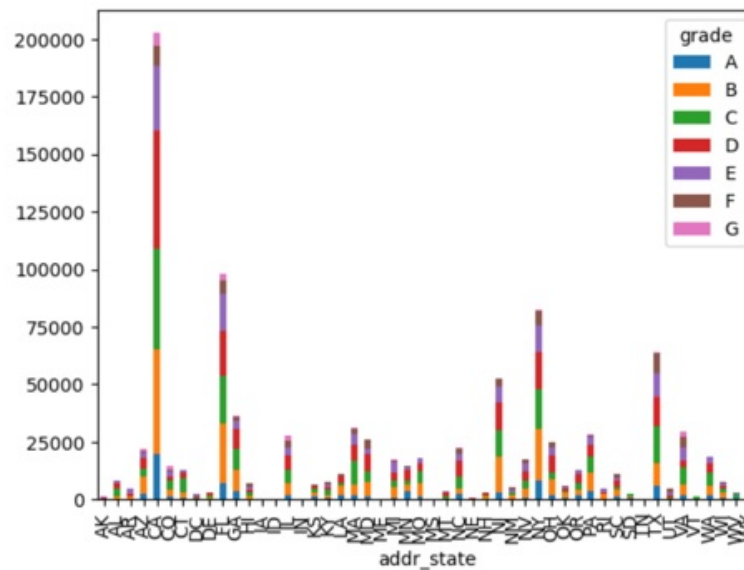
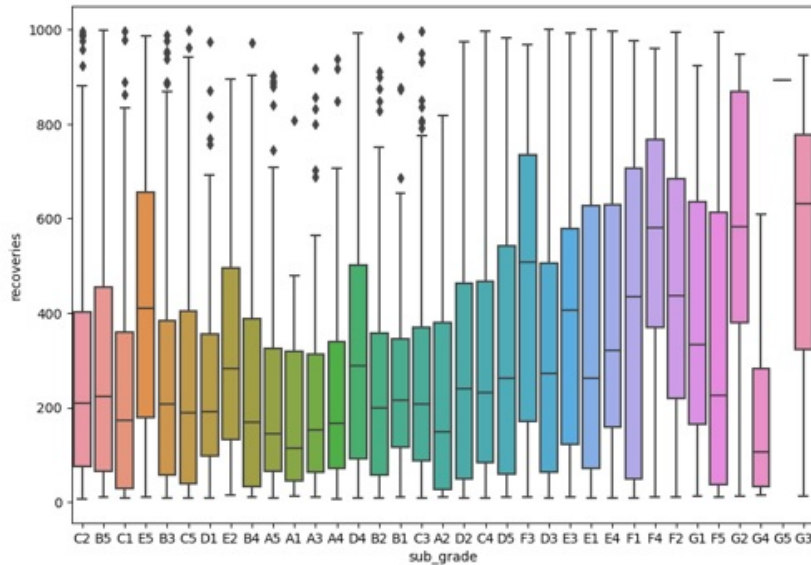
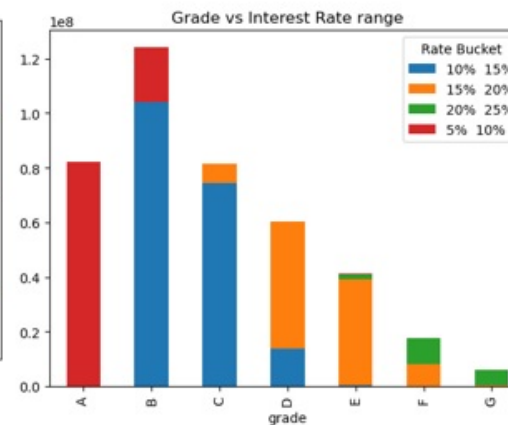
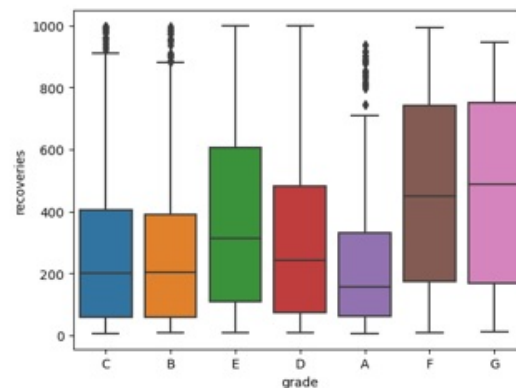
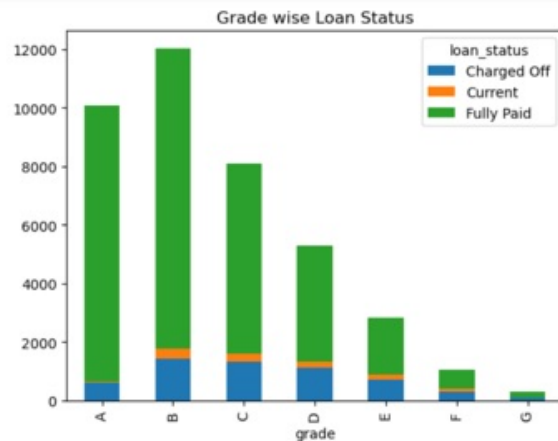


