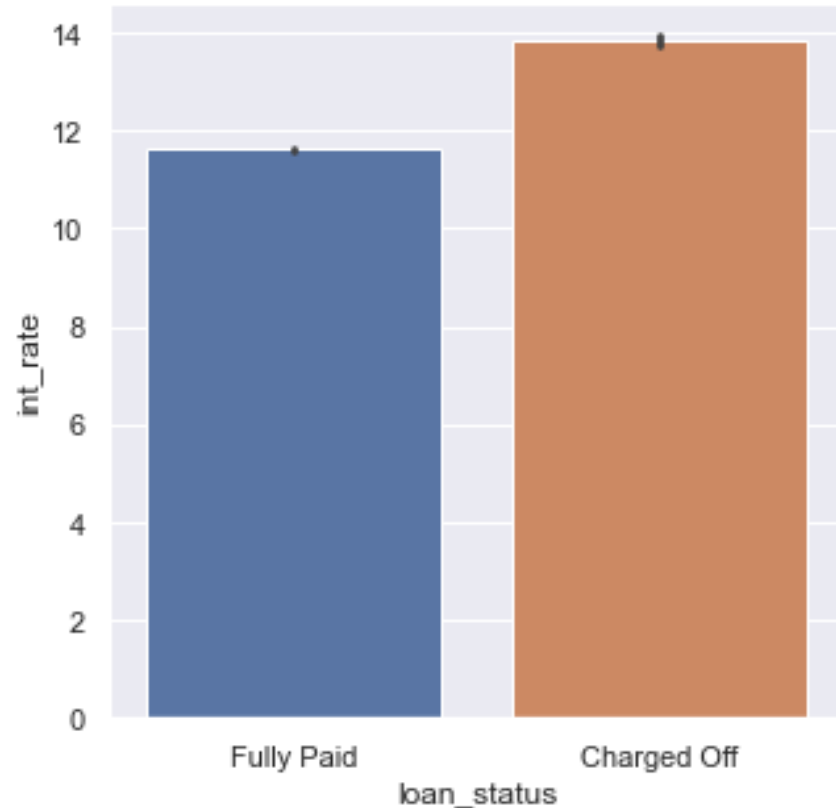


Lending Club Loan: Analysis Report

By Ishan Singh Gill

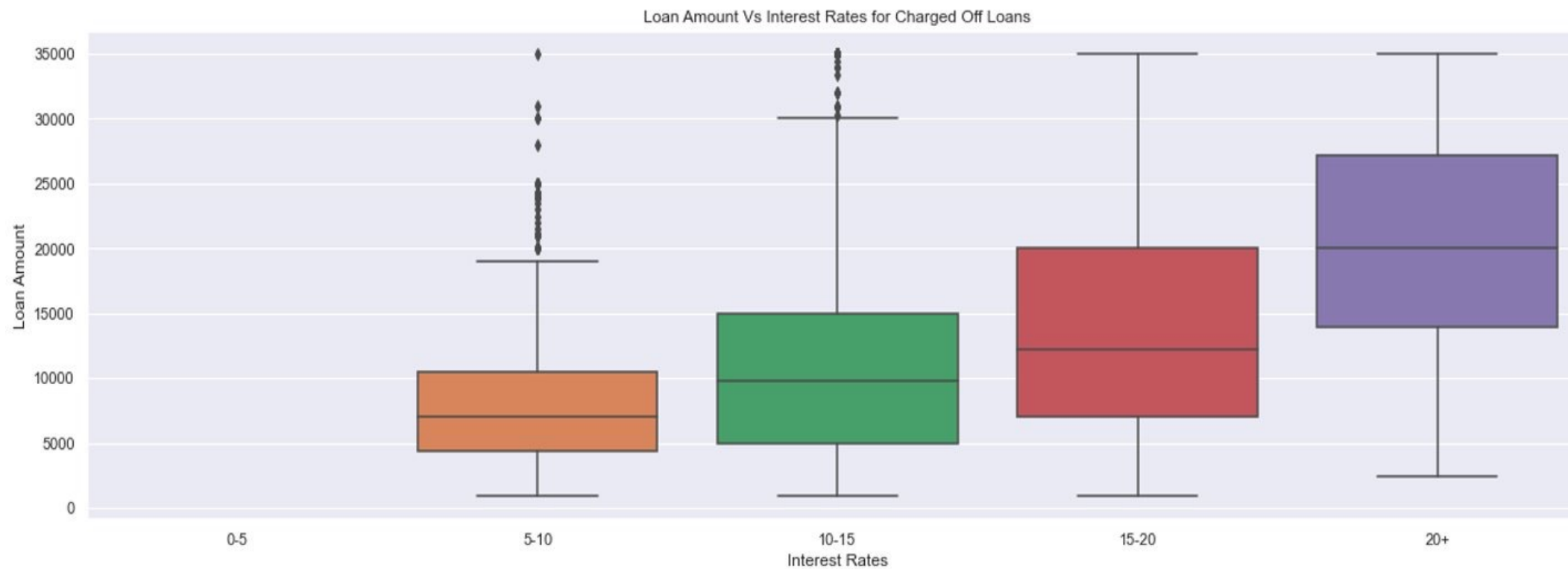


If the interest rate of loan is above 12%, there is a high chance that