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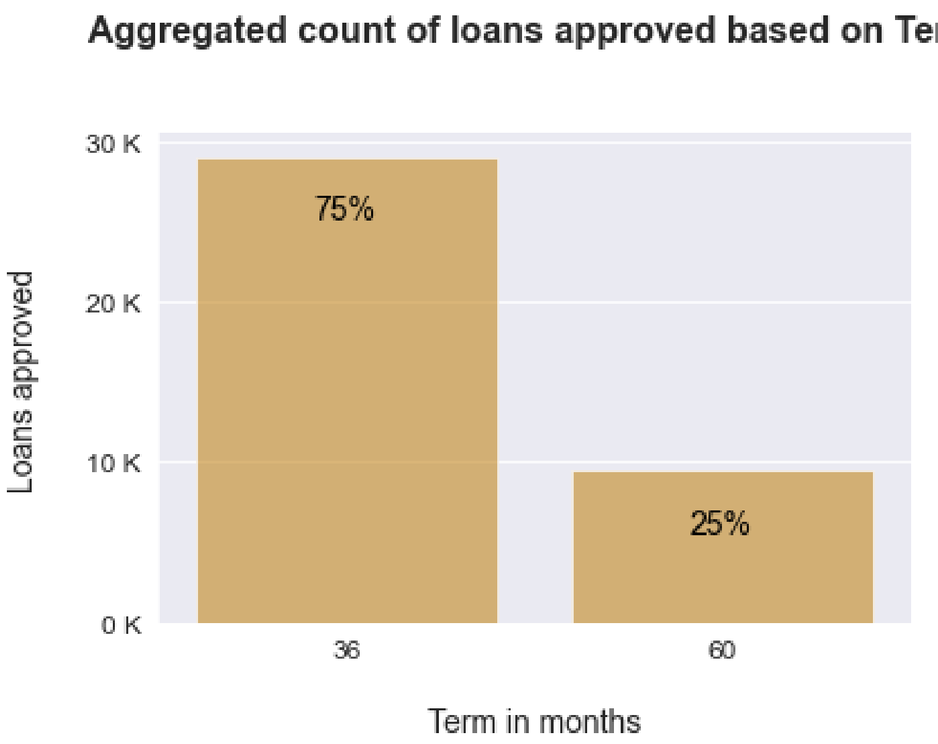
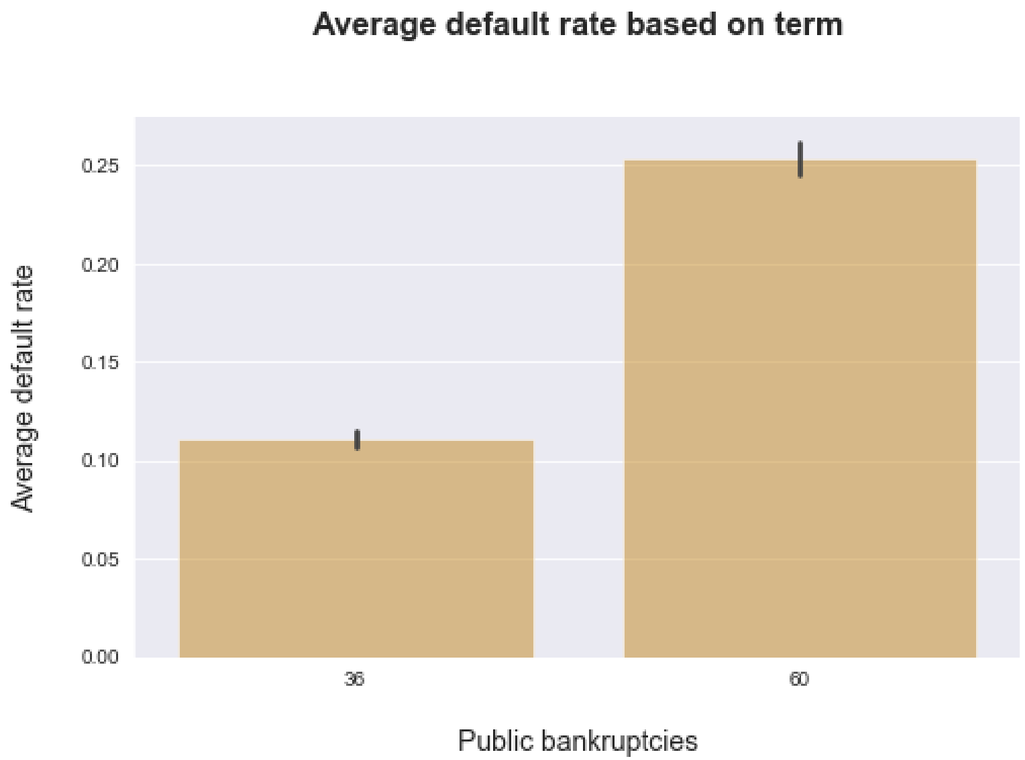
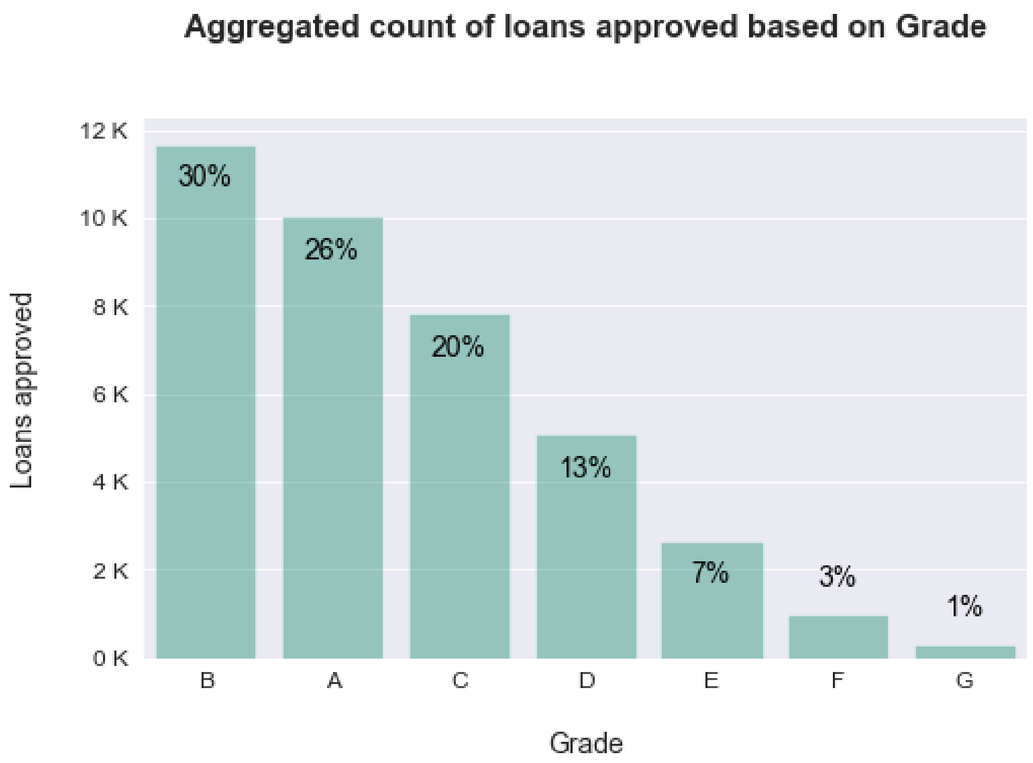
Lending club case study

