

LENDING CLUB CASE STUDY

Present by
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PANKAJ YADAV

AGENDA

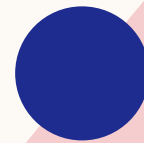
objective

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OBJECTIVE

- The main objective is to be able to identify these risky loan applicants, then such loans can be reduced thereby cutting down the amount of credit loss. Identification of such applicants using EDA is the aim of this case study.



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The background features a large, light beige circle on the left and a large, light pink circle on the right, both overlapping a dark blue background. The pink circle contains several thin, white concentric lines.

GENERAL INFO

Help to identify the defaulter so we can prevent them from loan request in future so bank face little loss on that time

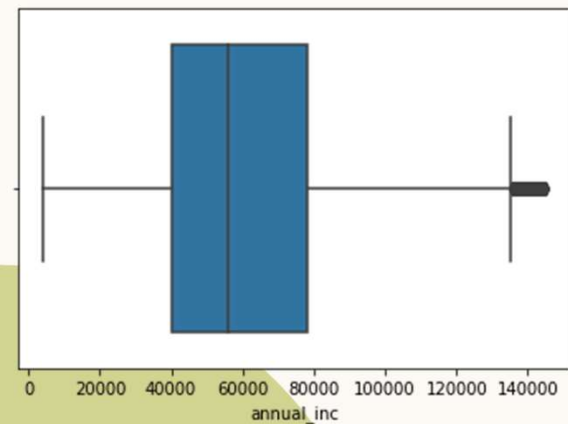
LENDING CLUB CASE STUDY

- TECHNOLOGY USED
 - PANDAS
 - NUMPY
 - MATPLOTLIB
 - SEABORN
- STEPS
 - Step 1: Data Cleaning 1
 - Step 2: Univariate Analysis
 - Step 3: Segemented Univariate Analysis
 - Step 4:Bivaraiate/Multivariate Analysis
 - Step 5: Results
 -

