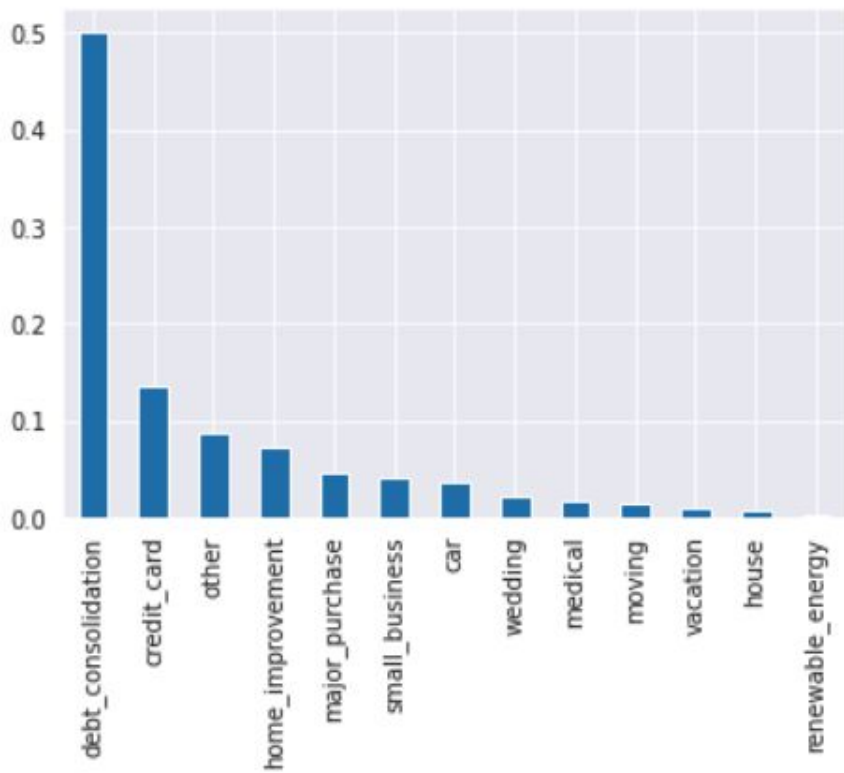
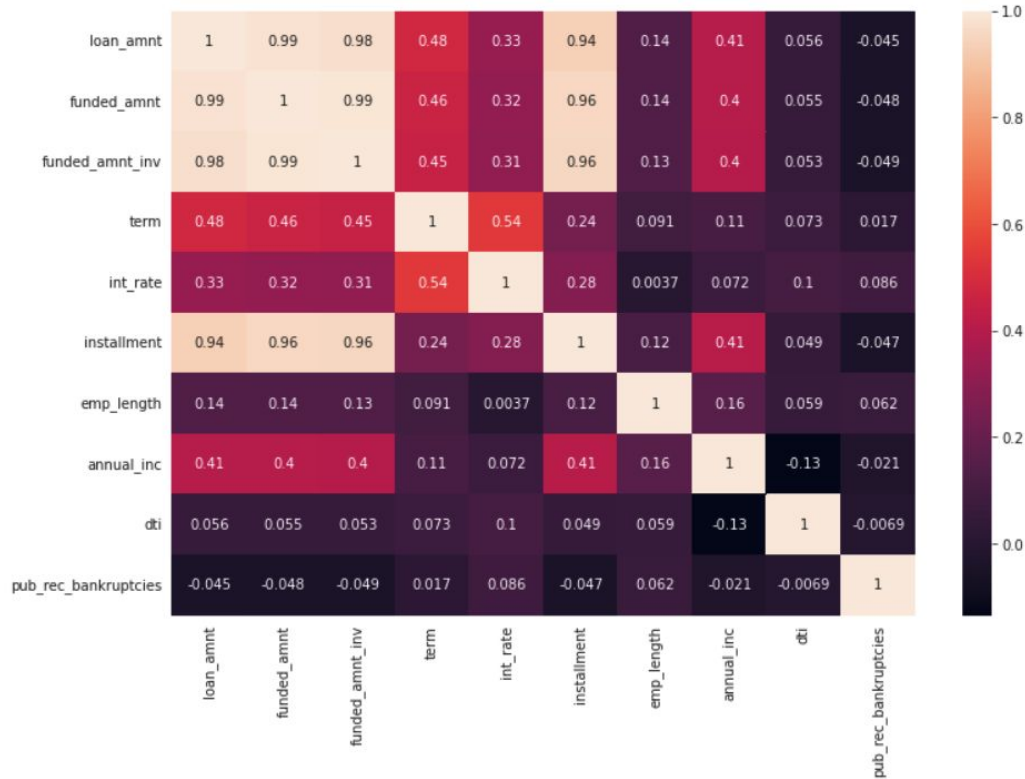


