

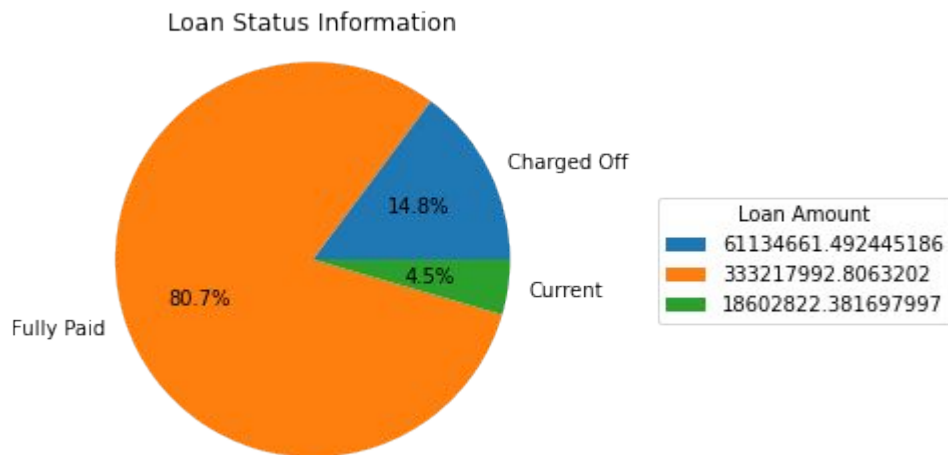


# LENDING CLUB CASE STUDY

SUDARSHAN R IYENGAR



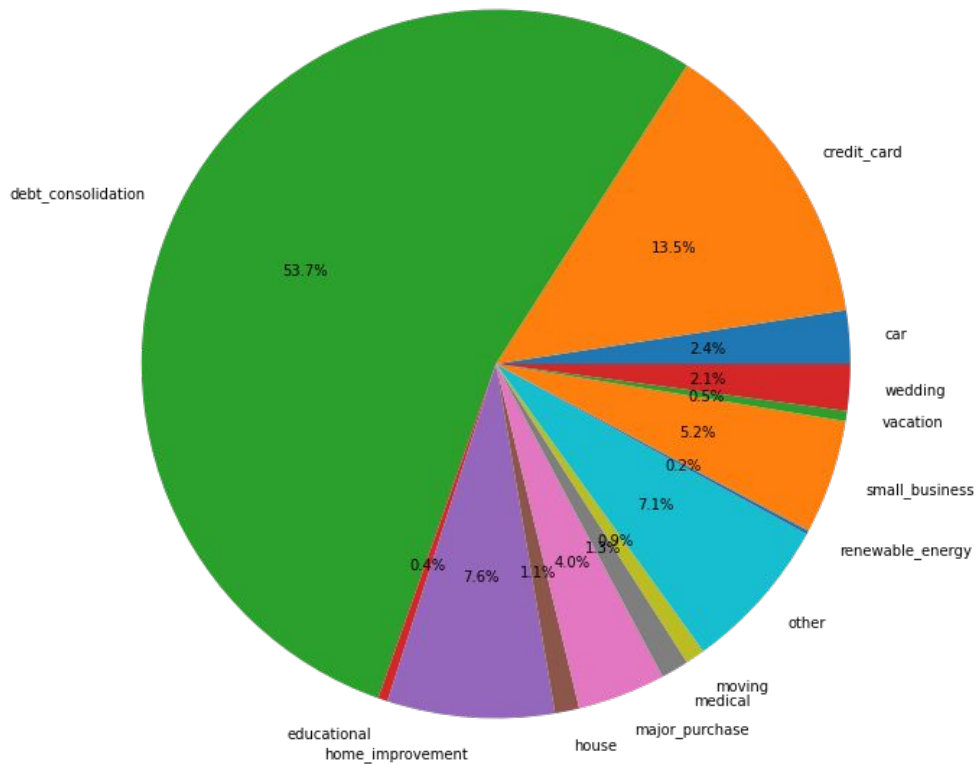
# Dataset Overview





# Loan Distribution

Loan purpose Information



Loan purpose	
61134661.492445186	
333217992.8063202	
