

# Lending Club Case Study

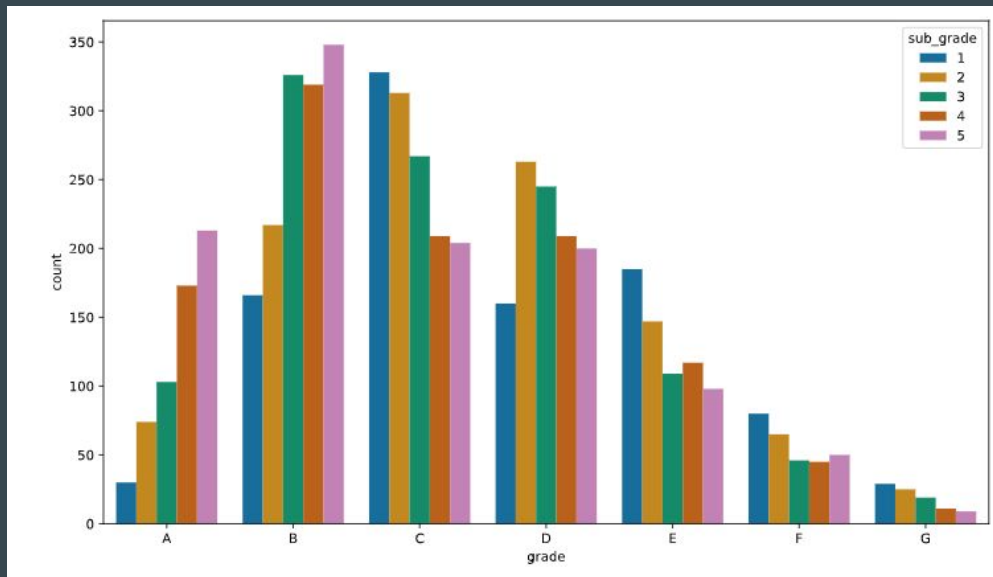
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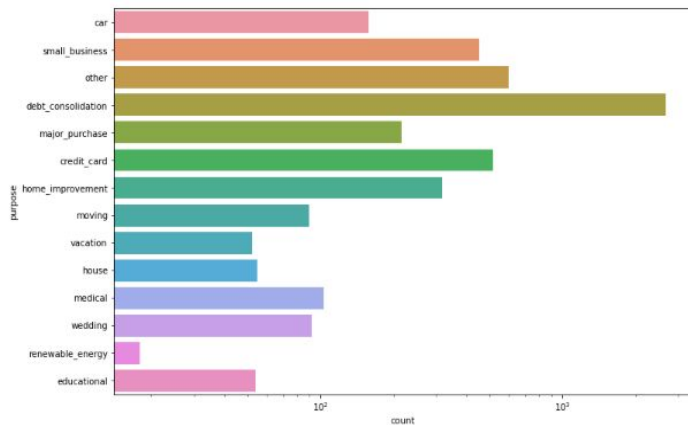
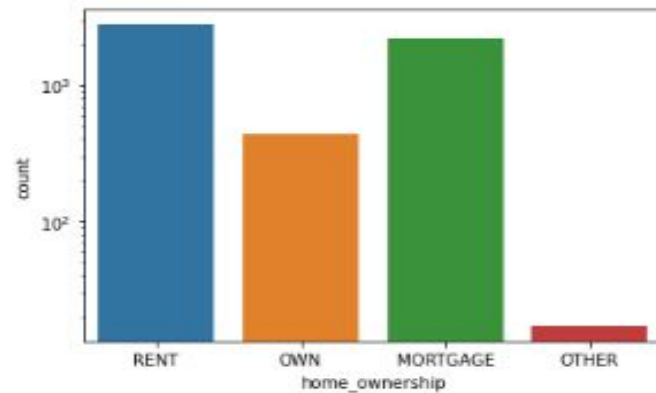
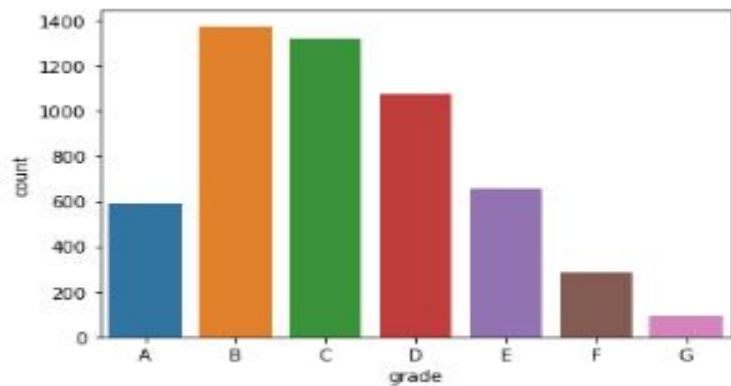
## **Contributors:**

