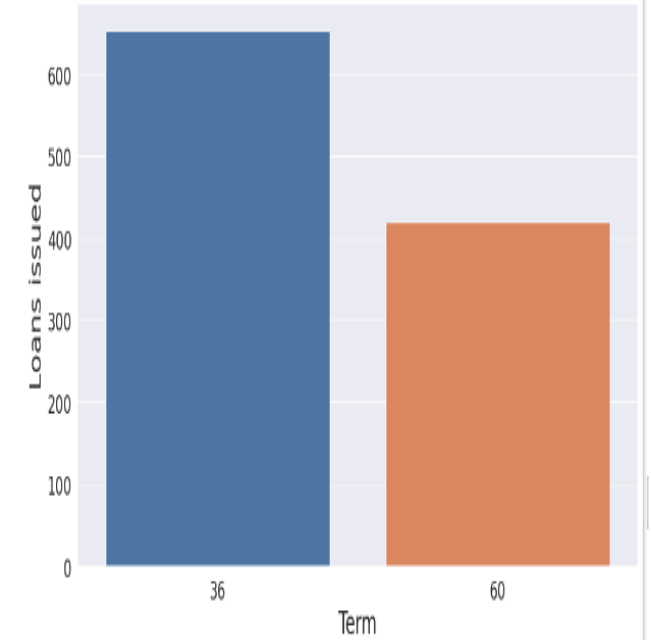
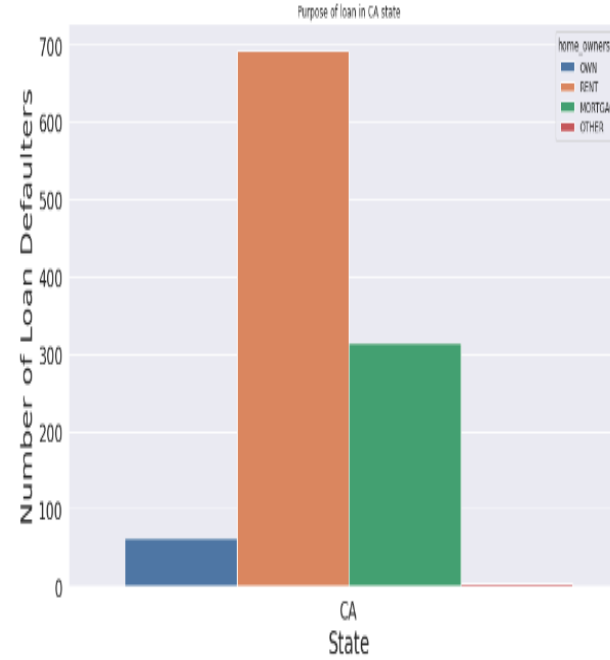
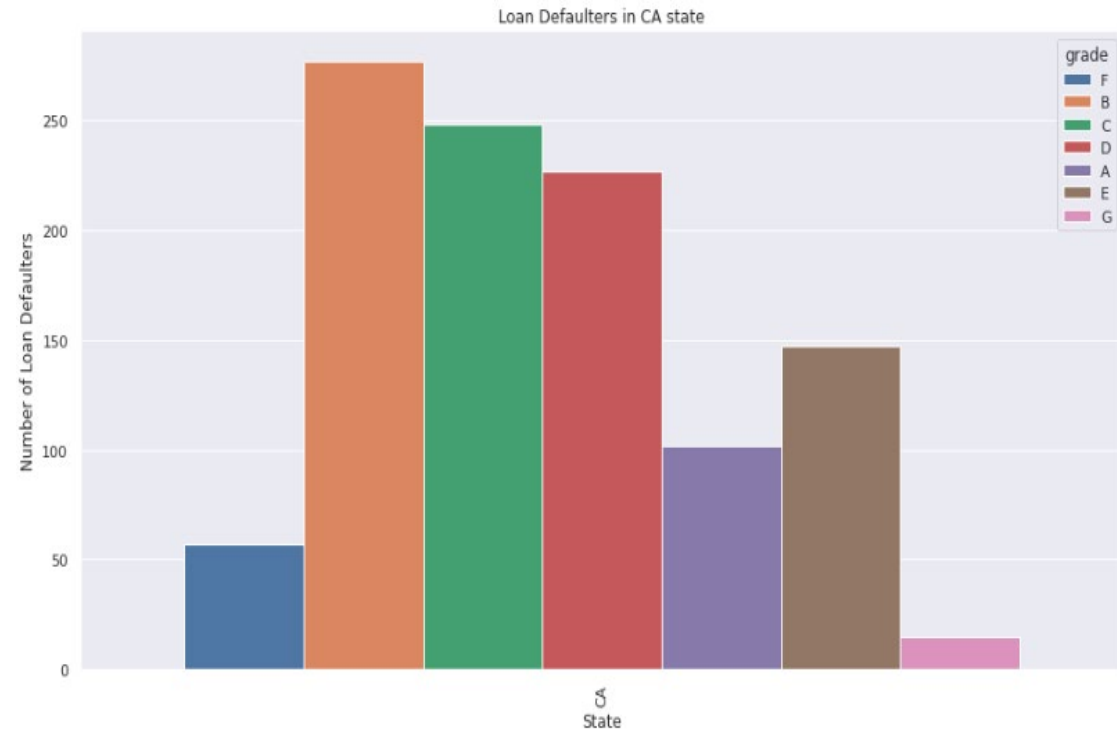
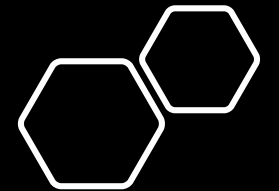