18602822.381697997	

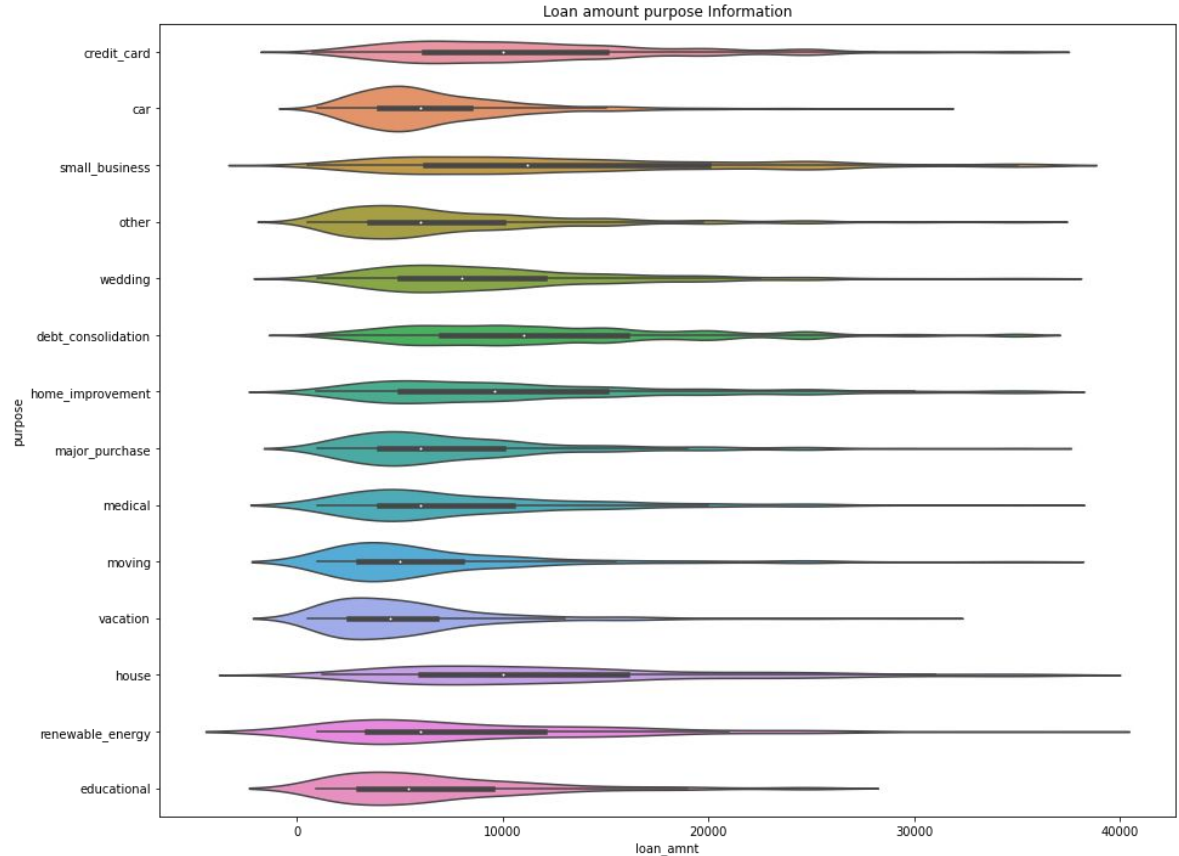


# Data Cleaning

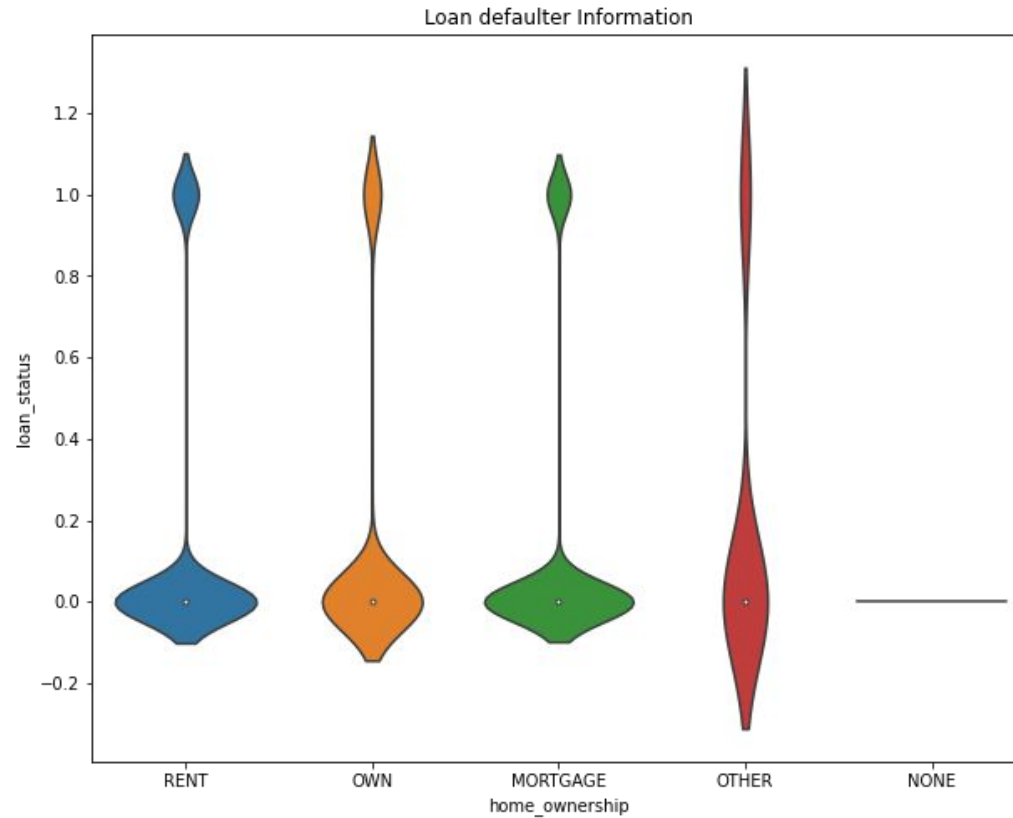
- ❑ Remove the Columns that contain insufficient data
- ❑ Remove the Columns that are not useful for the analysis
- ❑ Gather the data into a format view