# Lending Club Case Study

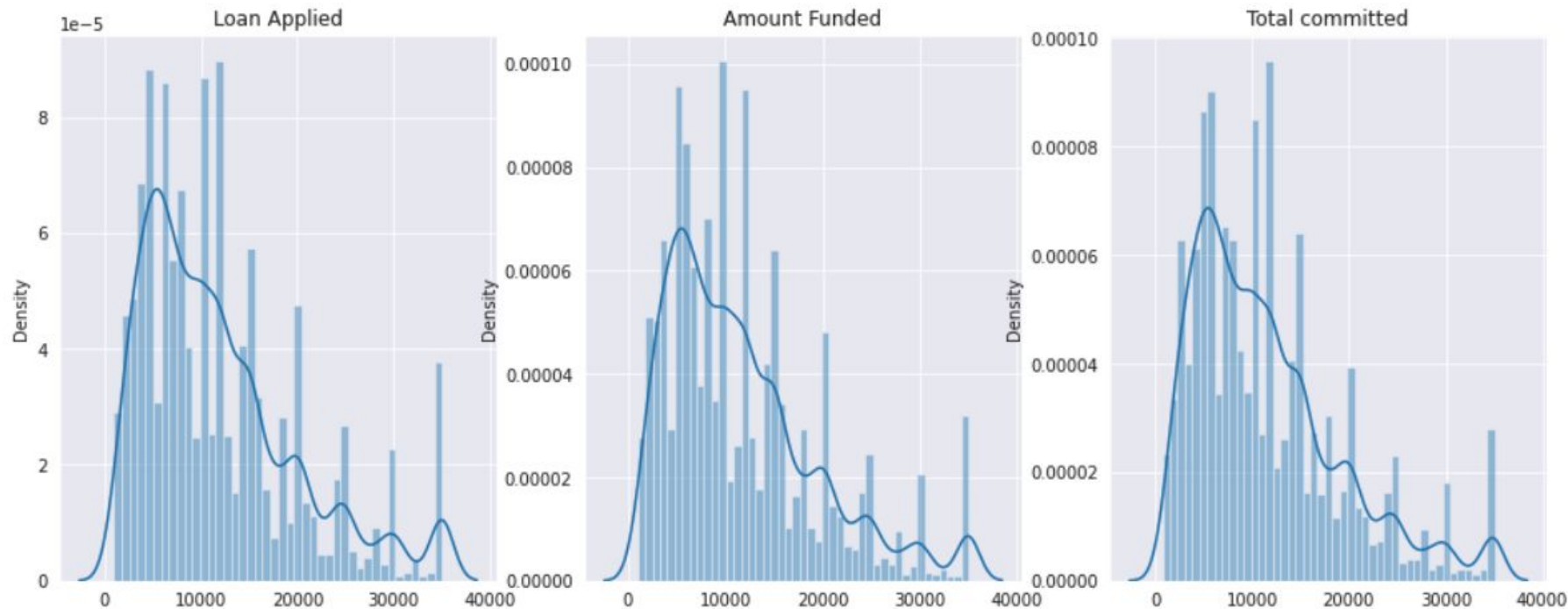


This Graph Shows loan purpose from customer, maximum request is for Dept Consolidation