Loan Grade wise Loan Status

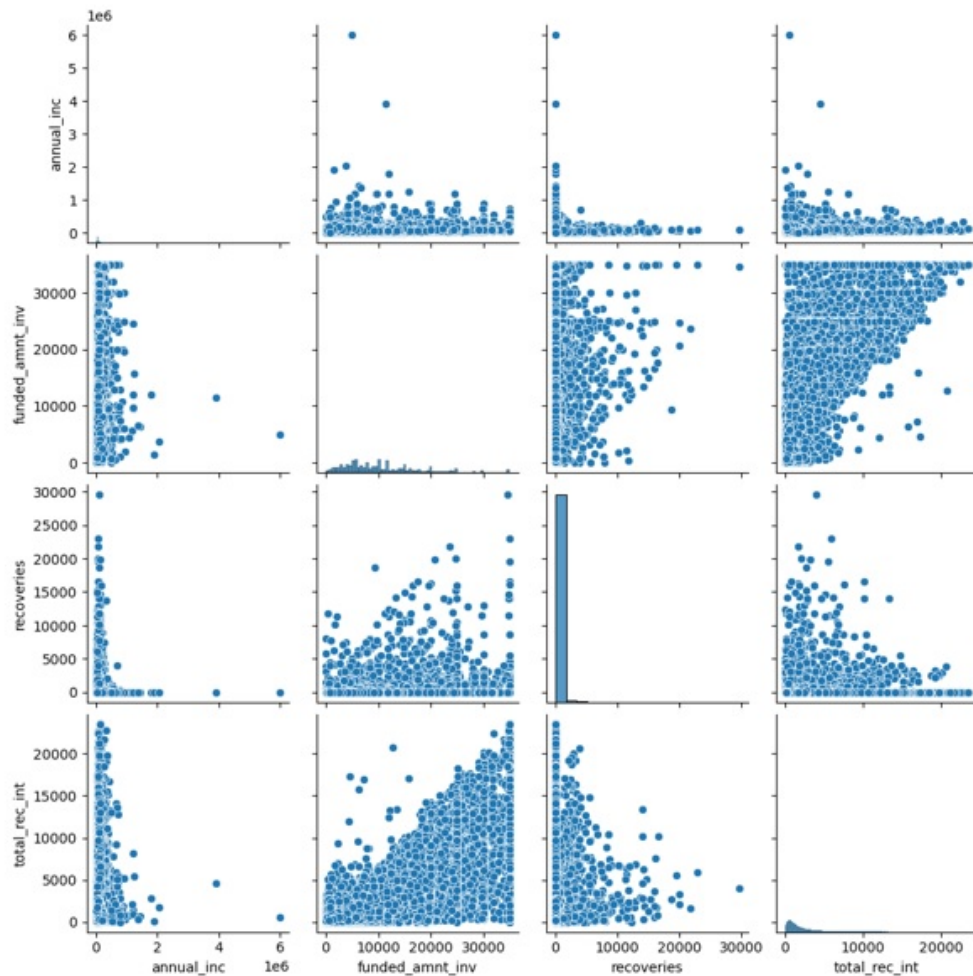


Learning's

- Loan Grade type B,C,D, E and F which are collectively 66% and above of the population have higher recoveries than Loan Grade "A"
- Loans with Grade have interest rate charge of under 5%-10%
- Applicants categorized under Loan B to G have interest rates above 10% to 25% , Thus indicating loans from B-G to have higher proportion of Loans turning into recoveries
- The Mean value as can be seen in the box plot denotes the Recoveries tend to be higher in all Loan grades other than Loan Grade "A"
- Thus denoting any applicant categorized under Grade B to E have higher chances of Loan turning out to be charged off and hence end with recoveries