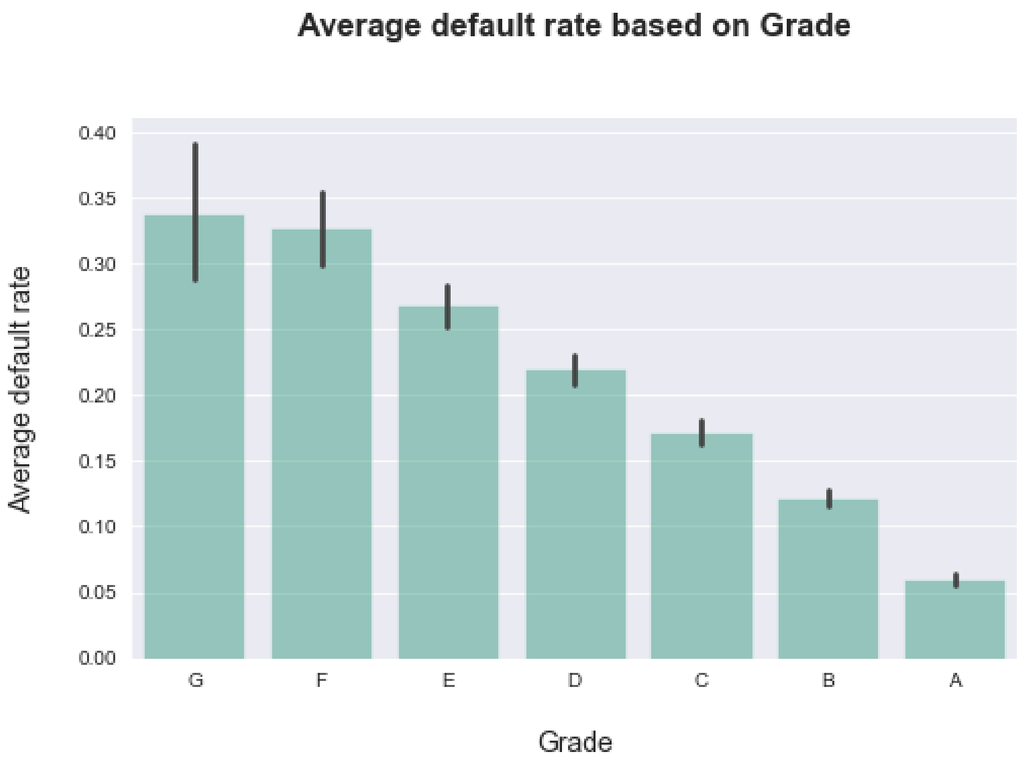
Goal of this Case Study is to gain an industry experience on how real business problems are solved using EDA (Exploratory Data Analysis). In this case study, apart from applying the