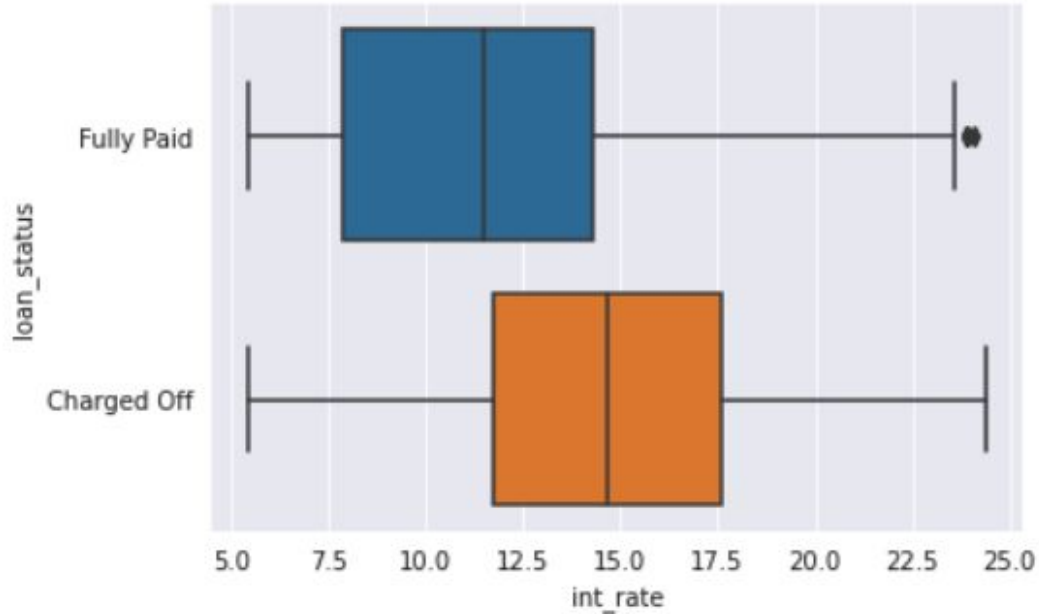
# Data Analysis



# Distribution of loan

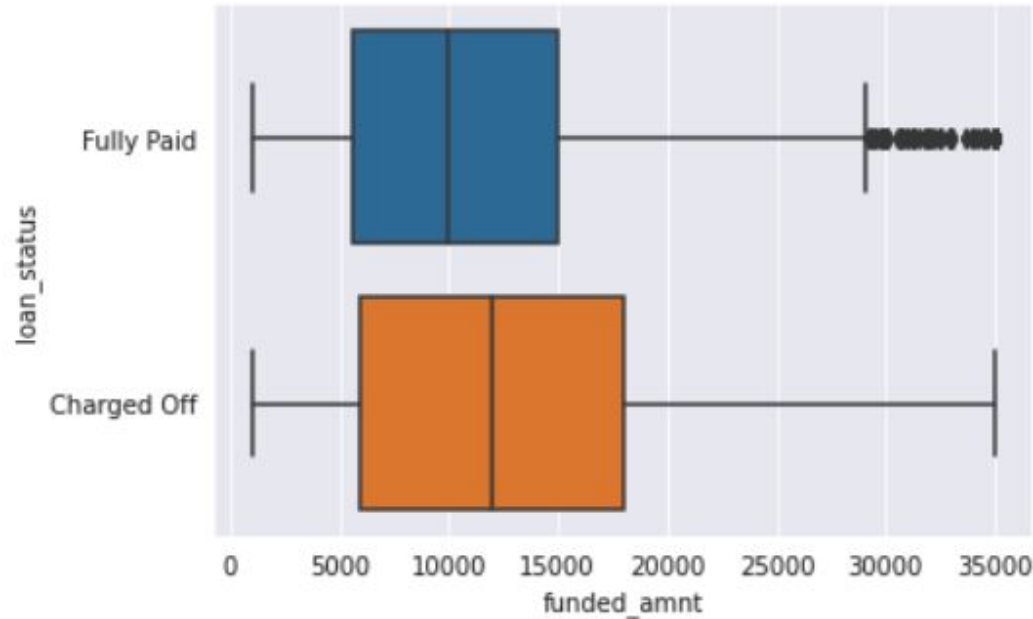


# Interest Rate vs Loan Status



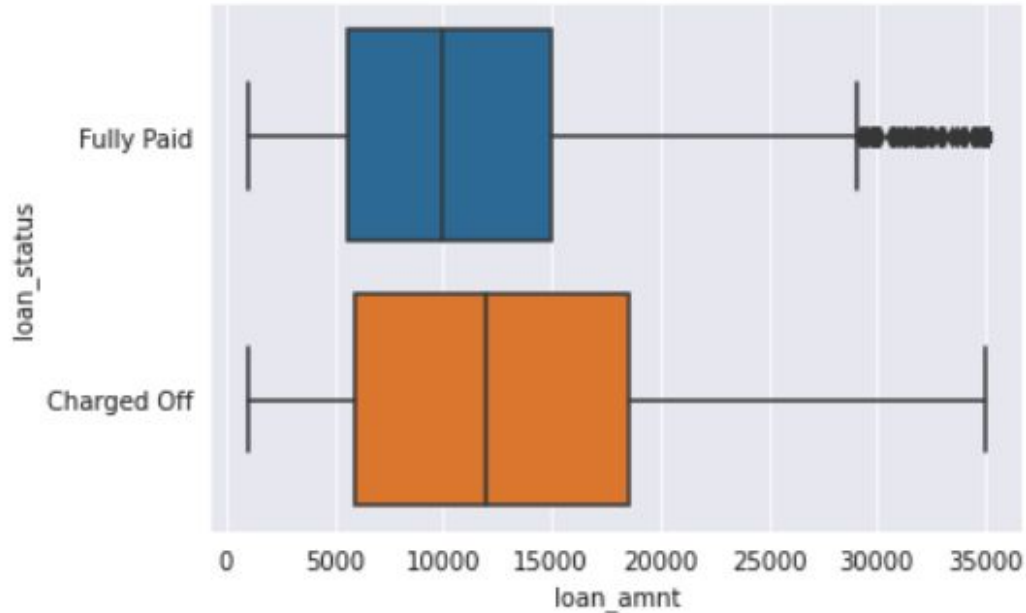
In Above Graph we can see relation between