- The State wise Loan Grade data denotes applicants from states other than CA, FL NY and TX have predominantly more proportion of Loans that are Grade B to Grade E



Pair Plot

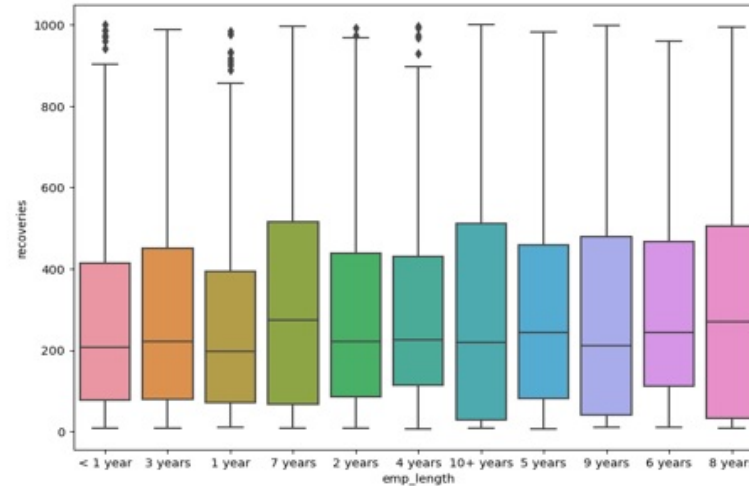
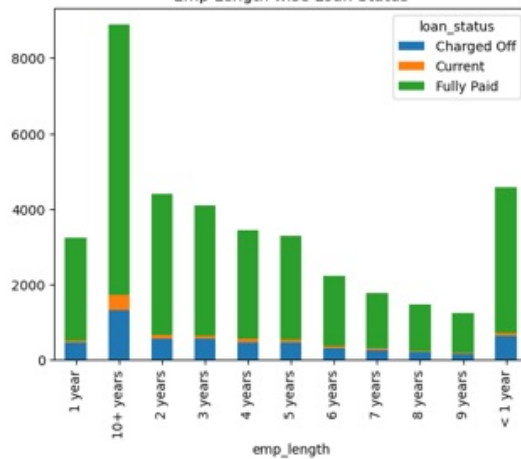


Learning's

- Applicants with lesser annual income have higher chances of loan turning into "Charged off" cases and thus ending into recoveries
- More than 80% of applicants who have turned into "Recovery" have annual income under \$10K
- More than 50% of the Interest income earned turns out be in applicants cases where the Funded amount invested is greater than \$20K
- While for the same applicants who's funded amount invested is \$20 K and below have higher recoveries