techniques in EDA, also developed a basic understanding of Risk Analytics in Banking and Financial Services and understand how data is used to minimise the risk of losing money while lending to customers.



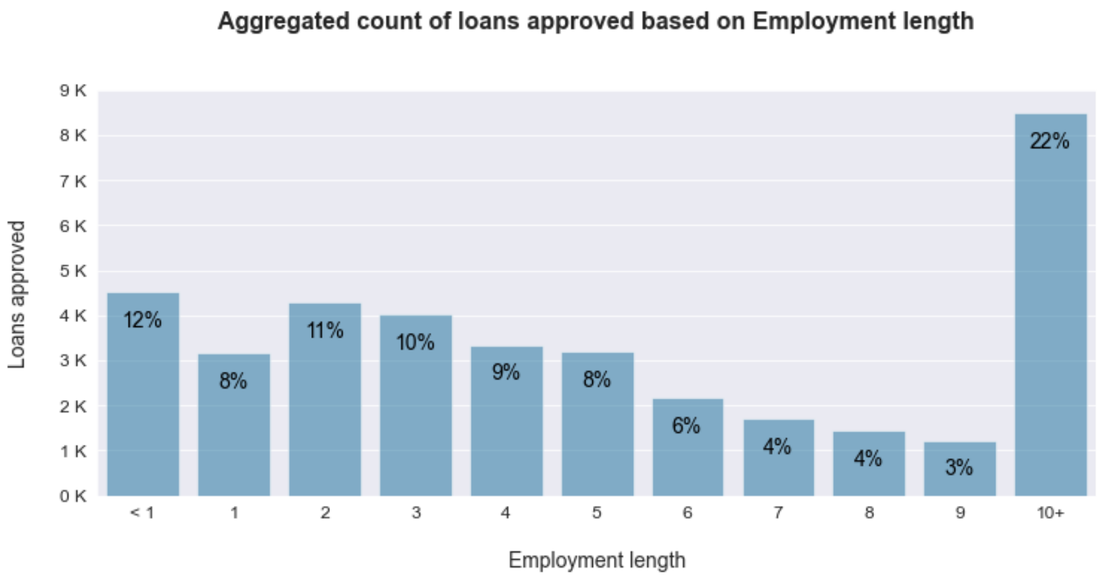


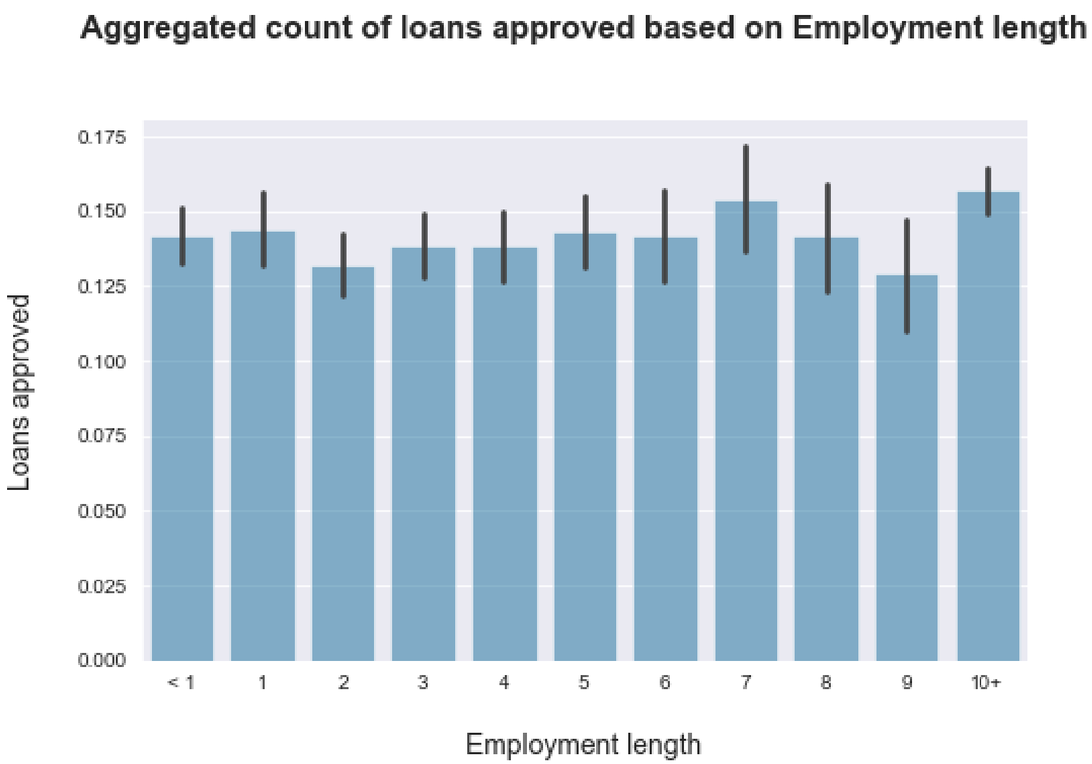
More loans were given to aplicants with short term of tenure.
Rick of default is more for applications with more tenure/term duration.



