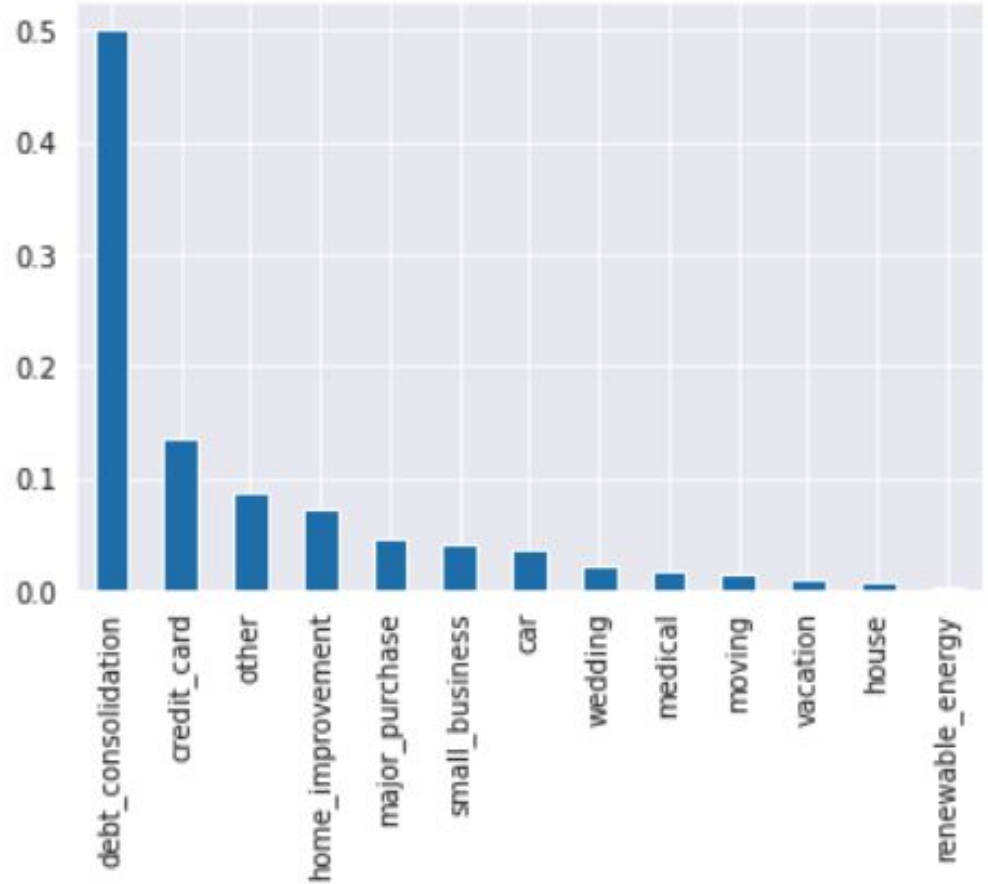


# Lending Club Case Study

# Loan Purpose

Maximum request are for Debt Consolidation

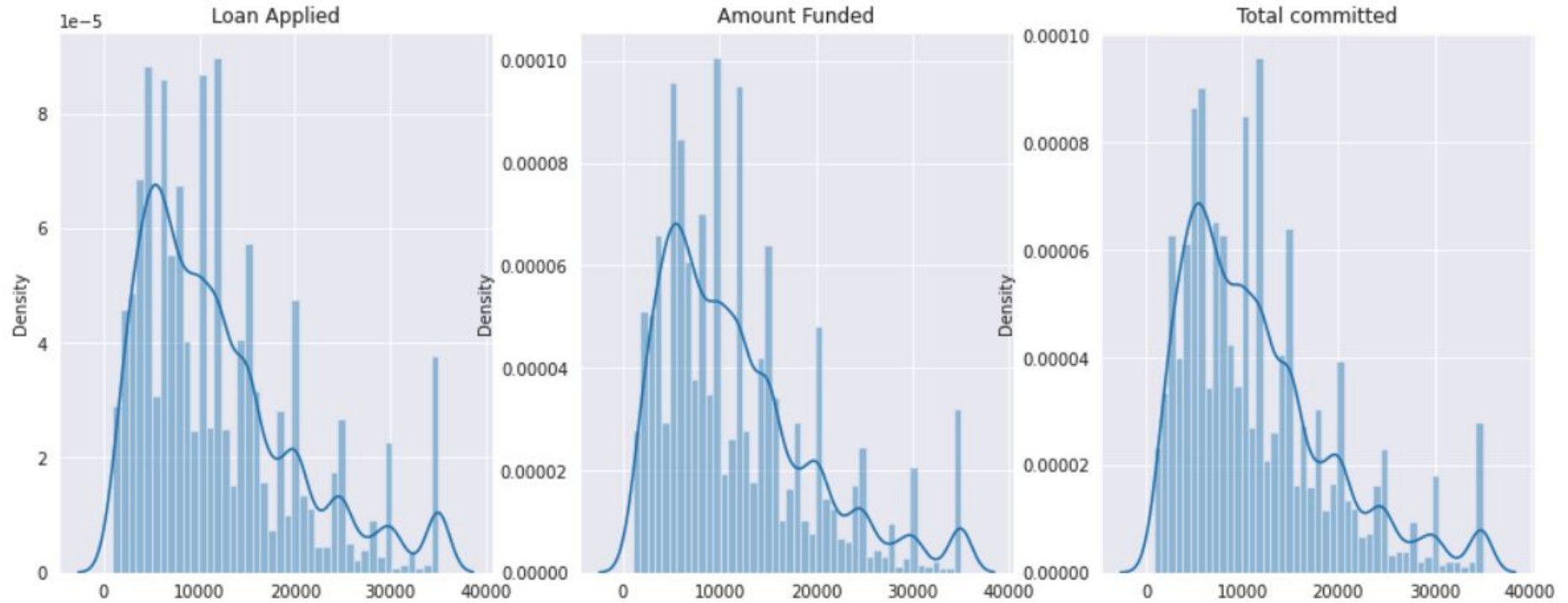


# Data Analysis

From heat map we can see  
