

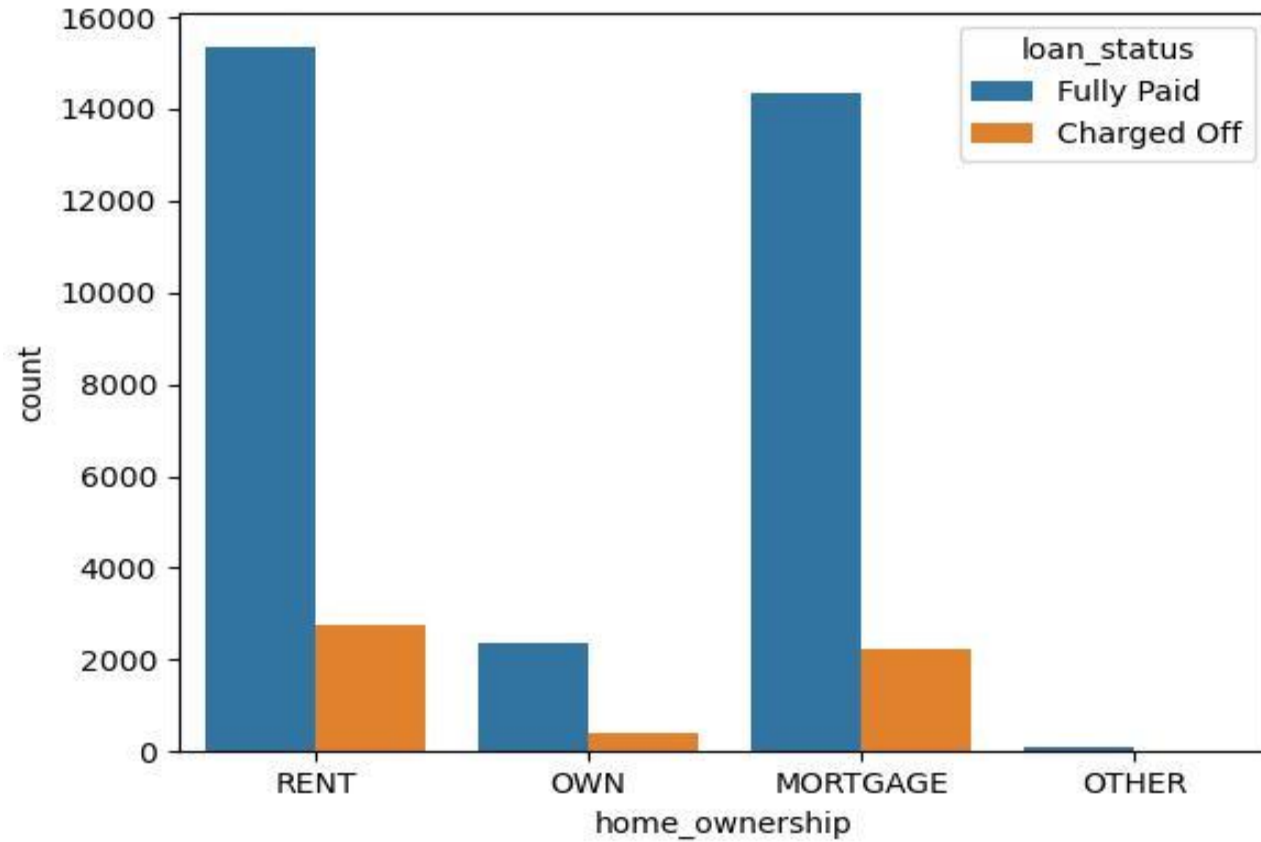
# **Lender Club Case Study**

**Project Title:- To find out which type of customer demographic are making default on loan**

**Project Submitted By:-**

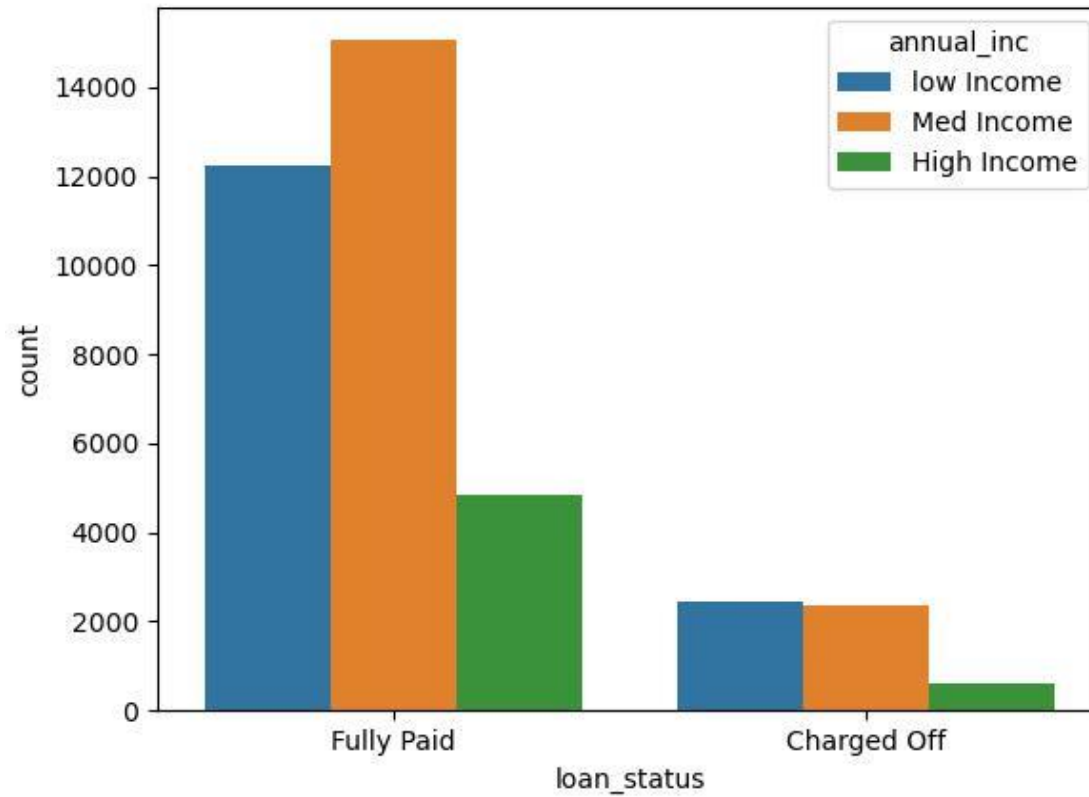
