

In [2]:

```

1 import pandas as pd
2 import numpy as np
3 import matplotlib.pyplot as plt
4 import seaborn as sns

```

In [3]:

```

1 df=pd.read_csv(r'C:\Users\Lenovo\Downloads\new_clean')
2 desc=pd.read_csv(r'C:\Users\Lenovo\Documents\LCDDataDictionary.csv')

```

In [4]:

```
1 df.head()
```

Out[4]:

	Unnamed: 0	id	member_id	loan_amnt	funded_amnt	funded_amnt_inv	term	int_rate
0	0	1077501	1296599.0	5000.0	5000.0	4975.0	36 months	10.65%
1	1	1077430	1314167.0	2500.0	2500.0	2500.0	60 months	15.27%
2	2	1077175	1313524.0	2400.0	2400.0	2400.0	36 months	15.96%
3	3	1076863	1277178.0	10000.0	10000.0	10000.0	36 months	13.49%
4	4	1075358	1311748.0	3000.0	3000.0	3000.0	60 months	12.69%

5 rows × 48 columns



In [5]:

```
1 df.drop('Unnamed: 0',axis=1,inplace=True)
```

In [6]:

```

1 for i in range(desc.shape[0]):
2     if desc.loc[i]['LoanStatNew'] not in df:
3         desc.drop(index=i, inplace=True)

```

In [7]:

```
1 desc.reset_index(drop=True, inplace=True)
```

In [8]:

```
1 desc
```

Out[8]:

	LoanStatNew	Description
0	addr_state	The state provided by the borrower in the loan...
1	annual_inc	The self-reported annual income provided by th...
2	collection_recovery_fee	post charge off collection fee
3	delinq_2yrs	The number of 30+ days past-due incidences of ...
4	dti	A ratio calculated using the borrower's total ...
5	earliest_cr_line	The month the borrower's earliest reported cre...
6	emp_length	Employment length in years. Possible values ar...
7	emp_title	The job title supplied by the Borrower when ap...
8	fico_range_high	The upper boundary range the borrower's FICO a...
9	fico_range_low	The lower boundary range the borrower's FICO a...

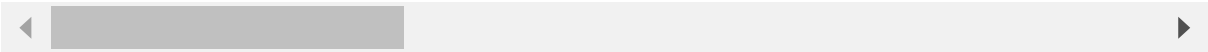
In [9]:

```
1 df.head()
```

Out[9]:

	id	member_id	loan_amnt	funded_amnt	funded_amnt_inv	term	int_rate	installment
0	1077501	1296599.0	5000.0	5000.0	4975.0	36 months	10.65%	162.8
1	1077430	1314167.0	2500.0	2500.0	2500.0	60 months	15.27%	59.8
2	1077175	1313524.0	2400.0	2400.0	2400.0	36 months	15.96%	84.3
3	1076863	1277178.0	10000.0	10000.0	10000.0	36 months	13.49%	339.3
4	1075358	1311748.0	3000.0	3000.0	3000.0	60 months	12.69%	67.7

5 rows × 47 columns



In [10]:

1 df.info()

```

<class 'pandas.core.frame.DataFrame'>
RangeIndex: 42350 entries, 0 to 42349
Data columns (total 47 columns):
#   Column                                Non-Null Count  Dtype
---  -
0   id                                     42350 non-null  int64
1   member_id                             42350 non-null  float64
2   loan_amnt                             42350 non-null  float64
3   funded_amnt                           42350 non-null  float64
4   funded_amnt_inv                       42350 non-null  float64
5   term                                  42350 non-null  object
6   int_rate                              42350 non-null  object
7   installment                           42350 non-null  float64
8   grade                                 42350 non-null  object
9   sub_grade                             42350 non-null  object
10  emp_title                             42350 non-null  object
11  emp_length                             42350 non-null  object
12  home_ownership                         42350 non-null  object
13  annual_inc                             42350 non-null  float64
14  verification_status                   42350 non-null  object
15  issue_d                               42350 non-null  object
16  loan_status                           42350 non-null  object
17  purpose                               42350 non-null  object
18  title                                 42350 non-null  object
19  zip_code                              42350 non-null  object
20  addr_state                            42350 non-null  object
21  dti                                    42350 non-null  float64
22  delinq_2yrs                           42350 non-null  float64
23  earliest_cr_line                       42350 non-null  object
24  fico_range_low                         42350 non-null  float64
25  fico_range_high                       42350 non-null  float64
26  inq_last_6mths                         42350 non-null  float64
27  open_acc                               42350 non-null  float64
28  pub_rec                                42350 non-null  float64
29  revol_bal                              42350 non-null  float64
30  revol_util                             42350 non-null  object
31  total_acc                              42350 non-null  float64
32  out_prncp                              42350 non-null  float64
33  out_prncp_inv                          42350 non-null  float64
34  total_pymnt                            42350 non-null  float64
35  total_pymnt_inv                       42350 non-null  float64
36  total_rec_prncp                       42350 non-null  float64
37  total_rec_int                          42350 non-null  float64
38  total_rec_late_fee                     42350 non-null  float64
39  recoveries                             42350 non-null  float64
40  collection_recovery_fee                42350 non-null  float64
41  last_pymnt_d                           42350 non-null  object
42  last_pymnt_amnt                        42350 non-null  float64
43  last_credit_pull_d                     42350 non-null  object
44  last_fico_range_high                   42350 non-null  float64
45  last_fico_range_low                   42350 non-null  float64
46  pub_rec_bankruptcies                  42350 non-null  float64
dtypes: float64(28), int64(1), object(18)
memory usage: 15.2+ MB

```

In []:

```
1
```

In [11]:

```
1 df['id'].dtype
```

Out[11]:

```
dtype('int64')
```

In [12]:

```
1 def int_rate_clean(i):  
2     return (i[:-1])
```

In [13]:

```
1 df['int_rate']=df['int_rate'].apply(int_rate_clean).astype(float)
```

In [14]:

```
1 def term_clean(i):  
2     return (i[0:3])
```

In [15]:

```
1 df['term']=df['term'].apply(term_clean).astype(int)
```

In [16]:

```
1 def revol_util_clean(i):  
2     return (i[:-1])
```

In [17]:

```
1 df['revol_util']=df['revol_util'].apply(revol_util_clean).astype(float)
```

In []:

```
1
```

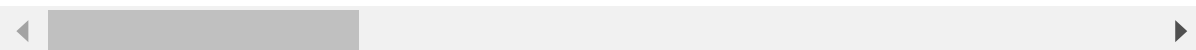
In [18]:

```
1 df.describe()
```

Out[18]:

	id	member_id	loan_amnt	funded_amnt	funded_amnt_inv	term
count	4.235000e+04	4.235000e+04	42350.000000	42350.000000	42350.000000	42350.000000
mean	6.653378e+05	8.266770e+05	11109.211924	10840.211334	10162.262400	42.220165
std	2.188062e+05	2.788685e+05	7409.408311	7145.056871	7130.080610	10.516469
min	5.473400e+04	7.069400e+04	500.000000	500.000000	0.000000	36.000000
25%	4.989700e+05	6.395432e+05	5200.000000	5100.000000	4964.045719	36.000000
50%	6.450115e+05	8.249430e+05	9800.000000	9600.000000	8500.000000	36.000000
75%	8.263058e+05	1.034498e+06	15000.000000	15000.000000	14000.000000	60.000000
max	1.077501e+06	1.314167e+06	35000.000000	35000.000000	35000.000000	60.000000

8 rows × 32 columns



In [19]:

```
1 for i in df.columns:
2     if df[i].dtype=='object':
3         print(i)
```

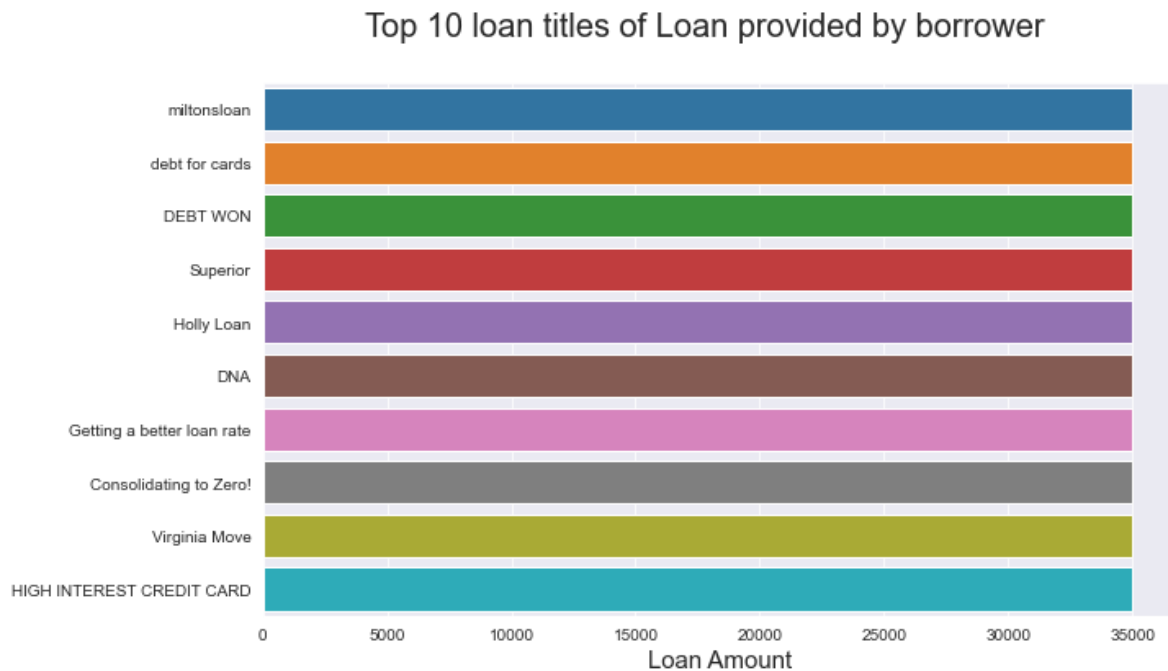
```
grade
sub_grade
emp_title
emp_length
home_ownership
verification_status
issue_d
loan_status
purpose
title
zip_code
addr_state
earliest_cr_line
last_pymnt_d
last_credit_pull_d
```

In []:

```
1
```

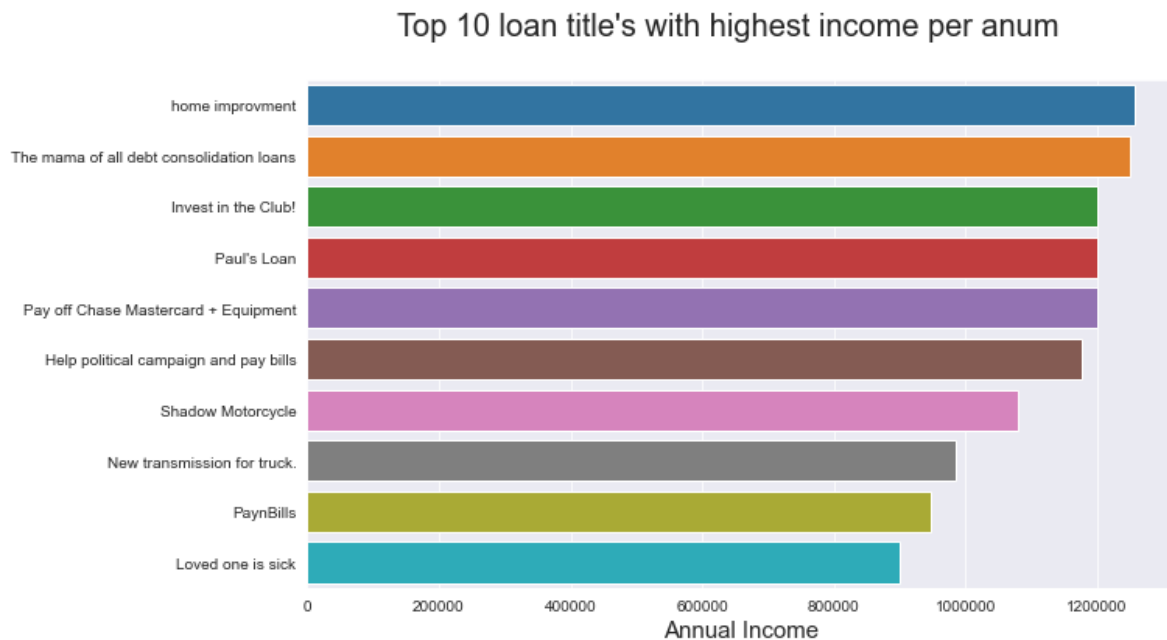
In [20]:

```
1 plt.figure(figsize=(10,6))
2 sns.set_style('darkgrid')
3 sns.barplot(y='title',x='loan_amnt',data=df.groupby('title')['loan_amnt'].mean().sort_
4 plt.suptitle("Top 10 loan titles of Loan provided by borrower",fontsize=20)
5 plt.xlabel('Loan Amount',fontsize=15)
6 plt.ylabel('')
7 plt.show()
```



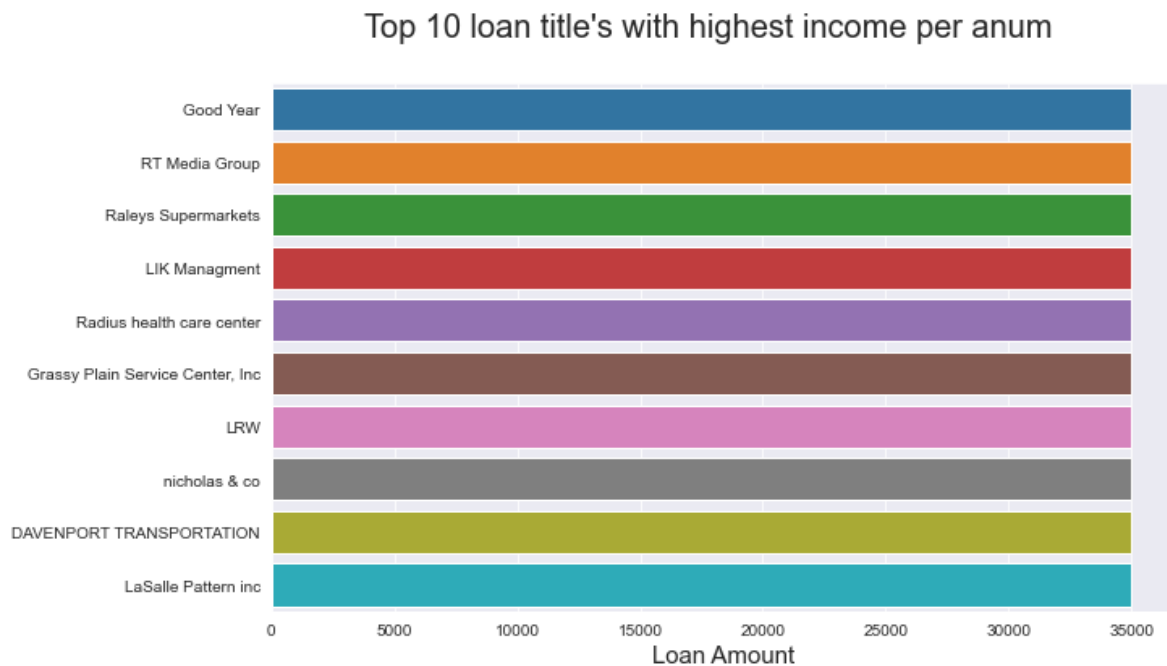
In [21]:

```
1 plt.figure(figsize=(10,6))
2 sns.barplot(y='title',x='annual_inc',data=df.groupby('title')['annual_inc'].mean().sort
3 plt.suptitle("Top 10 loan title's with highest income per anum",fontsize=20)
4 plt.xlabel('Annual Income',fontsize=15)
5 plt.ticklabel_format(style='plain',axis='x')
6 plt.ylabel('')
7 plt.show()
```



