

**16863: Analyst / Senior Analyst
Analytics and Business Intelligence**

Candidate Assessment Problem

Lending Club was one of the world's earliest peer to peer lending companies. Started in 2007 in the US, it very quickly scaled up to become a market leader in peer to peer lending. However, allegations of fraud surfaced in 2016, which led to a massive drop in its share price. The CEO was forced to resign.

The company never recovered from this setback, and in 2020, after merging with Radius Bank, the company shut its peer to peer lending operations.

While the company may be no more, Lending Club's data lives on. You can find details of all accepted and rejected loan applications (until 2018) at <https://www.kaggle.com/wordsforthewise/lending-club> .

Download the data and prepare a brief note / report / presentation answering the following questions:

- 1. What were the factors that governed whether an applicant got a loan from Lending Club? How did this change over time?*
- 2. Based on the data, can you comment on how the business changed over the years? What impact did the crisis of 2016 have on the business?*
- 3. Any other interesting stories you can tell about the business based on the data that you have.*

Keep your reports brief (not more than 2 pages (including figures) or 6 slides). Your answers need not be exhaustive, and the above questions are only indicative.

What we are looking for is your ability to understand business questions, formulate them in a way that data can be used to address them, clean and wrangle with data, and present the results in an easy-to-consume format.

You can take up to one week from the time you receive this assignment by email. No code needs to be submitted, and you can use programming languages and tools of your own choice.