1.Sohit Singh

2.Abhishek Tomar



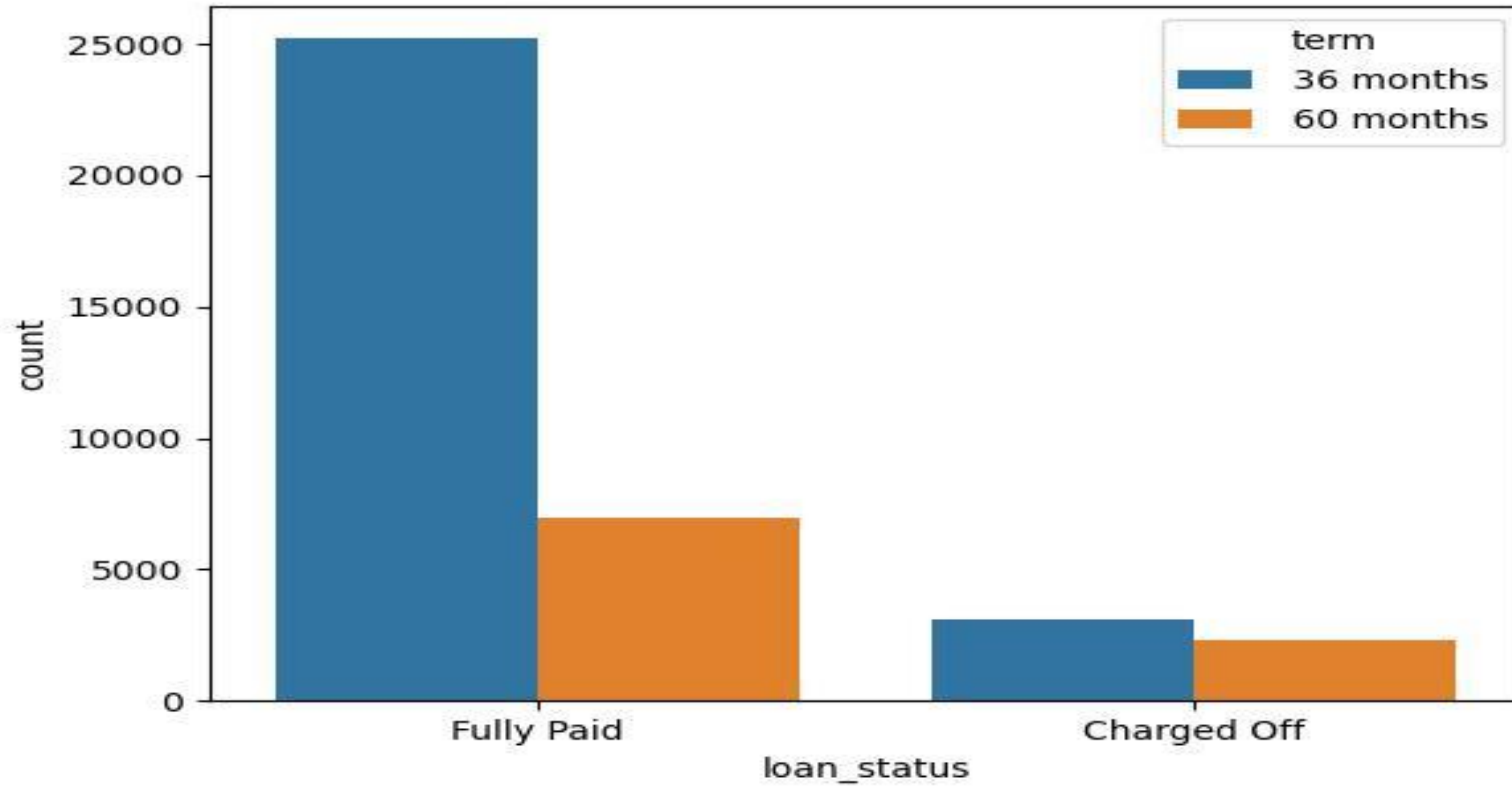
## Observations:-

Those Customers who are living in rented house so chances of loan default are higher compare to others