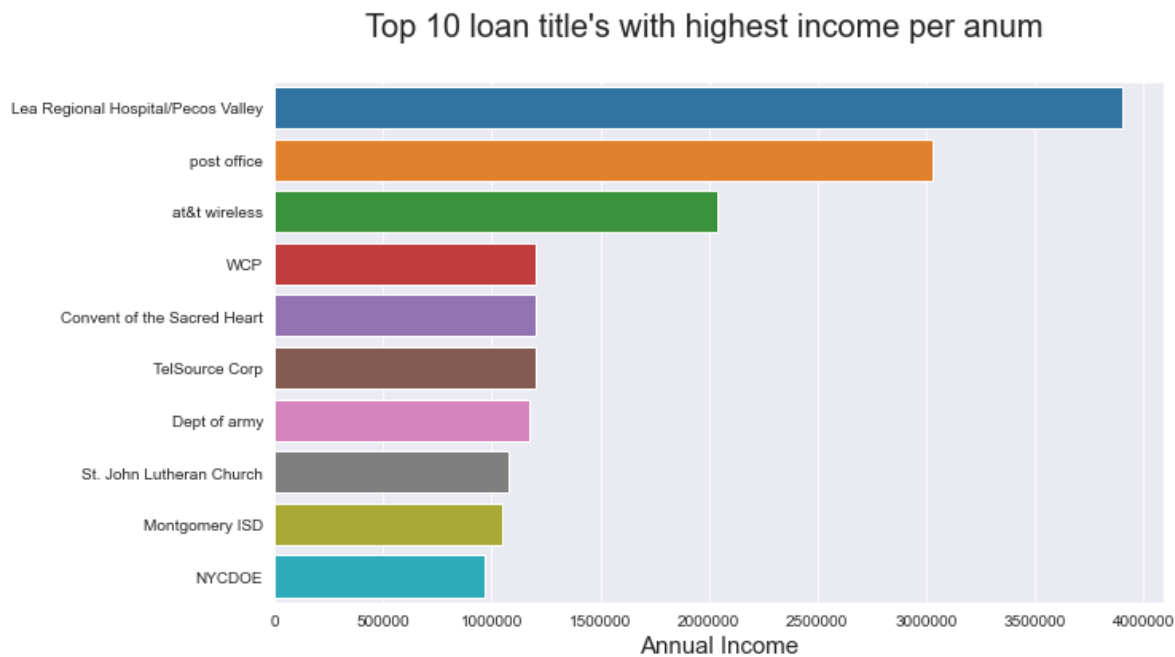
In [22]:

```
1 plt.figure(figsize=(10,6))
2 sns.barplot(y='emp_title',x='loan_amnt',data=df.groupby('emp_title')['loan_amnt'].mean()
3 plt.suptitle("Top 10 loan title's with highest income per anum",fontsize=20)
4 plt.xlabel('Loan Amount',fontsize=15)
5 plt.ticklabel_format(style='plain',axis='x')
6 plt.ylabel('')
7 plt.show()
```



In [23]:

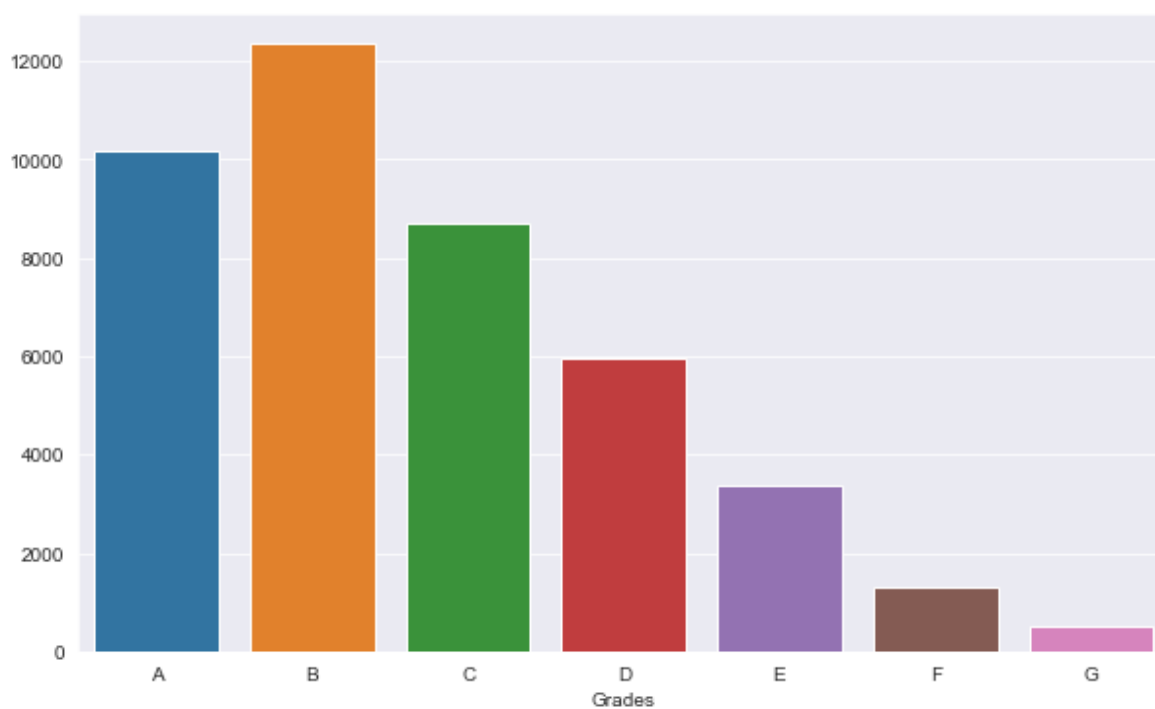
```
1 plt.figure(figsize=(10,6))
2 sns.barplot(y='emp_title',x='annual_inc',data=df.groupby('emp_title')['annual_inc'].mea
3 plt.suptitle("Top 10 loan title's with highest income per anum",fontsize=20)
4 plt.xlabel('Annual Income',fontsize=15)
5 plt.ticklabel_format(style='plain',axis='x')
6 plt.ylabel('')
7 plt.show()
```



In [24]:

```
1 plt.figure(figsize=(10,6))
2 sns.countplot(x='grade', data=df.sort_values('grade'))
3 plt.suptitle("Number of Assigned loan grades",fontsize=20)
4 plt.xlabel('Grades')
5 plt.ylabel('')
6 plt.show()
7
```

Number of Assigned loan grades

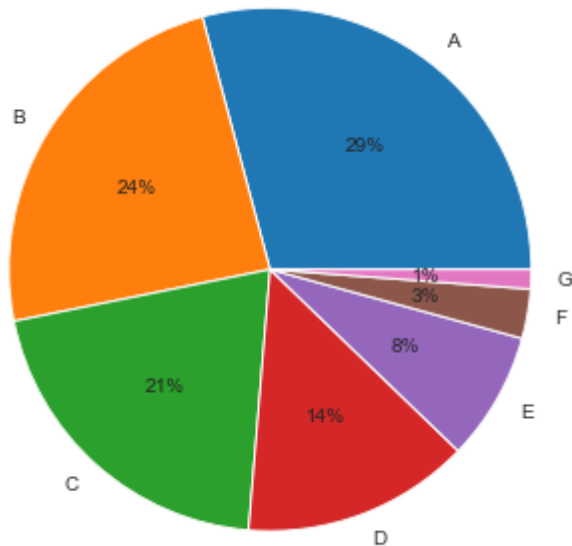


In [25]:

```

1 plt.figure(figsize=(12,6))
2 plt.pie(df['grade'].value_counts(),
3         autopct='%0.0f%%',
4         labels=['A','B','C','D','E','F','G'])
5 plt.show()
6

```

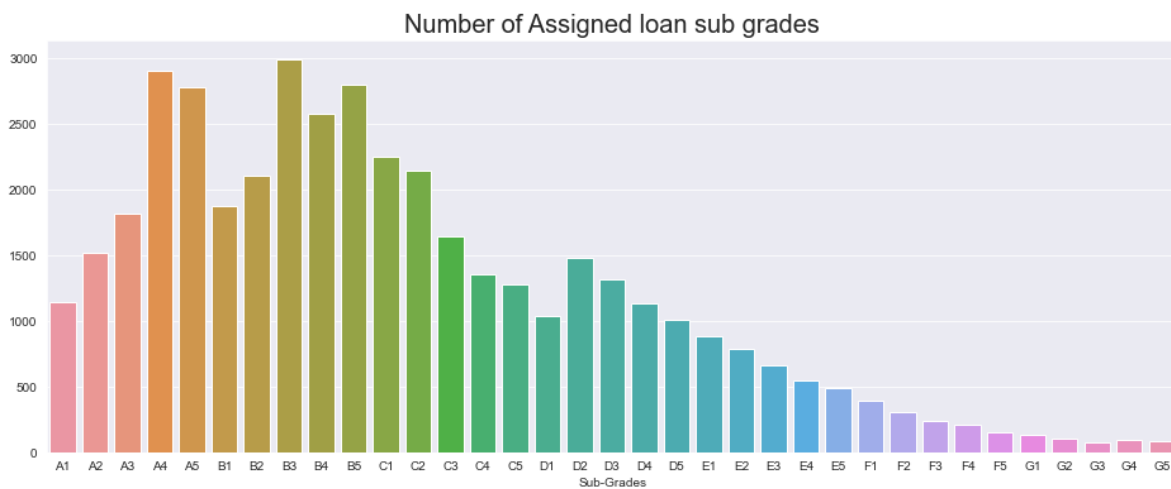


In [26]:

```

1 plt.figure(figsize=(16,6))
2 sns.countplot(x='sub_grade', data=df.sort_values('sub_grade'))
3 plt.title("Number of Assigned loan sub grades",size=20)
4 plt.xlabel('Sub-Grades')
5 plt.ylabel('')
6 plt.show()

```



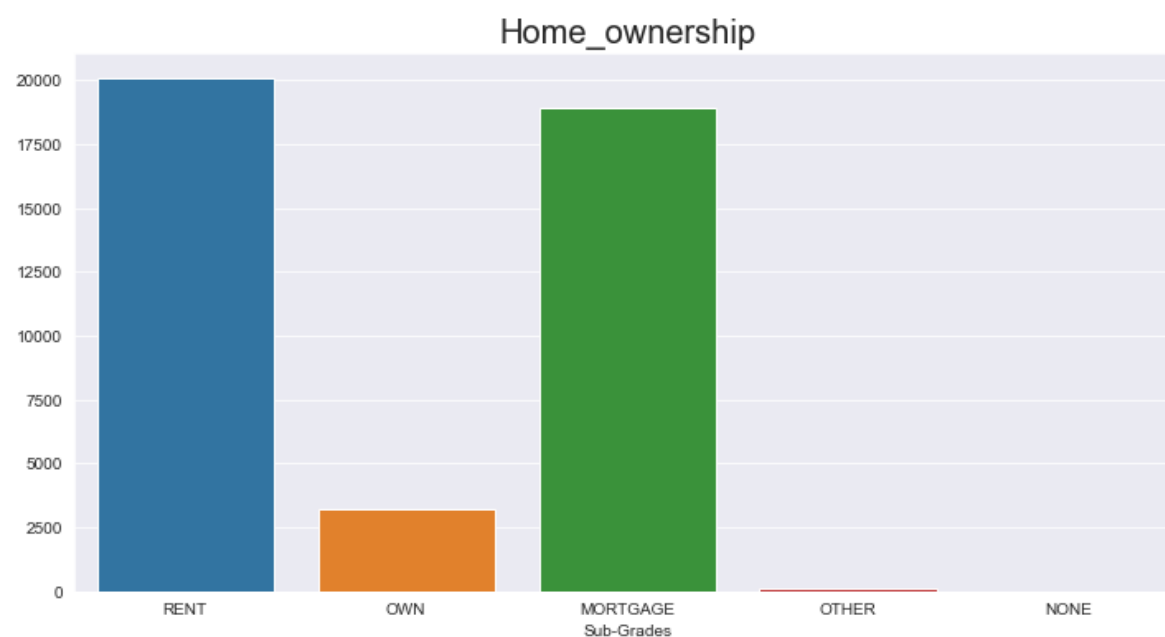
In [27]:

```
1 plt.figure(figsize=(16,6))
2 sns.countplot(x='emp_length', data=df.sort_values('emp_length'))
3 plt.title("EMPLOYEE LENGH",size=20)
4 plt.xlabel('No. of Years')
5 plt.ylabel('')
6 plt.show()
7 #HOW MUCH TIME
```



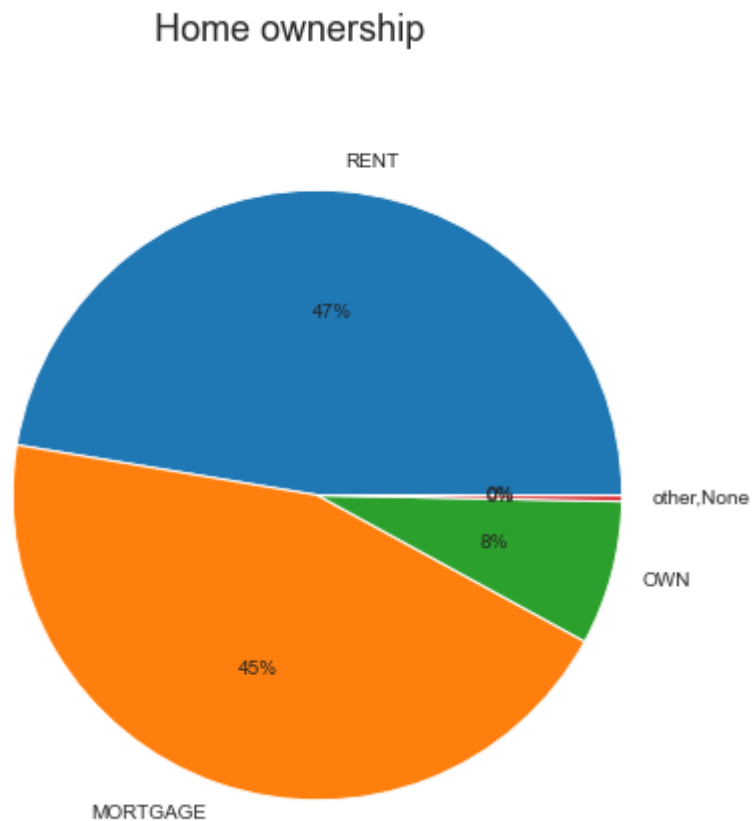
In [28]:

```
1 plt.figure(figsize=(12,6))
2 sns.countplot(x='home_ownership', data=df)
3 plt.title("Home_ownership",size=20)
4 plt.xlabel('Sub-Grades')
5 plt.ylabel('')
6 plt.show()
```



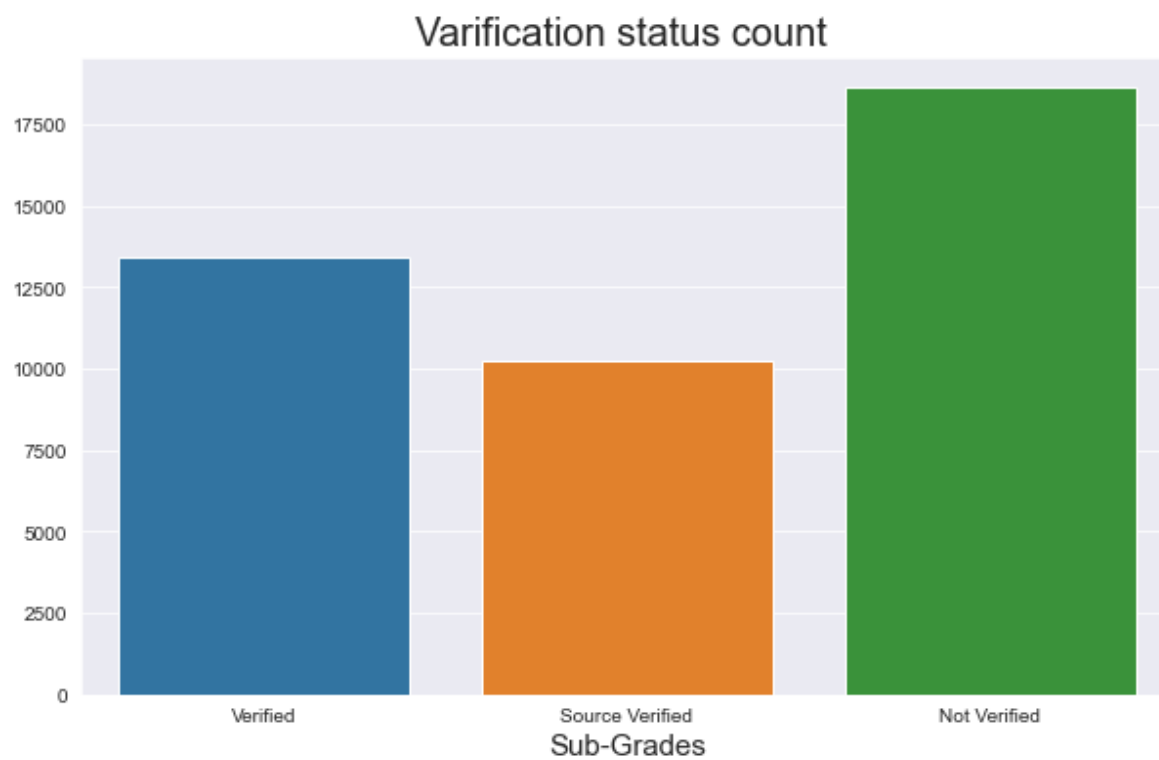
In [29]:

```
1 plt.figure(figsize=(15,7))
2 plt.pie(df['home_ownership'].value_counts(),
3         autopct='%0f%%',
4         labels=['RENT','MORTGAGE','OWN','other,None',''])
5 plt.suptitle('Home ownership',fontsize=18)
6 plt.show()
```



