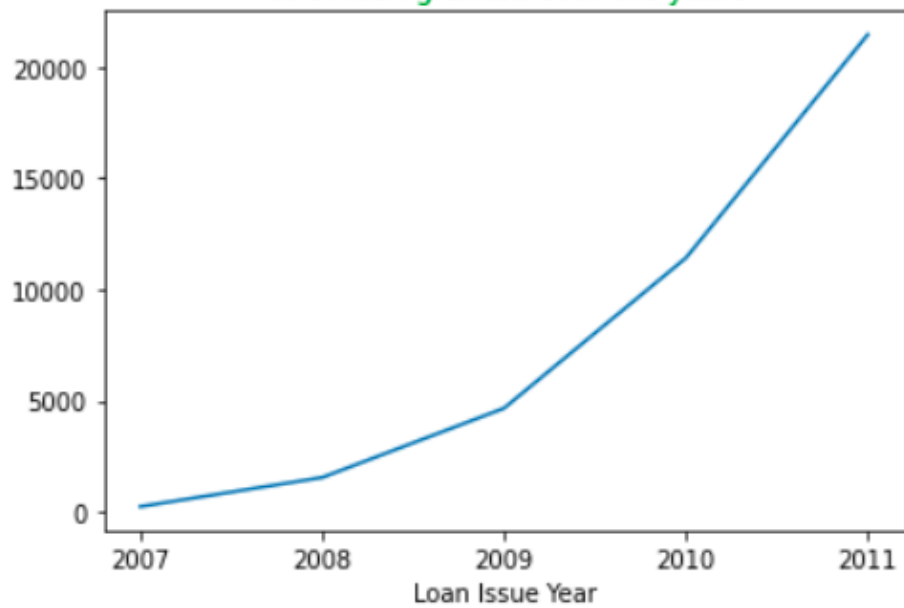
Loan amount V/s Loan status



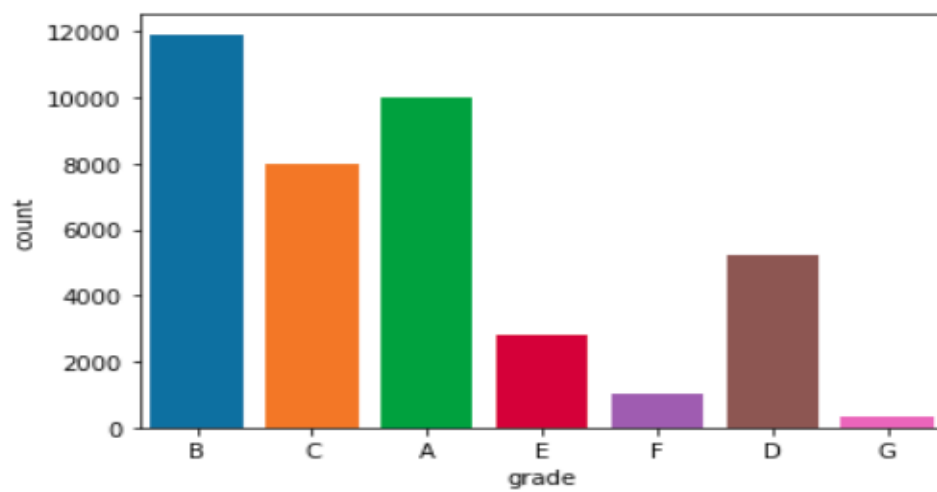