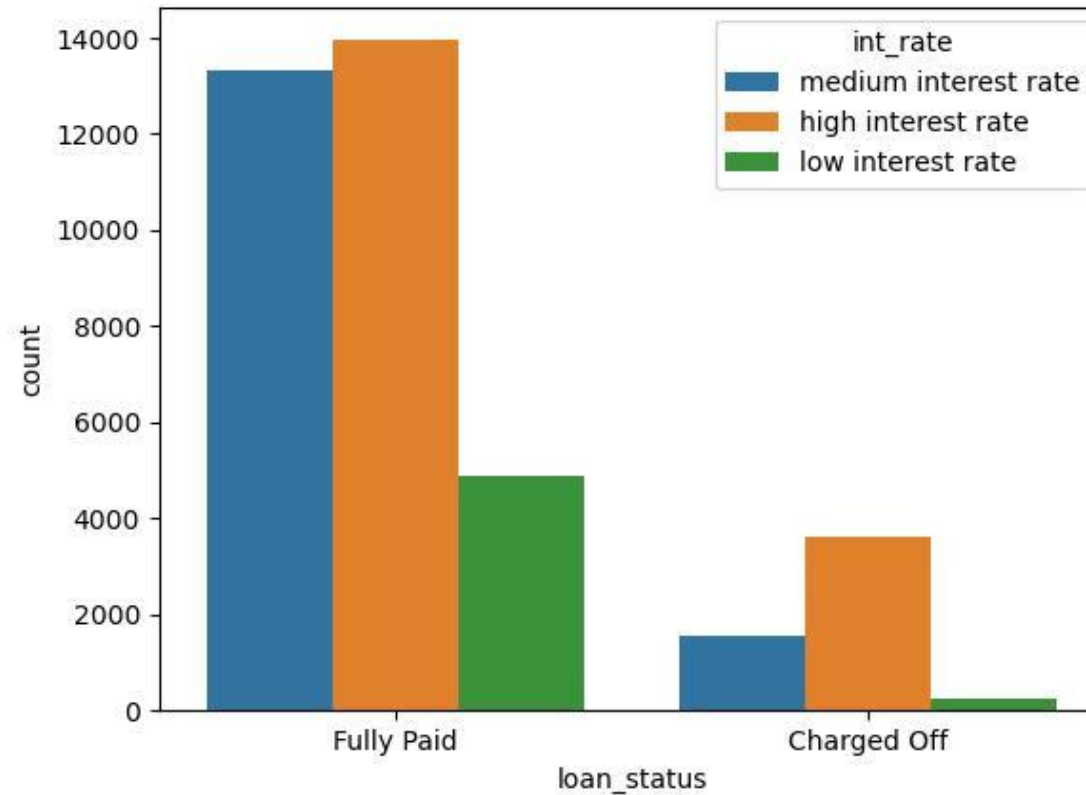
## Observation:-

Customers whose income coming in lower band so they have higher chances of loan charged off.