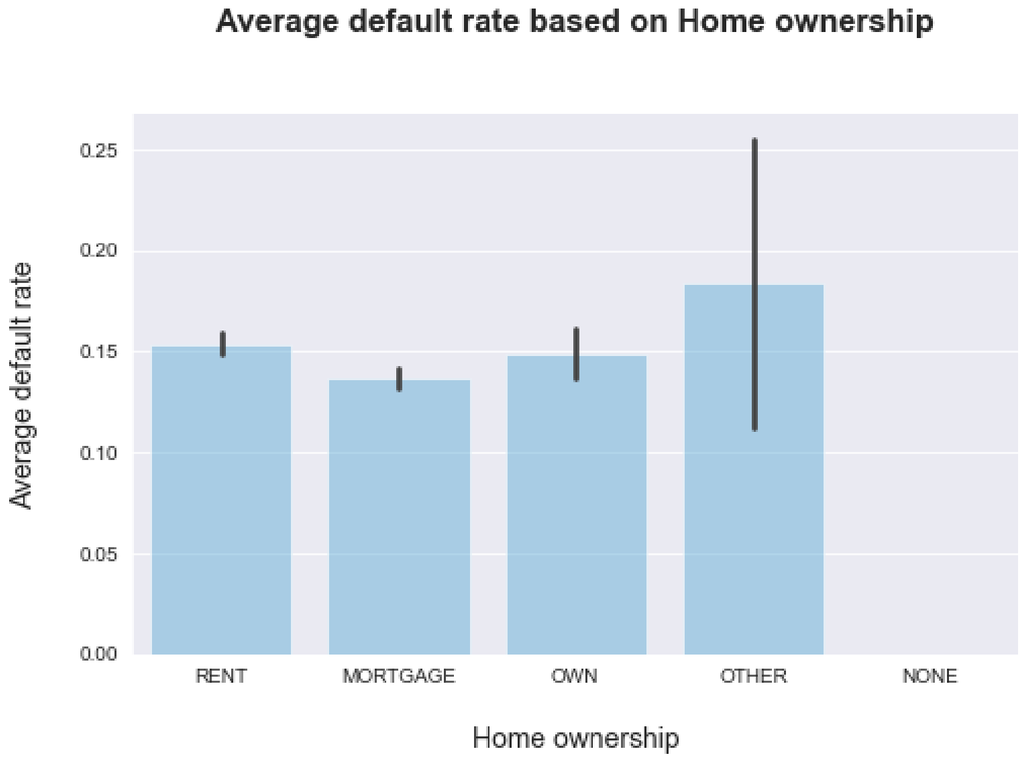


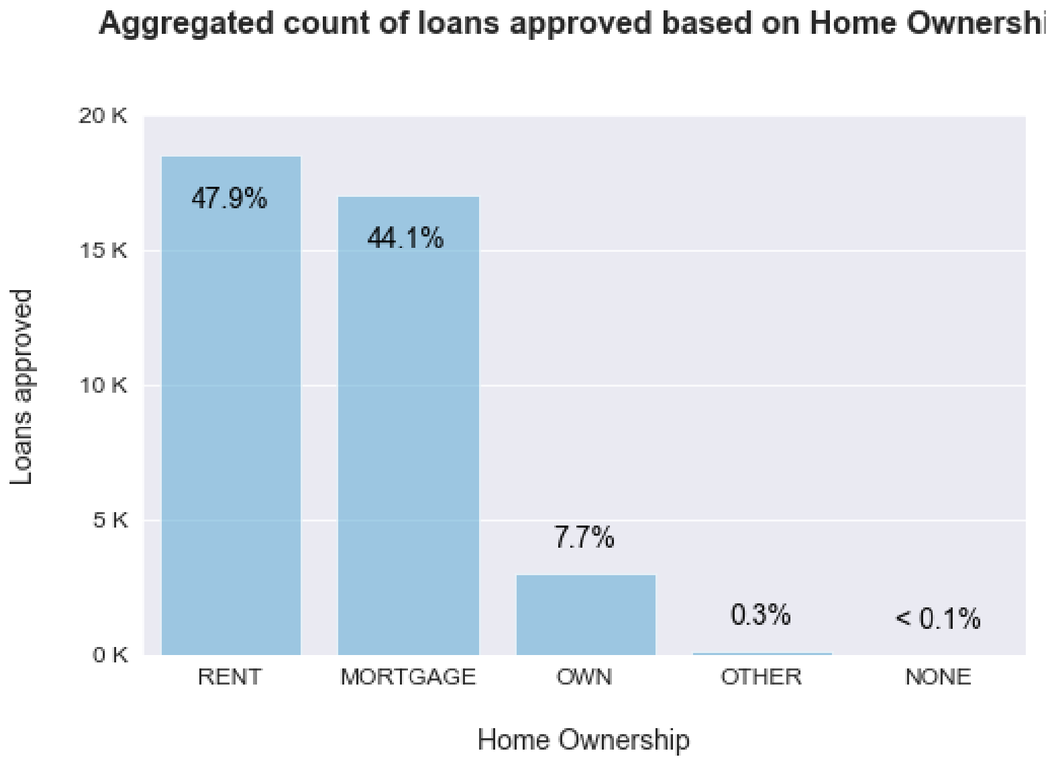
More loans are given to High grade applicatioins.
Evidently low grade applications have high risk of getting default.