# Summary and conclusion



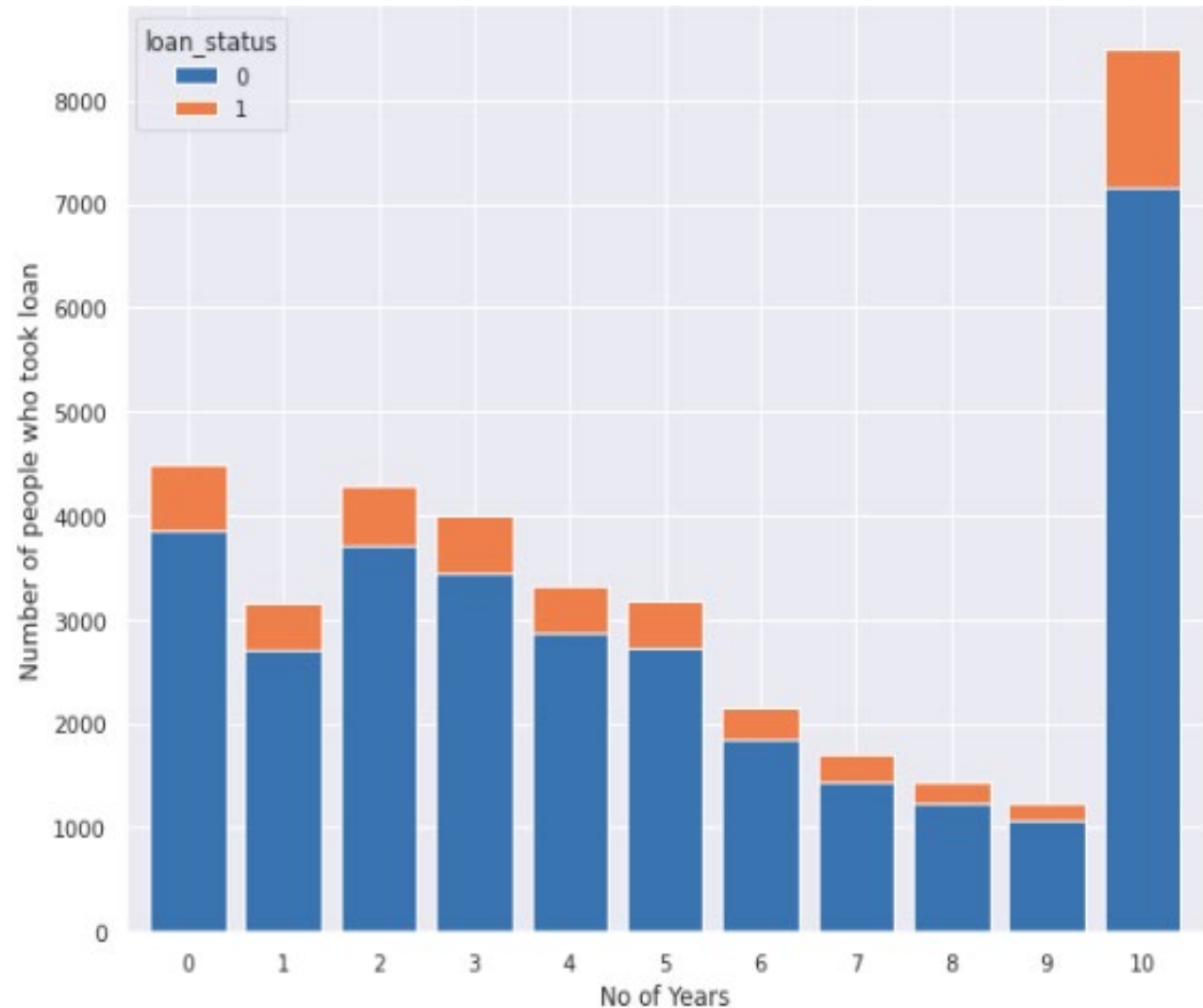
## Based on State

- We were able to infer from the information that there are more loan applicants with Grades B and C, California has the highest number of applications, and the majority of applicants have applied for loans for rent and mortgages having a 36-month duration.



