

# Lending Club Case Study

**Contributor:**

**Mayank Bharadwaj**

**C-62, Feb-24**

# Problem Statement

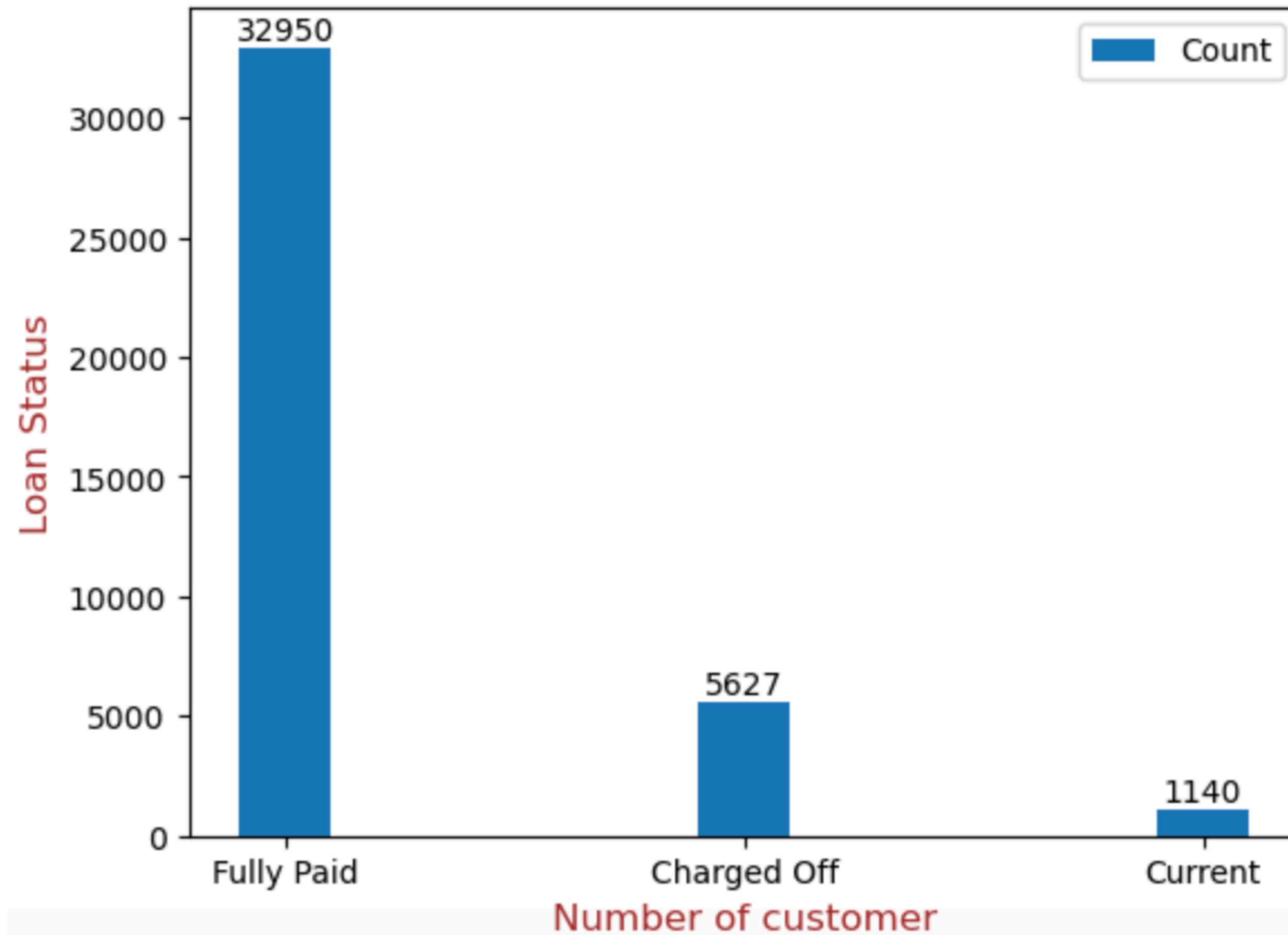
- Lending Club is the largest online loan marketplace, facilitating personal loans, business loans, and financing.
- Borrowers can easily access lower-interest-rate loans through a fast online interface.
- The objective of the analysis is to use the information about past loan applicants and find whether they ‘defaulted’ or not.