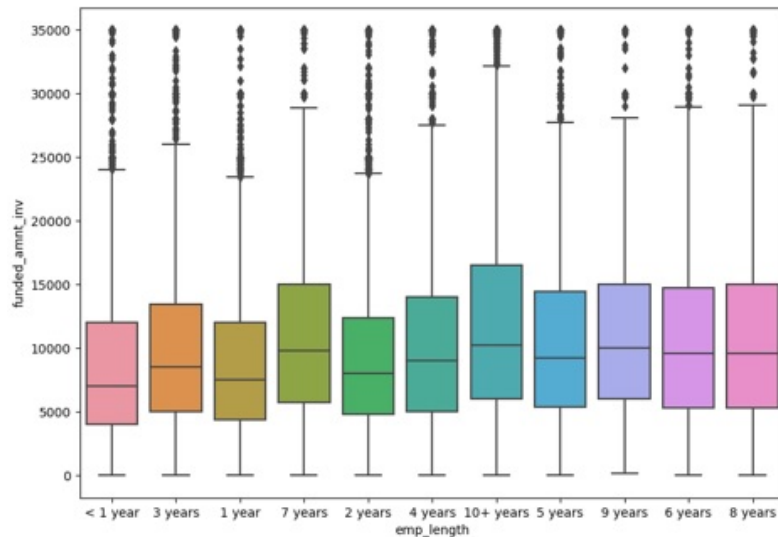
Employee Length of Experience to loan status

Emp Length wise Loan Status



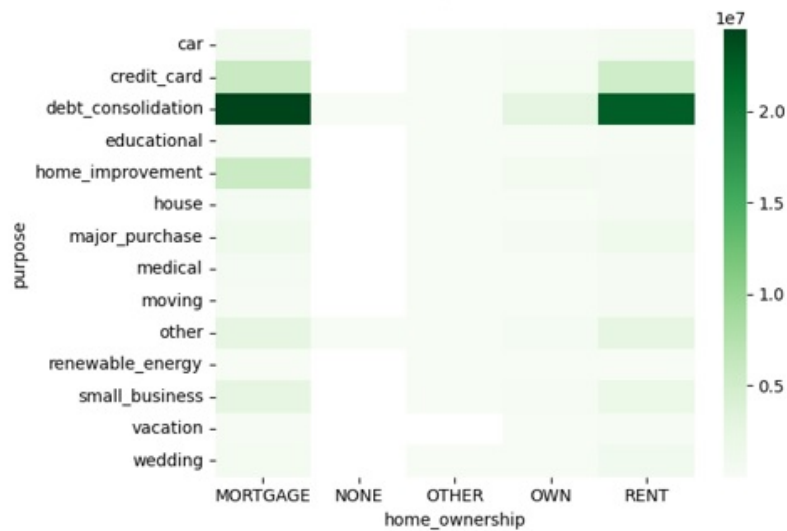
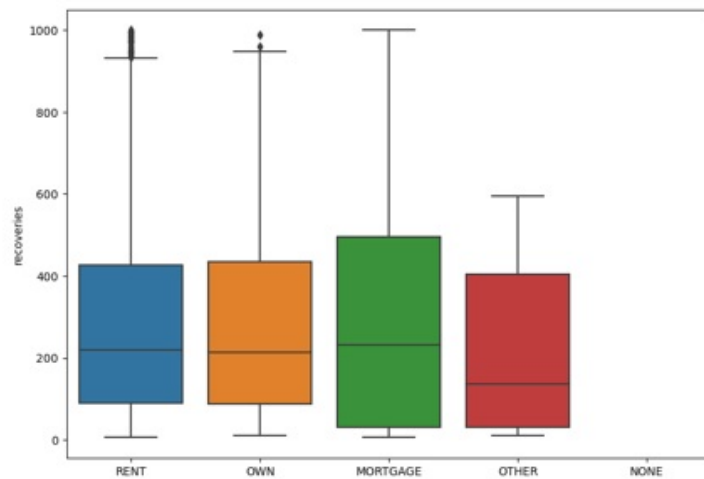
Learning's