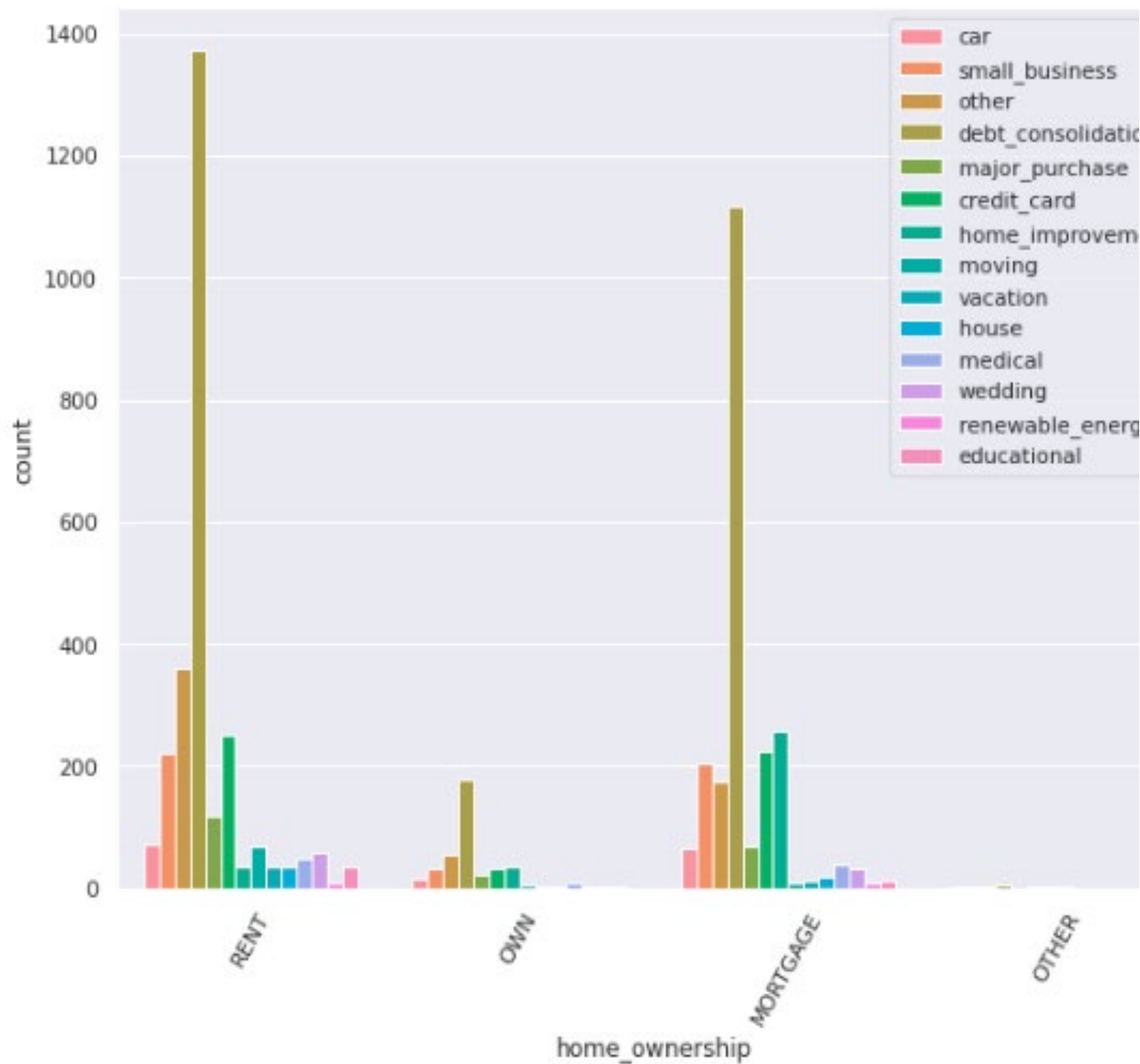
## Based on Employee length

- 
- When we look at the group of members with 1 to 9 years of work experience, the tendency of defaulters is