Charged off loan is more on high Interest Rate

# Funded amount vs Loan Status



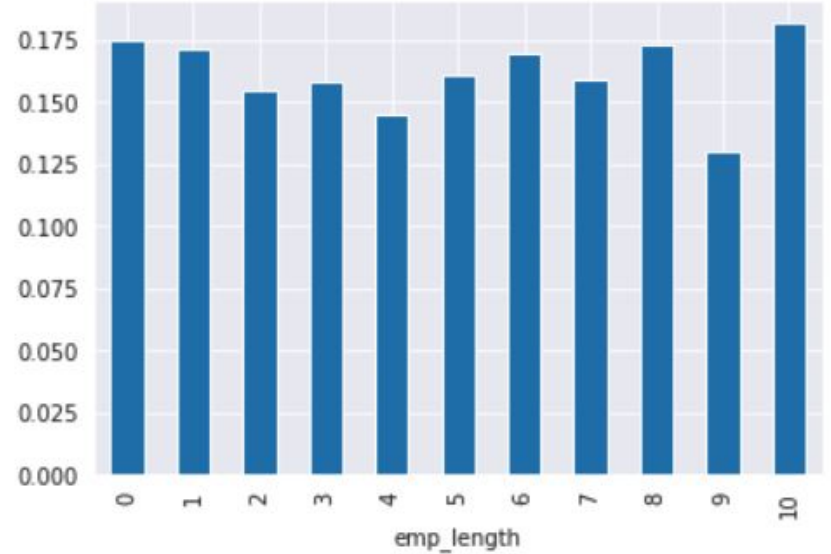
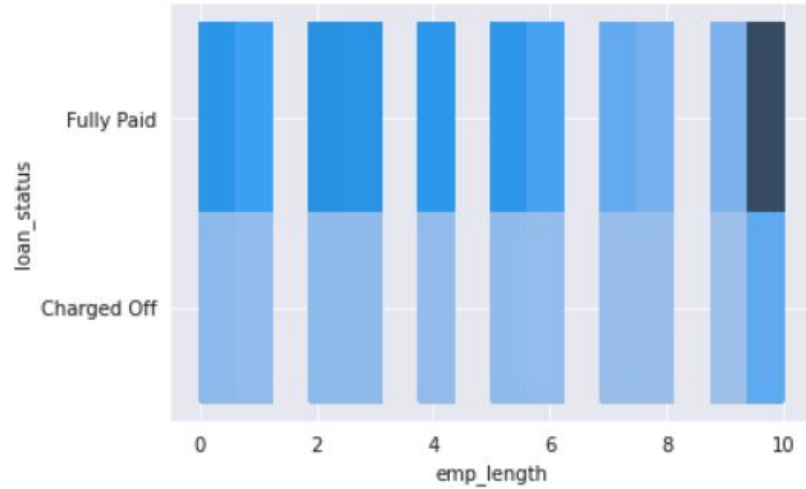
In above graph we can see that Charged off loan in on higher funded amount