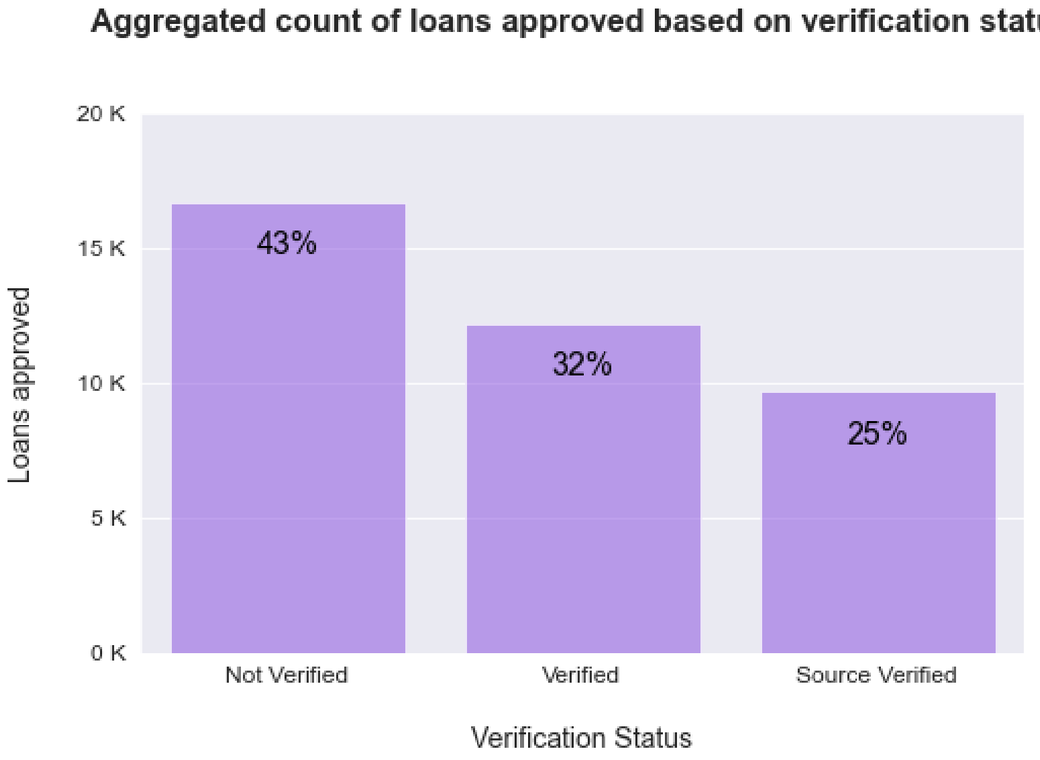


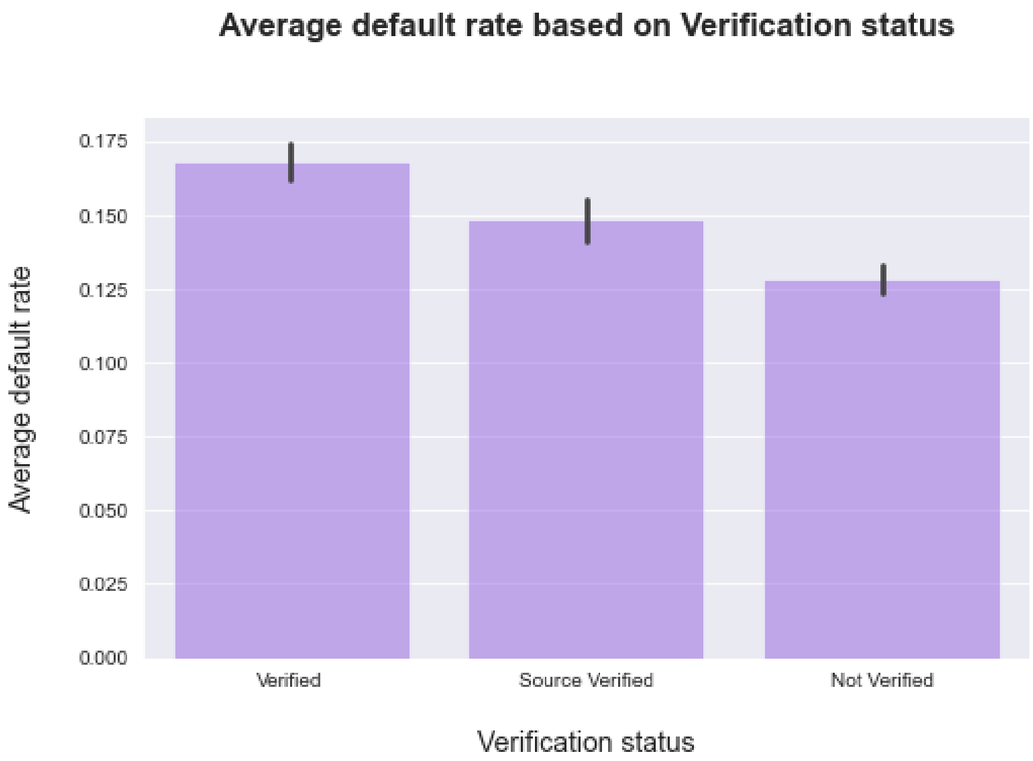
Highy experienced people has more chance of getting the loan approval.