- Denoting those with 10+ years of experience have higher share of charged of cases among themselves
- Denotes people with higher empl exp have higher fund amount invested
- Applicants with 10+years of Employee work experience have relatively higher proportion of loans turning out to be charged off
- The Median value of Loan amount turning out to be categorized as recoveries are higher in applicants with Employee Work experience 6 years and above
- We can also see that the median value of Loan amount funded is also higher for applicants with Employee work experience greater than 6 years



emp_length	Charged Off	Current	Fully Paid
1 year	4.6e+02	71	2.7e+03
10+ years	1.3e+03	3.9e+02	7.2e+03
2 years	5.7e+02	97	3.7e+03
3 years	5.6e+02	83	3.5e+03
4 years	4.6e+02	94	2.9e+03
5 years	4.6e+02	88	2.7e+03
6 years	3.1e+02	61	1.9e+03
7 years	2.6e+02	62	1.4e+03
8 years	2e+02	44	1.2e+03
9 years	1.6e+02	32	1.1e+03
< 1 year	6.4e+02	75	3.9e+03

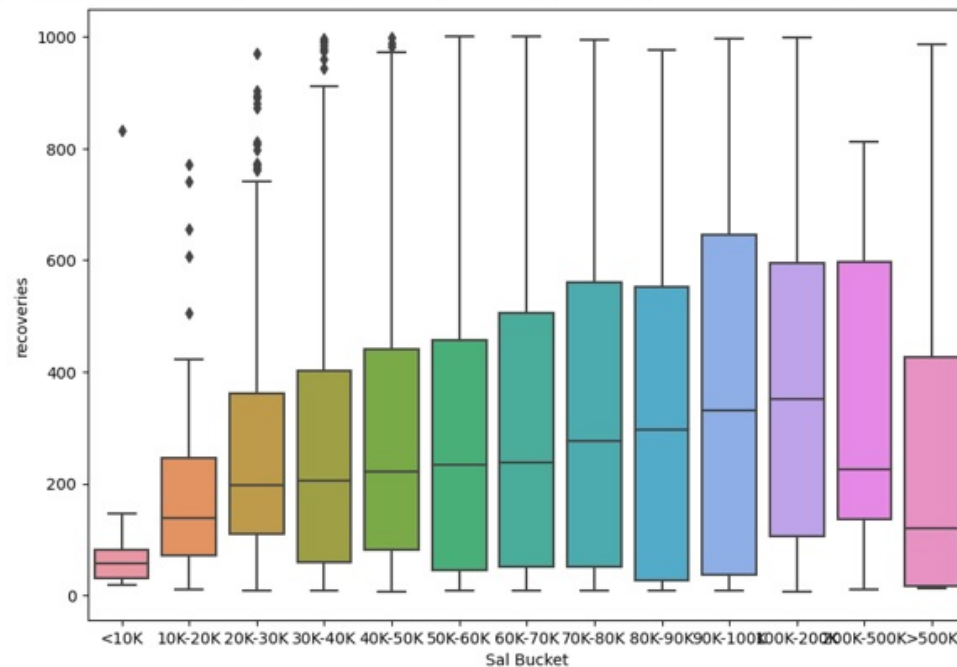
Loan type vs Home ownership



Learning's

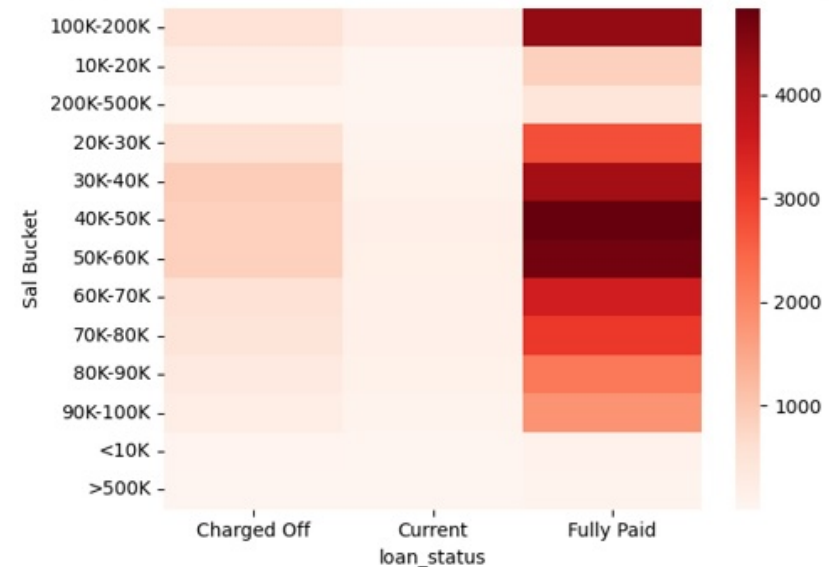
- The Median values of applicants loan turning into recoveries is higher in cases of applicants with Mortgage than the applicant's who have rented homes
- Applicants especially form states like CA,GA,MO,OH and TX have higher chances of turning into Recoveries especially under the category people owning houses under Mortgage