relation between loan amount  
and installment

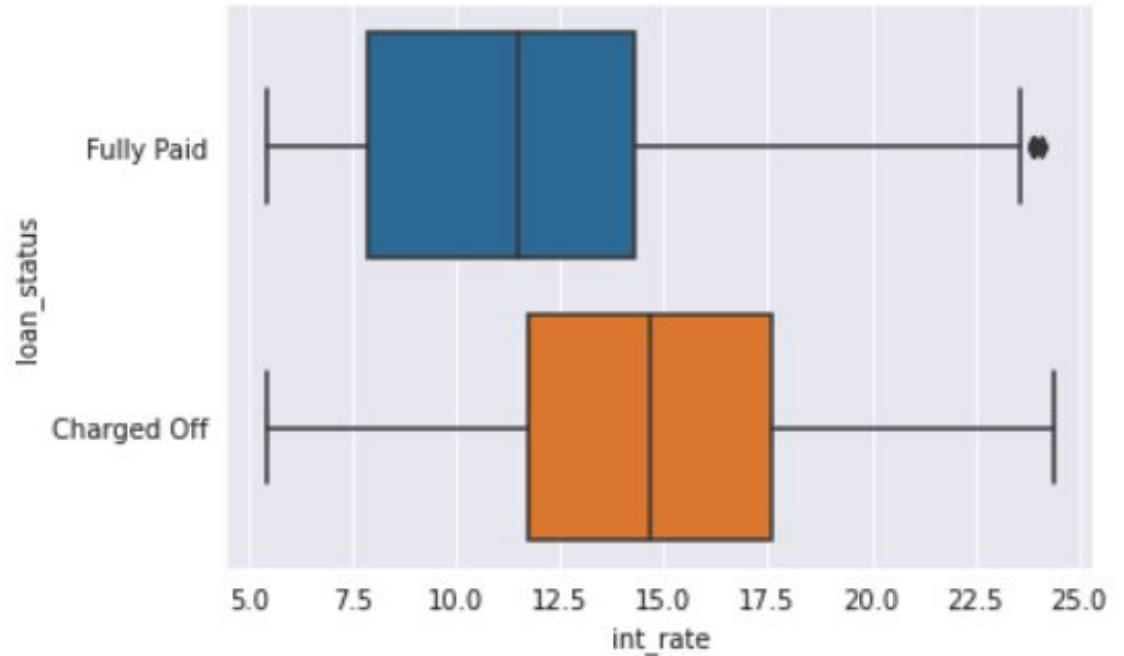


# Distribution of loan



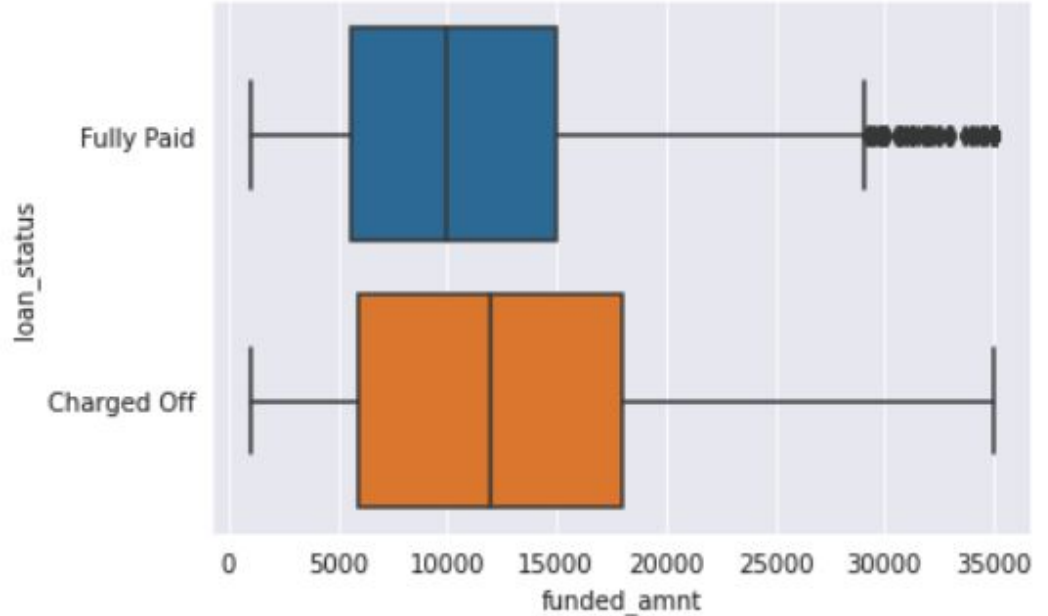
# Interest Rate vs Loan Status

High Interest Rate relates to higher charged off