# Techniques to solve problem

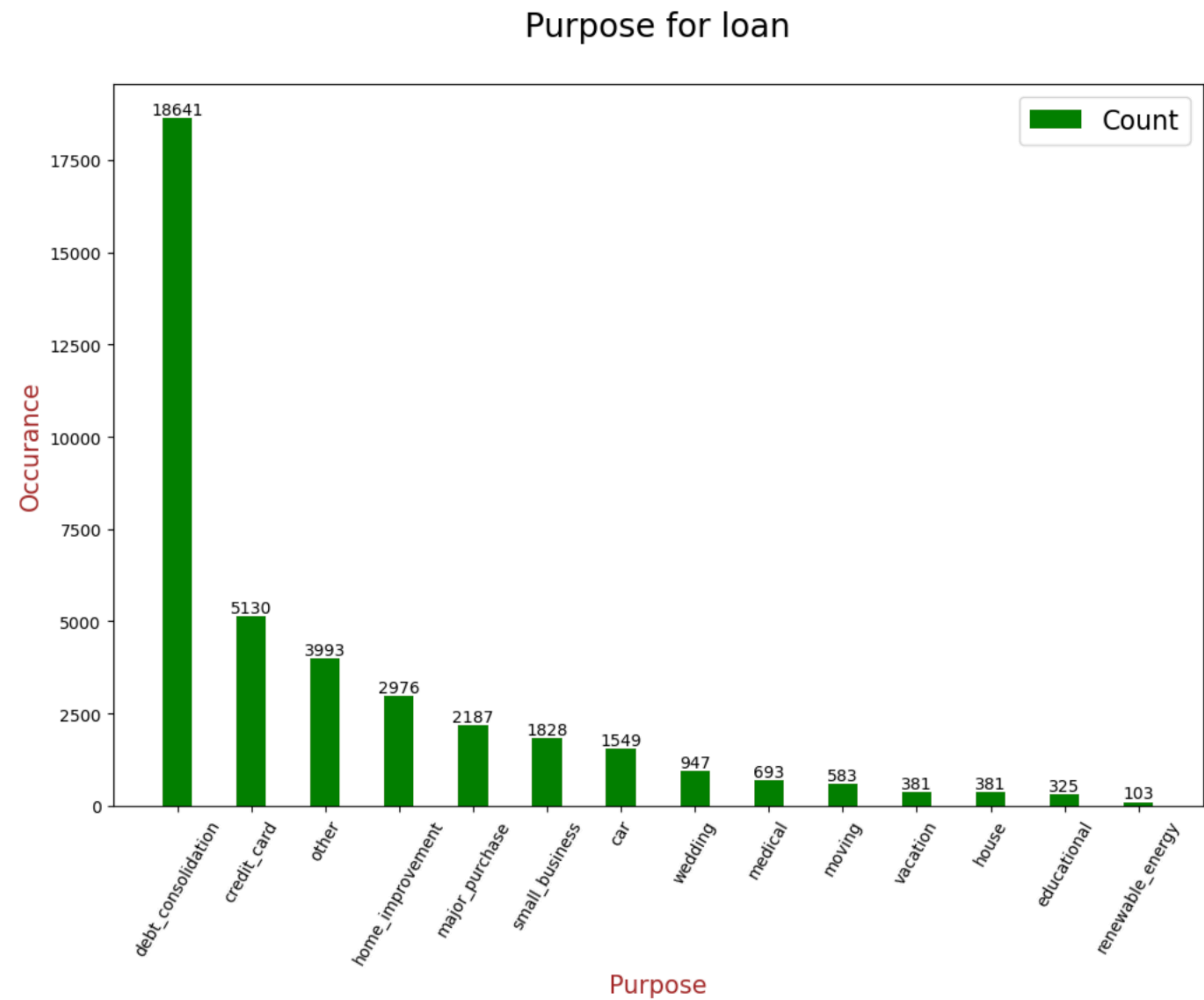
- Data Cleaning
- Data Understanding
- Univariate Analysis
- Bivariate Analysis