# Loan Amount vs Loan Status

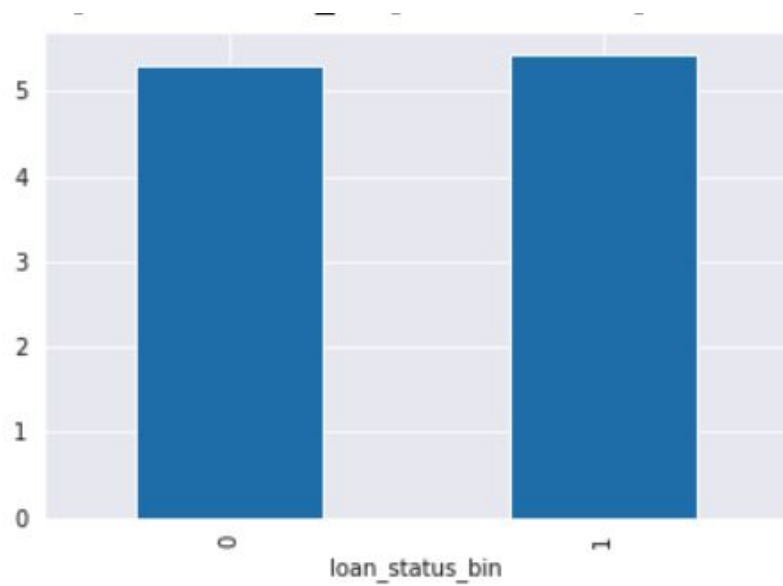


In above graph we can see that Charged off loan in on higher loan amount

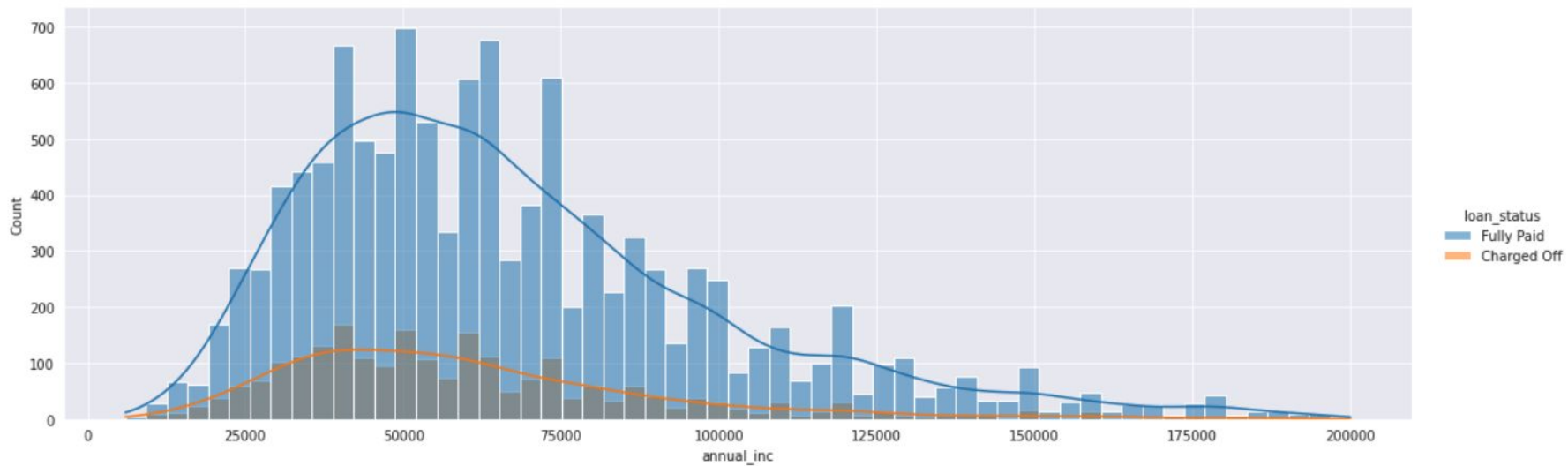