In [30]:

```
1 plt.figure(figsize=(10,6))
2 sns.countplot(x='verification_status', data=df)
3 plt.title("Varification status count ",size=20)
4 plt.xlabel('Sub-Grades',size=15)
5 plt.ylabel('')
6 plt.show()
```

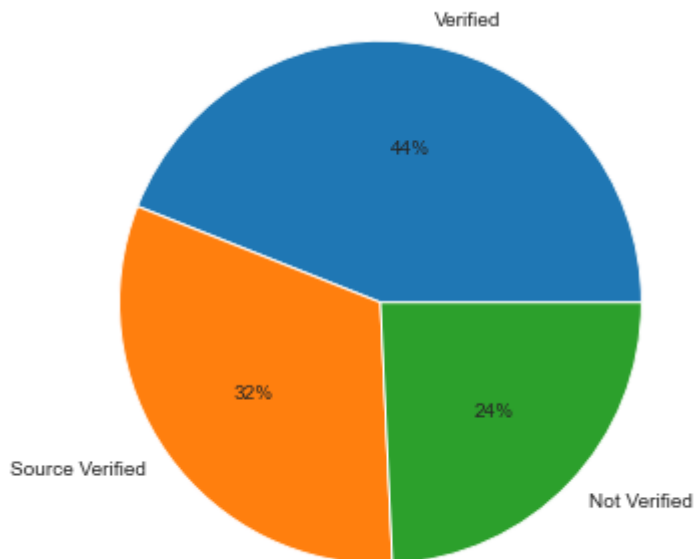


In [31]:

```

1 plt.figure(figsize=(12,6))
2 plt.pie(df['verification_status'].value_counts(),
3         autopct='%0f%',
4         labels=['Verified','Source Verified','Not Verified'])
5 plt.show()

```

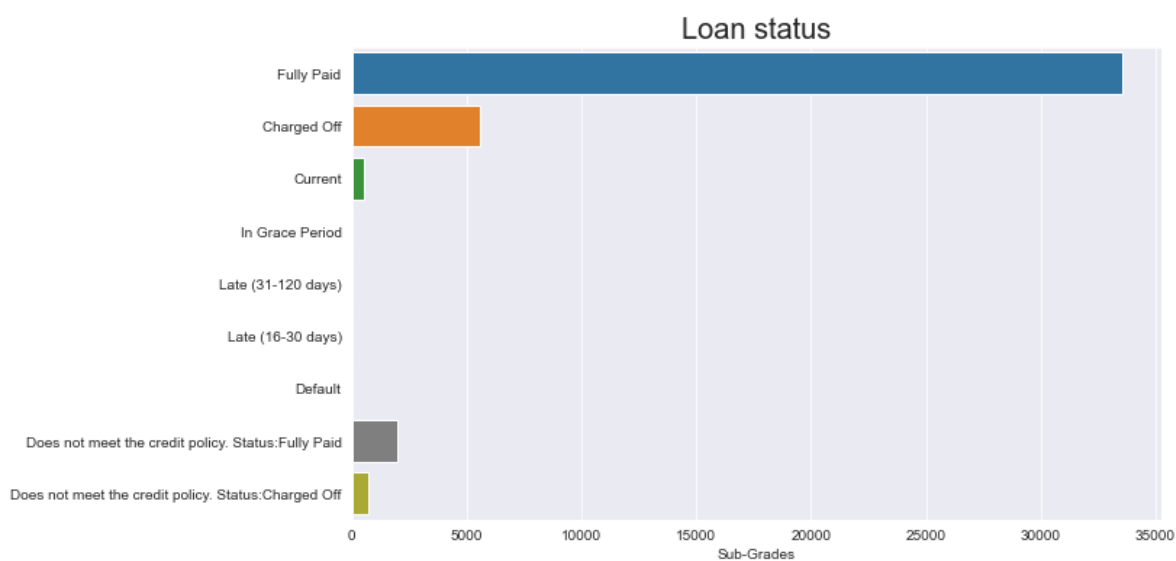


In [32]:

```

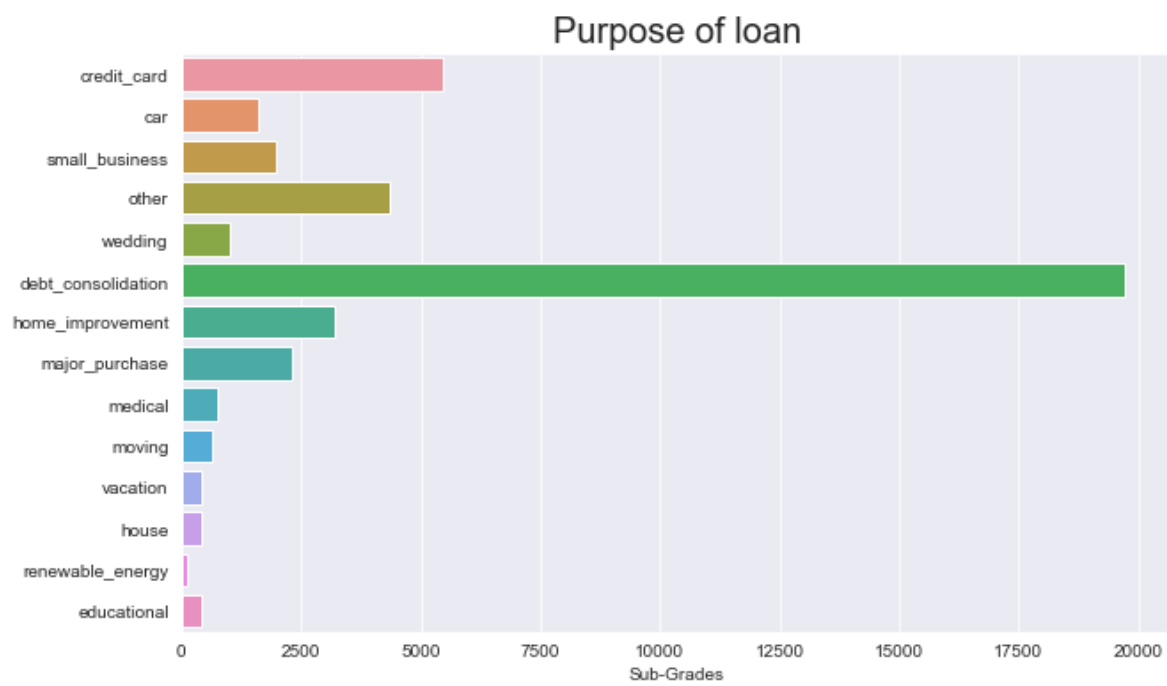
1 plt.figure(figsize=(10,6))
2 sns.countplot(y='loan_status', data=df)
3 plt.title("Loan status",size=20)
4 plt.xlabel('Sub-Grades')
5 plt.ylabel('')
6 plt.show()

```



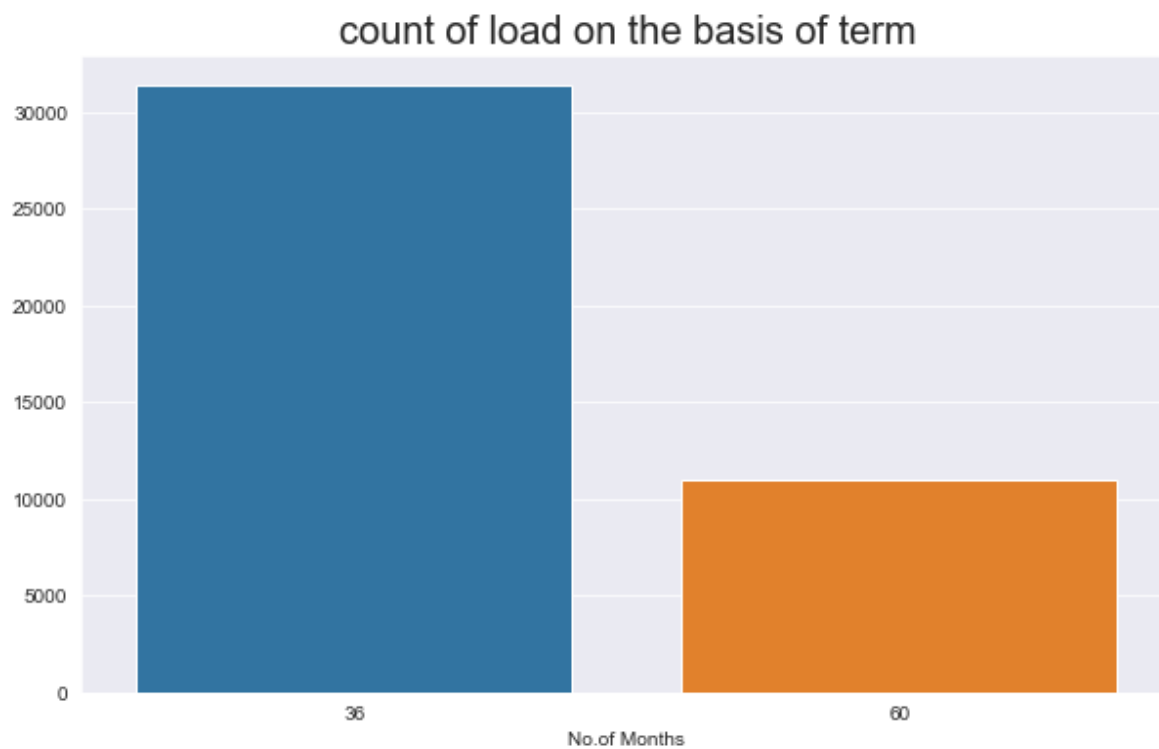
In [33]:

```
1 plt.figure(figsize=(10,6))
2 sns.countplot(y='purpose', data=df)
3 plt.title("Purpose of loan",size=20)
4 plt.xlabel('Sub-Grades')
5 plt.ylabel('')
6 plt.show()
```



In [34]:

```
1 plt.figure(figsize=(10,6))
2 sns.countplot(x='term', data=df)
3 plt.title("count of load on the basis of term",size=20)
4 plt.xlabel('No.of Months')
5 plt.ylabel('')
6 plt.show()
```



In []:

1

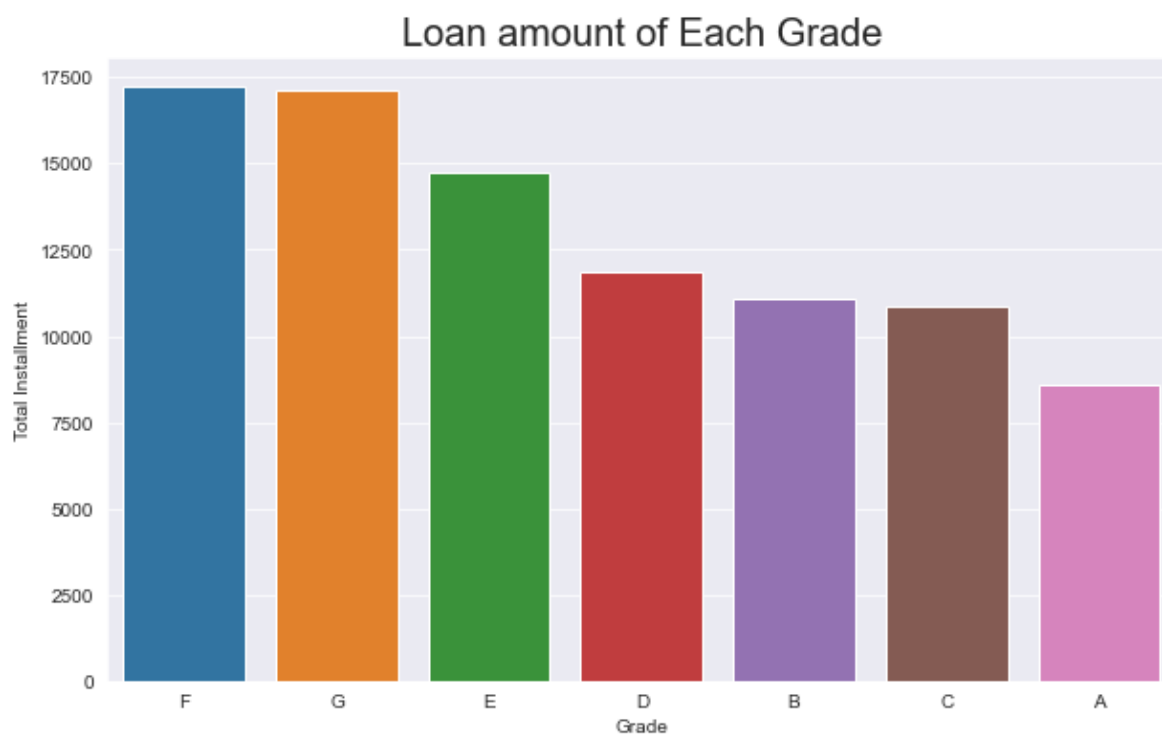
In [35]:

```
1 for i in df.columns:
2     if df[i].dtype!='object':
3         print(i)
```

```
id
member_id
loan_amnt
funded_amnt
funded_amnt_inv
term
int_rate
installment
annual_inc
dti
delinq_2yrs
fico_range_low
fico_range_high
inq_last_6mths
open_acc
pub_rec
revol_bal
revol_util
total_acc
out_prncp
out_prncp_inv
total_pymnt
total_pymnt_inv
total_rec_prncp
total_rec_int
total_rec_late_fee
recoveries
collection_recovery_fee
last_pymnt_amnt
last_fico_range_high
last_fico_range_low
pub_rec_bankruptcies
```

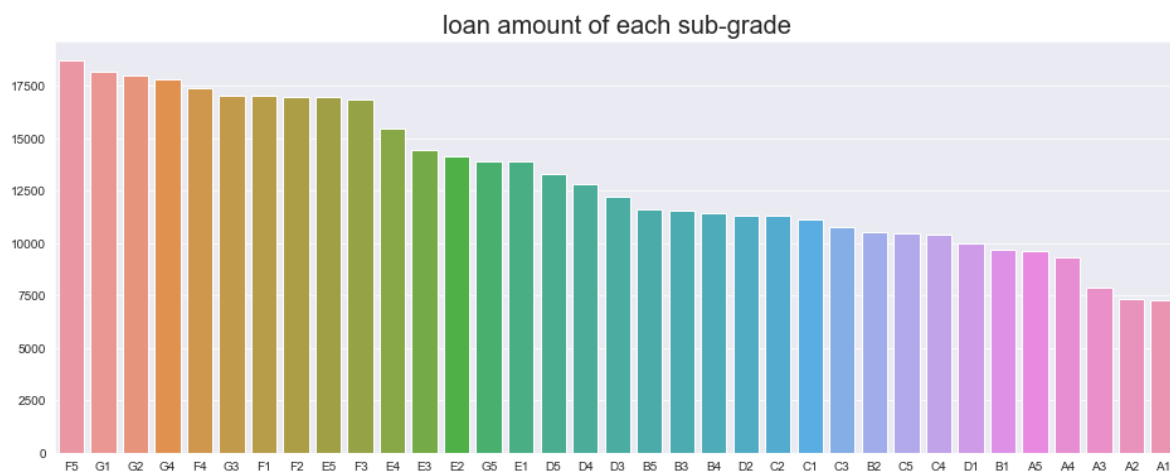
In [36]:

```
1 plt.figure(figsize=(10,6))
2 sns.barplot(x='grade', y='loan_amnt', data=df.groupby('grade')['loan_amnt'].mean().sort
3 plt.title('Loan amount of Each Grade',size=20)
4 plt.xlabel('Grade')
5 plt.ylabel('Total Installment')
6 plt.show()
```



In [37]:

```
1 plt.figure(figsize=(16,6))
2 sns.barplot(x='sub_grade', y='loan_amnt', data=df.groupby('sub_grade')['loan_amnt'].mea
3 plt.title('loan amount of each sub-grade',size=20)
4 plt.xlabel('')
5 plt.ylabel('')
6 plt.show()
```