Loans granted over the year

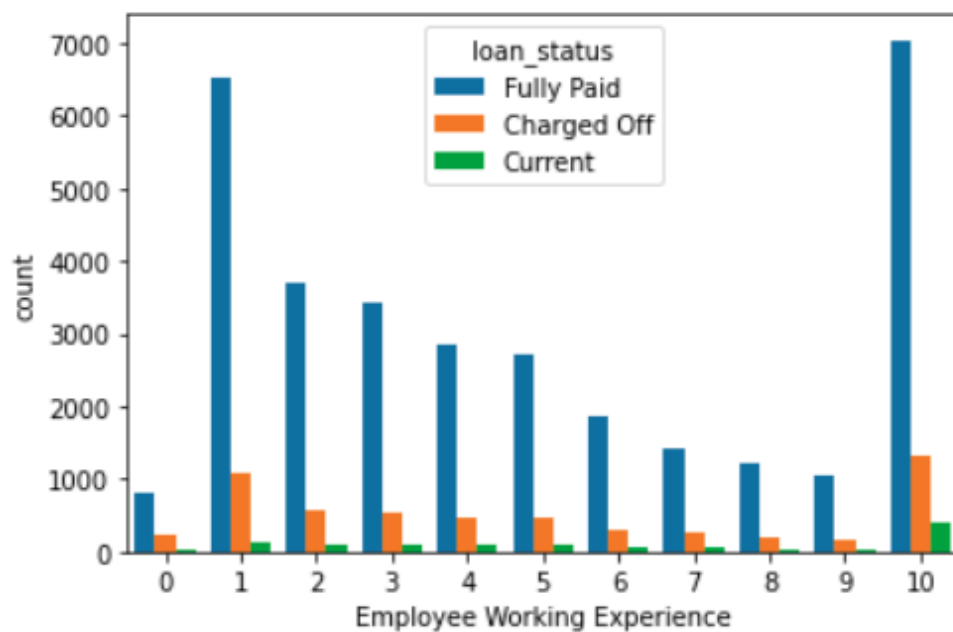
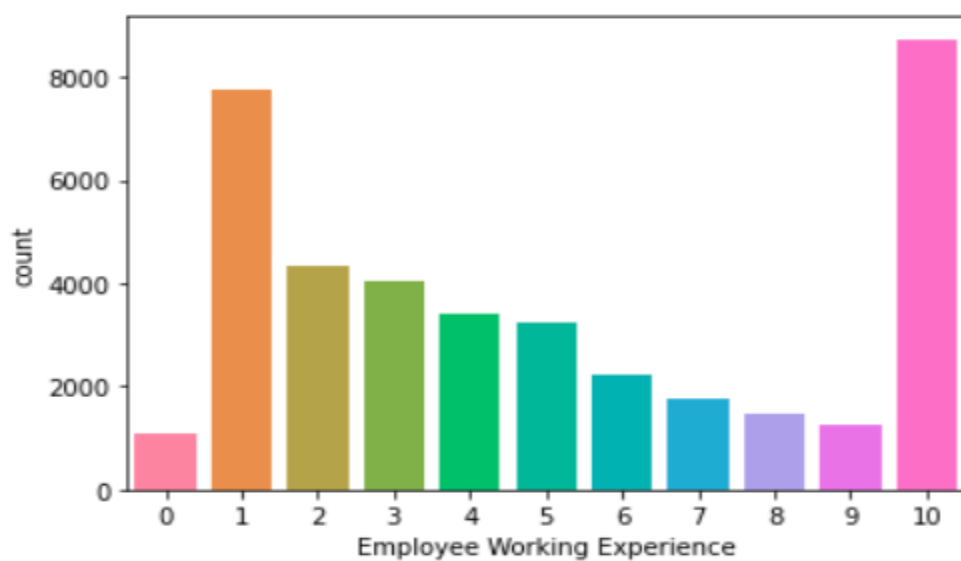