# Employee Experience vs Loan Status





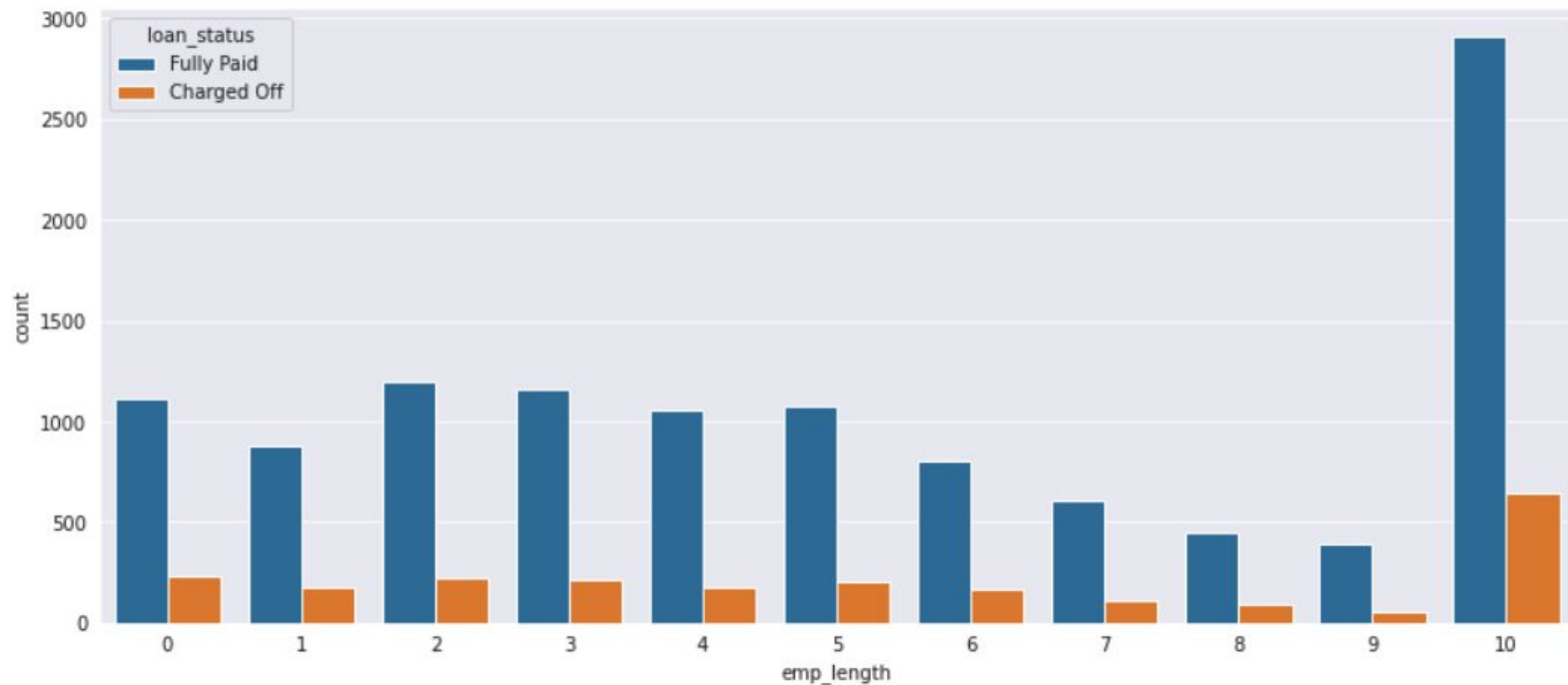


From above Three graphs we can see that, there is not much relation between employee experience and loan status