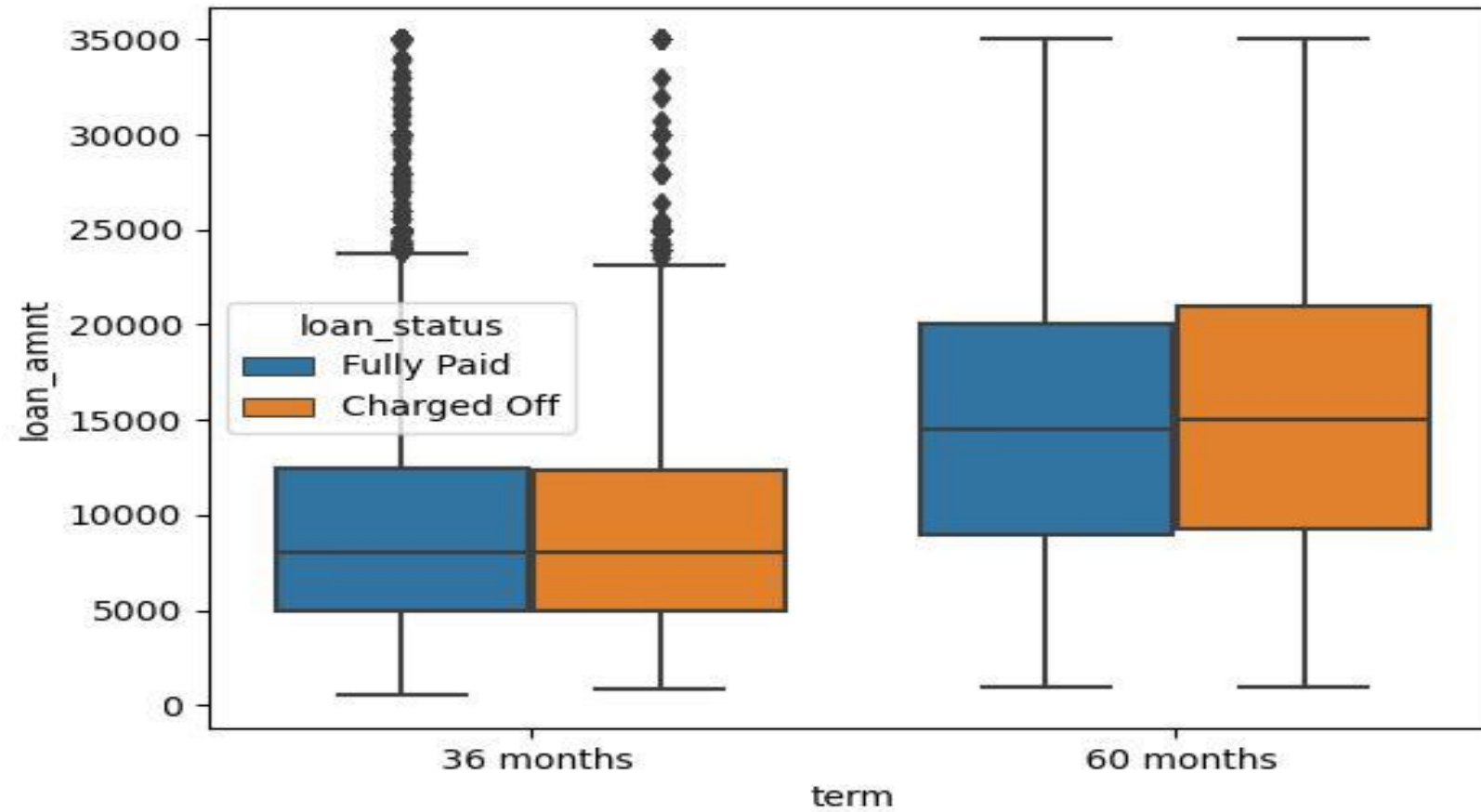
## Observations:-

Those loan are giving on longer term so their chances of default are higher as compare to short term loan