decreasing, but it abruptly increases when we look at members with 10 and more years of work experience.



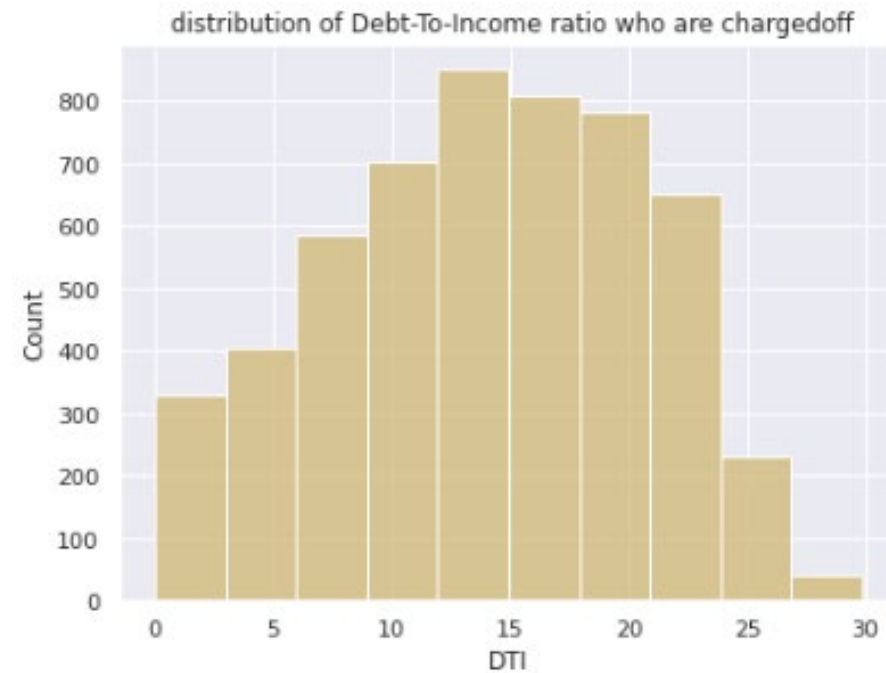
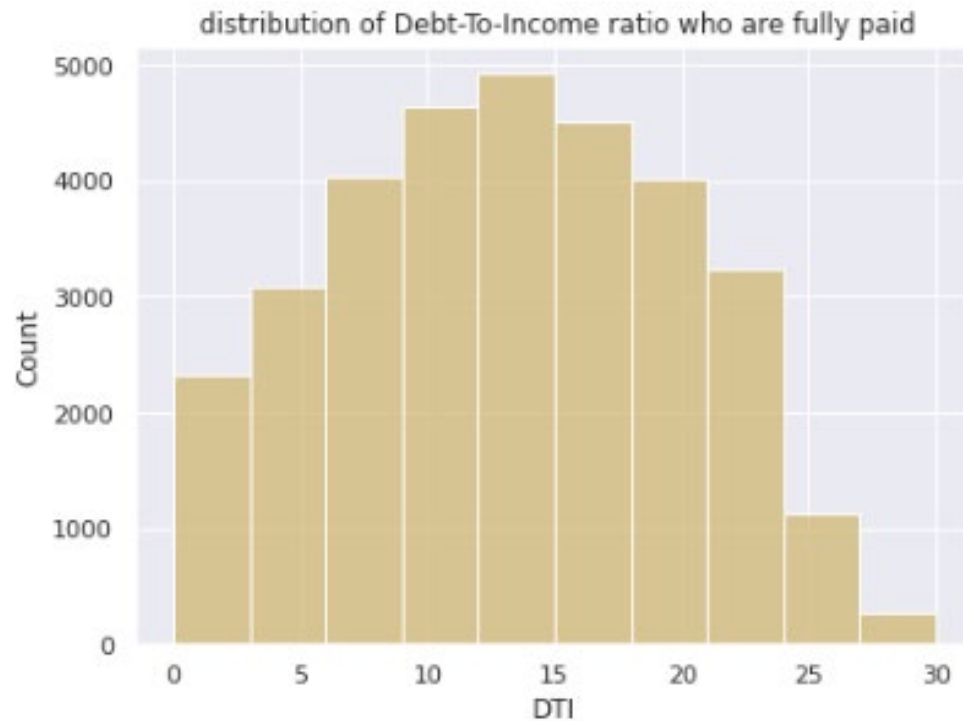