loans are going to get charged off

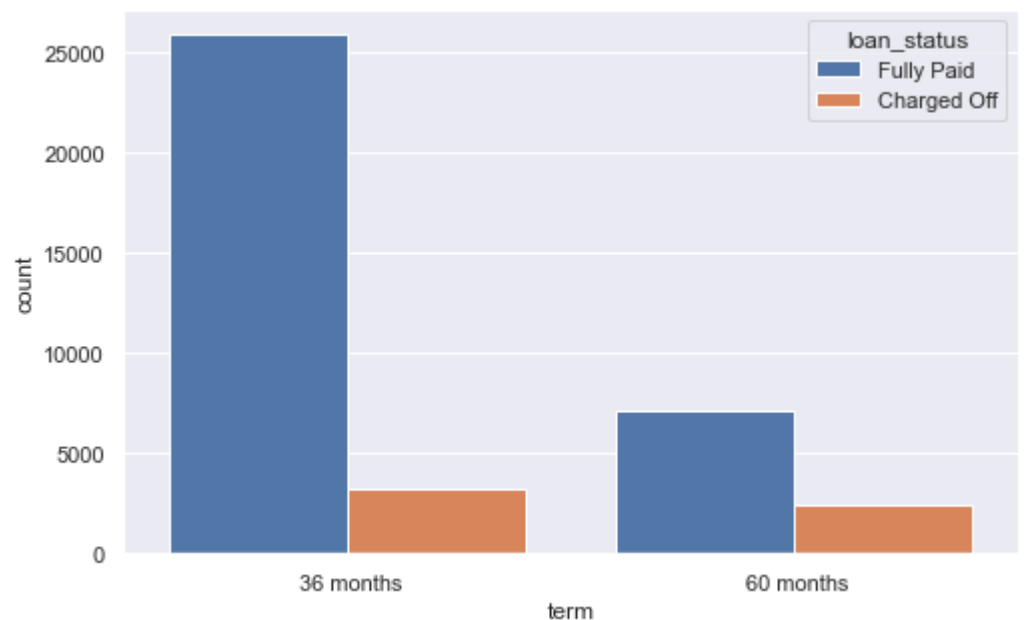


Recommended to take steps, like approving a reduced amount and checking credit score of the member will help in further profiling the loan