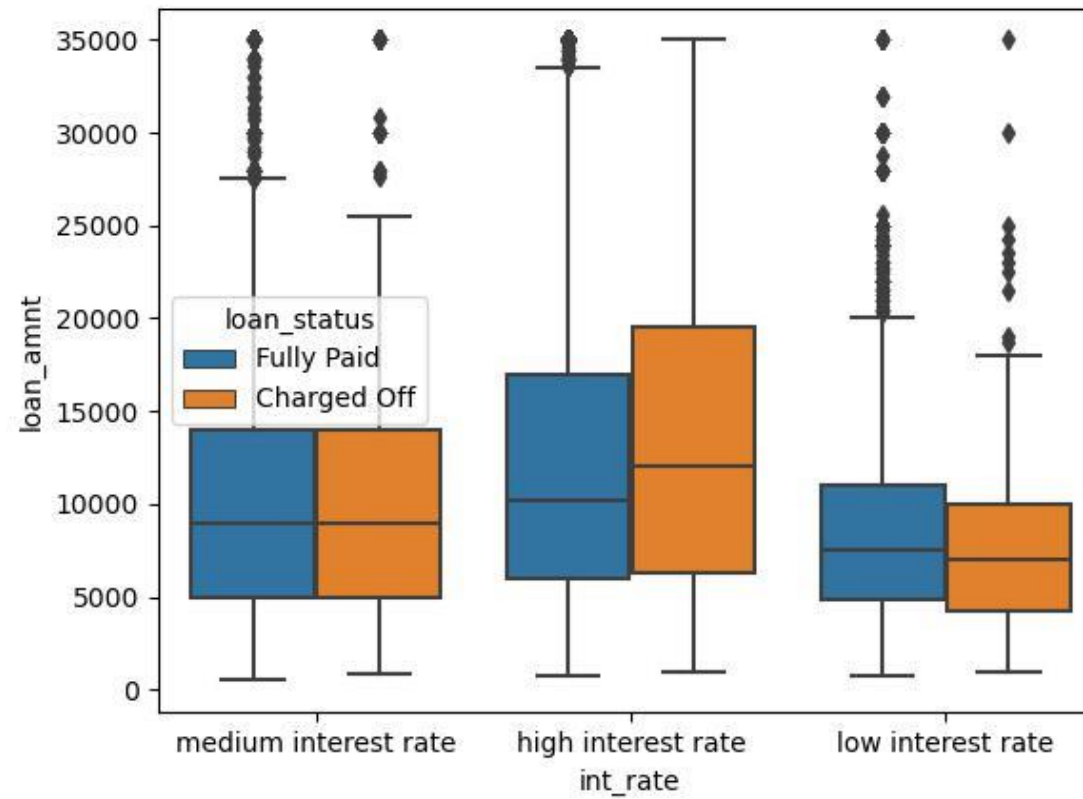
## Observation:-

Those loans are giving on higher interest rate so there chances are high for charged off