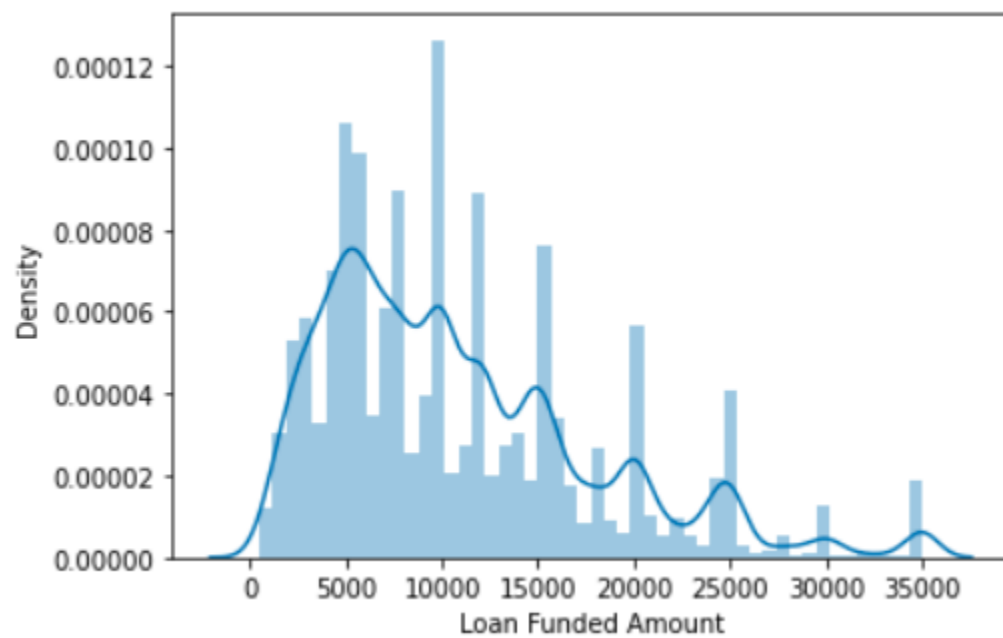
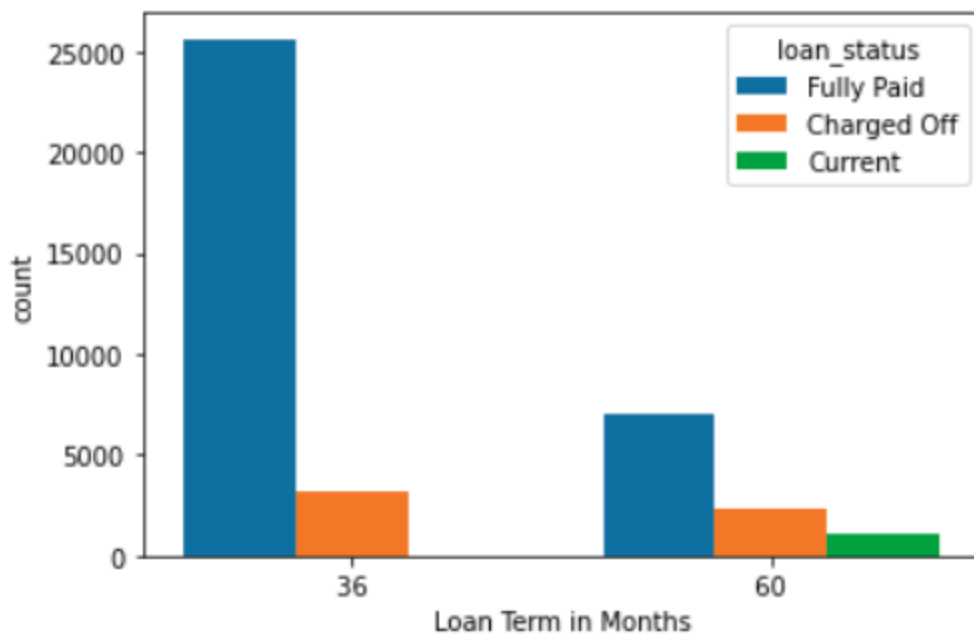
No of loan granted over the years

