

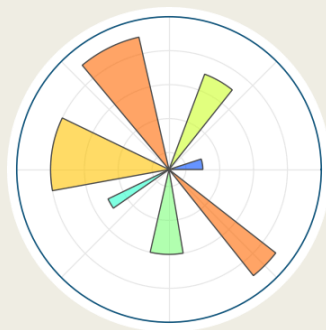
The image features two thick, black L-shaped brackets. One is positioned on the left side, with its vertical bar extending downwards and its horizontal bar extending to the right. The other is on the right side, with its vertical bar extending upwards and its horizontal bar extending to the left. These brackets frame the central text.

LENDING CLUB CASE STUDY

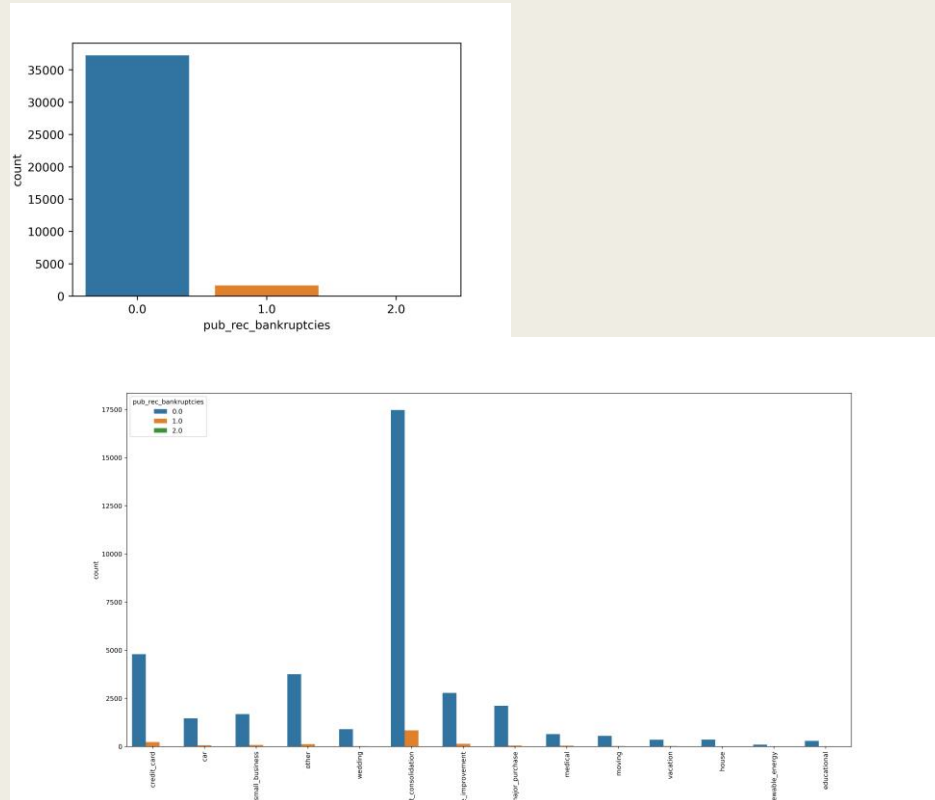
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Technologies used

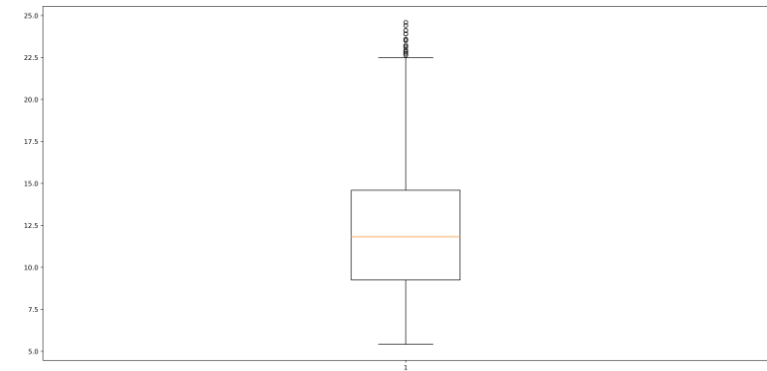
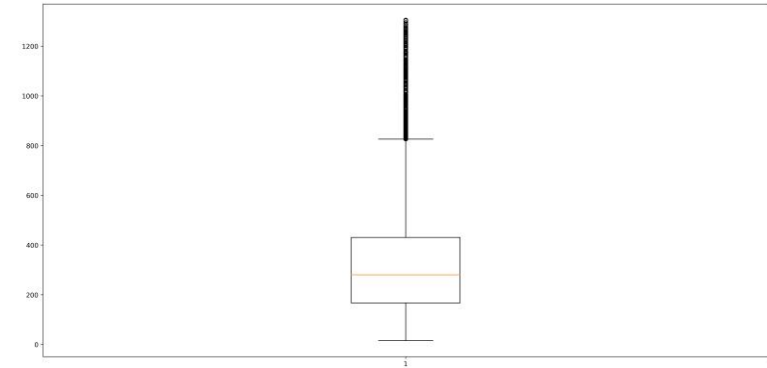
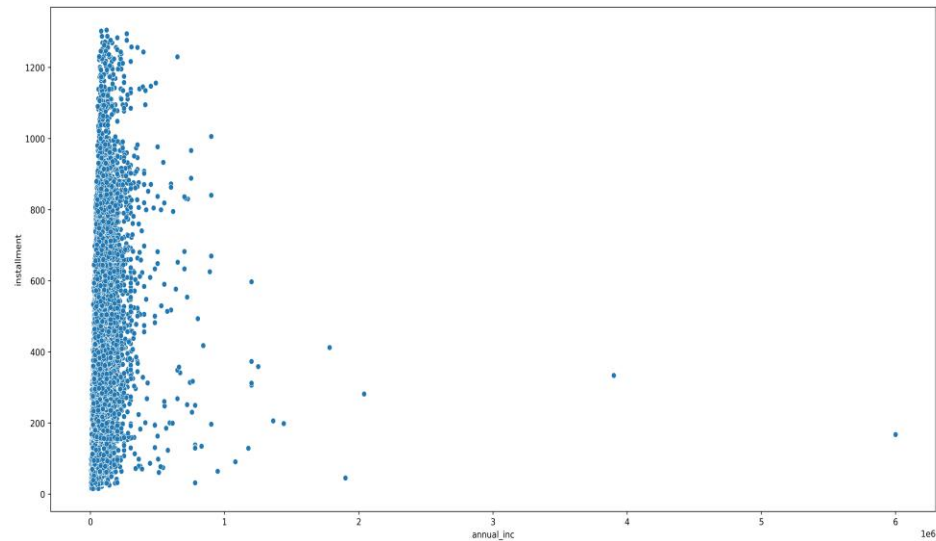