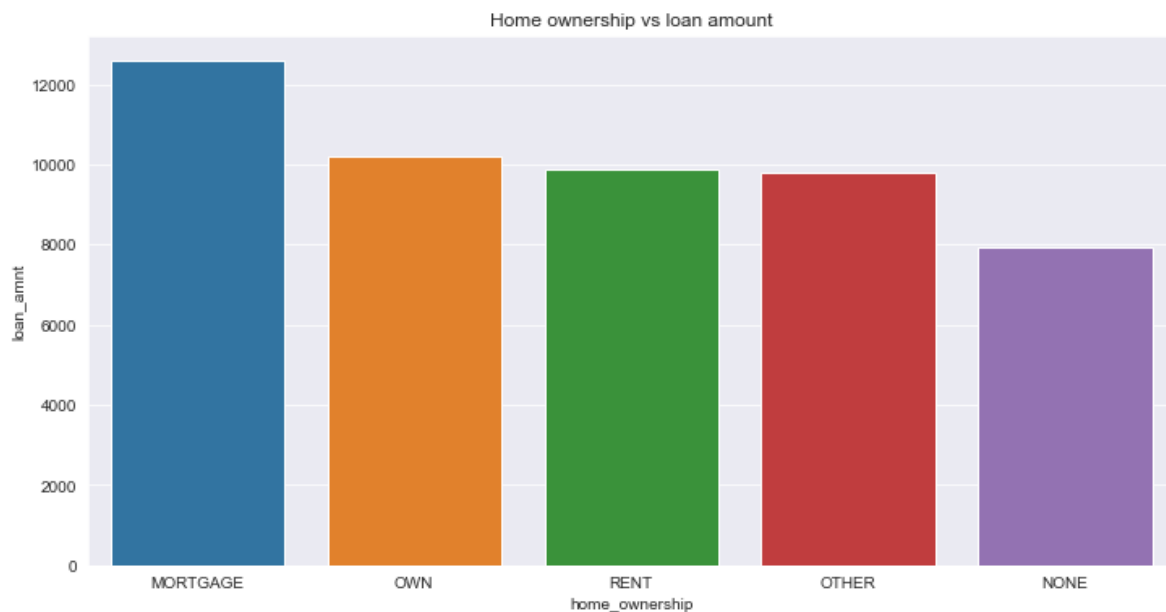


In []:

1

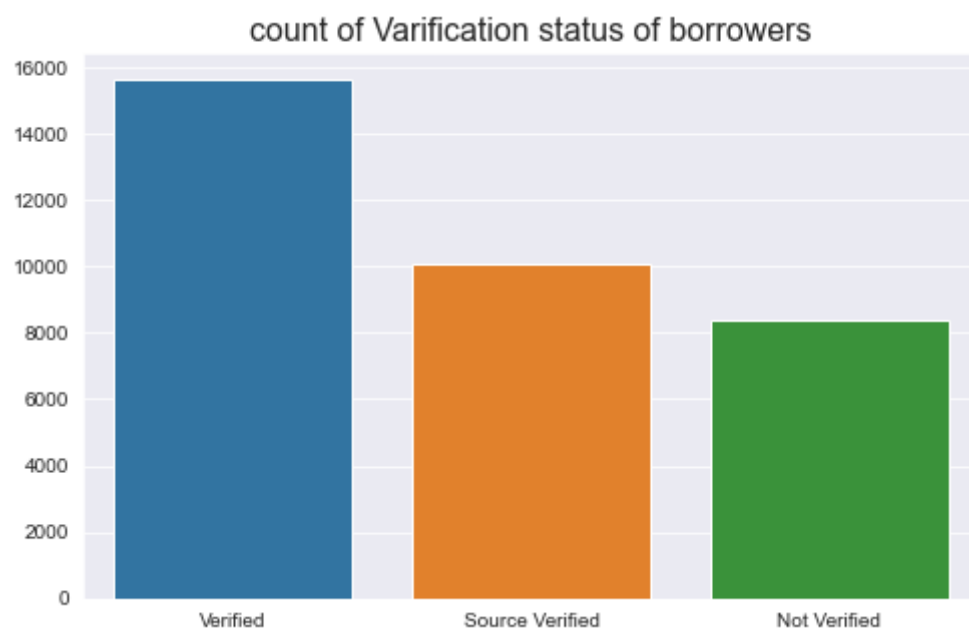
In [38]:

```
1 plt.figure(figsize=(12,6))
2 sns.barplot(x='home_ownership', y='loan_amnt', data=df.groupby('home_ownership')['loan_
3 plt.title('Home ownership vs loan amount')
4 plt.show()
```



In [39]:

```
1 plt.figure(figsize=(8,5))
2 sns.barplot(x='verification_status', y='loan_amnt', data=df.groupby('verification_status')['loan_
3 plt.title('count of Varification status of borrowers',size=16)
4 plt.xlabel('')
5 plt.ylabel('')
6 plt.show()
```

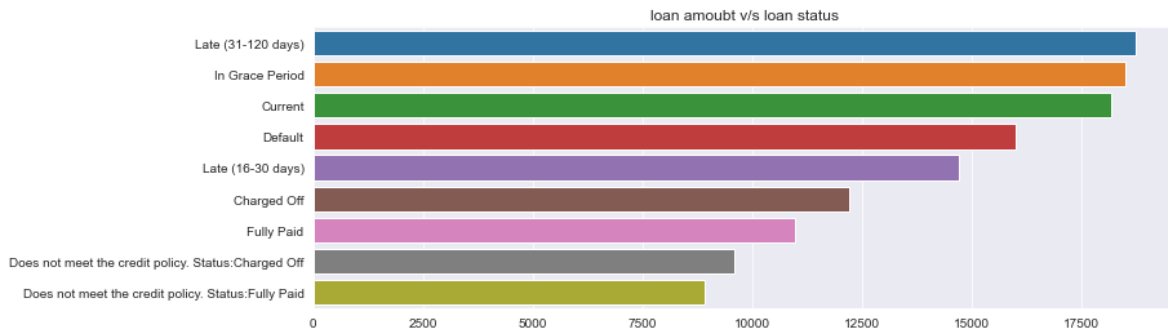


In [40]:

```

1 plt.figure(figsize=(12,4))
2 sns.barplot(y='loan_status', x='loan_amnt', data=df.groupby('loan_status')['loan_amnt'])
3 plt.title('loan amoubt v/s loan status')
4 plt.xlabel('')
5 plt.ylabel('')
6 plt.show()

```

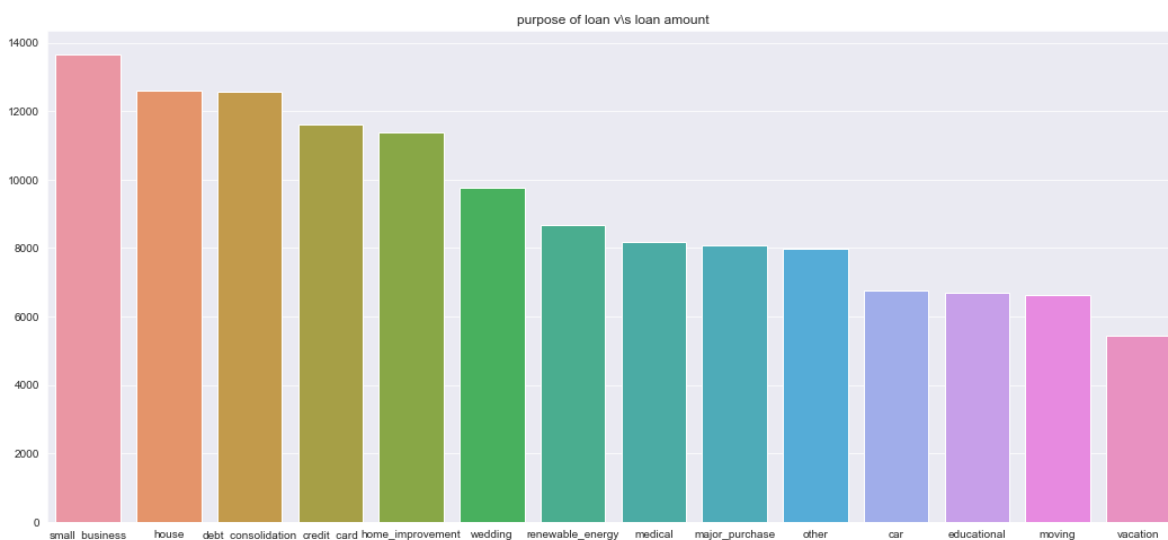


In [41]:

```

1 plt.figure(figsize=(18,8))
2 sns.barplot(x='purpose', y='loan_amnt', data=df.groupby('purpose')['loan_amnt'].mean())
3 plt.title('purpose of loan v\s loan amount')
4 plt.xlabel('')
5 plt.ylabel('')
6 plt.show()

```



In []:

1

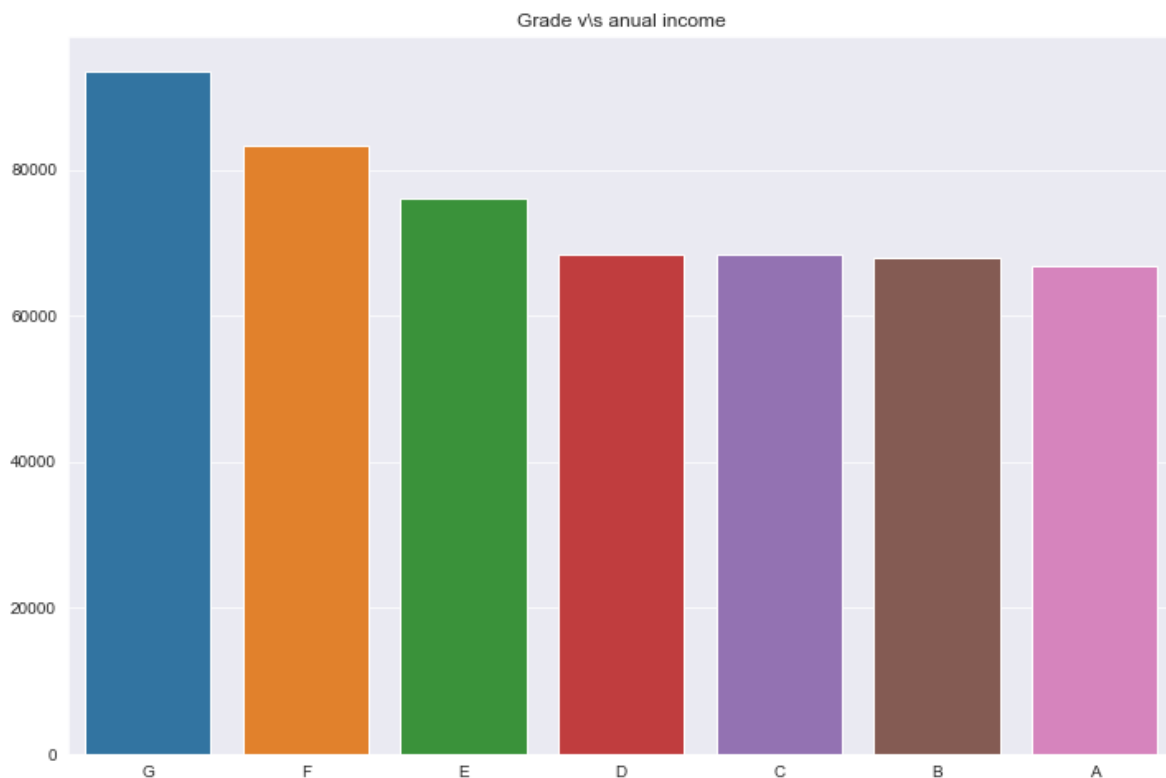
In [42]:

```
1 for i in df.columns:  
2     if df[i].dtype=='object':  
3         print(i)
```

grade
sub_grade
emp_title
emp_length
home_ownership
verification_status
issue_d
loan_status
purpose
title
zip_code
addr_state
earliest_cr_line
last_pymnt_d
last_credit_pull_d

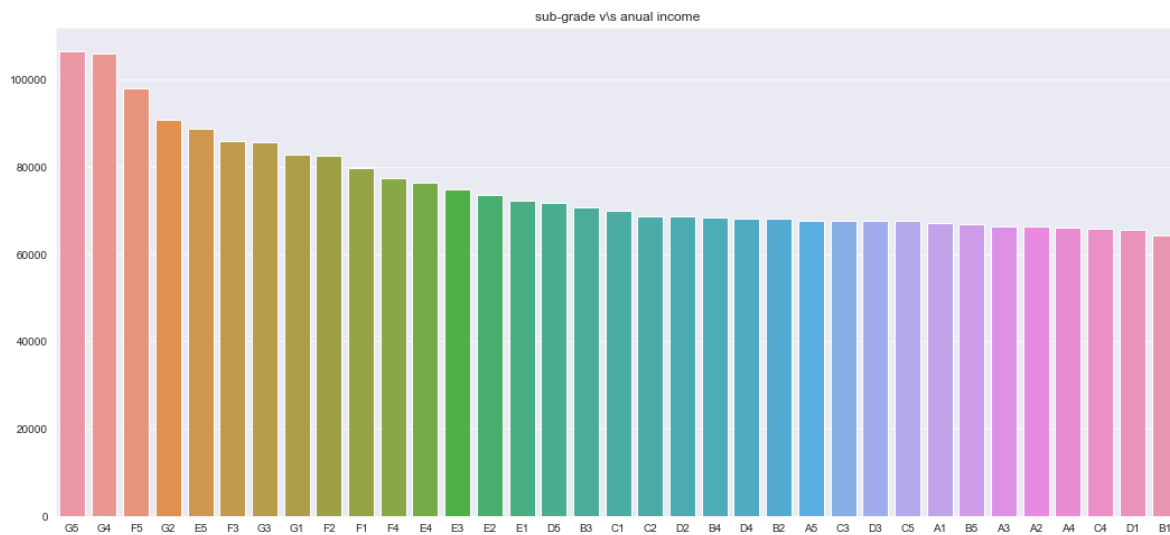
In [43]:

```
1 plt.figure(figsize=(12,8))  
2 sns.barplot(x='grade', y='annual_inc', data=df.groupby('grade')['annual_inc'].mean().sort_values())  
3 plt.title('Grade v\s anual income')  
4 plt.xlabel('')  
5 plt.ylabel('')  
6 plt.show()
```



In [44]:

```
1 plt.figure(figsize=(18,8))
2 sns.barplot(x='sub_grade', y='annual_inc', data=df.groupby('sub_grade')['annual_inc'].n
3 plt.title('sub-grade v\s anual income')
4 plt.xlabel('')
5 plt.ylabel('')
6 plt.show()
```

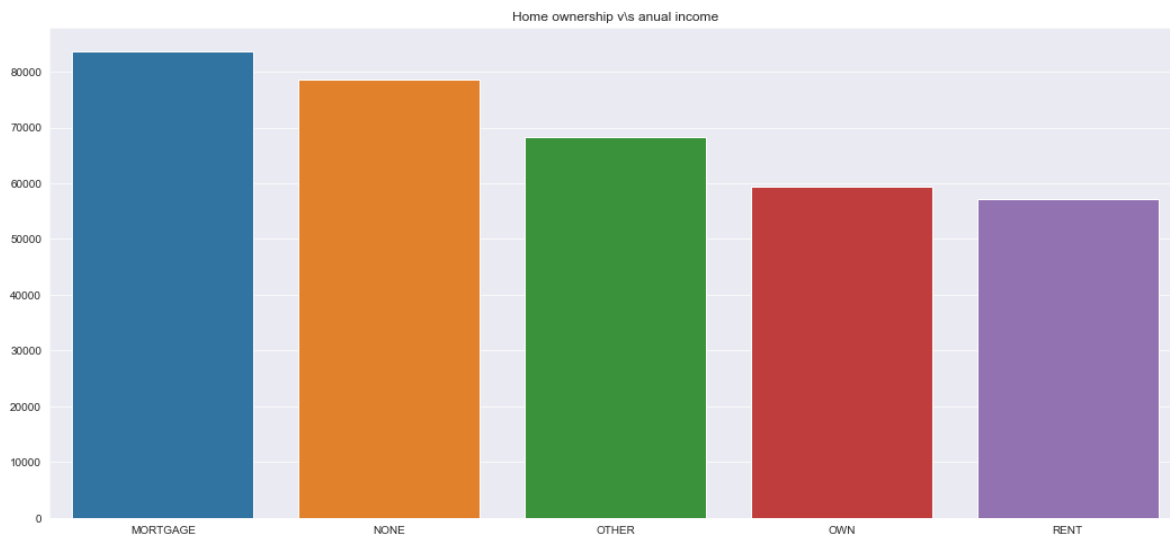


In []:

1

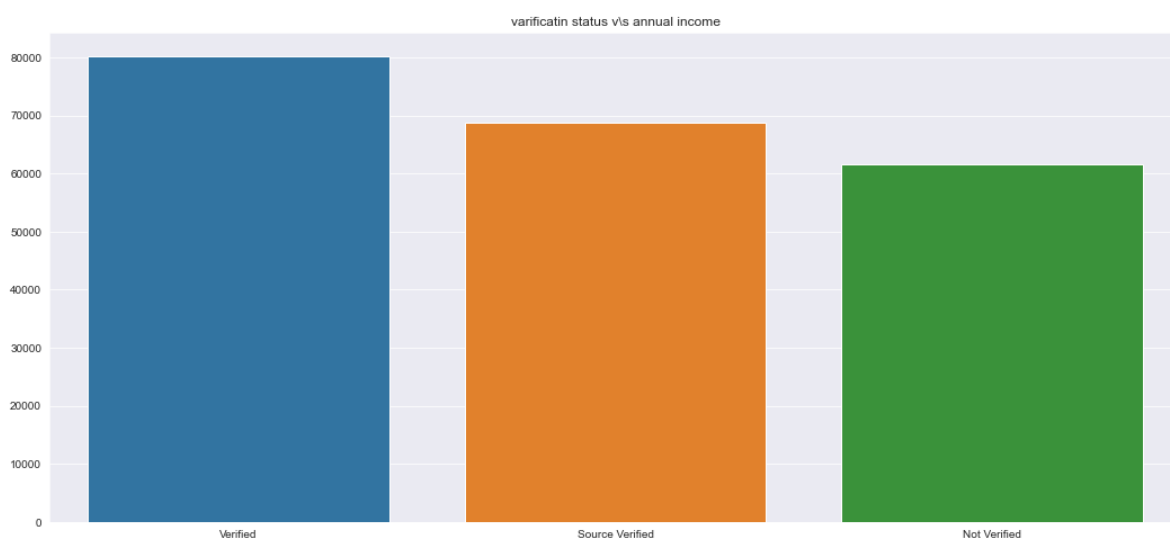
In [45]:

```
1 plt.figure(figsize=(18,8))
2 sns.barplot(x='home_ownership', y='annual_inc', data=df.groupby('home_ownership')['annual_inc'])
3 plt.title('Home ownership v\s anual income')
4 plt.xlabel('')
5 plt.ylabel('')
6 plt.show()
```



In [46]:

```
1 plt.figure(figsize=(18,8))
2 sns.barplot(x='verification_status', y='annual_inc', data=df.groupby('verification_status')['annual_inc'])
3 plt.title('varificatin status v\s annual income')
4 plt.xlabel('')
5 plt.ylabel('')
6 plt.show()
```

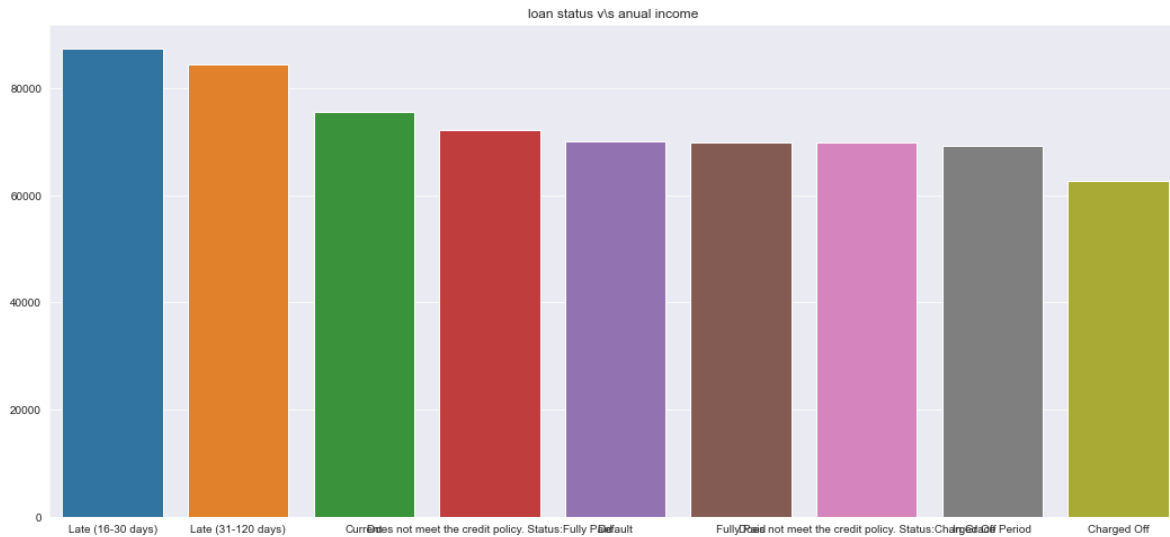


In [47]:

```

1 plt.figure(figsize=(18,8))
2 sns.barplot(x='loan_status', y='annual_inc', data=df.groupby('loan_status')['annual_inc'])
3 plt.title('loan status v\s anual income ')
4 plt.xlabel('')
5 plt.ylabel('')
6 plt.show()

```

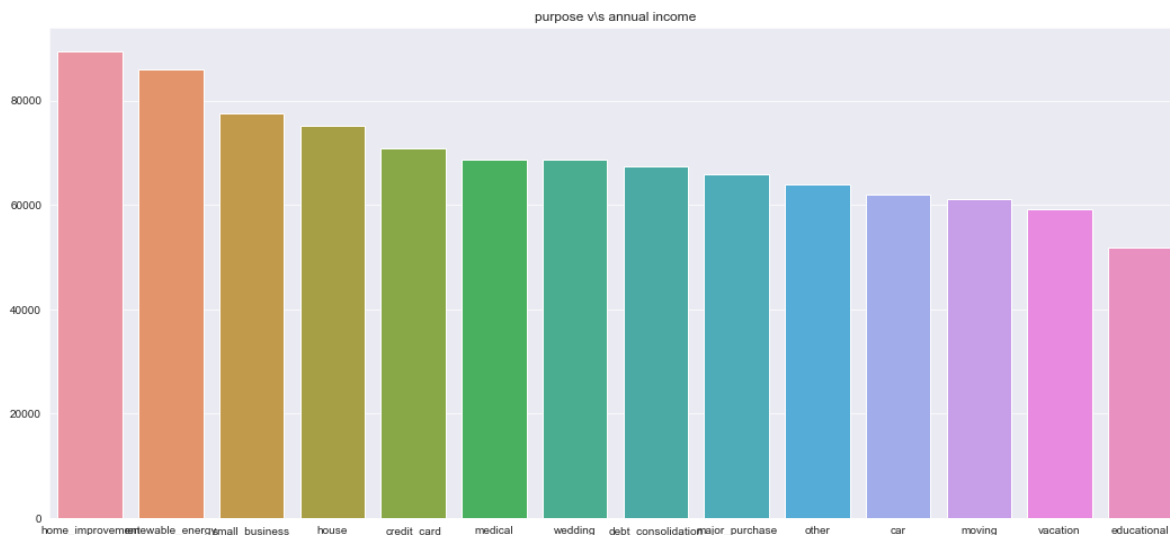


In [48]:

```

1 plt.figure(figsize=(18,8))
2 sns.barplot(x='purpose', y='annual_inc', data=df.groupby('purpose')['annual_inc'].mean())
3 plt.title('purpose v\s annual income')
4 plt.xlabel('')
5 plt.ylabel('')
6 plt.show()

```



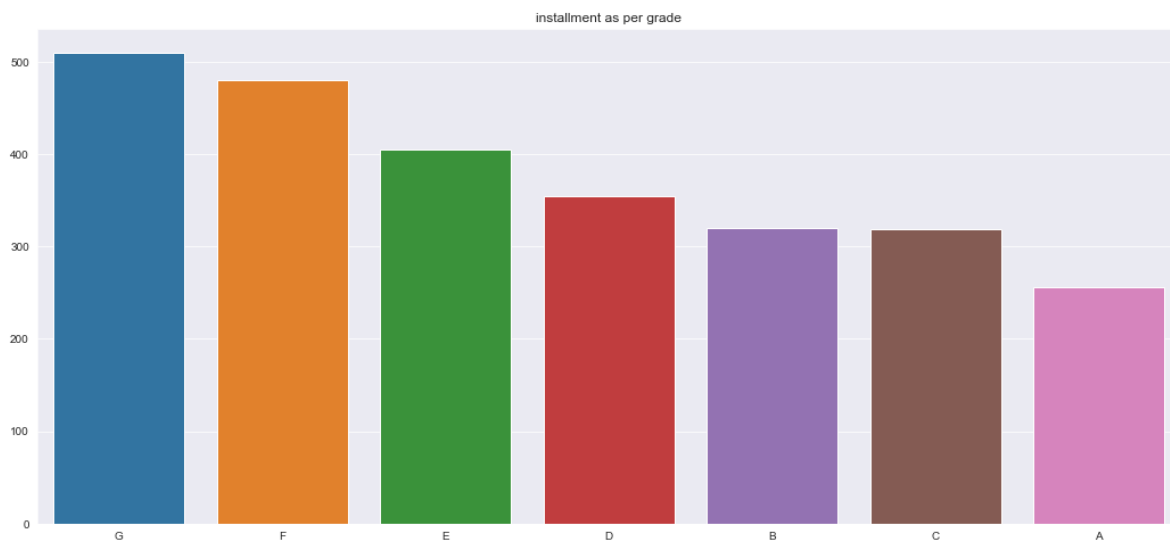
In [49]:

```
1 for i in df.columns:
2     if df[i].dtype=='object':
3         print(i)
```

grade
sub_grade
emp_title
emp_length
home_ownership
verification_status
issue_d
loan_status
purpose
title
zip_code
addr_state
earliest_cr_line
last_pymnt_d
last_credit_pull_d

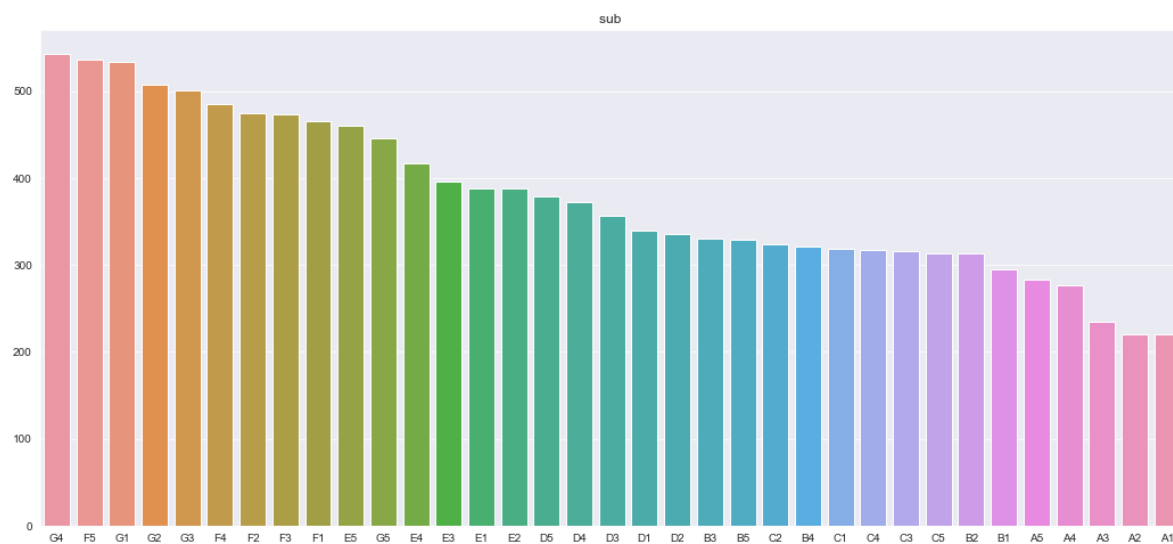
In [50]:

```
1 plt.figure(figsize=(18,8))
2 sns.barplot(x='grade', y='installment', data=df.groupby('grade')['installment'].mean(),
3 plt.title('installment as per grade')
4 plt.xlabel('')
5 plt.ylabel('')
6 plt.show()
```



In [51]:

```
1 plt.figure(figsize=(18,8))
2 sns.barplot(x='sub_grade', y='installment', data=df.groupby('sub_grade')['installment'])
3 plt.title('sub ')
4 plt.xlabel('')
5 plt.ylabel('')
6 plt.show()
```

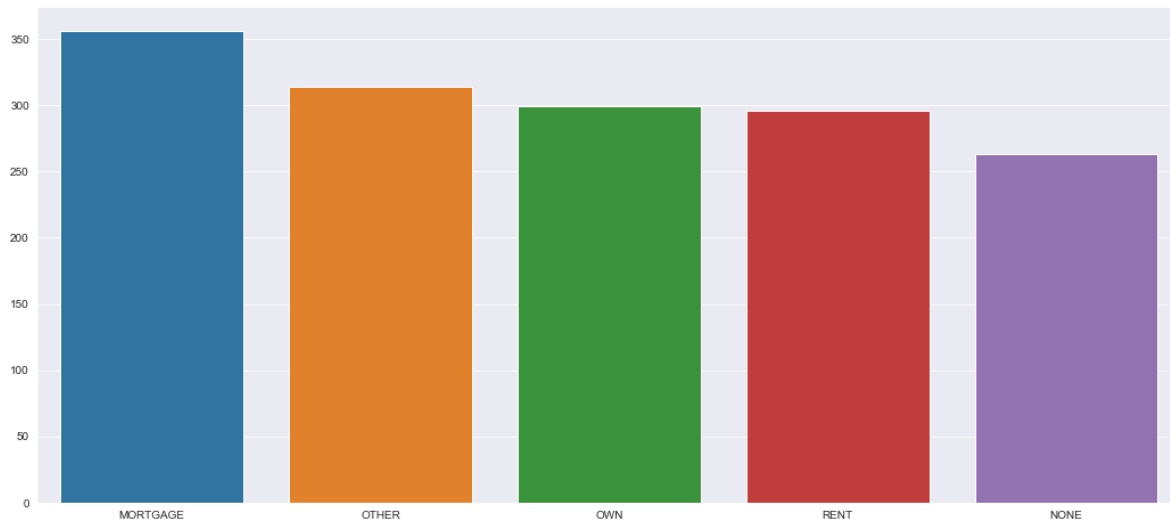


In []:

1

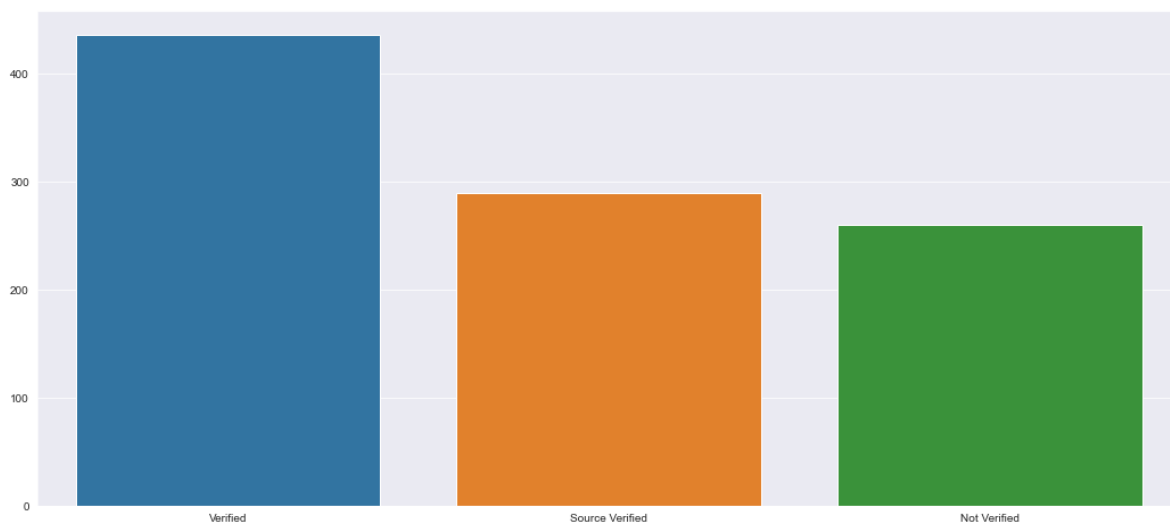
In [52]:

```
1 plt.figure(figsize=(18,8))
2 sns.barplot(x='home_ownership', y='installment', data=df.groupby('home_ownership')['ins
3 plt.title('')
4 plt.xlabel('')
5 plt.ylabel('')
6 plt.show()
```