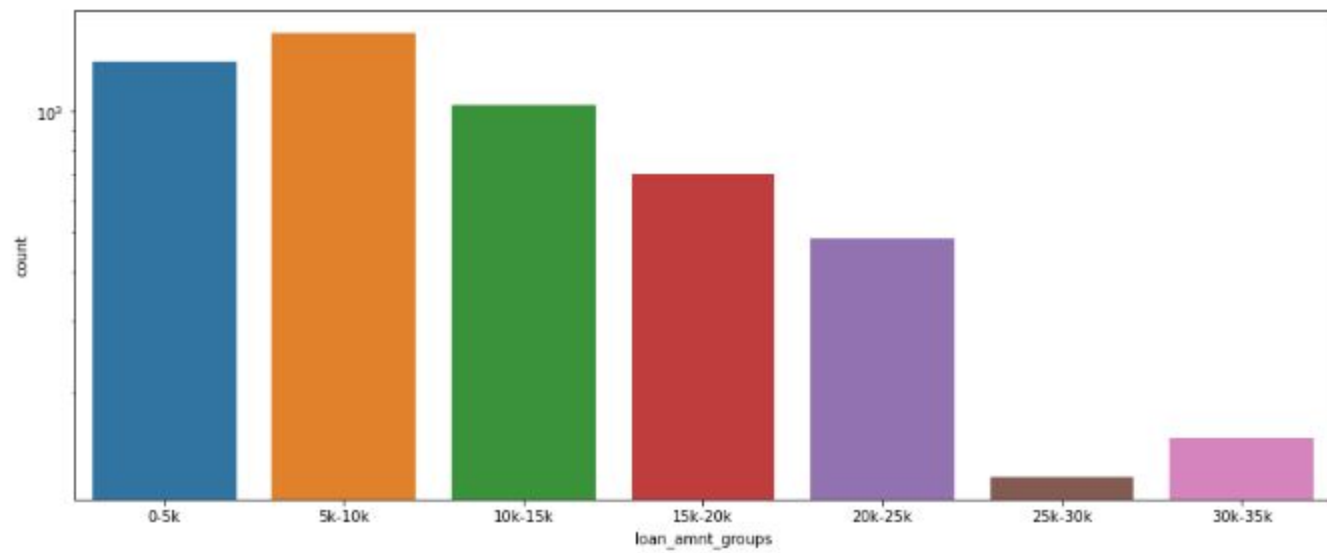
- Yash Anwane (yanwane786@gmail.com)
- Lalit Kumar (srivastava.lalit786@gmail.com)

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# Screenshots







# Business related Observations from Case Study

Reasons for Defaulting loan ,The probability is increased when

- Applicants having house\_ownership as 'RENT'
- Applicants who use the loan to clear other debts
- Applicants who receive interest at the rate of 13-17%
- Applicants who have an income of range 31201 - 58402
- Applicants who have 20-37 open\_acc
- Applicants with employment length of 10
- When funded amount by investor is between 5000-10000
- Loan amount is between 5429 - 10357
- When monthly installments are between 145-274
- Term of 36 months
- When the loan status is Not verified
- Grade is 'B'