# Univariate analysis

- ❑ Loan amount given for different purposes

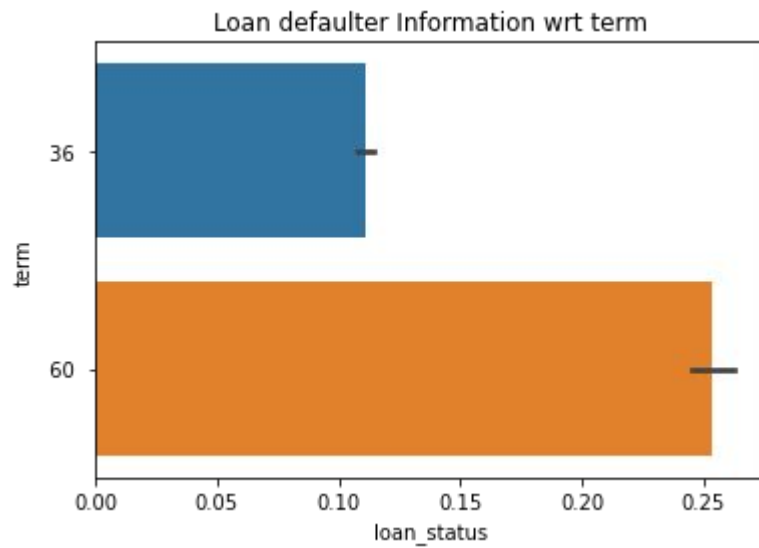


## ❏ Loan defaulter information wrt House ownership