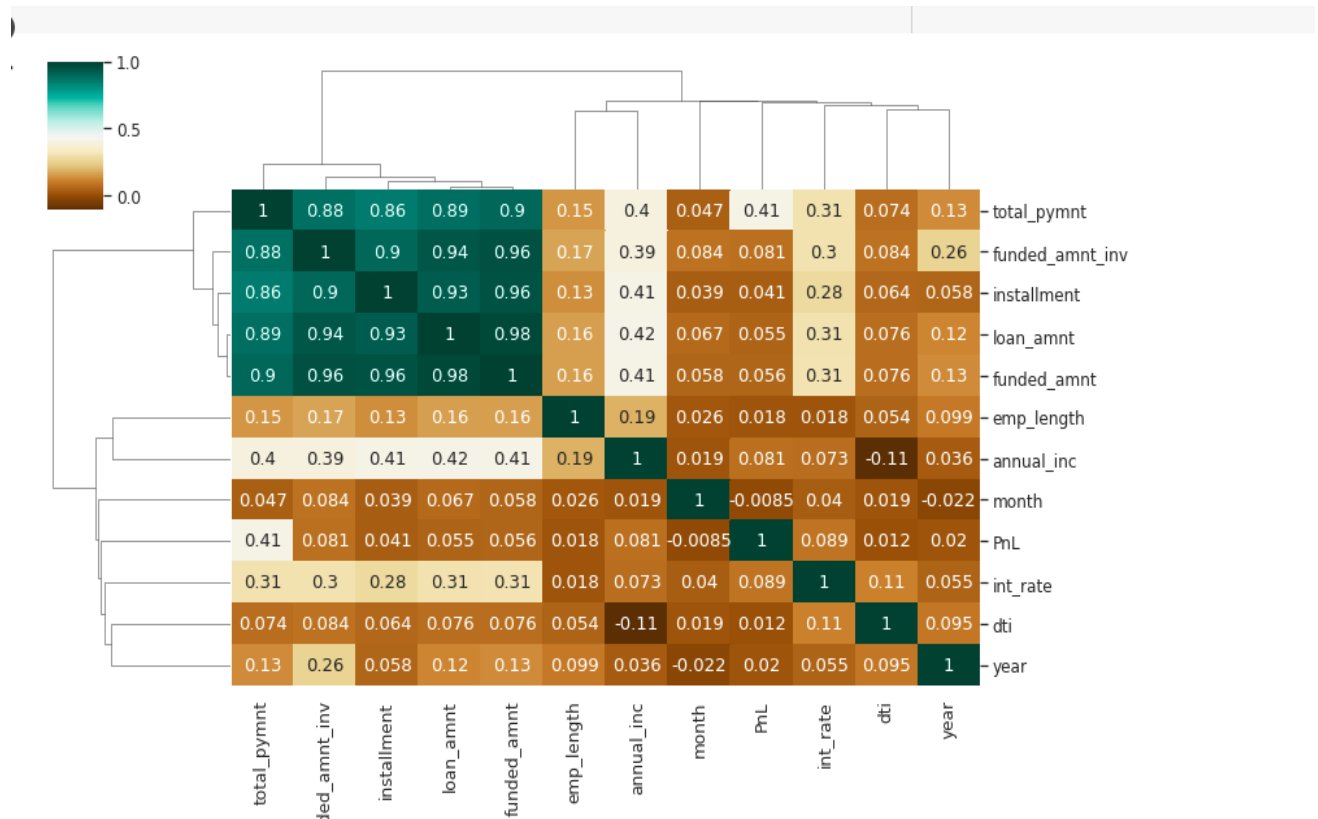


Loan Grade Analysis









1. Observation is that Loan amount, investor amount, funding amount are strongly correlated.
2. Annual income with DTI(Debt-to-income ratio) is negatively correlated.
3. Debt income ratio is the percentage of a consumer's monthly gross income that goes toward paying debts.
4. That means when annual income is low DTI is high & vice versa.
5. positive correlation between annual income and employment years.
6. That means income increases with work experience.

Thank You