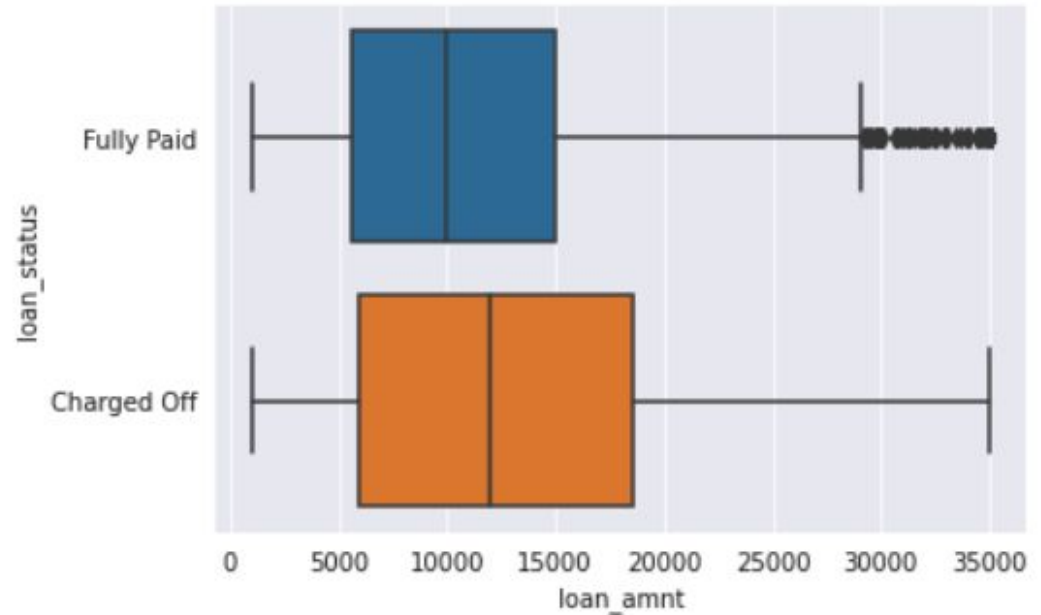
# Funded amount vs Loan Status

Higher funded amount relates to higher charged off

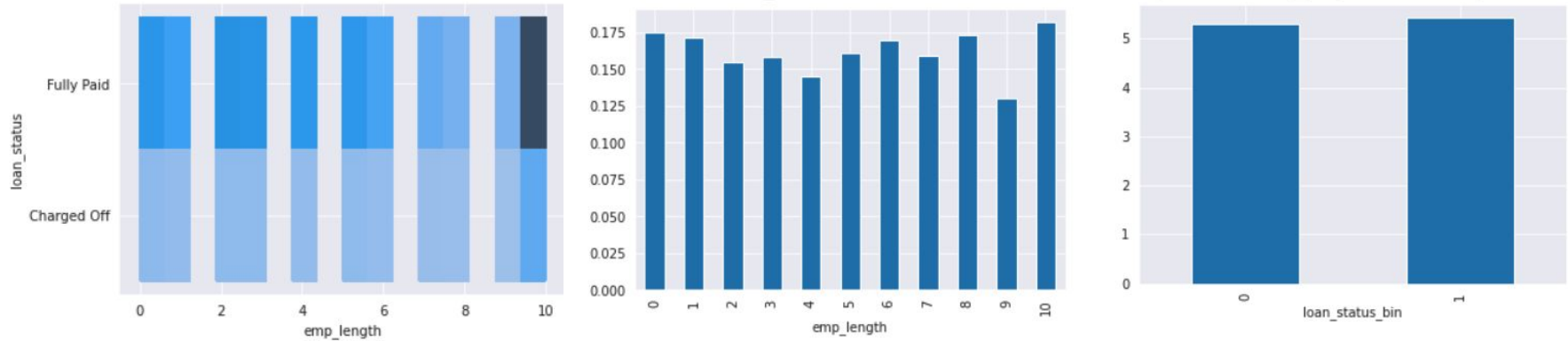


# Loan Amount vs Loan Status

Higher loan amount relates to higher charged off