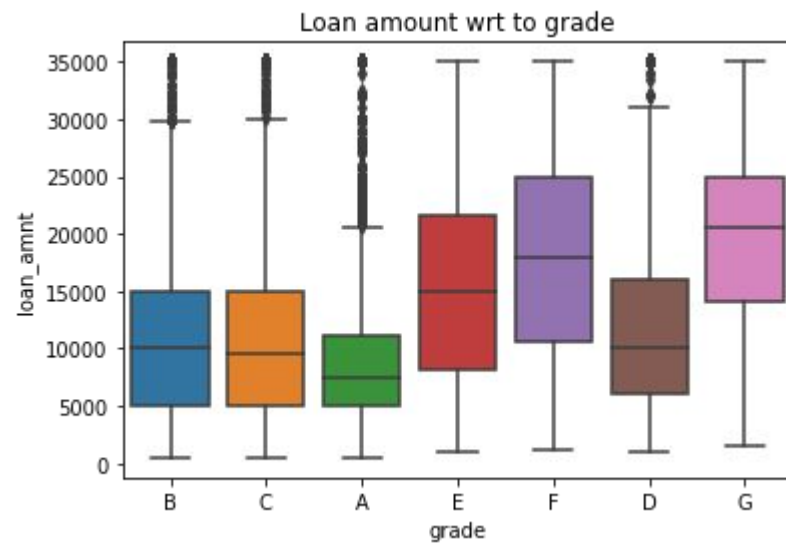




## ❏ Loan defaulter information wrt Term

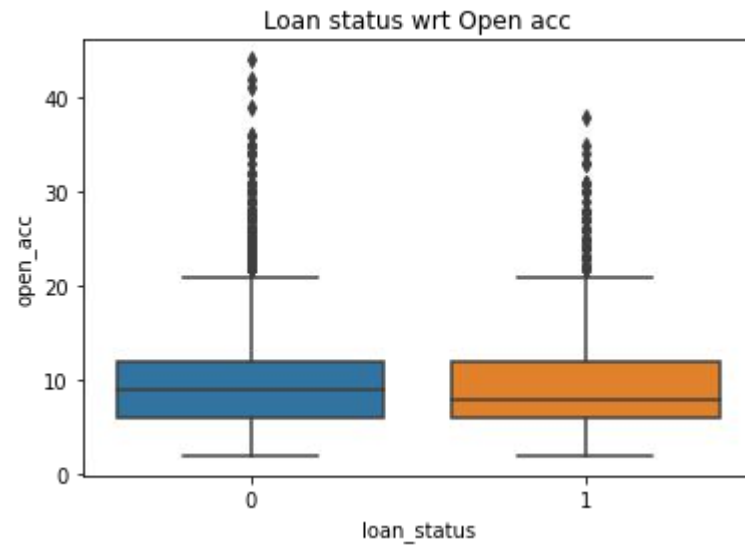


❑ Loan amount wrt Grade



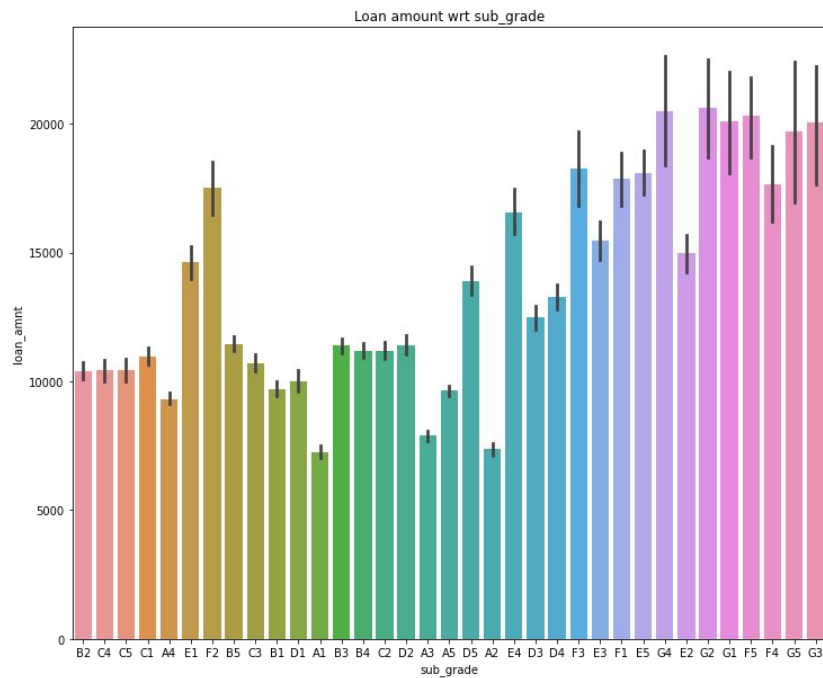