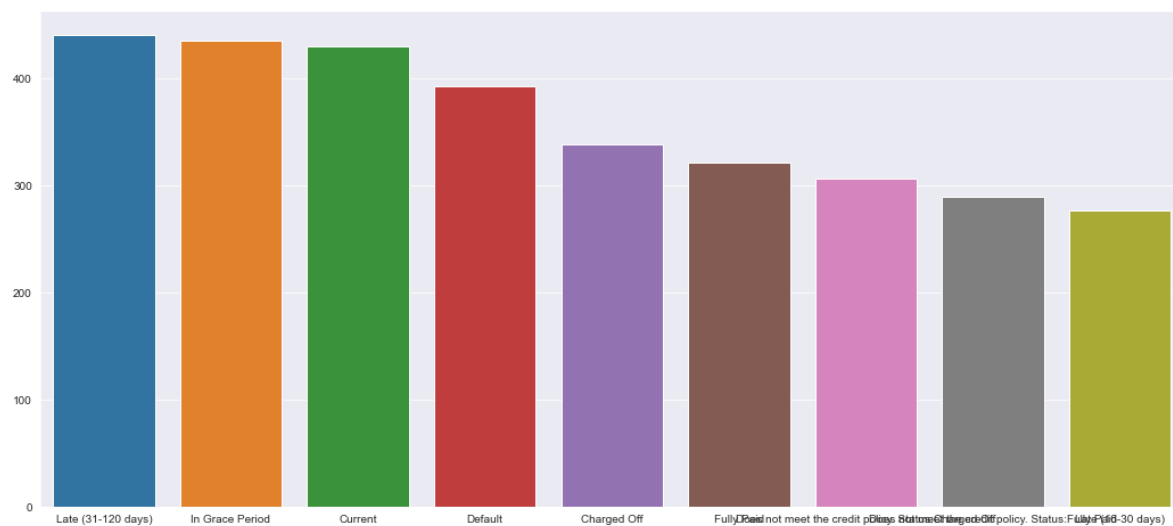
In [53]:

```
1 plt.figure(figsize=(18,8))
2 sns.barplot(x='verification_status', y='installment', data=df.groupby('verification_sta
3 plt.title('')
4 plt.xlabel('')
5 plt.ylabel('')
6 plt.show()
```



In [54]:

```
1 plt.figure(figsize=(18,8))
2 sns.barplot(x='loan_status', y='installment', data=df.groupby('loan_status')['installment']
3 plt.title('')
4 plt.xlabel('')
5 plt.ylabel('')
6 plt.show()
```

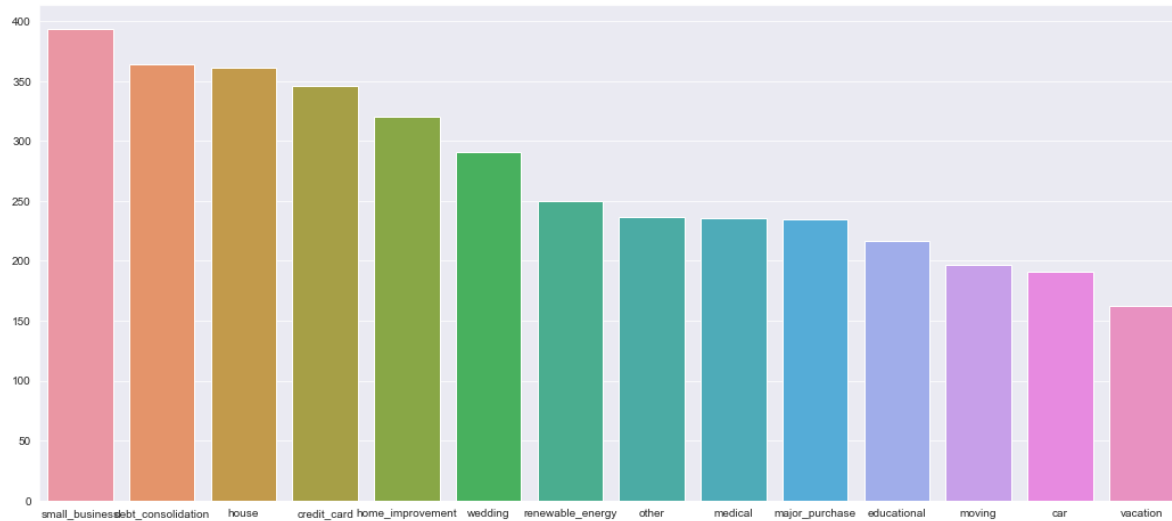


In [55]:

```

1 plt.figure(figsize=(18,8))
2 sns.barplot(x='purpose', y='installment', data=df.groupby('purpose')['installment'].mean())
3 plt.title('')
4 plt.xlabel('')
5 plt.ylabel('')
6 plt.show()

```



In [56]:

```

1 for i in df.columns:
2     if df[i].dtype=='object':
3         print(i)

```

```

grade
sub_grade
emp_title
emp_length
home_ownership
verification_status
issue_d
loan_status
purpose
title
zip_code
addr_state
earliest_cr_line
last_pymnt_d
last_credit_pull_d

```

In [99]:

```
1 plt.figure(figsize=(18,8))
2 sns.barplot(x='grade', y='int_rate', data=df.groupby('grade')['int_rate'].mean().sort_v
3 plt.title('intrest rate as per grade',size=18)
4 plt.xlabel('')
5 plt.ylabel('')
6 plt.show()
```

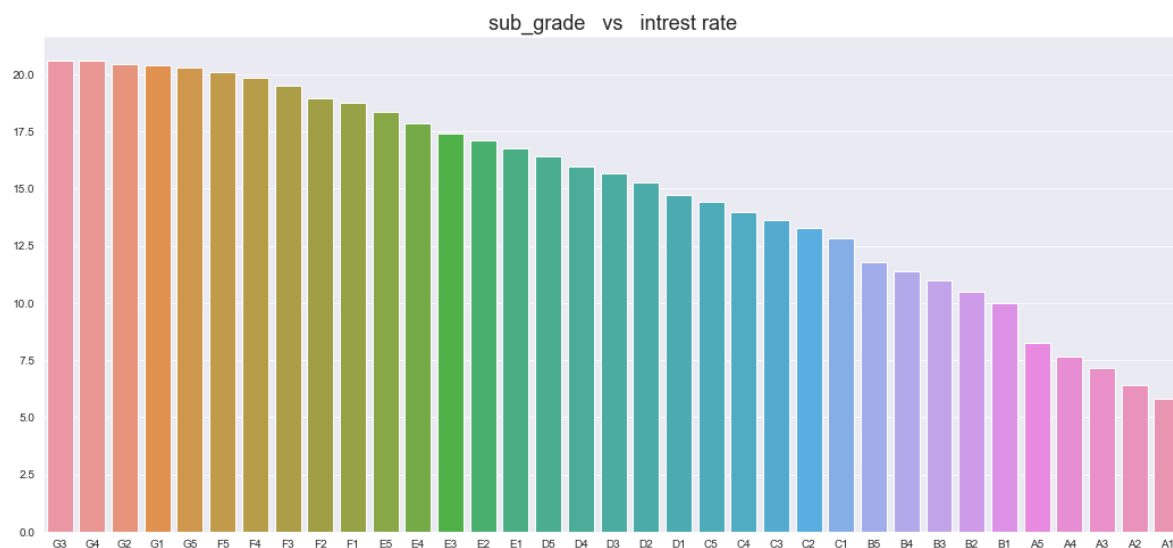


In [98]:

```

1 plt.figure(figsize=(18,8))
2 sns.barplot(x='sub_grade', y='int_rate', data=df.groupby('sub_grade')['int_rate'].mean())
3 plt.title('sub_grade vs intrest rate',size=18)
4 plt.xlabel('')
5 plt.ylabel('')
6 plt.show()

```



In []:

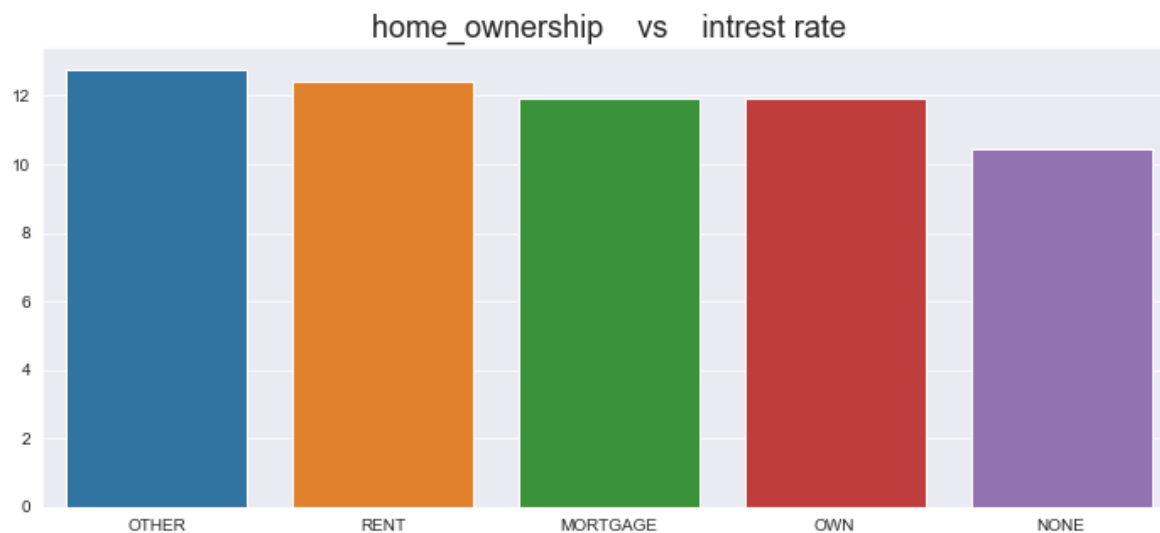
1

In [97]:

```

1 plt.figure(figsize=(12,5))
2 sns.barplot(x='home_ownership', y='int_rate', data=df.groupby('home_ownership')['int_rate'].mean())
3 plt.title('home_ownership vs intrest rate',size=18)
4 plt.xlabel('')
5 plt.ylabel('')
6 plt.show()

```

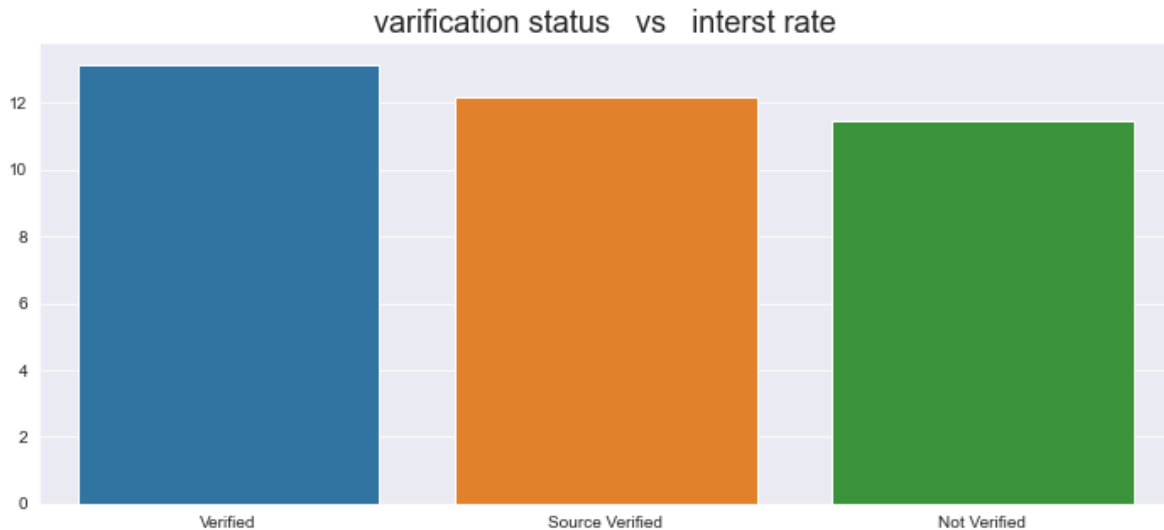


In [96]:

```

1 plt.figure(figsize=(12,5))
2 sns.barplot(x='verification_status', y='int_rate', data=df.groupby('verification_status')
3 plt.title('varification status vs interst rate',size=18)
4 plt.xlabel('')
5 plt.ylabel('')
6 plt.show()

```

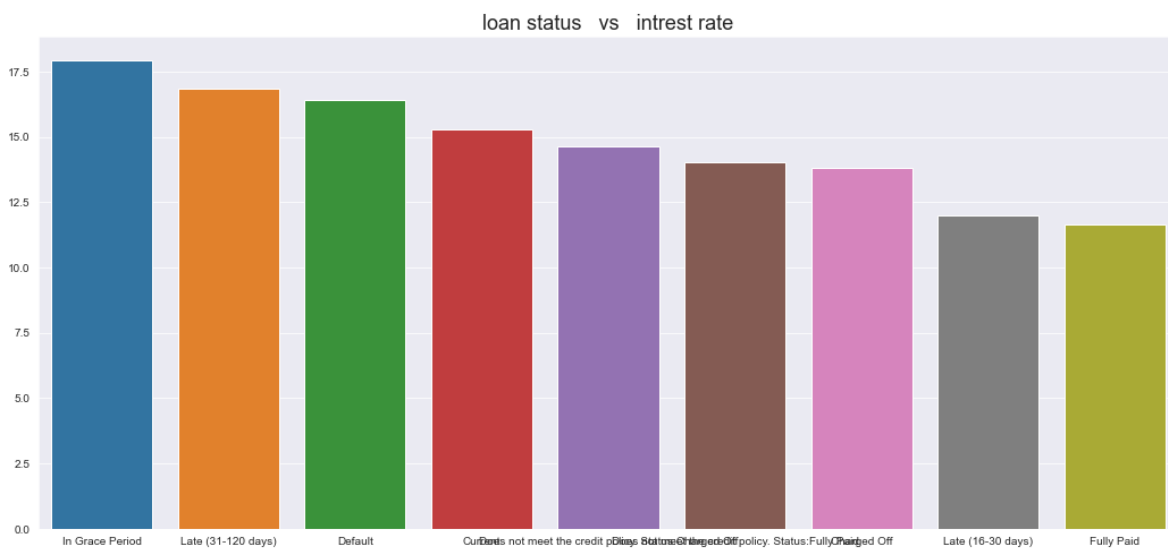


In [95]:

```

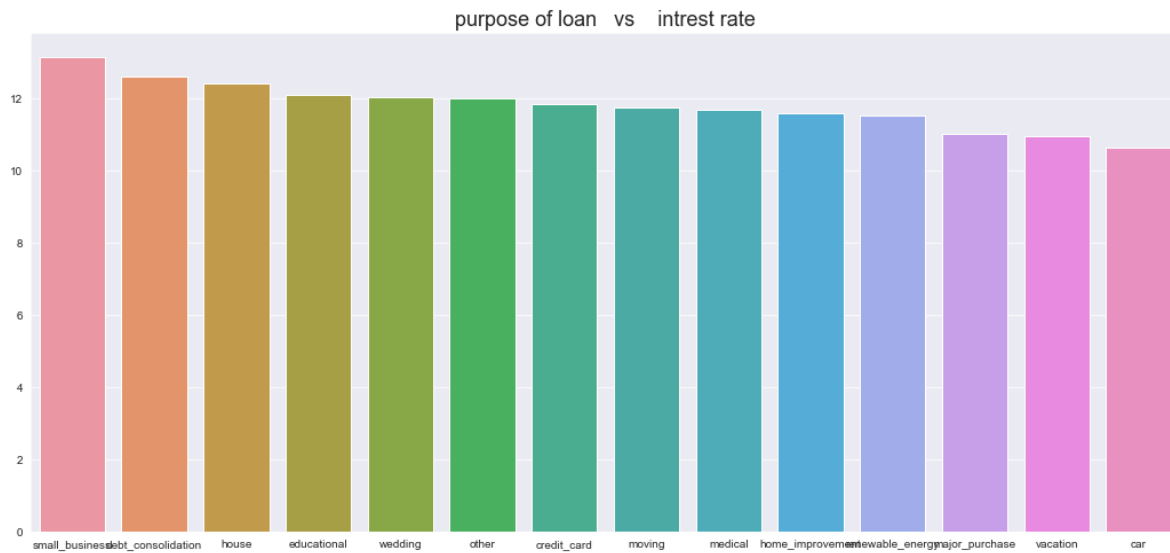
1 plt.figure(figsize=(18,8))
2 sns.barplot(x='loan_status', y='int_rate', data=df.groupby('loan_status')['int_rate'].n
3 plt.title('loan status vs intrest rate',size=18)
4 plt.xlabel('')
5 plt.ylabel('')
6 plt.show()