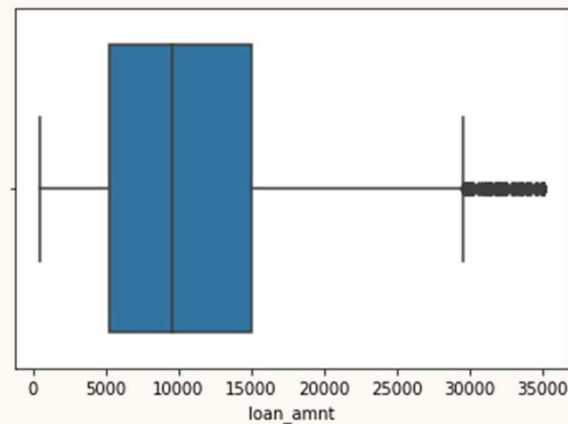
UNIVARIATE PRESENTATION

BOXPLOT PRESENTATION

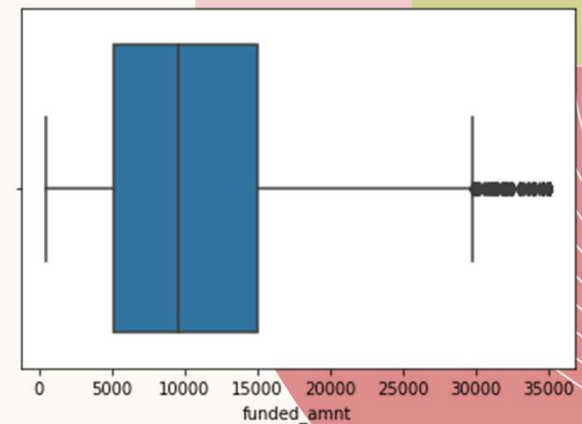
annual income



loan amount



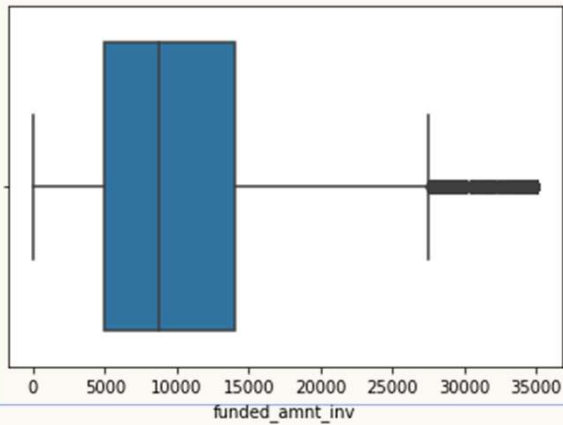
FUNDED AMOUNT



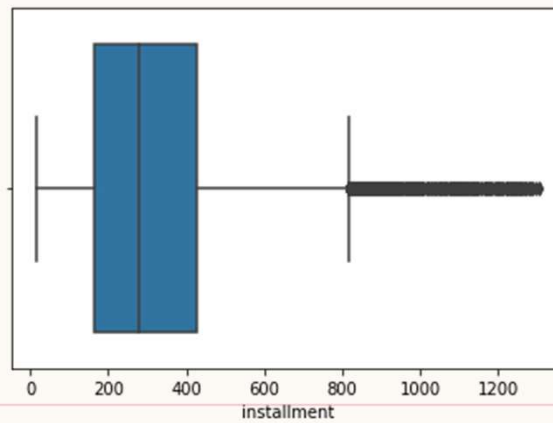
BOXPLOT GRAPH

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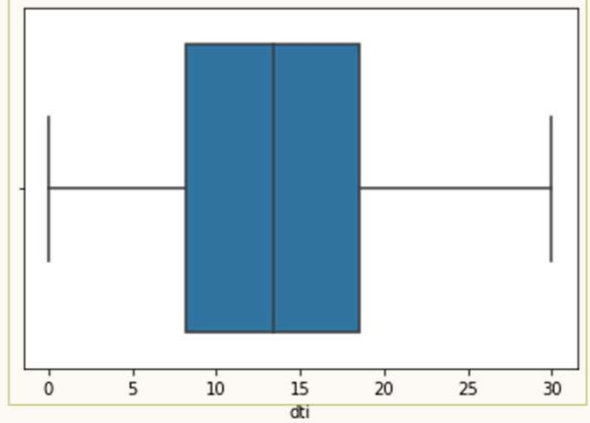
FUNDED AMOUNT BY INVESTOR