❑ Loan status wrt open acc



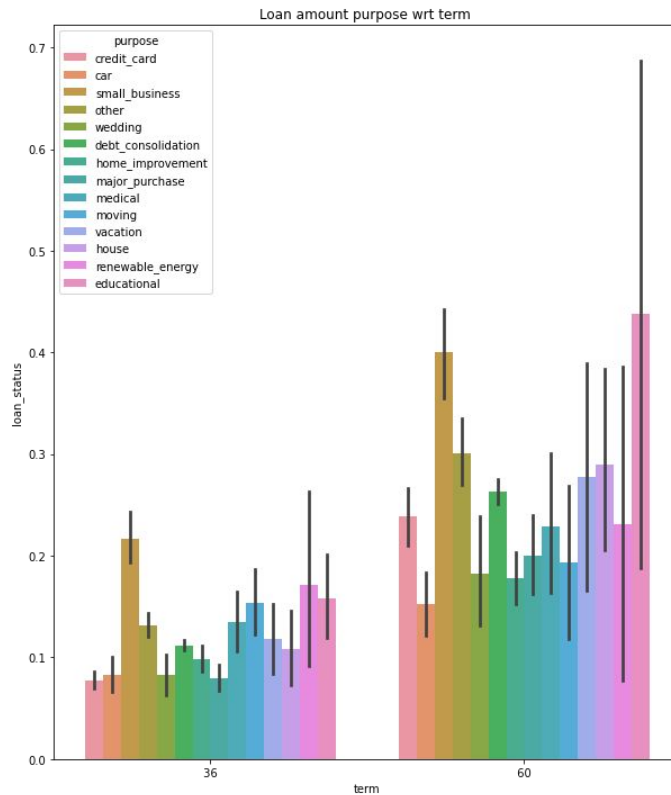


## ❏ Loan amount wrt Sub\_grade



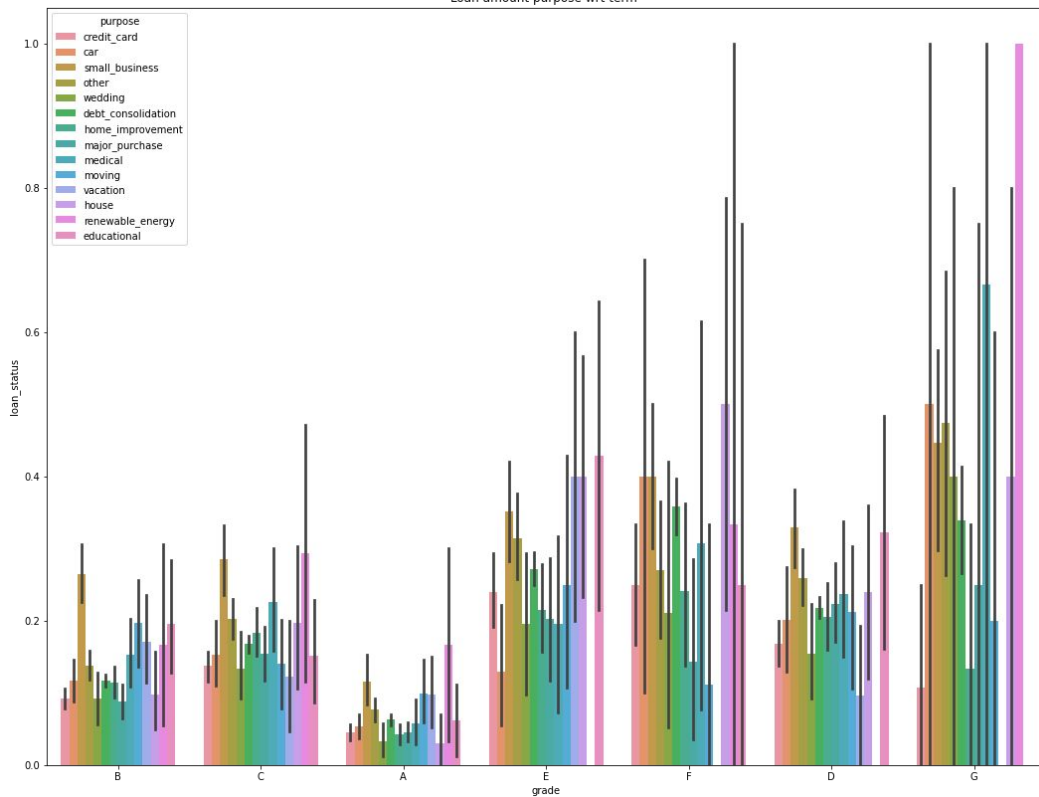