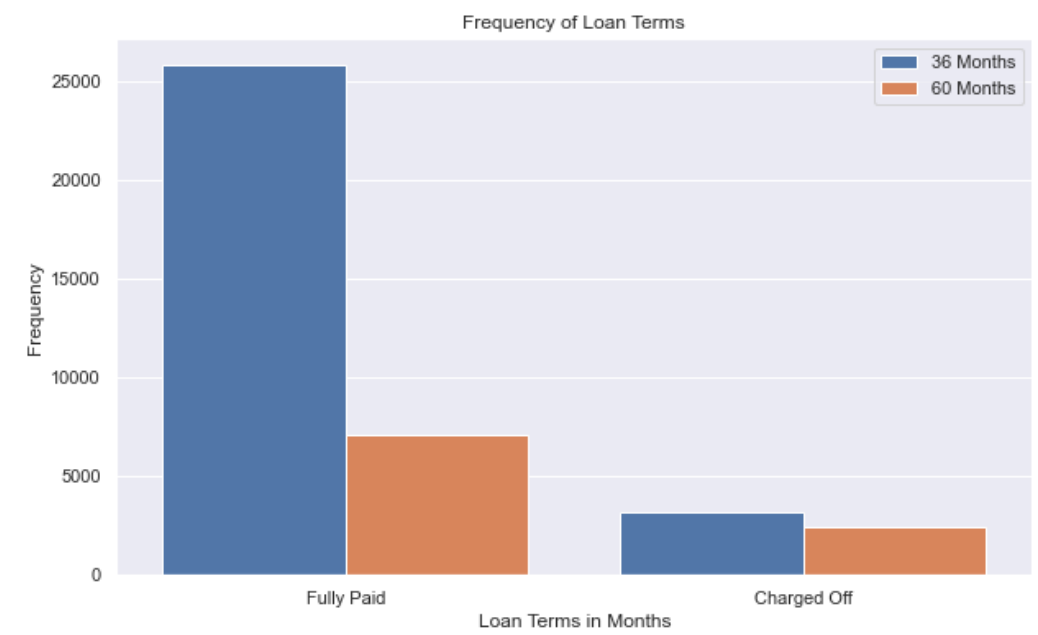
For Loans with higher amount, we have a higher rate of interest



If the term of loan is high, the chance of loan to be charged off is at a high risk than short term loans