INSTALLMENT PAYMENT



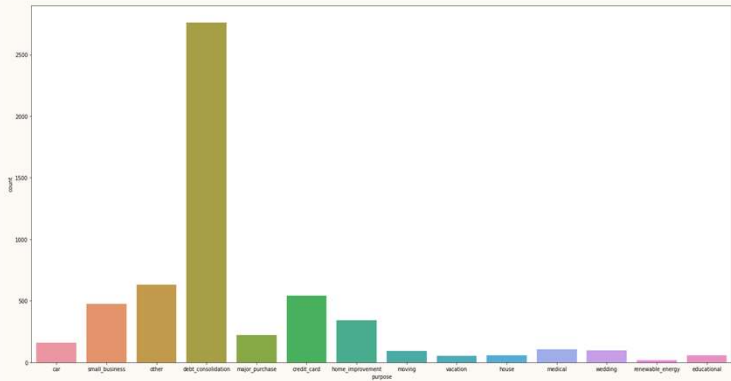
TOTAL MONTHLY DEBT PAYMENT



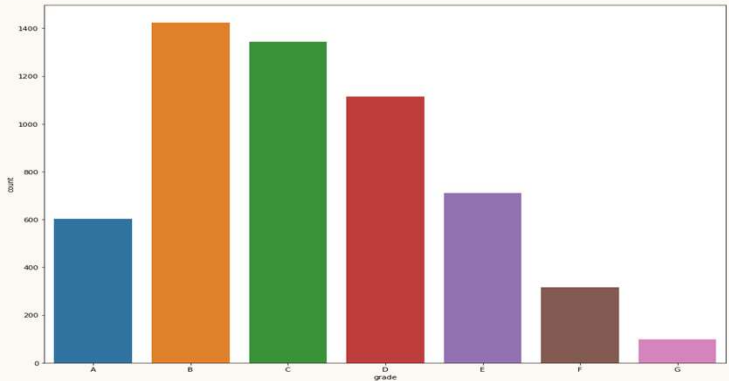
Presentation title

GRAPH PRESENTATION

PURPOSE

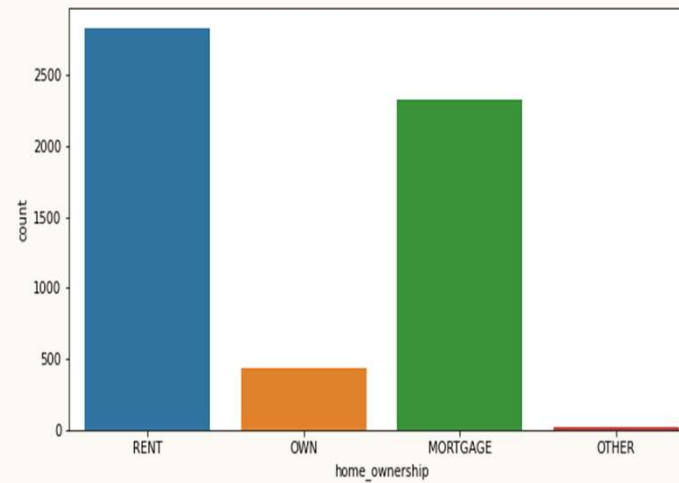


GRADE