However, the risk of default is even for all applicants of different experience.





suprisingly Rent house and mrtage house owners were given more loans however, risk is same for almost every category of home ownership.





Non verified sources were approved more loans.
and suprisingly risk of default is less for nor verified sources.

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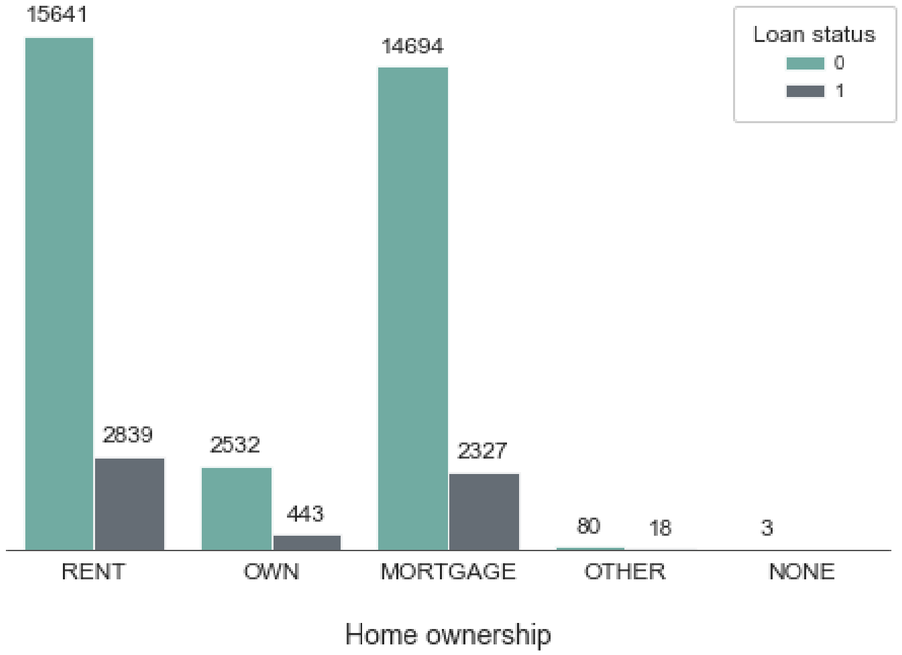