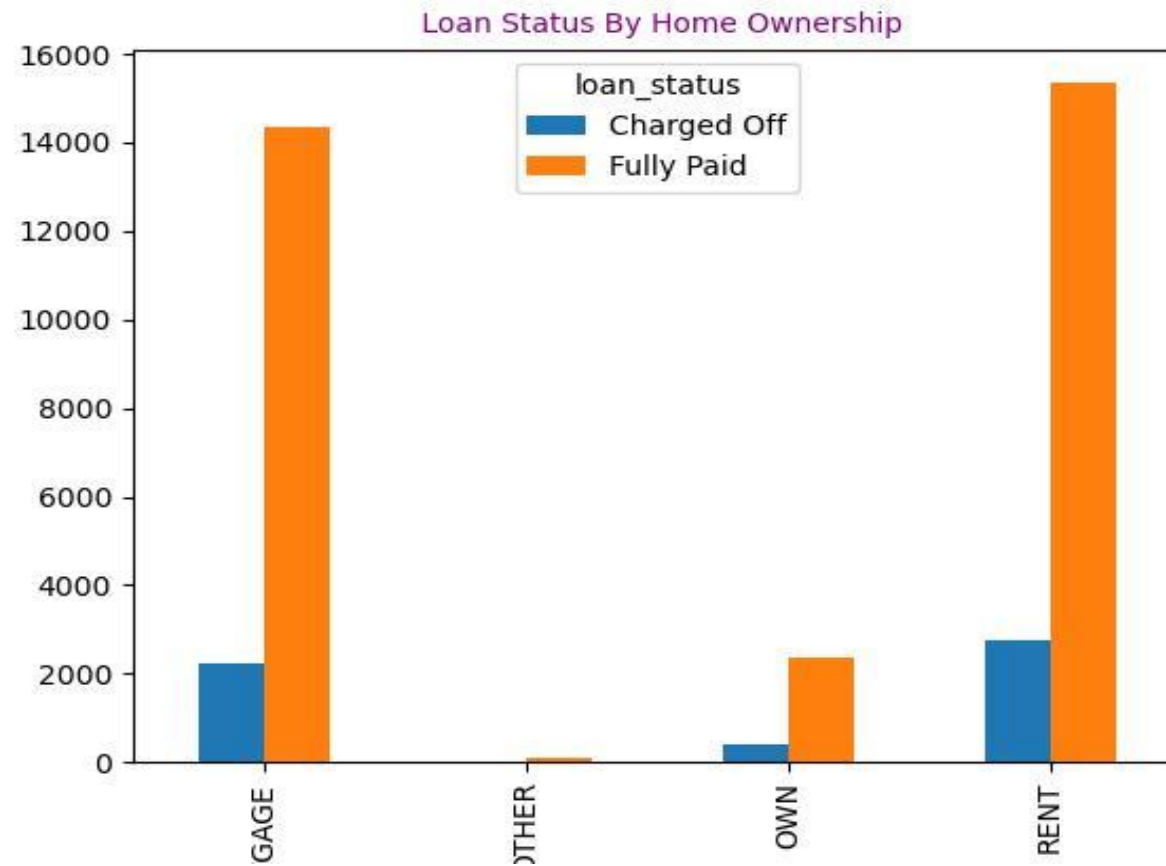
## Observation:-

There are large no. of loan giving for longer term



## Observation:-

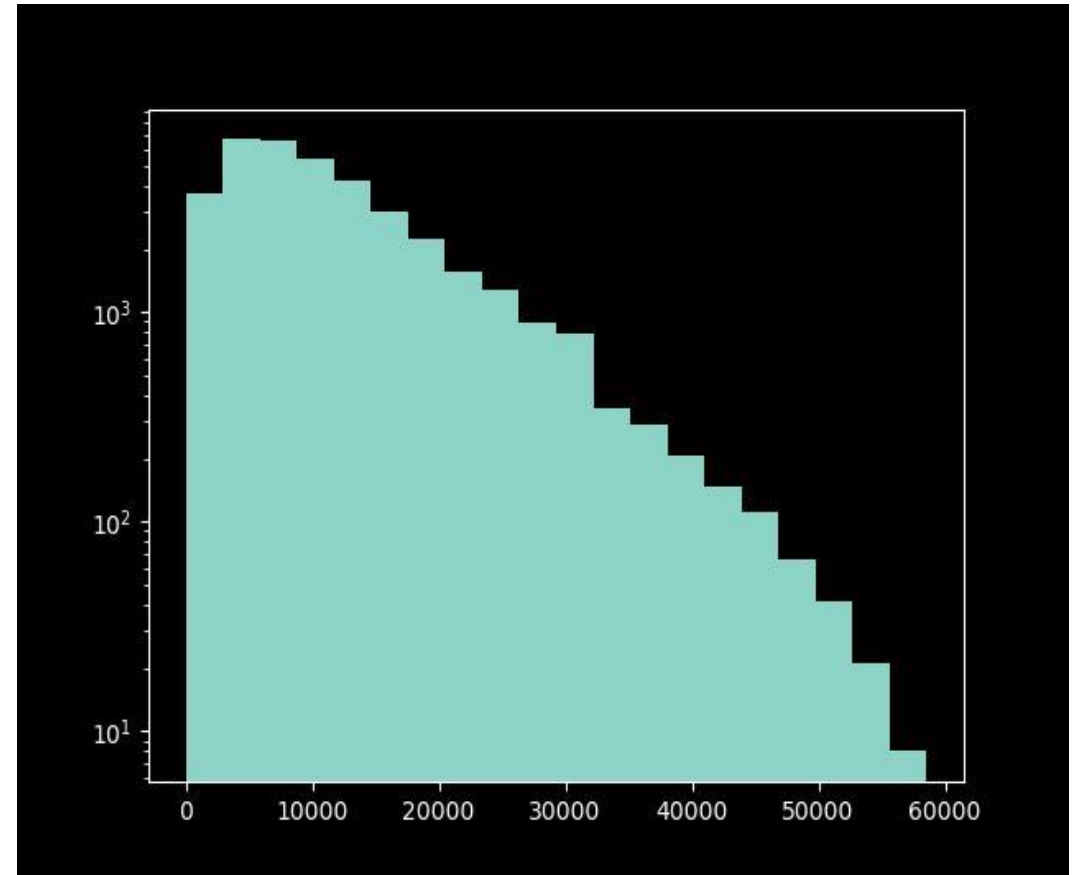