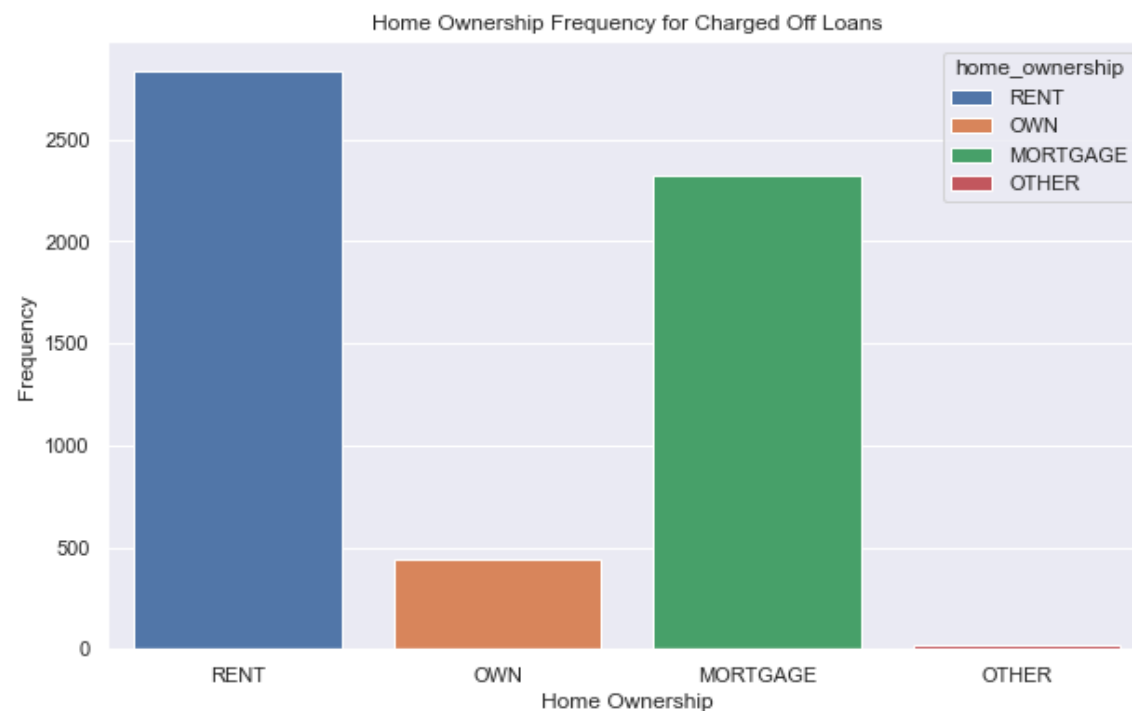
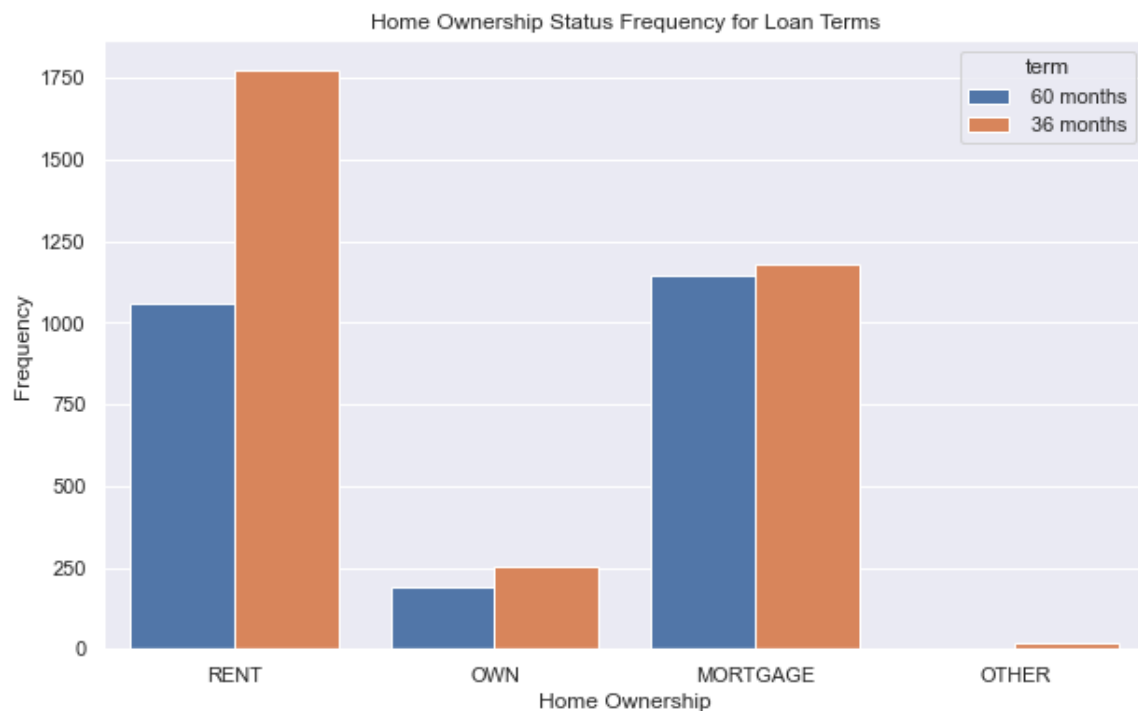


Recommended to check the members age, income range and current liabilities to ensure ability to repay a long term loan