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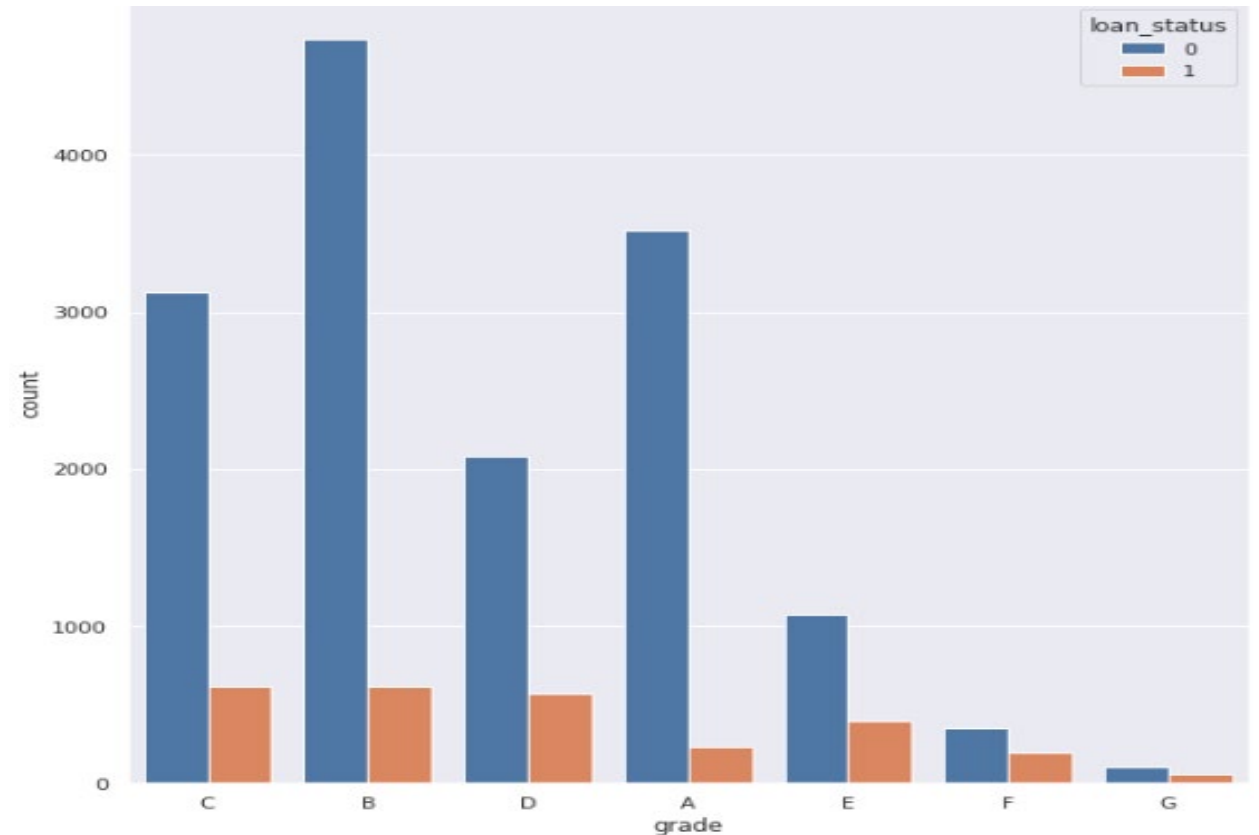