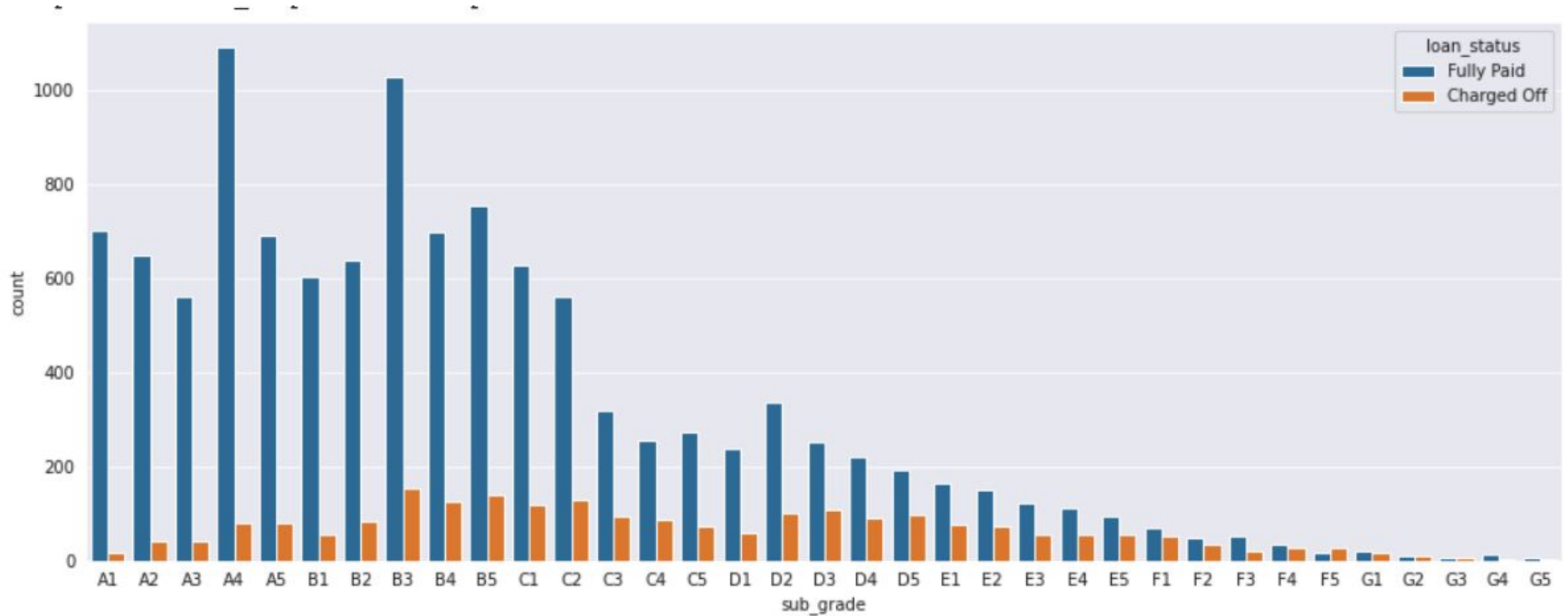
Above graph shows distribution of annual income of employee whos loan was charged off

