

Exploratory Data Analysis - EDA

Lending Club Case Study

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Lending Club

Lending Club is a **consumer finance company**

which specializes in lending various types of loans to urban customers.

When the company receives a loan application,

the company has to make a decision for loan approval based on the applicant's profile.

Two **types of risks** are associated with the bank's decision:

- If the applicant is **likely to repay the loan**,
then not approving the loan results in a **loss of business** to the company
- If the applicant is **not likely to repay the loan**,
i.e. he/she is likely to default, then approving the loan may lead to a **financial loss** for the company

Objective

Working as a Data scientist for Lending Club,
my goal is to analyse the data obtained from previous and existing clients to help the company to make informed data driven decisions.
This will help company operate efficiently and improve profitability.

As a Data Scientist,
I plan to perform the following steps to perform Exploratory Data Analysis on the provided data set.

1. Understanding the Data set
2. Cleaning and Manipulation of Data
3. Data Analysis
4. Recommendations and Presentation

Data understanding

Data understanding

Data Cleaning and Manipulation

Data Analysis

Recommendations

Data understanding

Data understanding

Data understanding