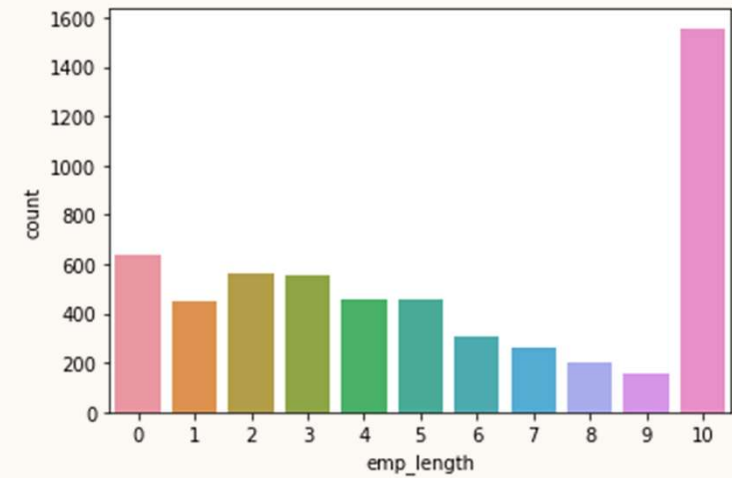


GRAPH WITH VARIABLE¹

HOME OWNERSHIP



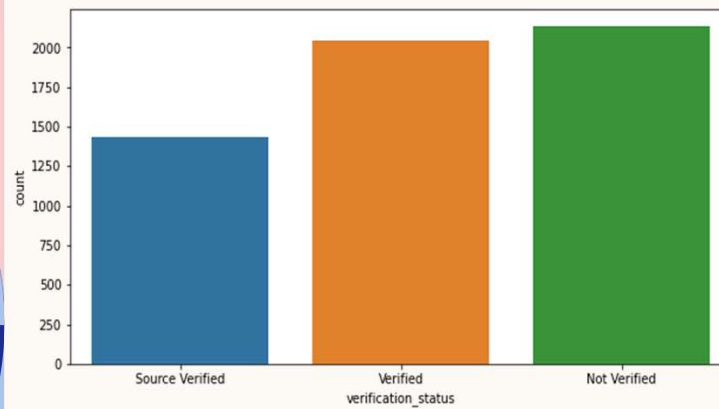
EMPLOYER LENGTH



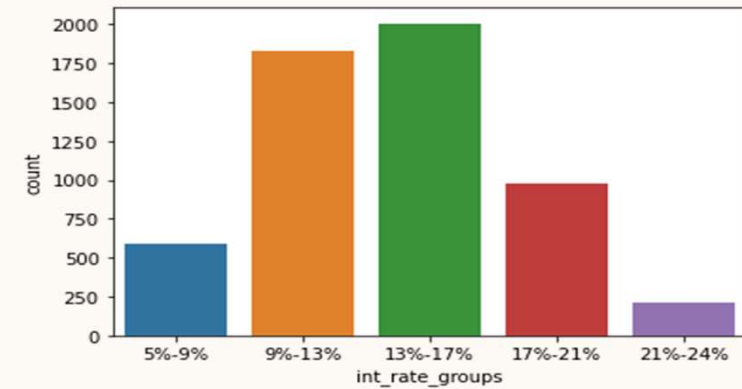
GRAPH ANALYZE

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VERIFIED OR NON VERIFIED