Public bankruptcies



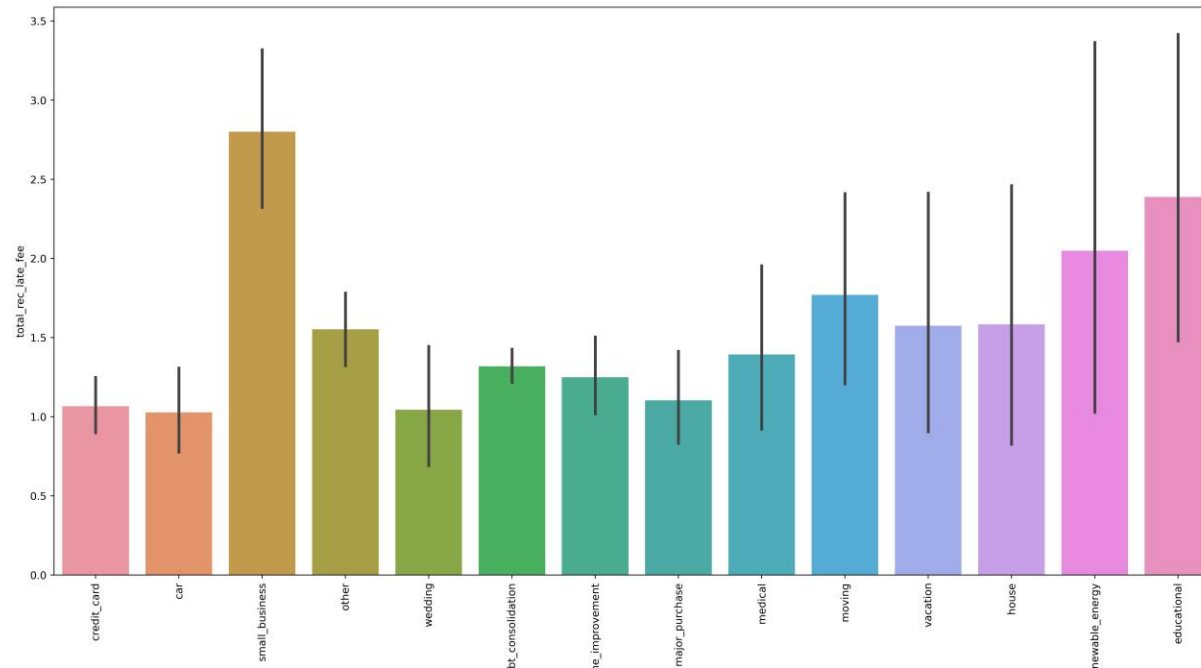
- in the above plot we can check all the 14 purpose for loan and individually can check the bankruptcies made in the certain division.
- And we can say that in debit consolidation there are more bankruptcies made.
- we can see that the bankruptcies committed by the loan customers and more than 35000 did not have bankruptcies in the past and like less than 5000 who committed only one and two might be zero or just a one digit number.

Installments and Interest rate



Late fee received

to prevent the late fee its better to have a background check about the person's earning or if its educational purpose to check who the student is dependent and there background



Conclusions

- I can understand that most of the bankruptcies are made in the debit consolidation where loans given is high too.
- There are few bankruptcies made in credit card loans too.
- The less no of bankruptcies are made in renewable energy where the purpose of borrowing loan very low too.
- Finally we can understand that where the purpose of loan is borrowed only there the bankruptcies rate is high.
- Checking the past payments if the person has no late fee that implies he pays the installments on date so better to approve loans and those who have late fee rate high it might be loss for the company.

THANK YOU