# Bivariate analysis

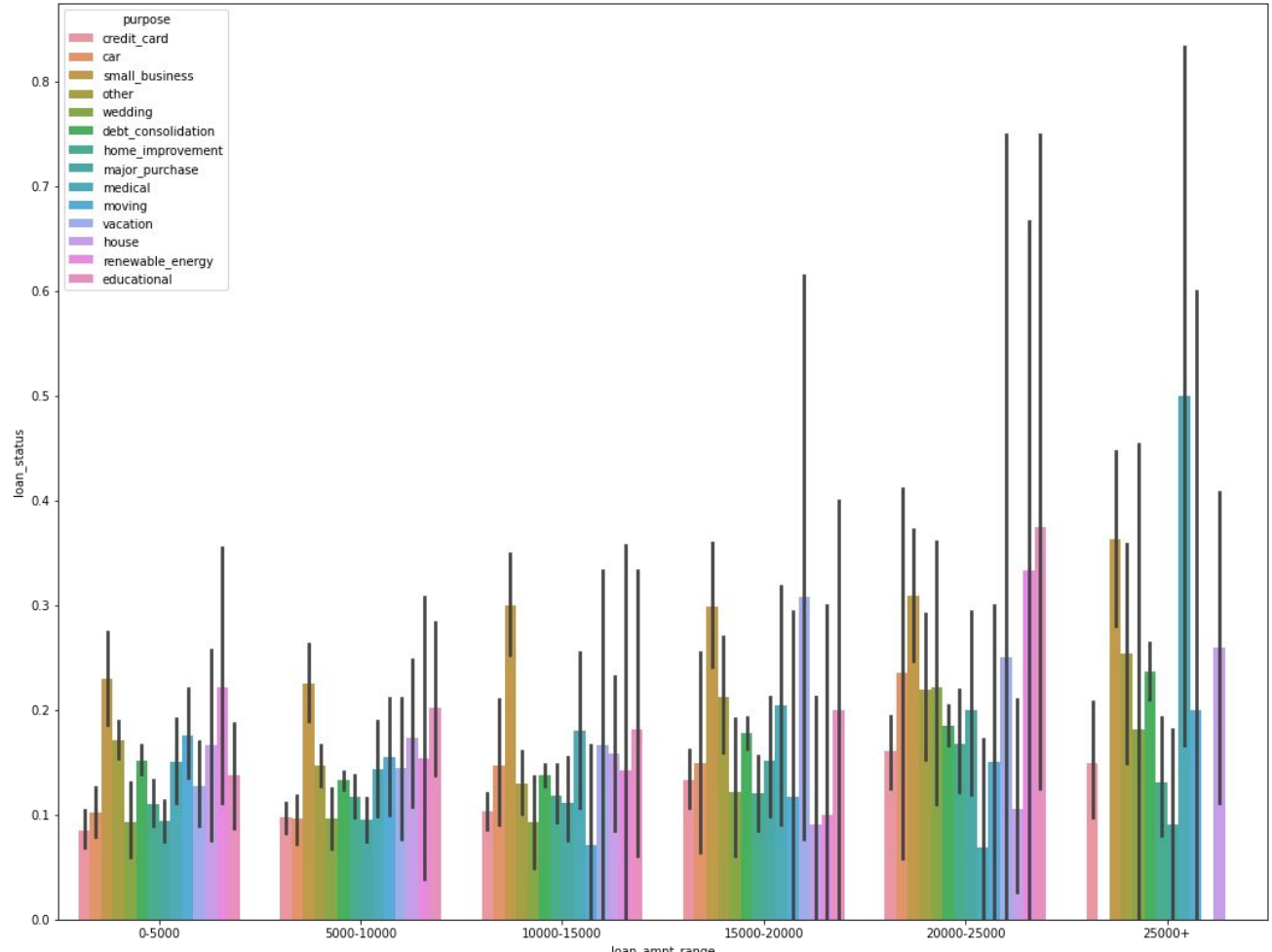




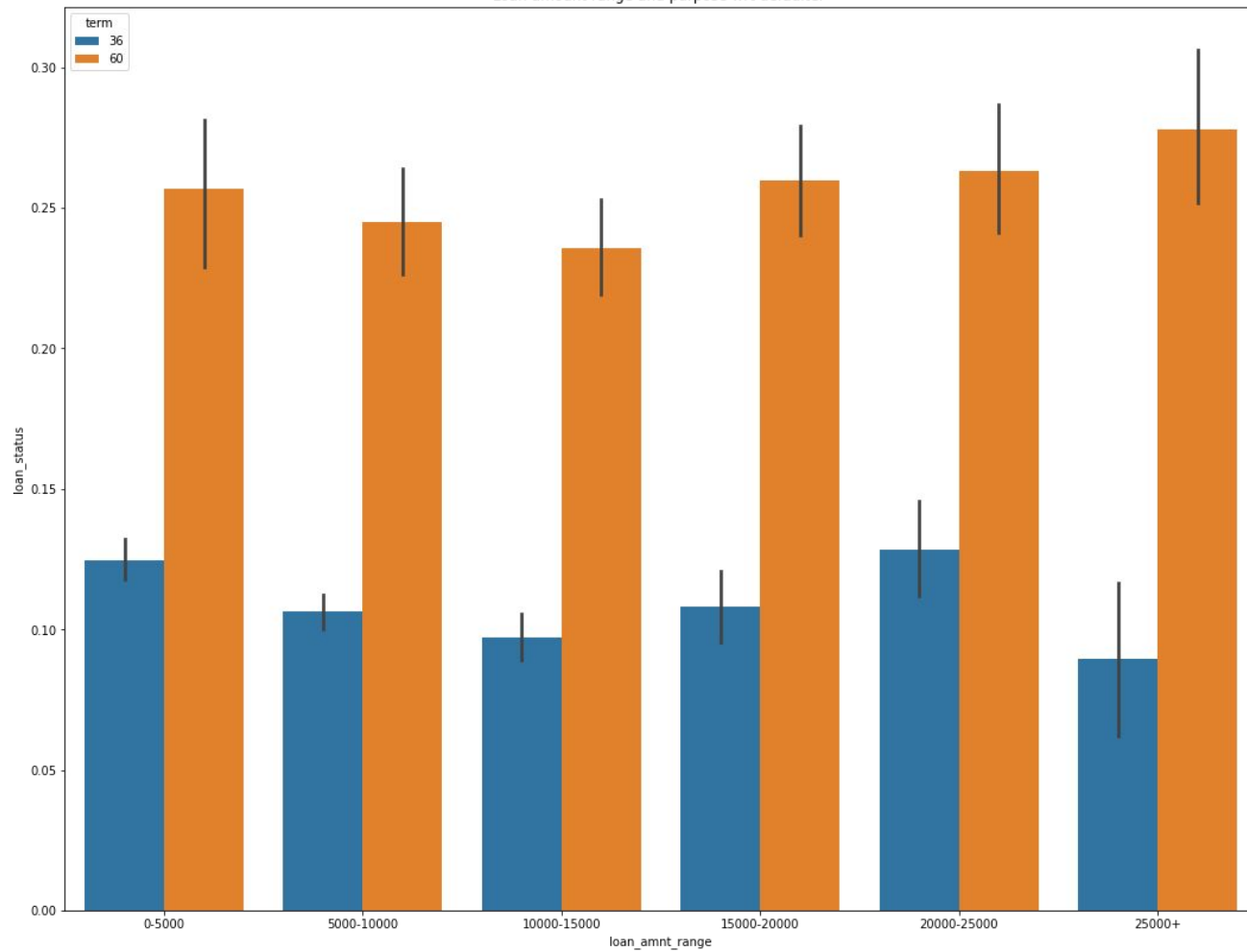
Loan amount purpose wrt term

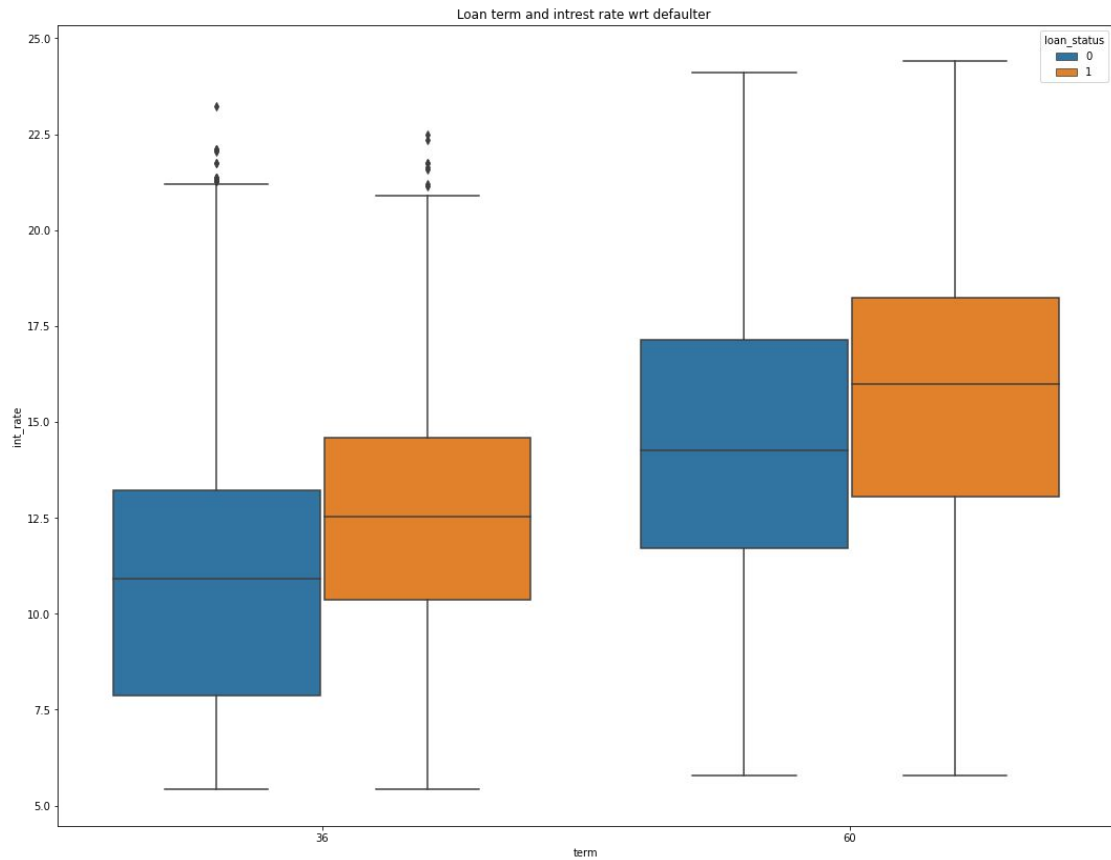