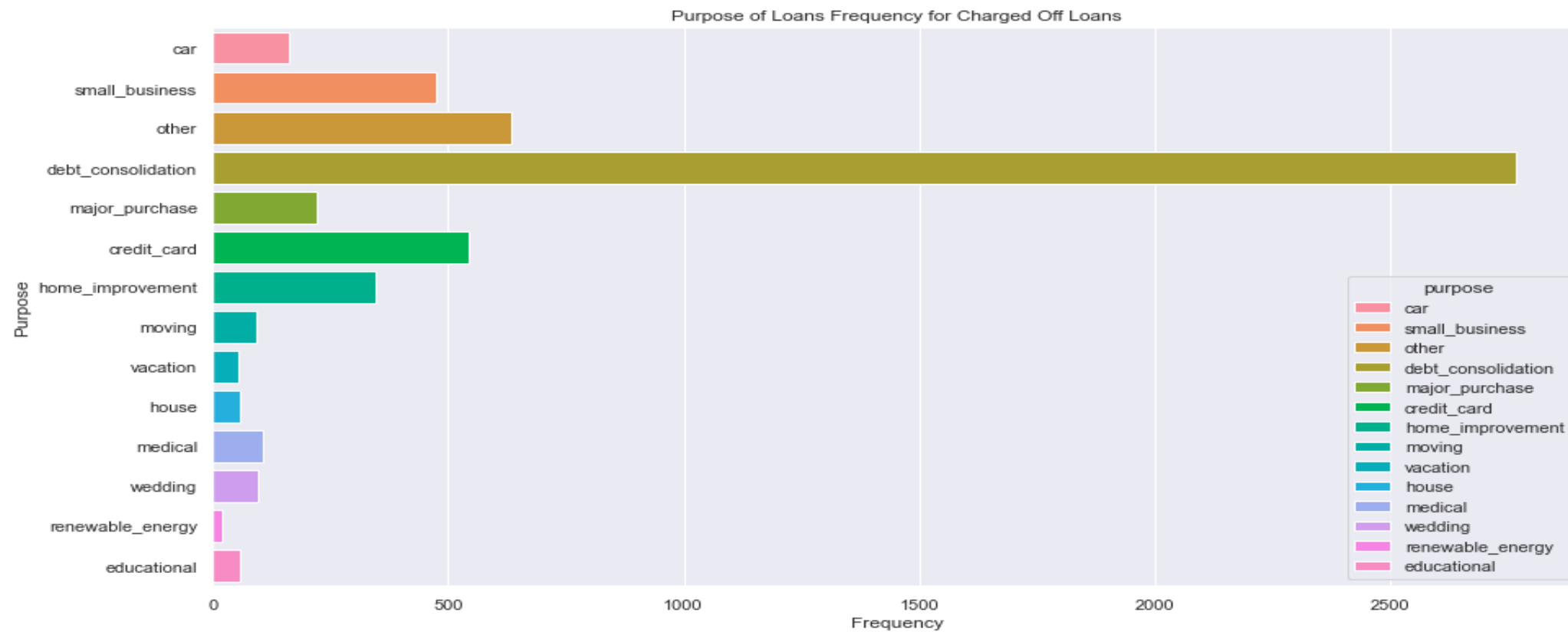


Charged off loans seems to be very less for people who own their own house

This could be an attribute to check to give more points to the requester while approving the loan