Annual Income wise Recoveries

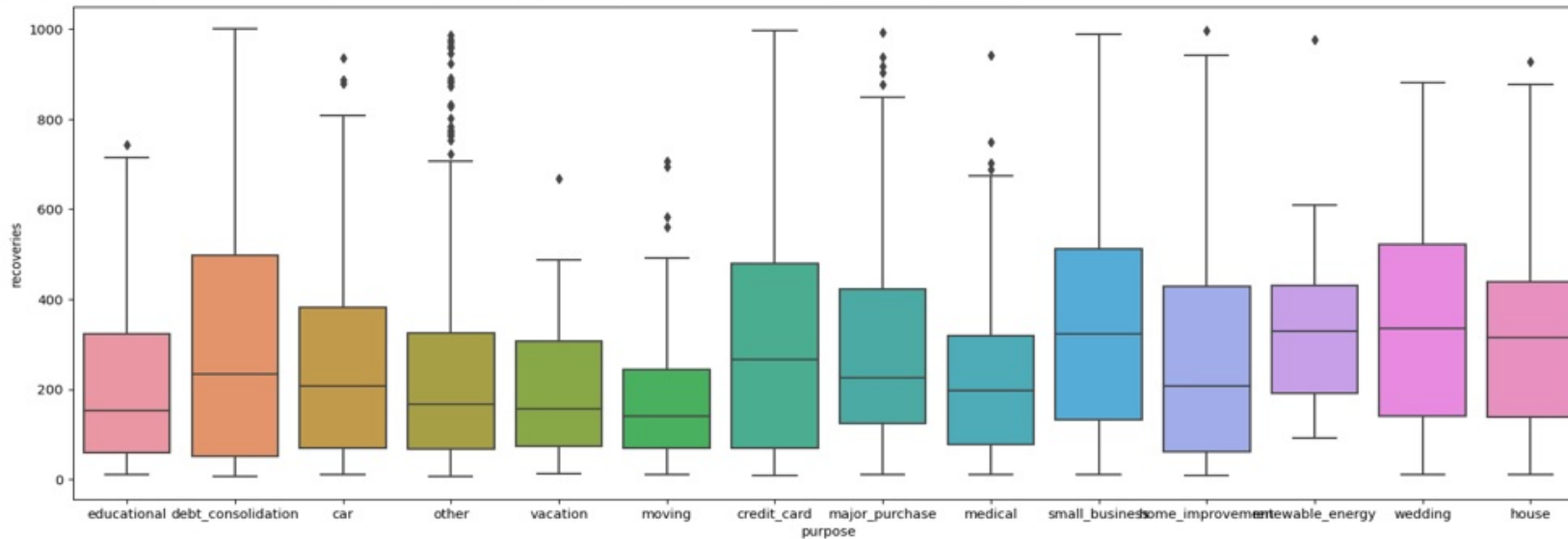


Learning's

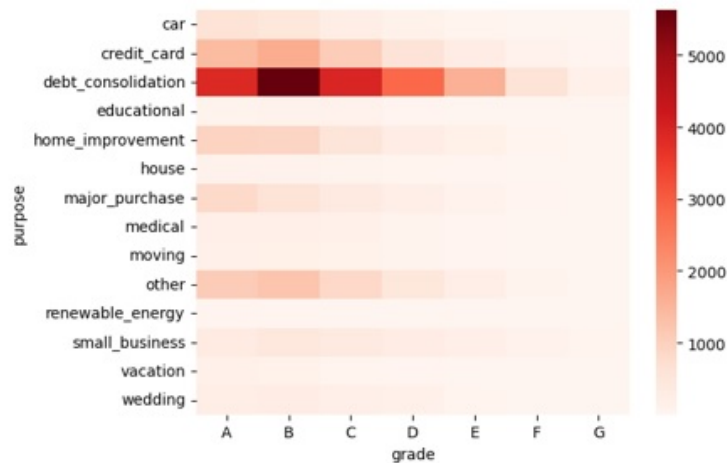
- Applicants under the salary range of 30K to 60K have higher proportion of Loans turning into recoveries
- The Median value of Applicants Loan amount turning into recoveries increases for those with annual salary greater than \$30K and comes down only for those with \$300K and above



Loan purpose profile



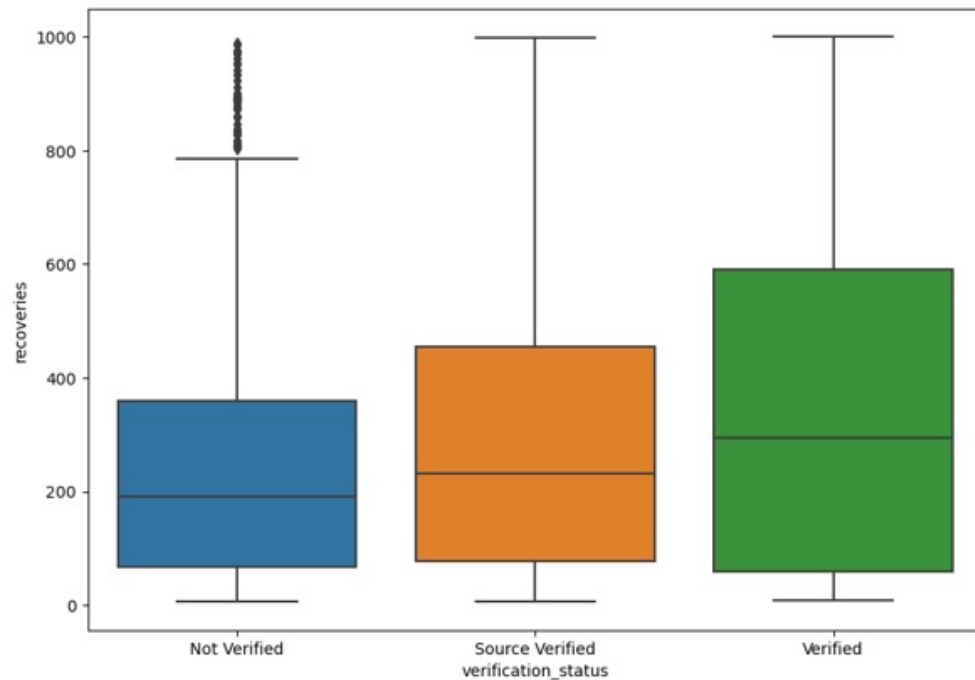
a



Learning's

- The Median value of Loans turning into Debt is higher in applicants with Loan purpose as Credit Card, Small Business, Wedding and house
- Loans irrespective of any Grades (A-G) have higher amount of loan turning into recovery under the loan purpose of "Debt consolidation"
- Loans with purpose of "Vacation and Moving have lower median value of loan amount turning into recoveries"

Loan Verified status



Learning's

- The Median values of applicants loan amount turning into recovery is higher in cases of loans that are "Verified" than those which are not verified
 - Indicating the verification process is not that effective