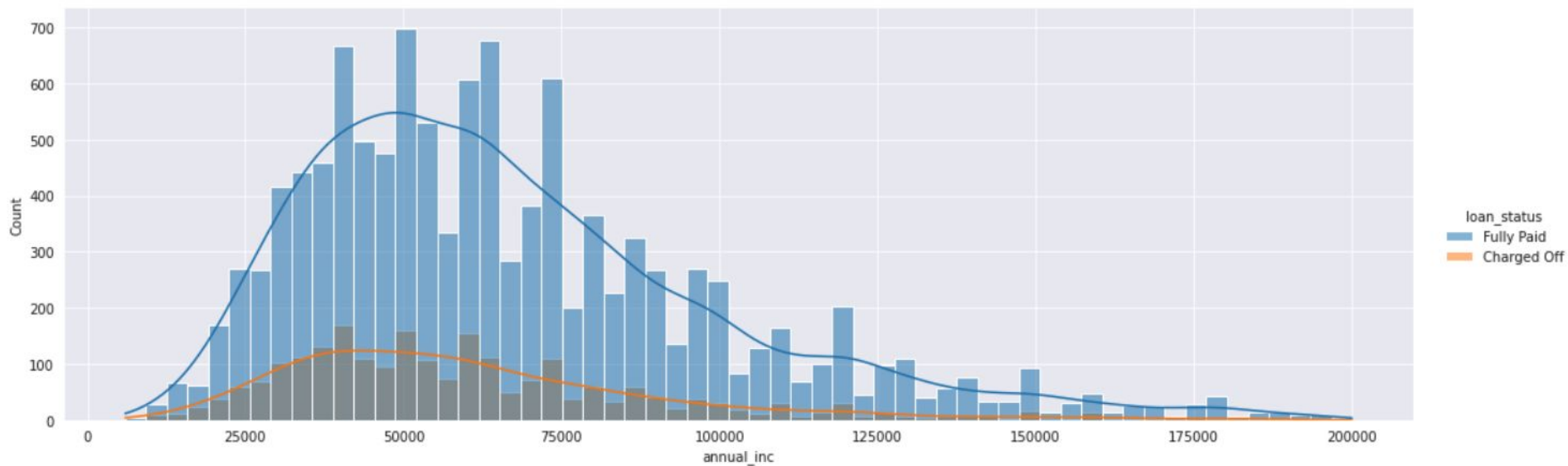
# Employee Experience vs Loan Status



From above Three graphs we can see that, there is not much relation between employee experience and loan status