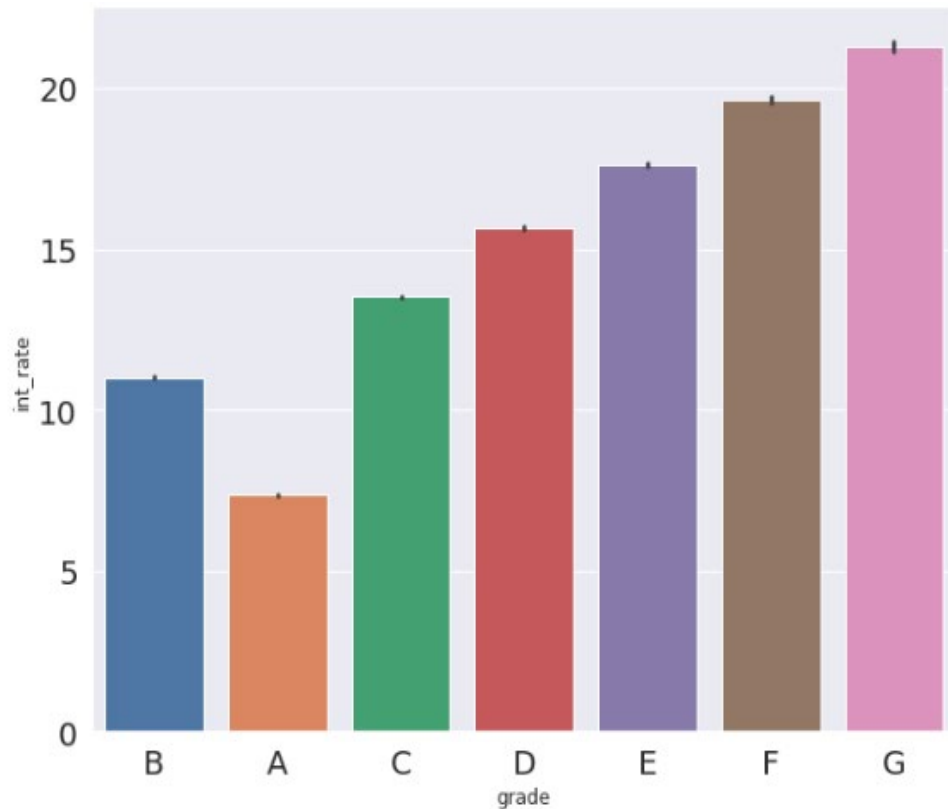
## Based on DTI