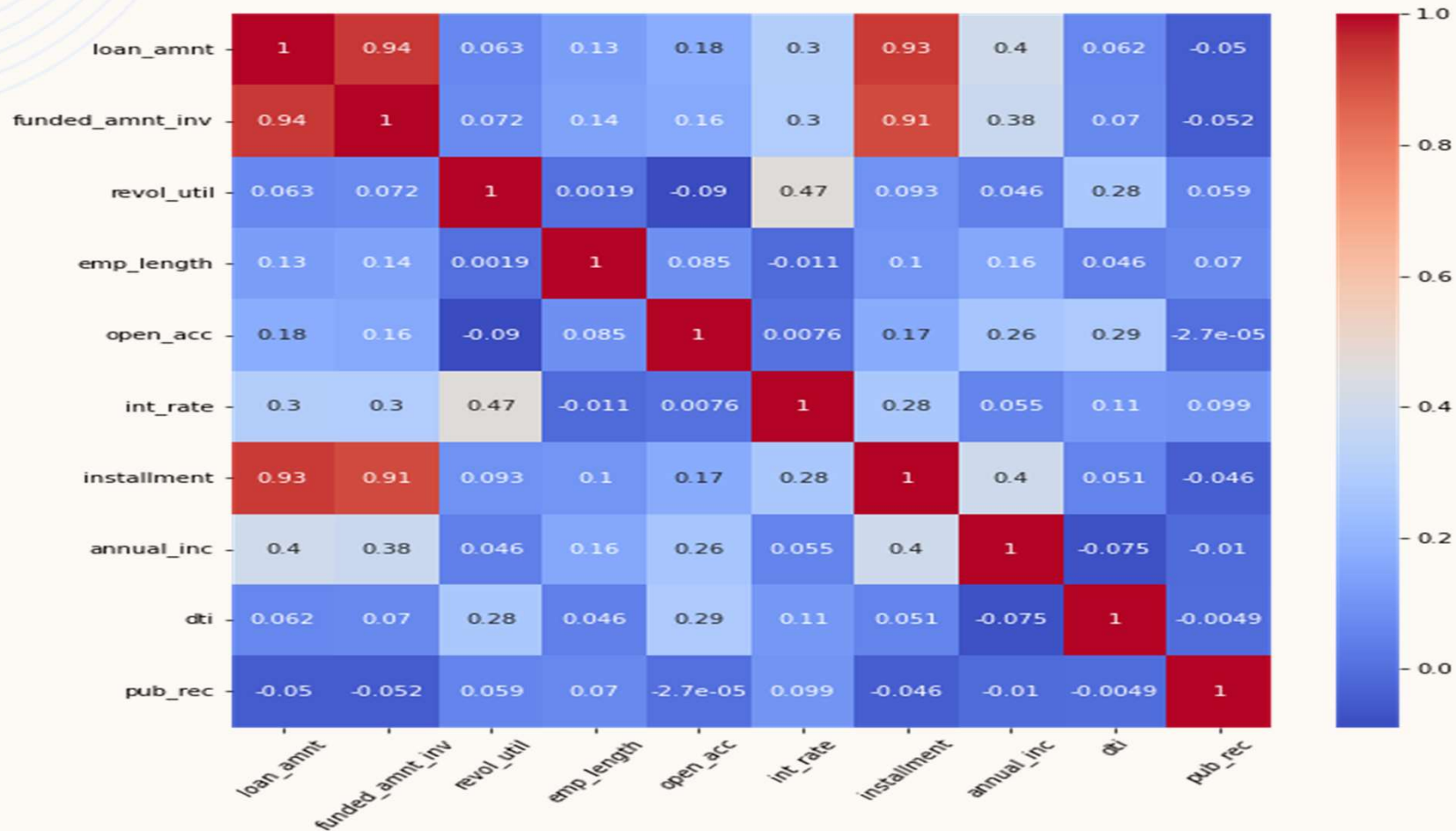


INTEREST RATE GROUP



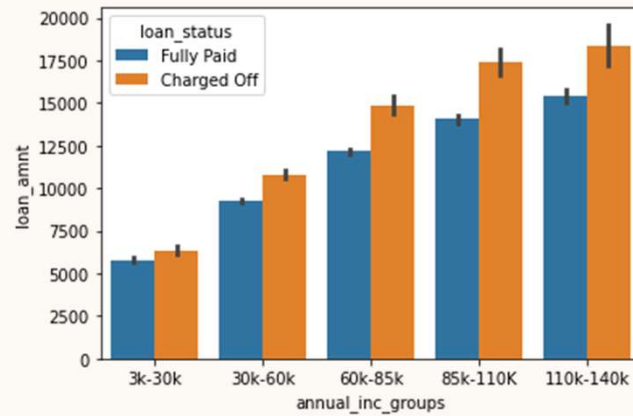
CORRELATION METRIX

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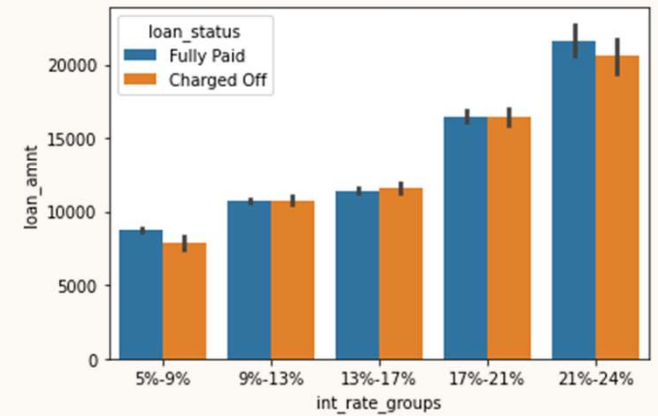