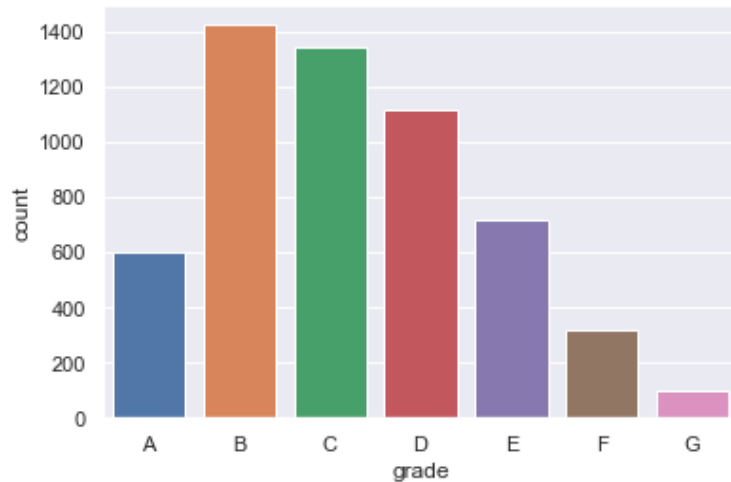


A large group of defaulters seems to have taken loan for debt consolidation

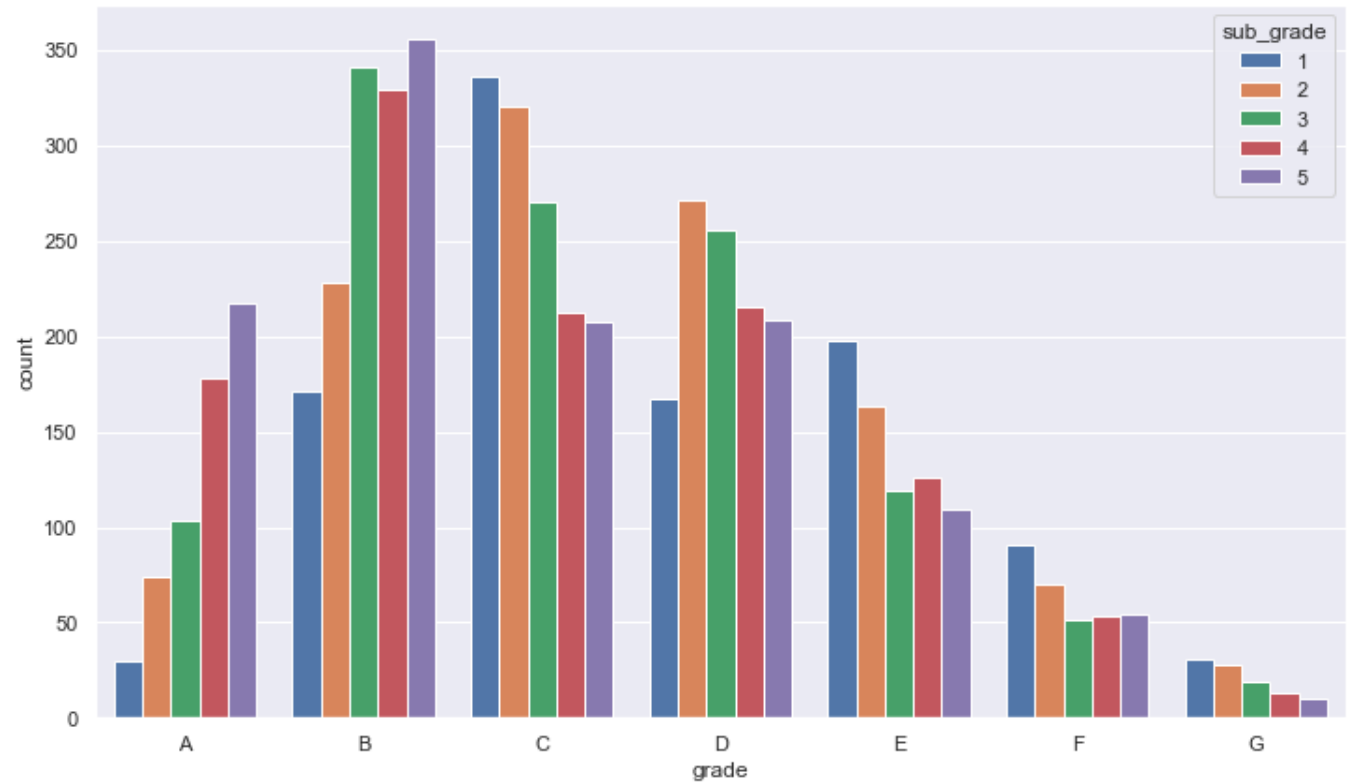


Members' credit score could be a major criteria to approve loan with this purpose

There are more chances of a defaulter when Grade is 'B' and a total grade of 'B5' level



Choose borrowers whose grade are G and total grade is G5 level



The End

By Ishan Singh Gill