```



In [94]:

```
1 plt.figure(figsize=(18,8))
2 sns.barplot(x='purpose', y='int_rate', data=df.groupby('purpose')['int_rate'].mean().sort_values(ascending=False))
3 plt.title('purpose of loan vs interest rate',size=18)
4 plt.xlabel('')
5 plt.ylabel('')
6 plt.show()
```



In [64]:

```
1 for i in df.columns:
2     if df[i].dtype!='object':
3         print(i)
```

```
id
member_id
loan_amnt
funded_amnt
funded_amnt_inv
term
int_rate
installment
annual_inc
dti
delinq_2yrs
fico_range_low
fico_range_high
inq_last_6mths
open_acc
pub_rec
revol_bal
revol_util
total_acc
out_prncp
out_prncp_inv
total_pymnt
total_pymnt_inv
total_rec_prncp
total_rec_int
total_rec_late_fee
recoveries
collection_recovery_fee
last_pymnt_amnt
last_fico_range_high
last_fico_range_low
pub_rec_bankruptcies
```

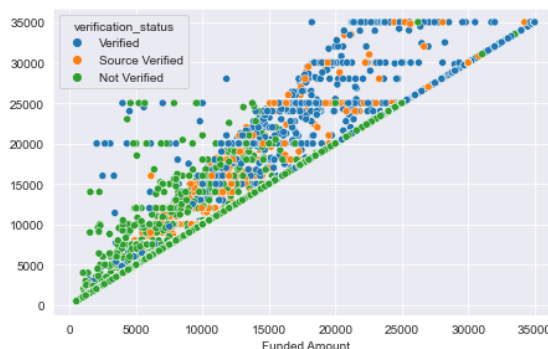
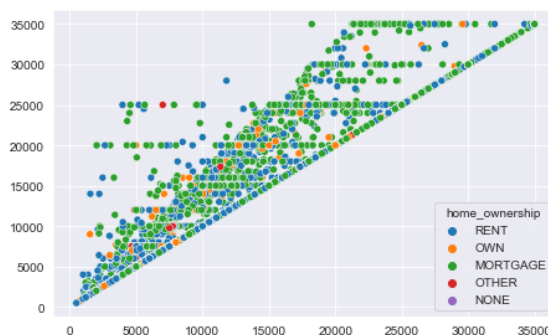
In [101]:

```

1 plt.figure(figsize=(16,10))
2
3 plt.subplot(2,2,1)
4 plt.suptitle('Funded Amount vs Loan Amount',fontsize=18)
5 sns.scatterplot(x='funded_amnt', y='loan_amnt', hue='grade', data=df)
6 plt.xlabel('')
7 plt.ylabel('Loan Amount')
8
9 plt.subplot(2,2,2)
10 sns.scatterplot(x='funded_amnt', y='loan_amnt', hue='home_ownership', data=df)
11 plt.xlabel('')
12 plt.ylabel('')
13
14 plt.subplot(2,2,3)
15 sns.scatterplot(x='funded_amnt', y='loan_amnt', hue='loan_status', data=df)
16 plt.xlabel('Funded Amount')
17 plt.ylabel('Loan Amount')
18
19 plt.subplot(2,2,4)
20 sns.scatterplot(x='funded_amnt', y='loan_amnt', hue='verification_status', data=df)
21 plt.xlabel('Funded Amount')
22 plt.ylabel('')
23
24 plt.show()

```

Funded Amount vs Loan Amount



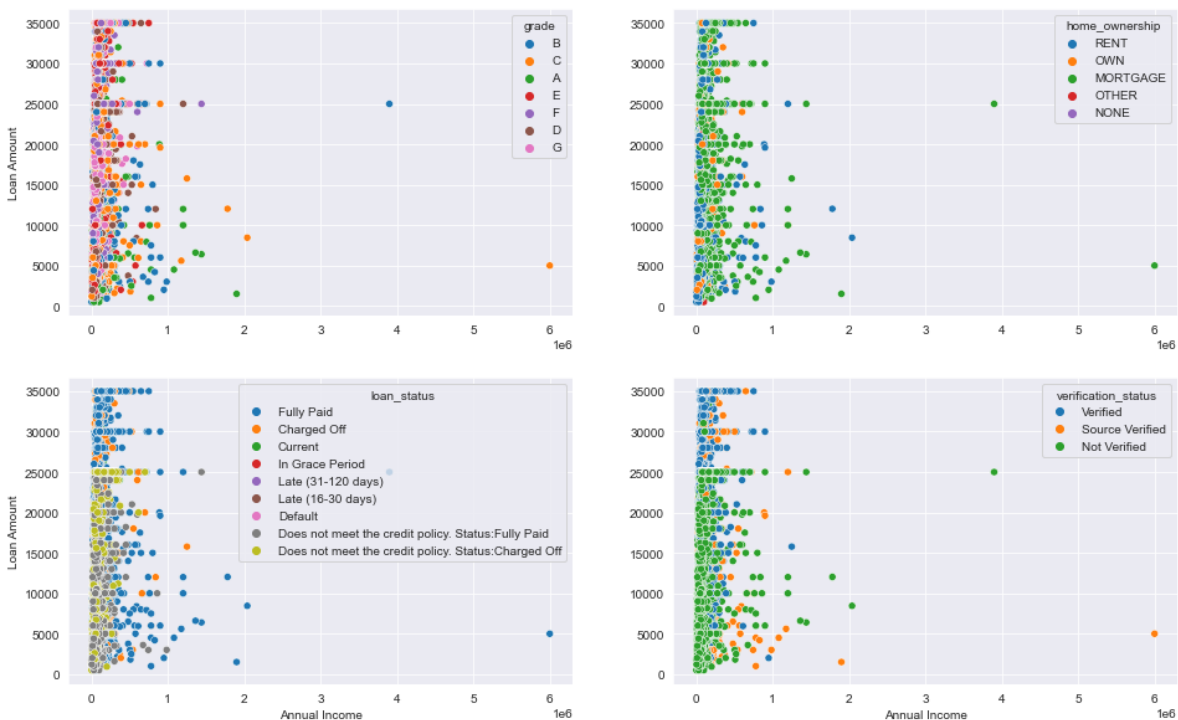
In [102]:

```

1 plt.figure(figsize=(16,10))
2
3 plt.subplot(2,2,1)
4 plt.suptitle('Annual Income vs Loan Amount',fontsize=18)
5 sns.scatterplot(x='annual_inc', y='loan_amnt', hue='grade', data=df)
6 plt.xlabel('')
7 plt.ylabel('Loan Amount')
8
9 plt.subplot(2,2,2)
10 sns.scatterplot(x='annual_inc', y='loan_amnt', hue='home_ownership', data=df)
11 plt.xlabel('')
12 plt.ylabel('')
13
14 plt.subplot(2,2,3)
15 sns.scatterplot(x='annual_inc', y='loan_amnt', hue='loan_status', data=df)
16 plt.xlabel('Annual Income')
17 plt.ylabel('Loan Amount')
18
19 plt.subplot(2,2,4)
20 sns.scatterplot(x='annual_inc', y='loan_amnt', hue='verification_status', data=df)
21 plt.xlabel('Annual Income')
22 plt.ylabel('')
23
24 plt.show()

```

Annual Income vs Loan Amount



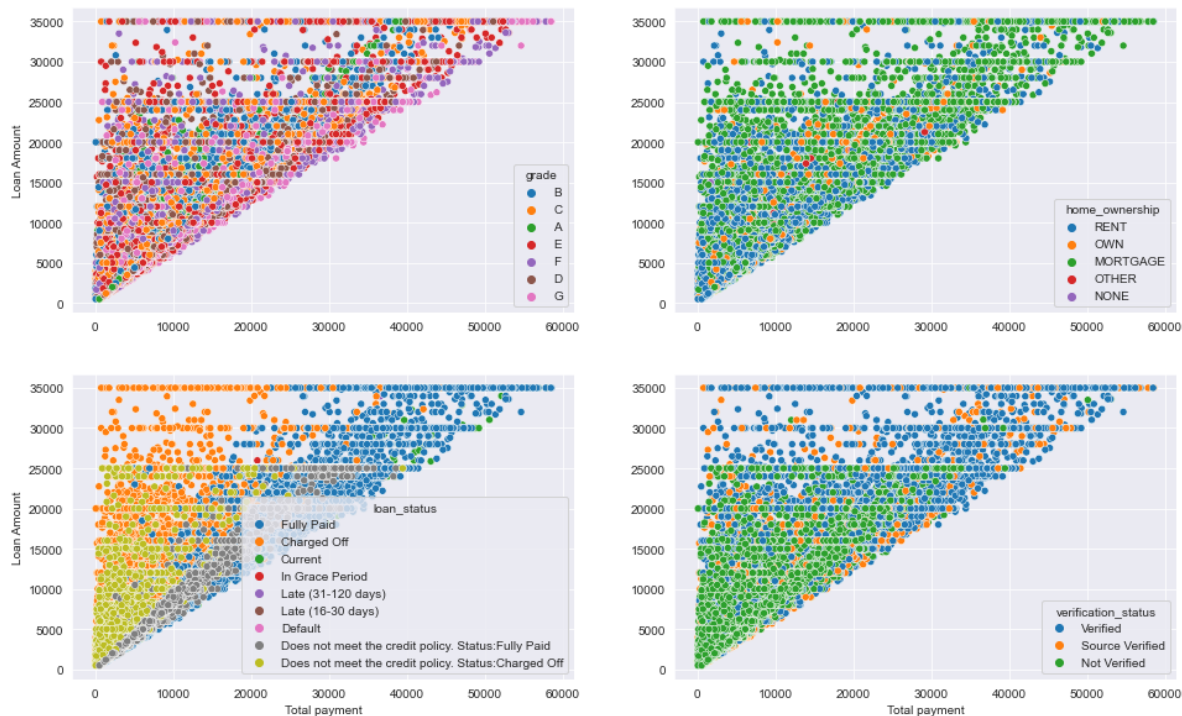
In [103]:

```

1 plt.figure(figsize=(16,10))
2
3 plt.subplot(2,2,1)
4 plt.suptitle('Total payment vs Loan Amount',fontsize=18)
5 sns.scatterplot(x='total_pymnt', y='loan_amnt', hue='grade', data=df)
6 plt.xlabel('')
7 plt.ylabel('Loan Amount')
8
9 plt.subplot(2,2,2)
10 sns.scatterplot(x='total_pymnt', y='loan_amnt', hue='home_ownership', data=df)
11 plt.xlabel('')
12 plt.ylabel('')
13
14 plt.subplot(2,2,3)
15 sns.scatterplot(x='total_pymnt', y='loan_amnt', hue='loan_status', data=df)
16 plt.xlabel('Total payment')
17 plt.ylabel('Loan Amount')
18
19 plt.subplot(2,2,4)
20 sns.scatterplot(x='total_pymnt', y='loan_amnt', hue='verification_status', data=df)
21 plt.xlabel('Total payment')
22 plt.ylabel('')
23
24 plt.show()

```

Total payment vs Loan Amount



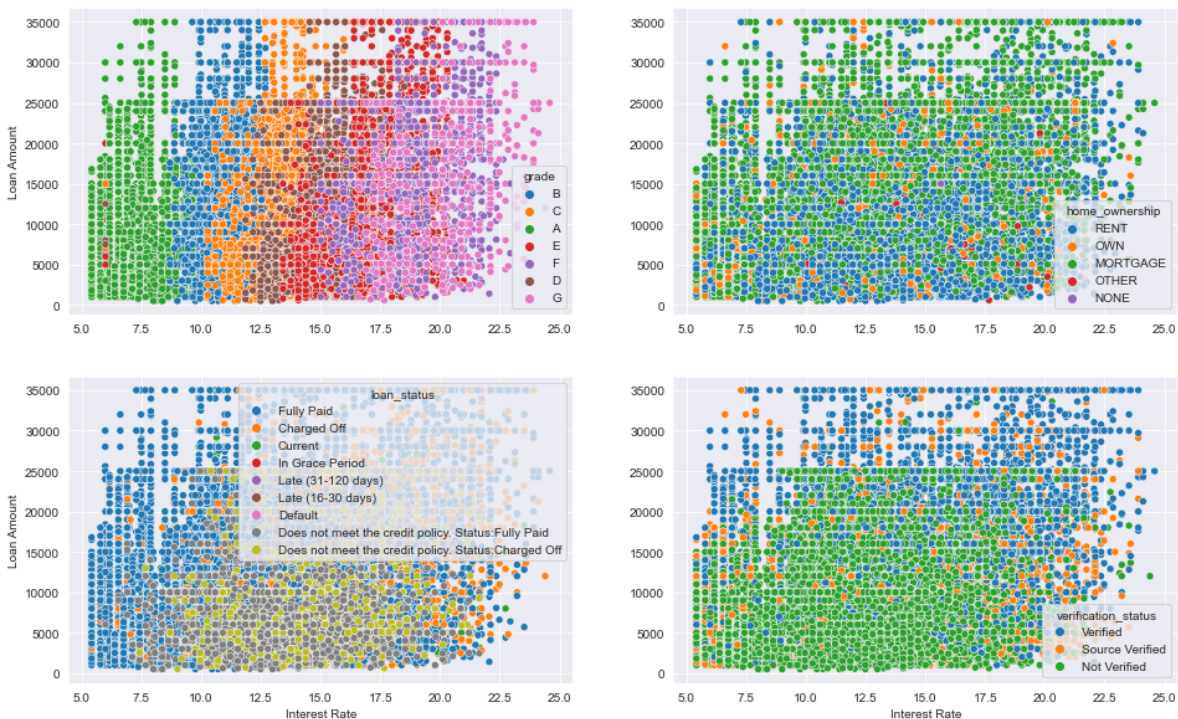
In [104]:

```

1 plt.figure(figsize=(16,10))
2
3 plt.subplot(2,2,1)
4 plt.suptitle('Interest Rate vs Loan Amount',fontsize=18)
5 sns.scatterplot(x='int_rate', y='loan_amnt', hue='grade', data=df)
6 plt.xlabel('')
7 plt.ylabel('Loan Amount')
8
9 plt.subplot(2,2,2)
10 sns.scatterplot(x='int_rate', y='loan_amnt', hue='home_ownership', data=df)
11 plt.xlabel('')
12 plt.ylabel('')
13
14 plt.subplot(2,2,3)
15 sns.scatterplot(x='int_rate', y='loan_amnt', hue='loan_status', data=df)
16 plt.xlabel('Interest Rate')
17 plt.ylabel('Loan Amount')
18
19 plt.subplot(2,2,4)
20 sns.scatterplot(x='int_rate', y='loan_amnt', hue='verification_status', data=df)
21 plt.xlabel('Interest Rate')
22 plt.ylabel('')
23
24 plt.show()