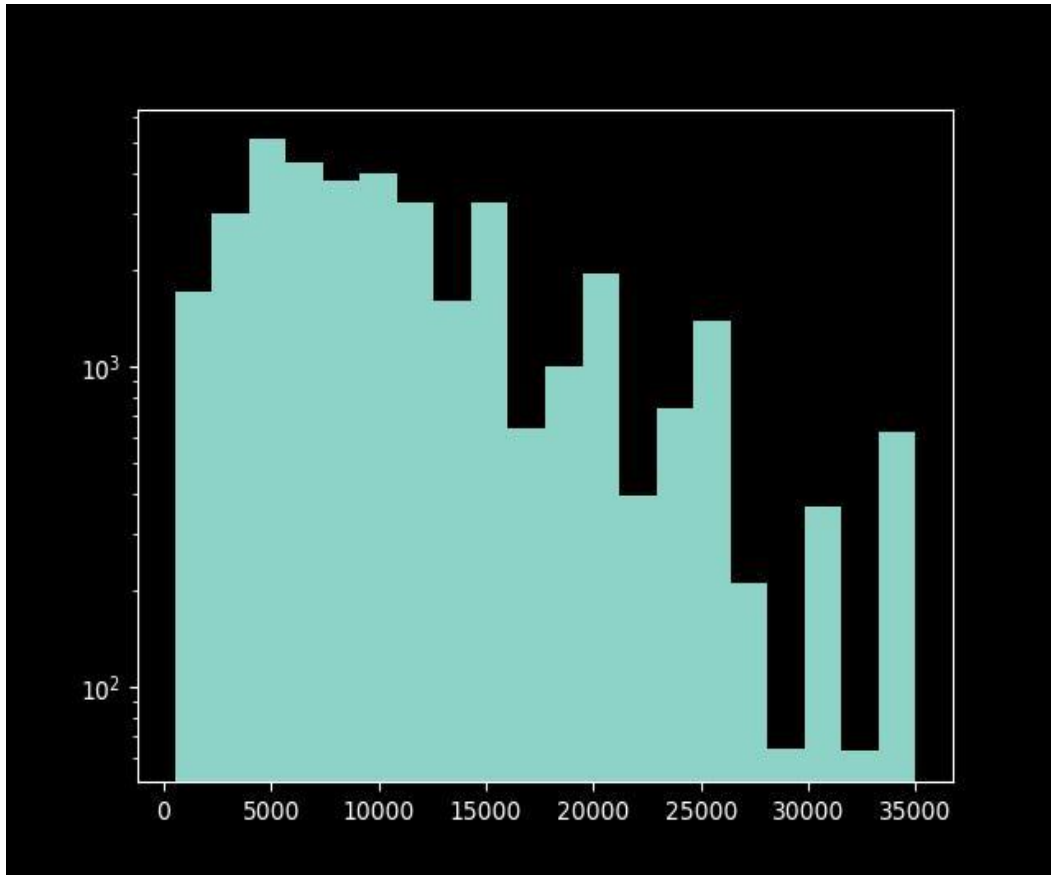
There are high no. Of loans are giving on higher rate of interest as compare to others