BIVARIATE GRAPH

ANNUAL INCOME VS LOAN AMOUNT

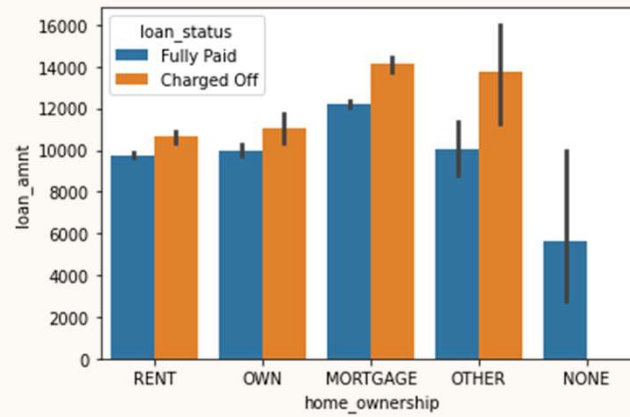


INTEREST_RATE_GROUP VS LOAN_AMNT

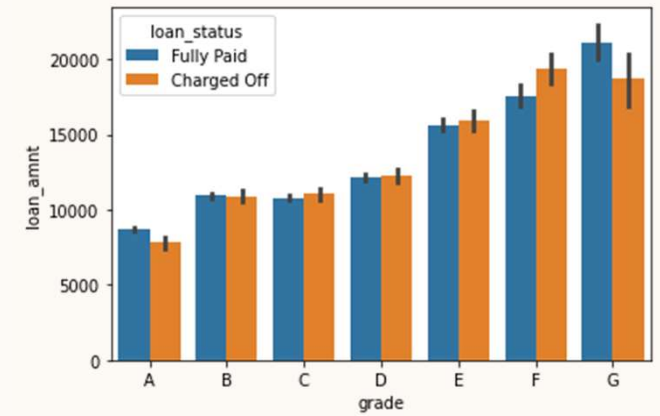


BIVARIATE GRAPGH

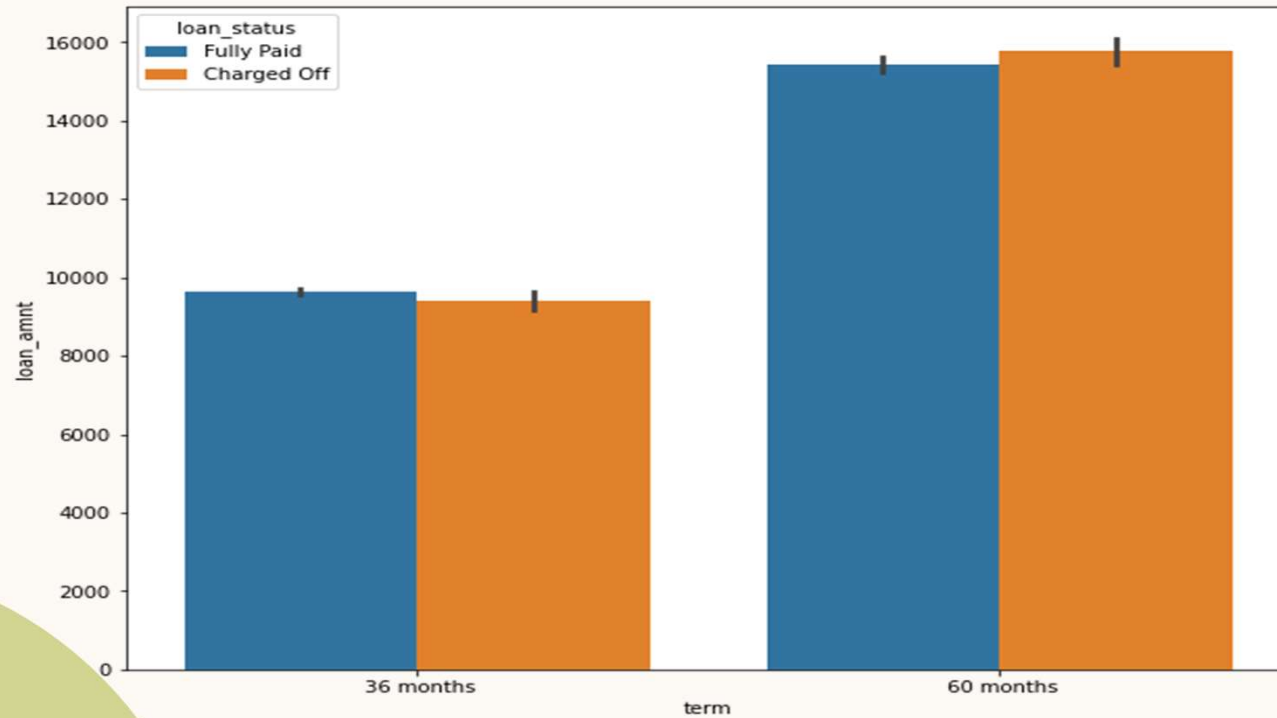
HOME OWNERSHIP VS LOAN



GRADE VS LOAN AMOUNT

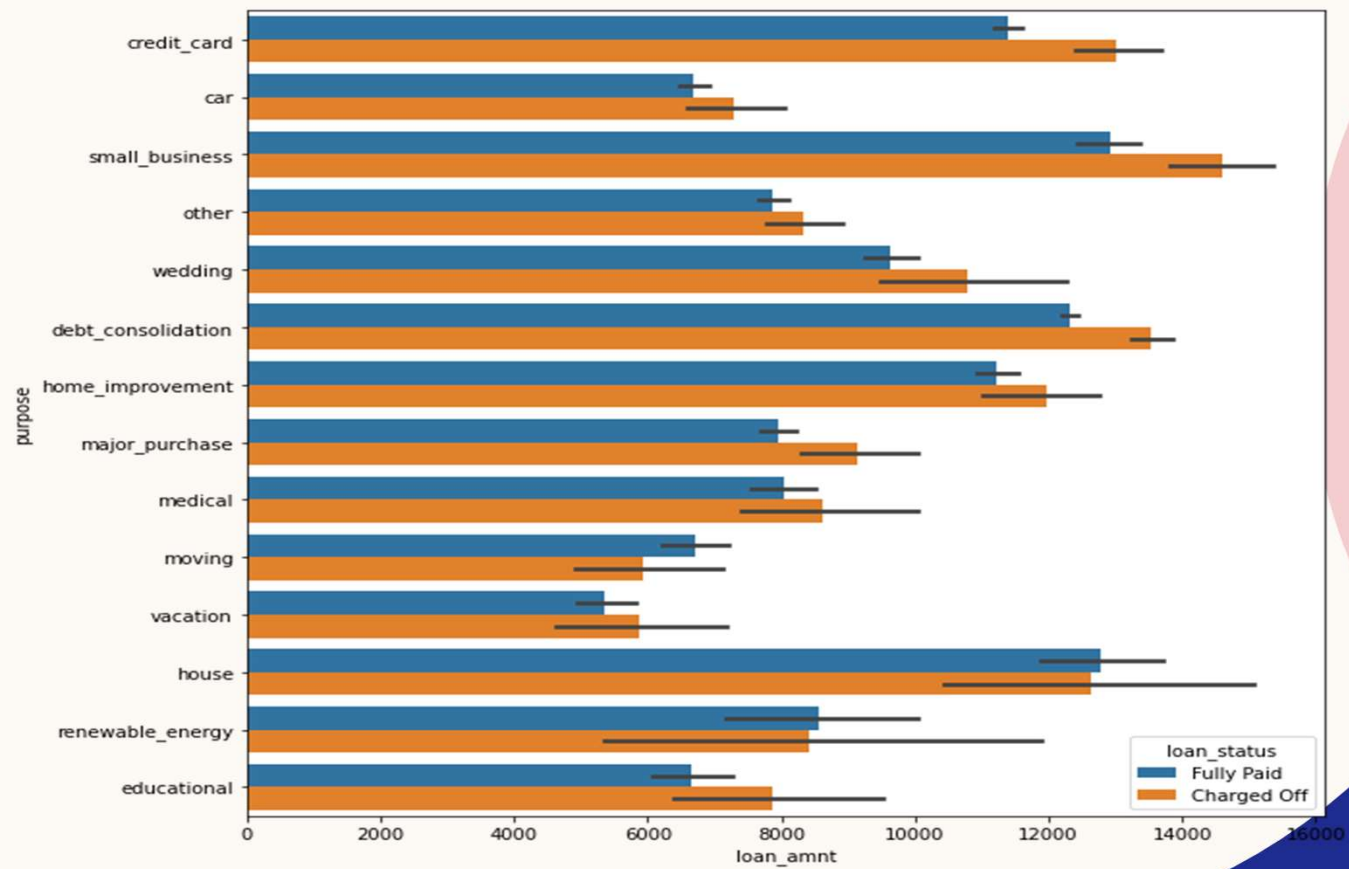


TERMS VS LOAN AMOUNT



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LOAN AMOUNT VS PURPOSE



CONCLUSION

- If we observe the grade vs loan amount graph , we can notice that people from F grade are more in defaulter zone than in grade E and grade C
- If we look into the term vs loan_amt graph we can observe that there is a slight increase in the defaulters for the term of 60 months.
- In the verification_status column, the people who are not verified are highest in the defaulter list
- If we observe the grade vs loan amount graph , we can notice that people from F grade are more in defaulter zone than in grade E and grade C.
- If we look into the term vs loan_amt graph we can observe that there is a slight increase in the defaulters for the term of 60 months.

- Applicants who have taken a loan for small business and the loan amount is greater than 14k