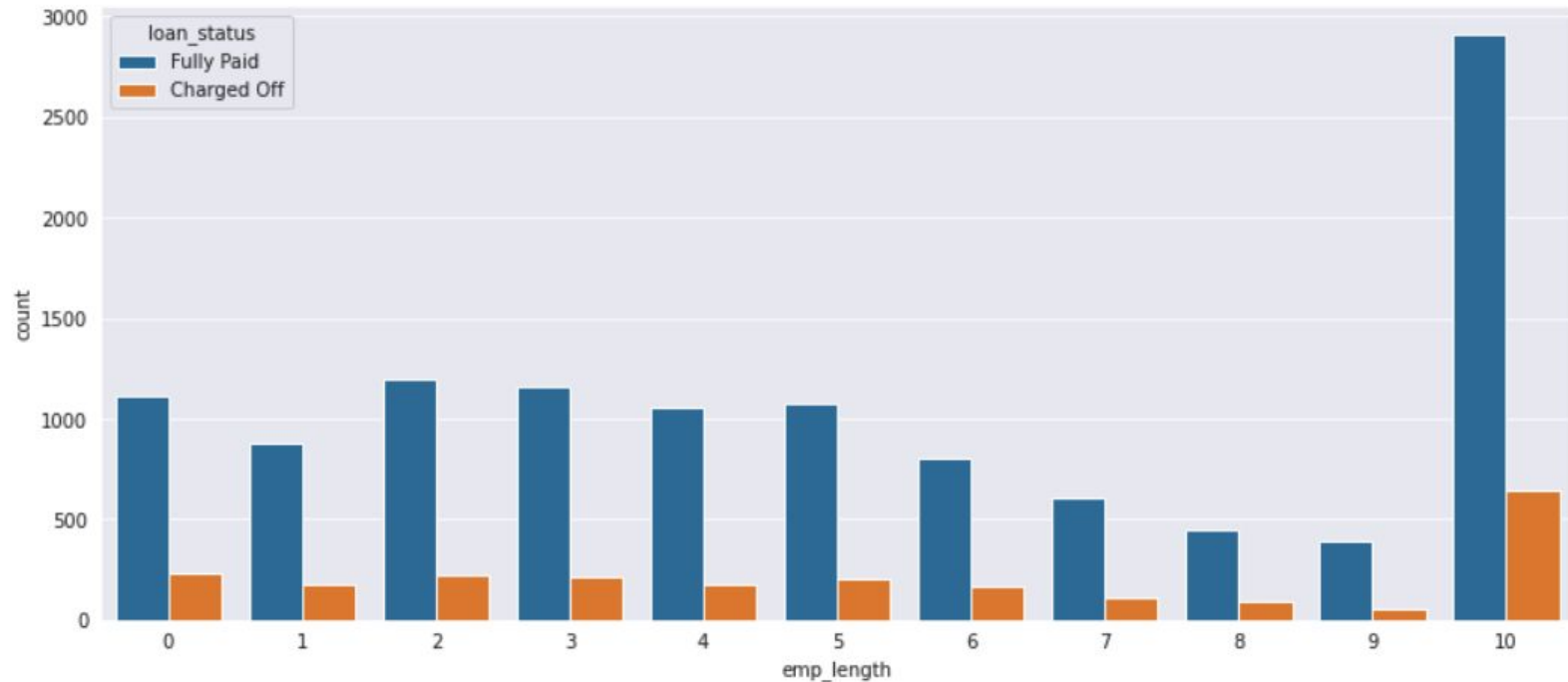


# Charged off Distribution of Annual Income



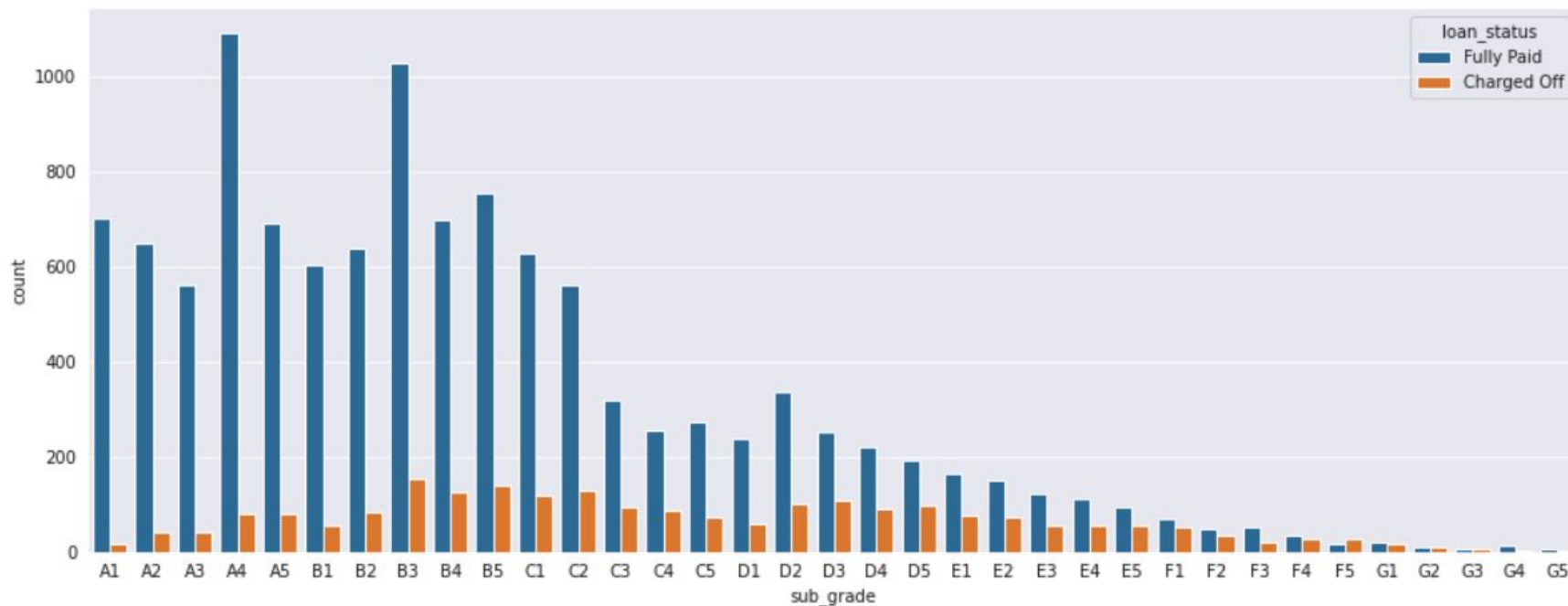
# Conclusion - 1

Higher experience is related to higher charged off, ratio is consistent across graph, experience does not play much role