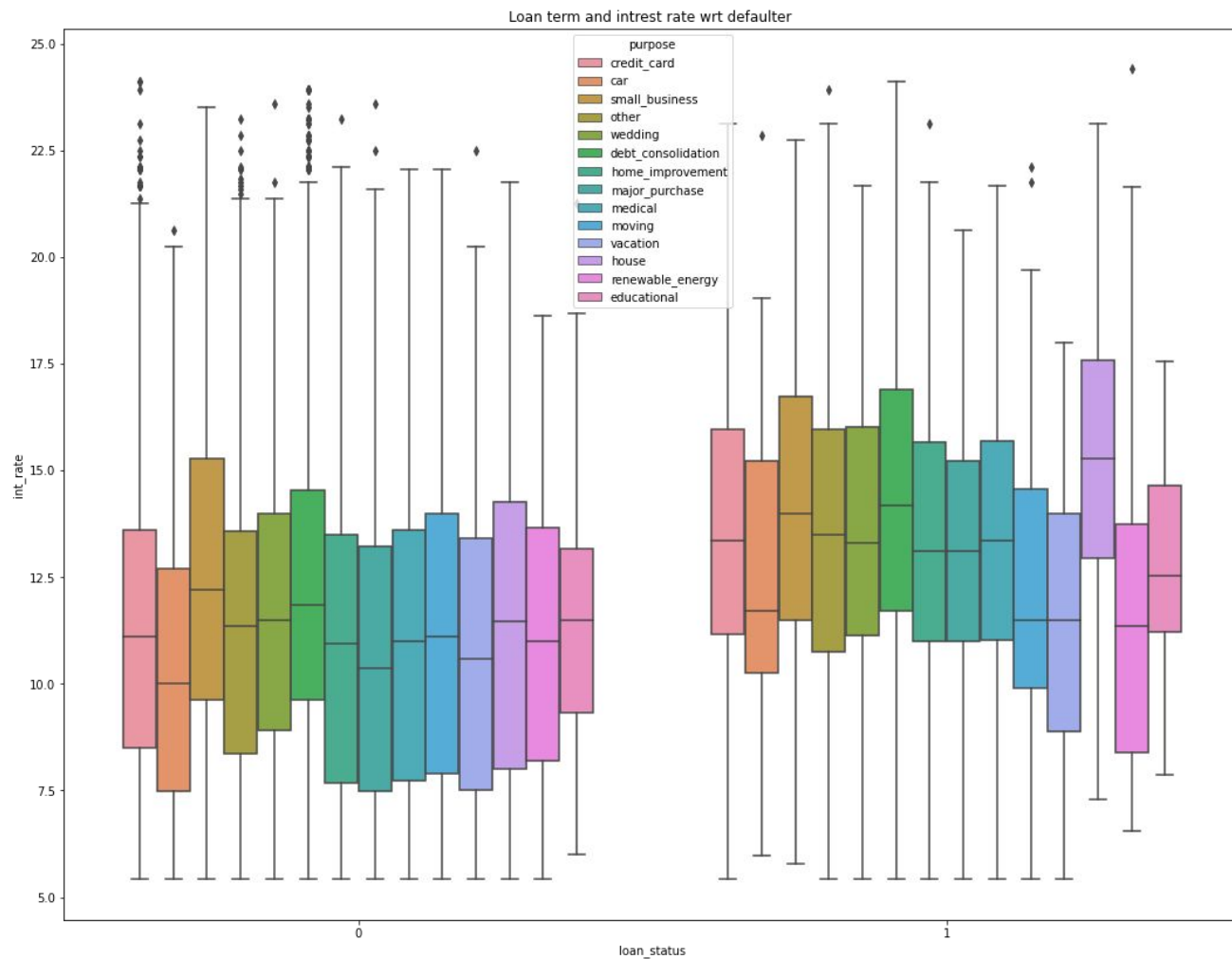
Loan amount range and purpose wrt defaulter



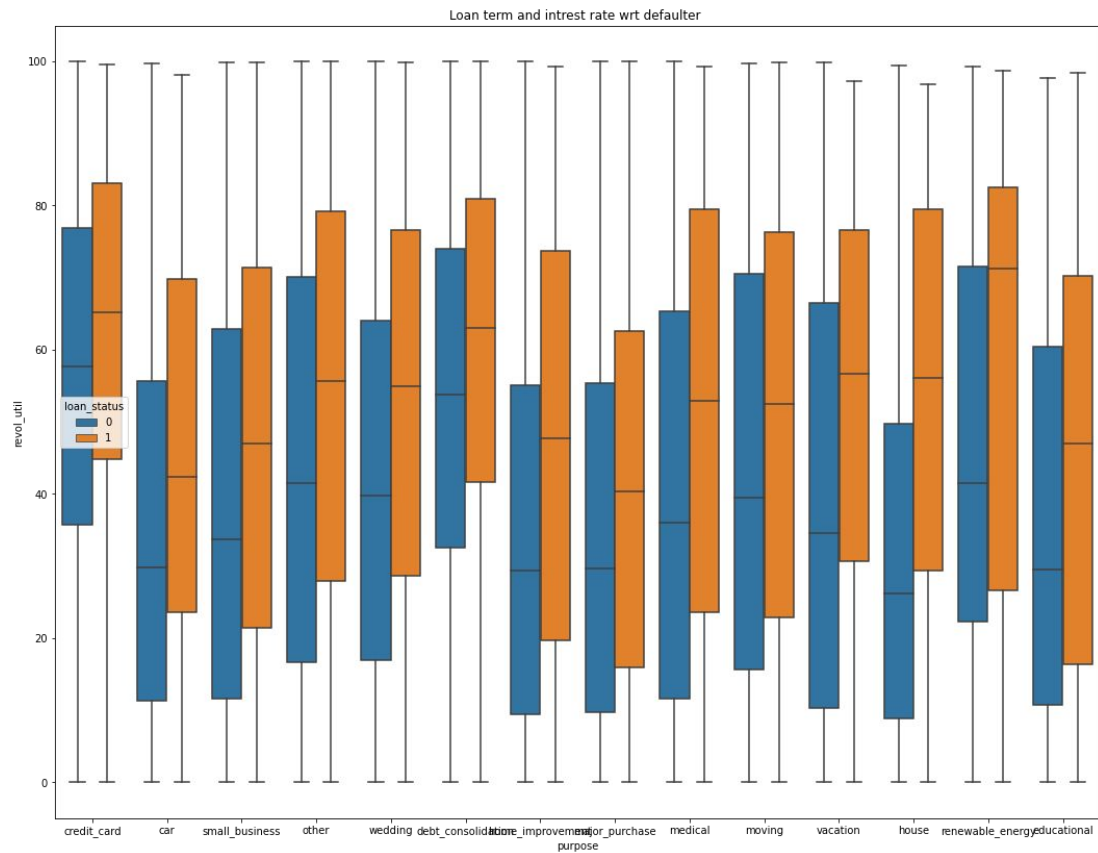
Loan amount range and purpose wrt defaulter