- Around 13-15% debt-to-income ratio is maintained while taking loans who are fully paid and charged-off



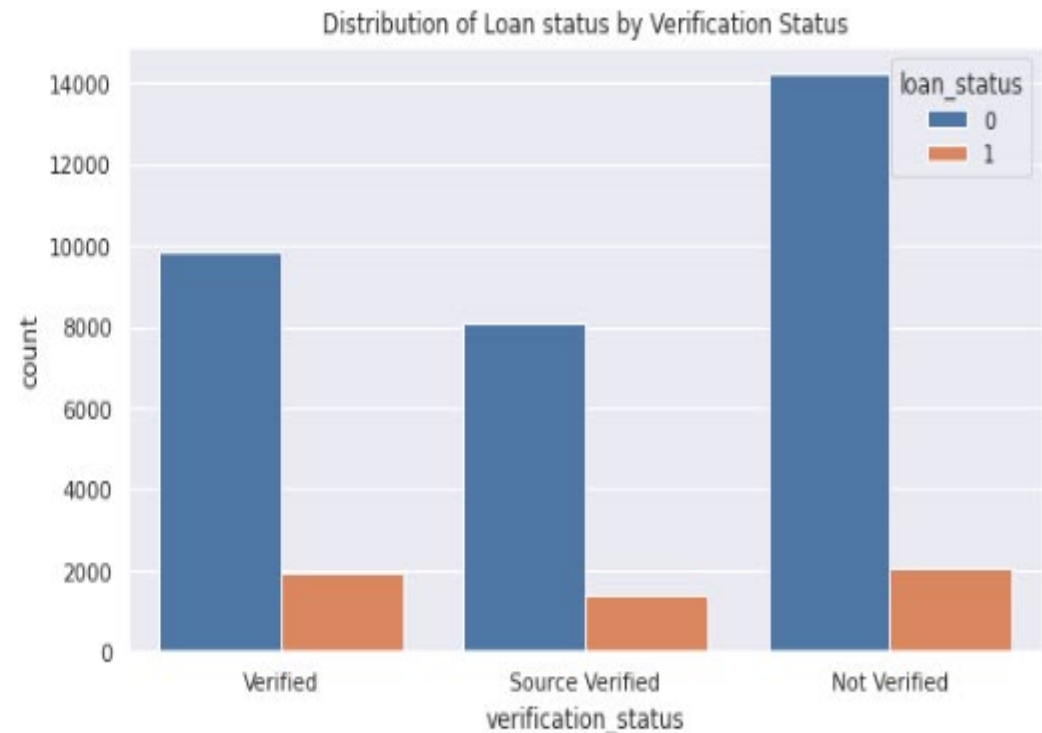
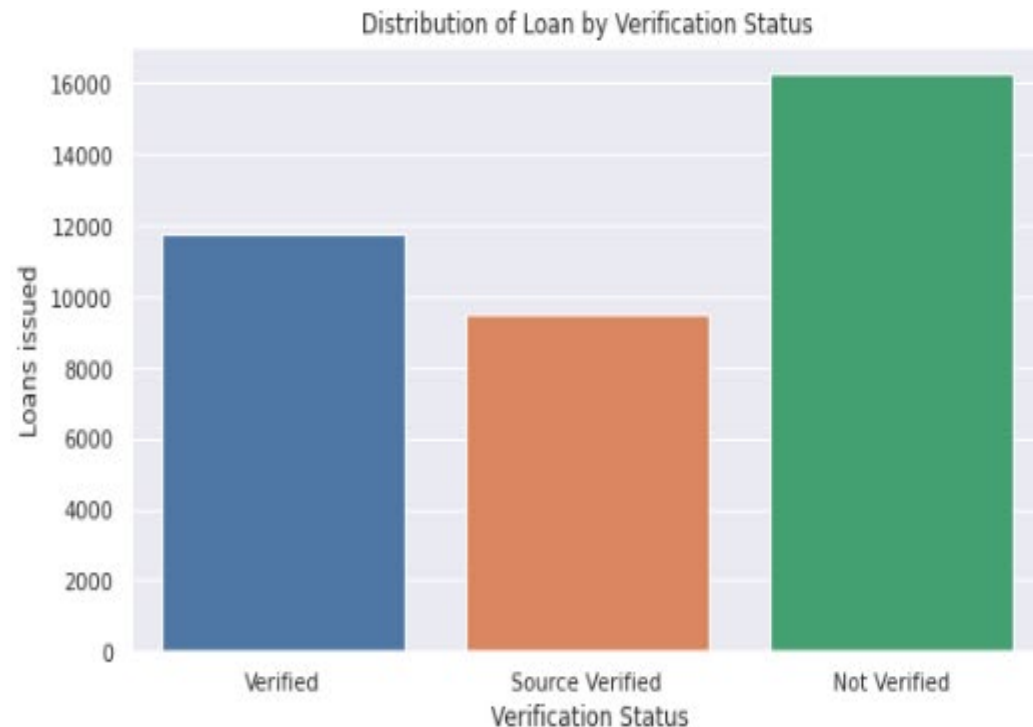
# Based on Grade