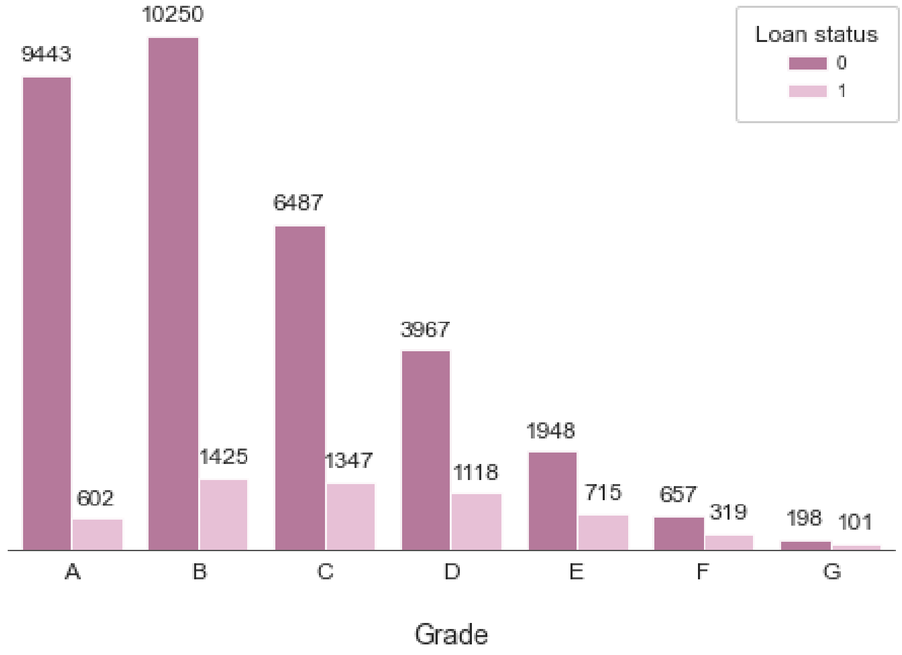
Loan approvals based on home ownership and loan status



Loan approvals based on grade and loan status



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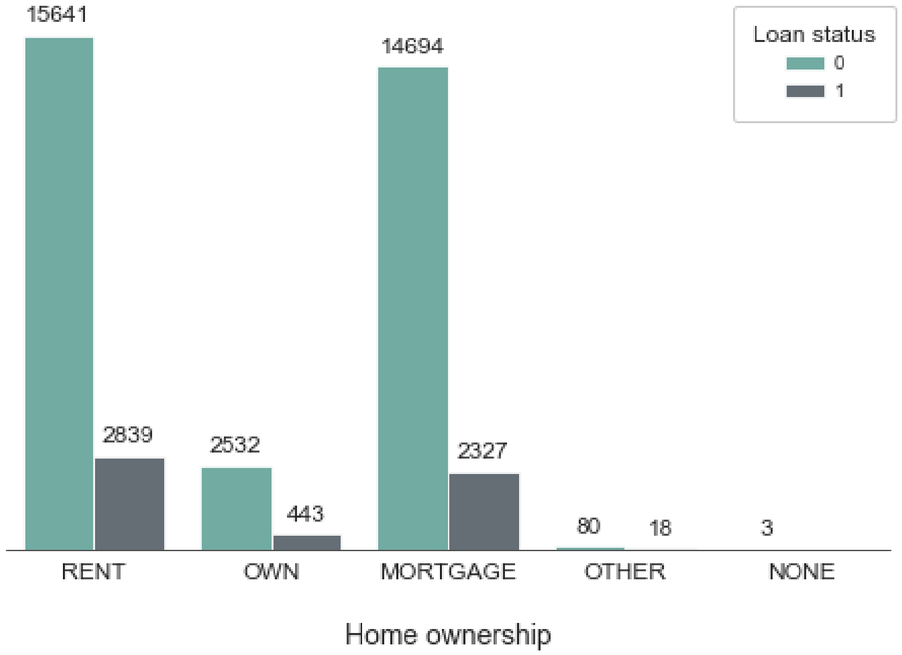
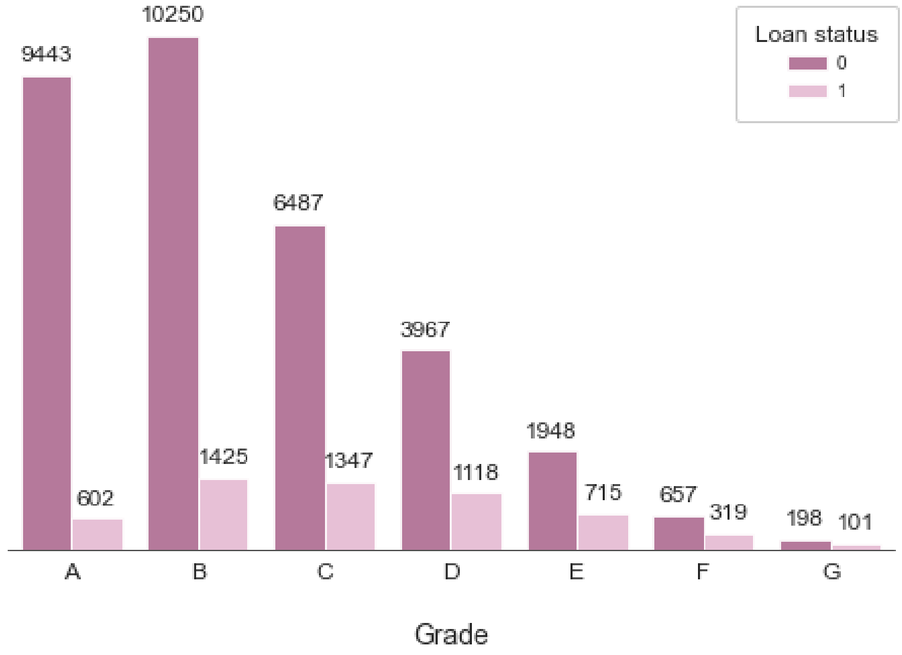
Loan approvals based on home ownership and loan status



Loan approvals based on grade and loan status