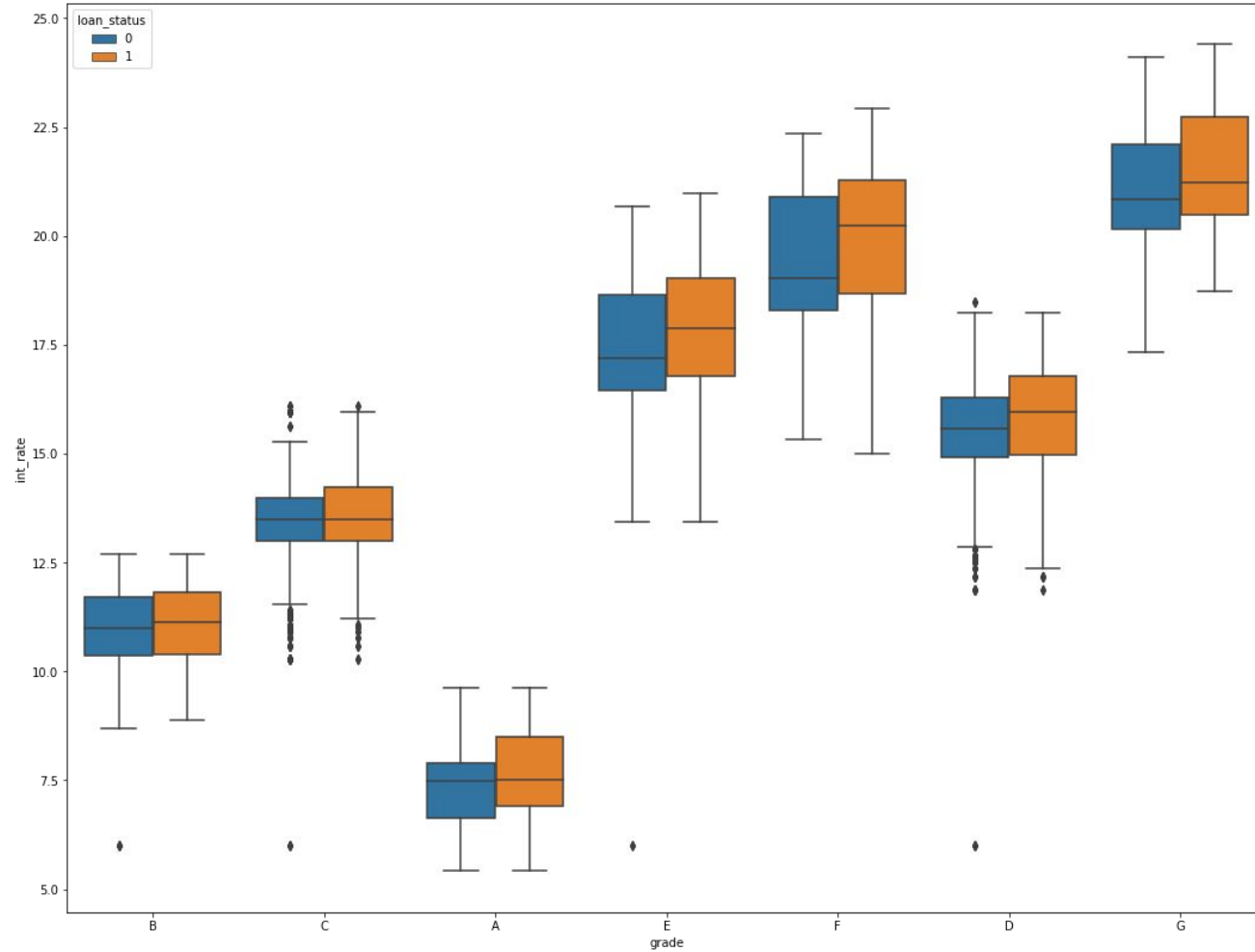






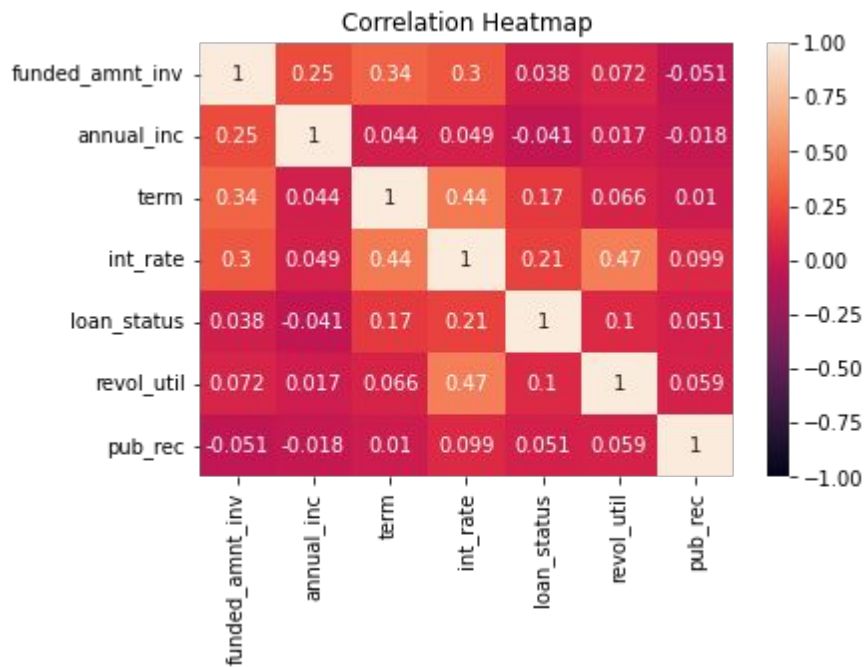


Loan term and intrest rate wrt defaulter





# Multivariate Correlation





# Conclusion

- ❑ Univariate analysis will not give proper statement for defaulters.
- ❑ Bivariate analysis will show the path on which the defaulter are more .
- ❑ Multivariate will give correlation of the things we should consider in lending the amount.