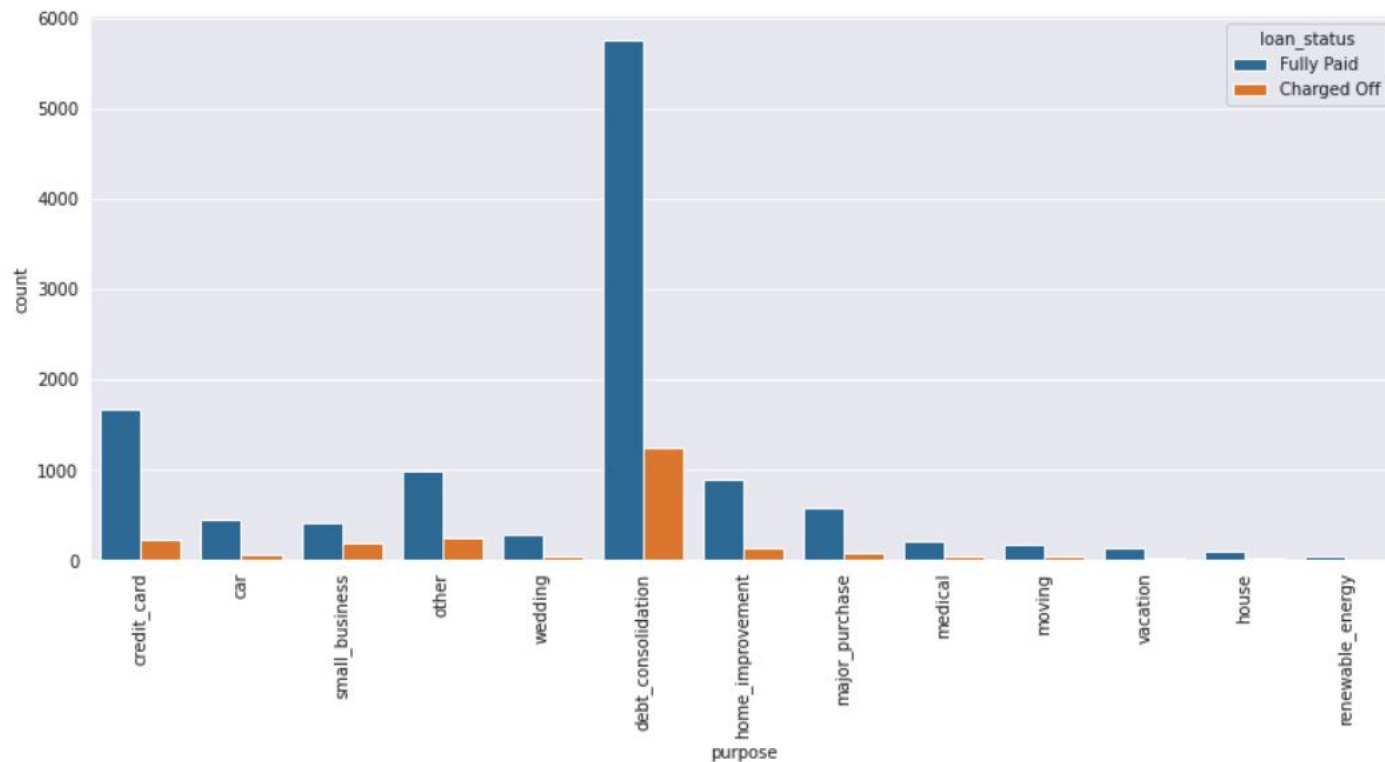
## Conclusion - 2

Charged off is related to loan grade and sub loan grade



## Conclusion - 3

Charged off are from Debt Consolidation purpose



## Conclusion - 4

Lower the loan duration lower chances of charged off