```

Interest Rate vs Loan Amount



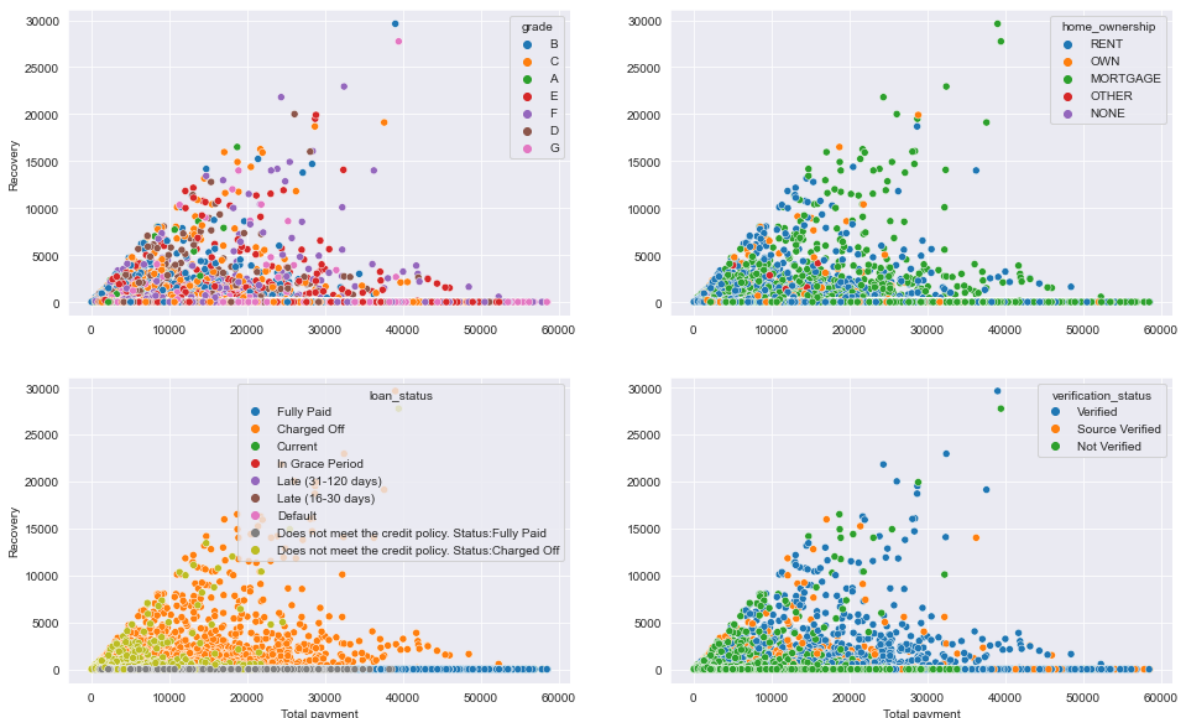
In [105]:

```

1 plt.figure(figsize=(16,10))
2
3 plt.subplot(2,2,1)
4 plt.suptitle('Total payment vs Recovery',fontsize=18)
5 sns.scatterplot(x='total_pymnt', y='recoveries', hue='grade', data=df)
6 plt.xlabel('')
7 plt.ylabel('Recovery')
8
9 plt.subplot(2,2,2)
10 sns.scatterplot(x='total_pymnt', y='recoveries', hue='home_ownership', data=df)
11 plt.xlabel('')
12 plt.ylabel('')
13
14 plt.subplot(2,2,3)
15 sns.scatterplot(x='total_pymnt', y='recoveries', hue='loan_status', data=df)
16 plt.xlabel('Total payment')
17 plt.ylabel('Recovery')
18
19 plt.subplot(2,2,4)
20 sns.scatterplot(x='total_pymnt', y='recoveries', hue='verification_status', data=df)
21 plt.xlabel('Total payment')
22 plt.ylabel('')
23
24 plt.show()

```

Total payment vs Recovery



In [70]:

```
1 for i in df.columns:
2     if df[i].dtype=='object':
3         print(i)
```

grade
sub_grade
emp_title
emp_length
home_ownership
verification_status
issue_d
loan_status
purpose
title
zip_code
addr_state
earliest_cr_line
last_pymnt_d
last_credit_pull_d

In [71]:

```
1 date_col=['issue_d','last_pymnt_d','last_credit_pull_d']
```

In [72]:

```
1 for i in date_col:
2     df[i] = pd.to_datetime(df[i])
```

In [73]:

```
1 for i in df.columns:
2     if df[i].dtype=='datetime64[ns]':
3         print(i)
```

issue_d
last_pymnt_d
last_credit_pull_d

In []:

```
1
```

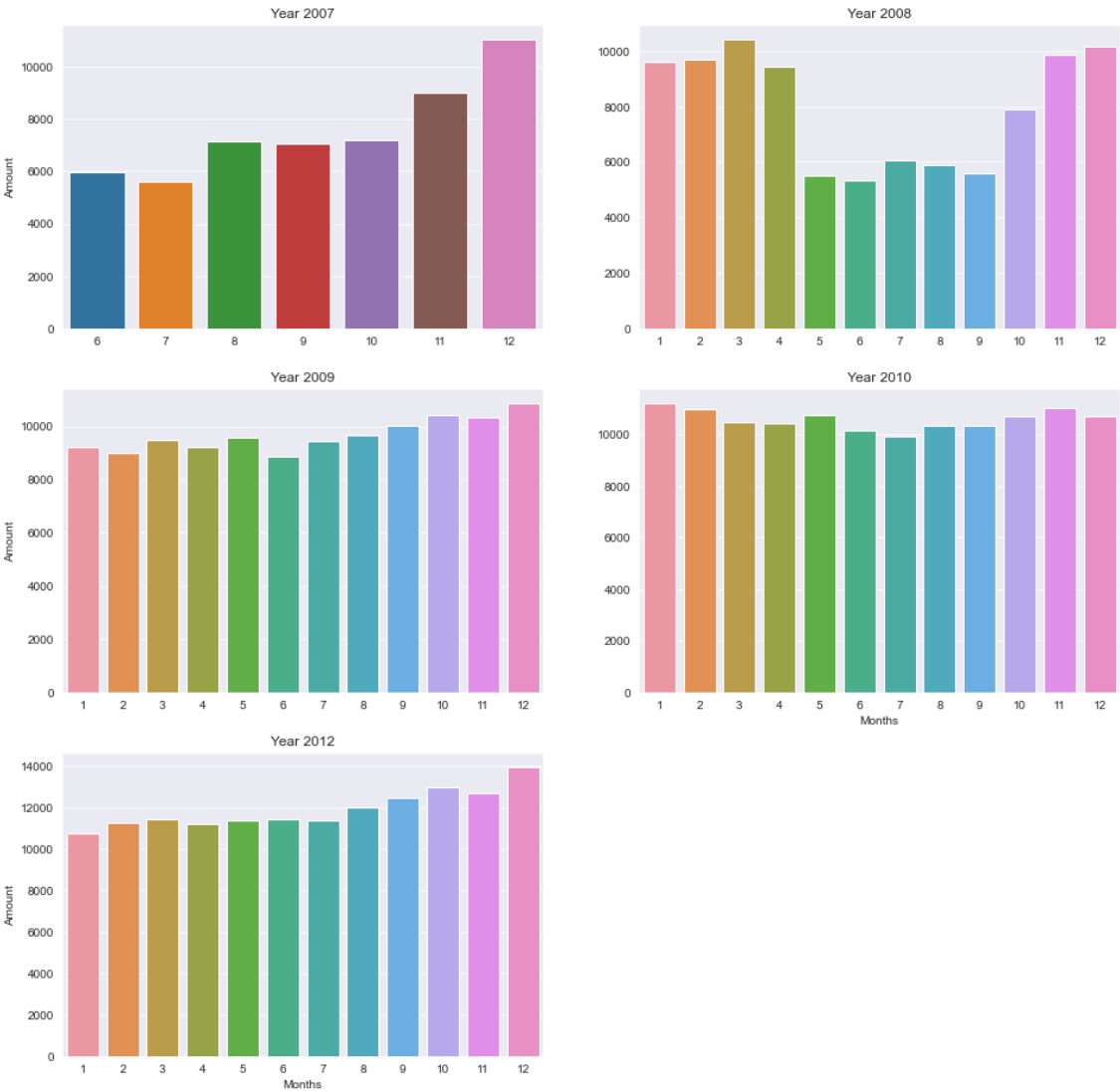
In []:

```
1
```

In [106]:

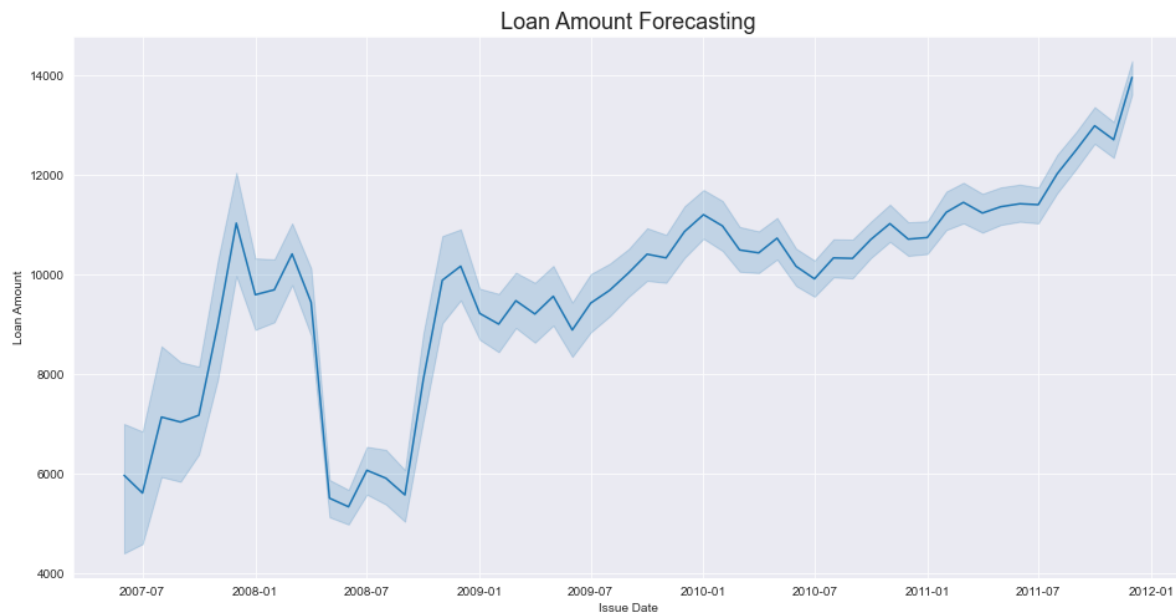
```
1 plt.figure(figsize=(16,16))
2
3 plt.subplot(3,2,1)
4 plt.suptitle('Average Loans In Each Year',fontsize=18)
5 sns.barplot(x='issue_d', y='loan_amnt', data=df[df['issue_d'].dt.year==2007].groupby(df
6 plt.title('Year 2007')
7 plt.xlabel('')
8 plt.ylabel('Amount')
9
10 plt.subplot(3,2,2)
11 sns.barplot(x='issue_d', y='loan_amnt', data=df[df['issue_d'].dt.year==2008].groupby(df
12 plt.title('Year 2008')
13 plt.xlabel('')
14 plt.ylabel('')
15
16 plt.subplot(3,2,3)
17 sns.barplot(x='issue_d', y='loan_amnt', data=df[df['issue_d'].dt.year==2009].groupby(df
18 plt.title('Year 2009')
19 plt.xlabel('')
20 plt.ylabel('Amount')
21
22 plt.subplot(3,2,4)
23 sns.barplot(x='issue_d', y='loan_amnt', data=df[df['issue_d'].dt.year==2010].groupby(df
24 plt.title('Year 2010')
25 plt.xlabel('Months')
26 plt.ylabel('')
27
28 plt.subplot(3,2,5)
29 sns.barplot(x='issue_d', y='loan_amnt', data=df[df['issue_d'].dt.year==2011].groupby(df
30 plt.title('Year 2012')
31 plt.xlabel('Months')
32 plt.ylabel('Amount')
33
34 plt.show()
```

Average Loans In Each Year



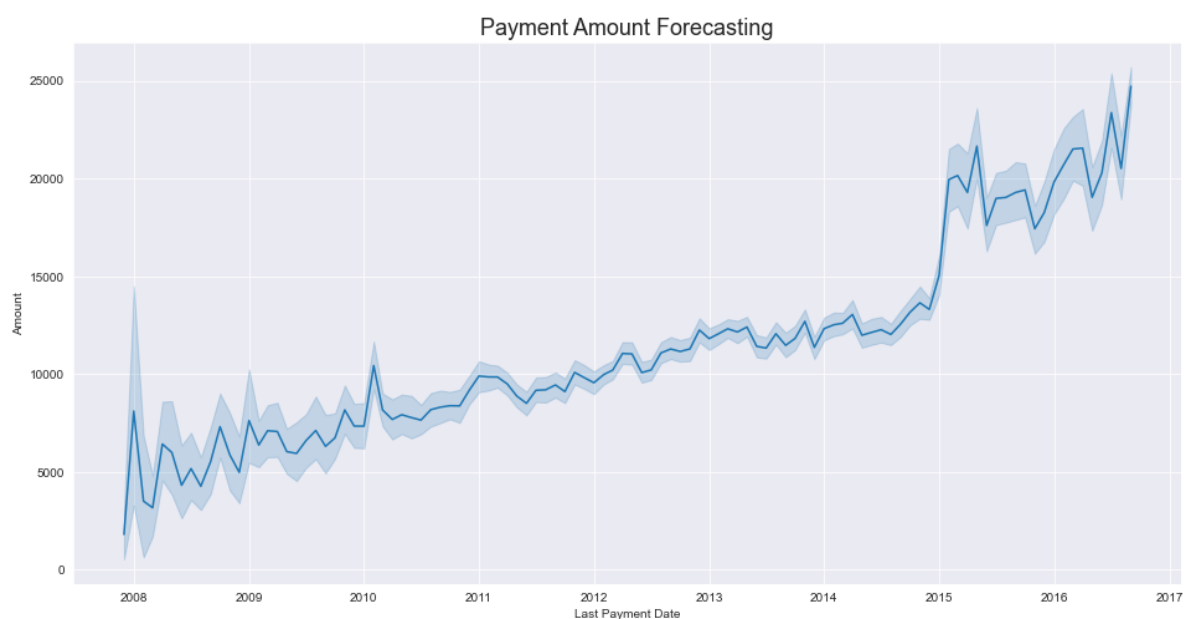
In [107]:

```
1 plt.figure(figsize=(16,8))
2 sns.lineplot(x='issue_d', y='loan_amnt', data=df)
3 plt.title('Loan Amount Forecasting',size=18)
4 plt.xlabel('Issue Date')
5 plt.ylabel('Loan Amount')
6 plt.show()
```



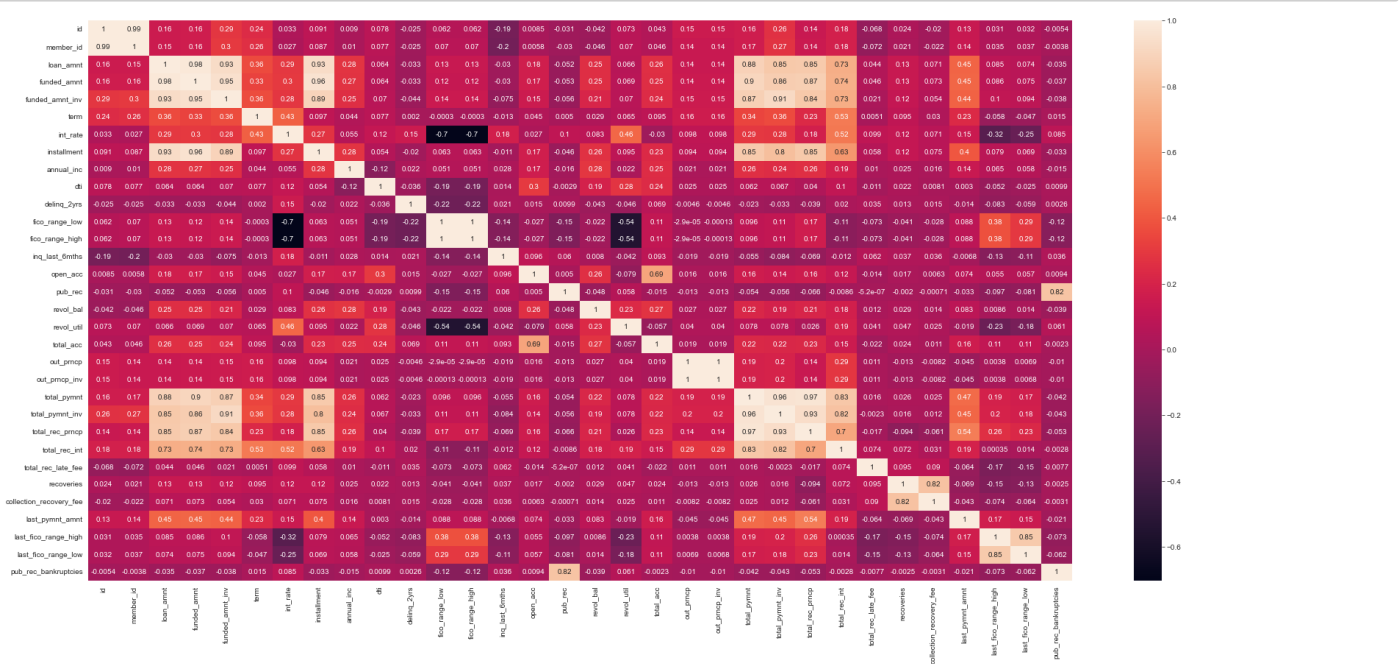
In [108]:

```
1 plt.figure(figsize=(16,8))
2 sns.lineplot(x='last_pymnt_d', y='total_pymnt', data=df)
3 plt.title('Payment Amount Forecasting',size=18)
4 plt.xlabel('Last Payment Date')
5 plt.ylabel('Amount')
6 plt.show()
```



In [77]:

```
1 plt.figure(figsize=(30,14))
2 sns.heatmap(df.corr(),annot=True)
3 plt.show()
```



In []:

```
1
```

In []:

```
1
```

In []:

```
1
```