# Conclusion 1



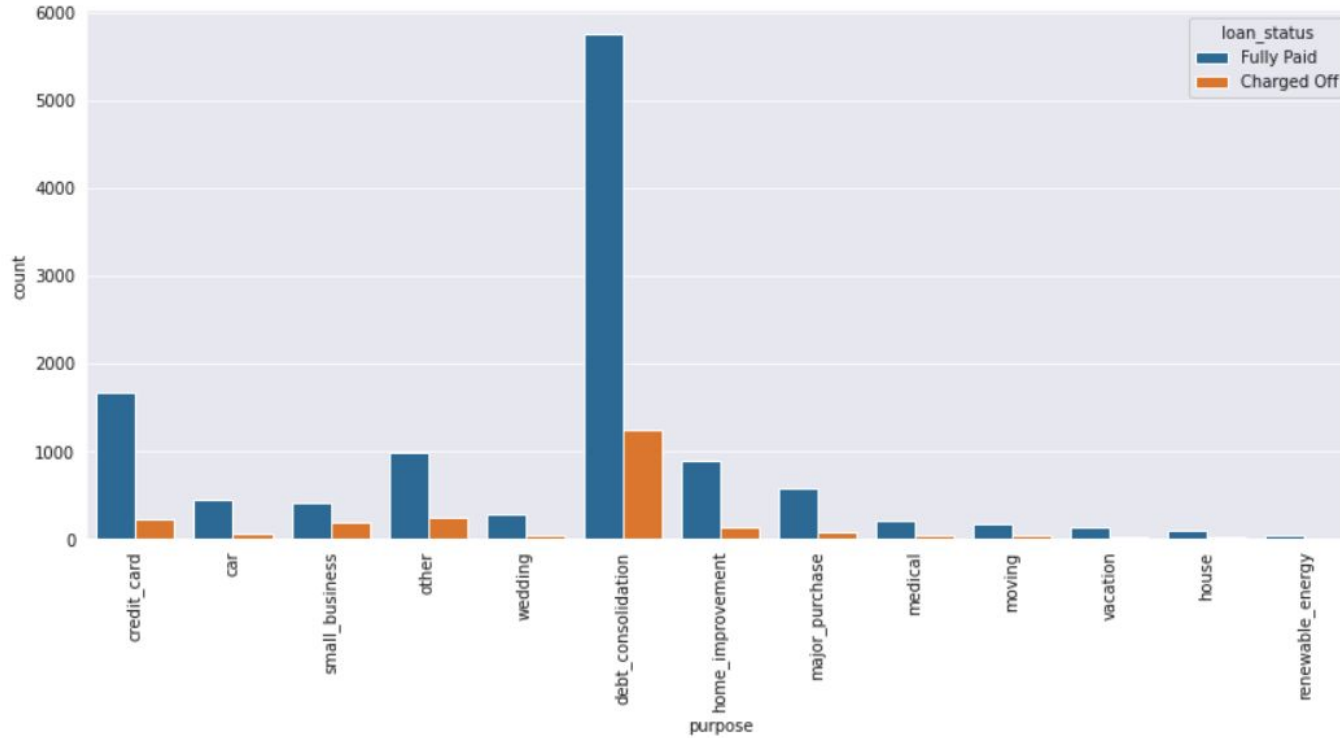
we can see that higher experience is related to higher charged off, ratio is consistence across graph, experience does not play much role

## Conclusion 2



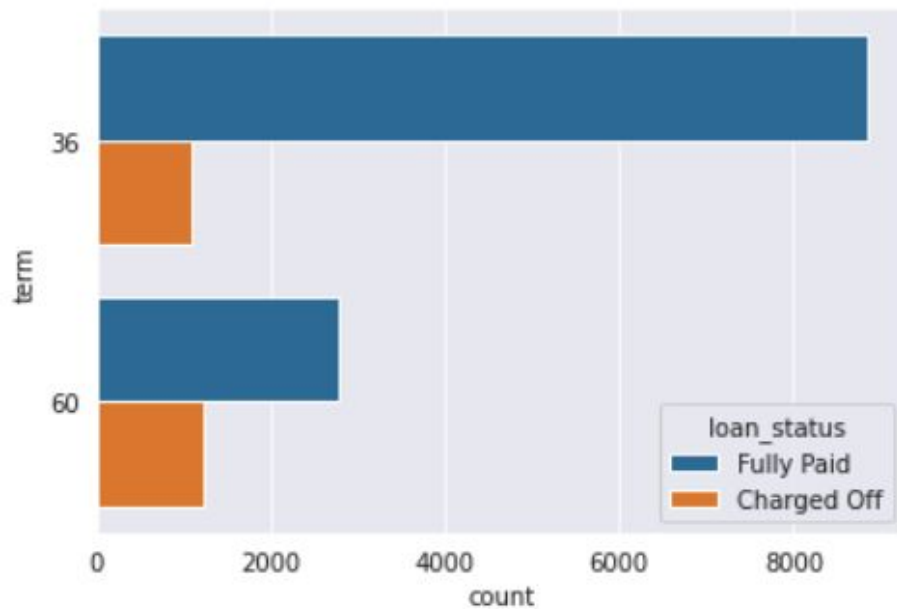
We can see in loan grade and sub loan grade graph that, charged off loan are related

## Conclusion 3



From Above Graph we can see that most of the charged off loan are from dept consolidation purpose

## Conclusion 4



Lower the loan duration has lower chances of charged off.