Based on Grade, Interest rate is being decided i.e; lower the grade higher the interest rate. Due to this reason people belonging to lower grade are not showing interest to take loans.



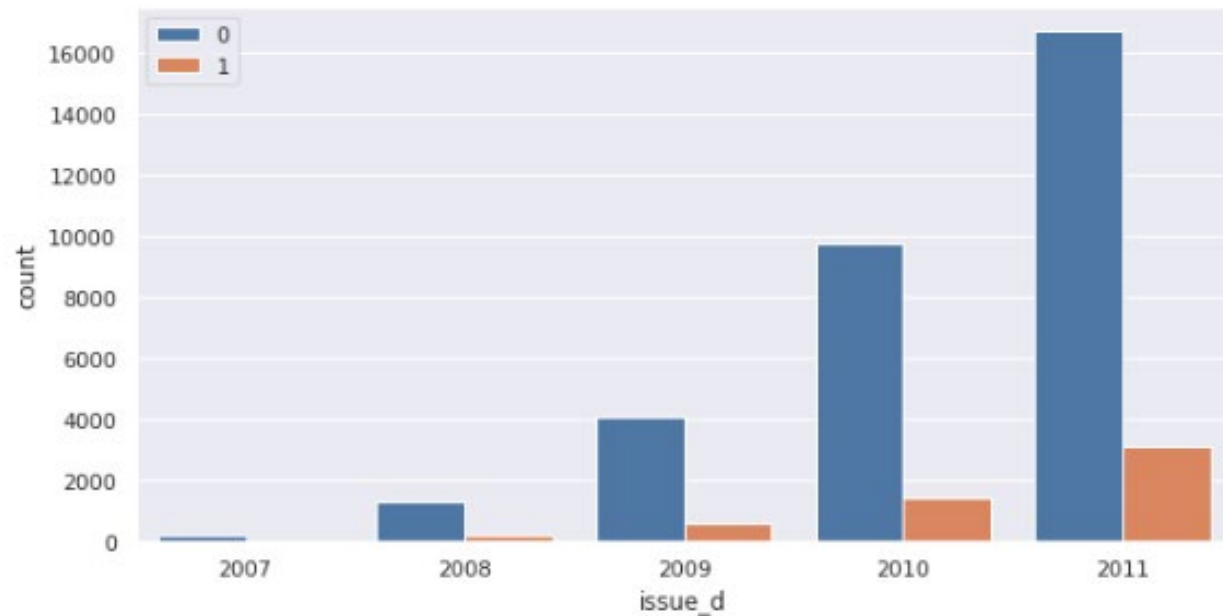
# Based on Verification status

- We can infer that loans are issued more to the people whose income status is not verified and defaulters are also more.



# Based on Year.

Number of loans issued increased steadily by every year.



issue_d	loan_status	
2007	0	206
	1	45
2008	0	1311
	1	243
2009	0	4111
	1	591
2010	0	9790
	1	1406
2011	0	16695
	1	3099