Observation:-

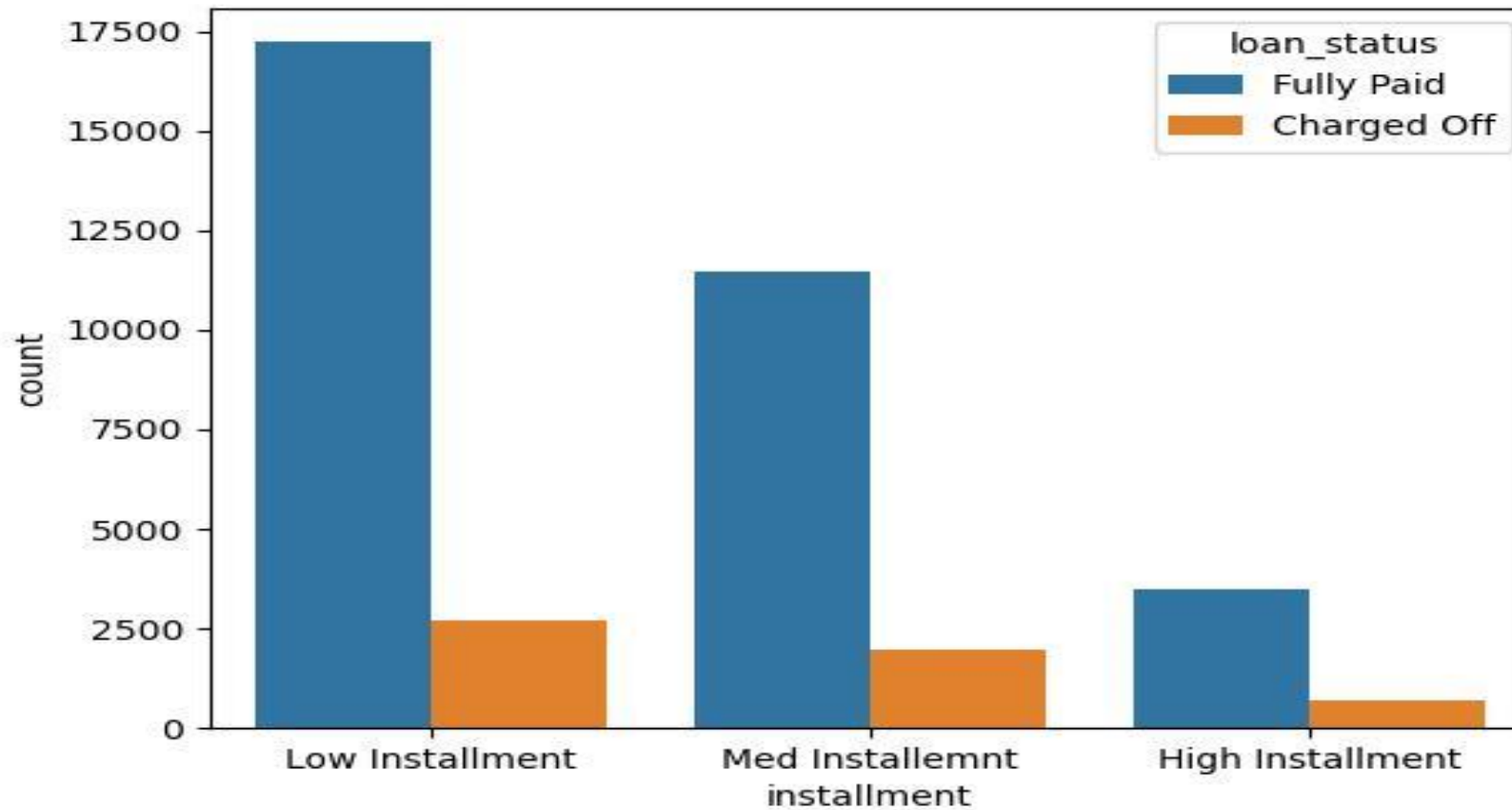
Those customer who are living on rented house so they have getting more number of loans as compared to others





### Observation:-

Those customers who have taken a loan less than 15000rs.They have paid back successfully compare to others loan amount.



### Observation:-

Those customers are getting loan on lower Installment .There chances are high for default the loan