# Univariate Analysis

Loan Status Chart

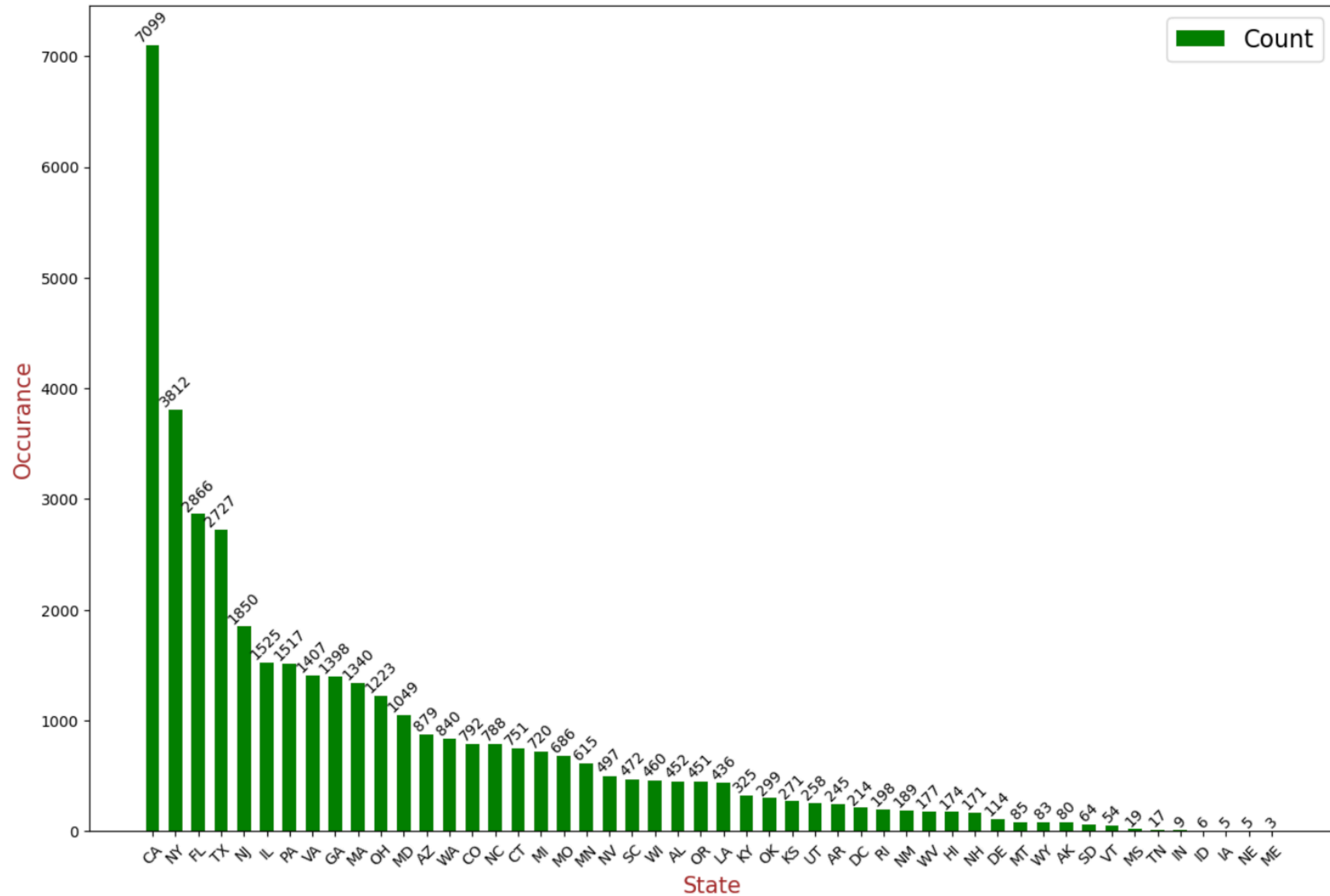


Below Purpose distribution chart tells, mostly borrower applied for a loan with purpose of “debt consolidation”.



# State Loan Distribution

## State wise Loan Applications



# Term Distribution

## Loan Tenture

