LENDING CLUB CASE STUDY

EXPLORATORY DATA ANALYSIS

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Problem Statement

Company Profile:

Lending Club is one of the largest online loan markets. The consumer can easily apply for a loan different categories. Loans are funded by investors based on customer credit ratings.

Problem:
Most loans are automatic and charged. The company wants to understand the factors that cause borrowing default. A company can use this information in its portfolio and risk assessment to make better decisions.

Purpose:
As a data analyst, create an EDA to understand how consumer traits and loan characteristics influence the tendency to borrow failure.

Data Availability

The available data contains information about loan applicants in the past and whether they are defaulted ’ or not.
The set of data provided can be analyzed using the Data Analysis Process (EDA).

Data sets provided:

- loan.csv

Historically paid or charged credit history data. It's a comma
Separate value (csv) file format

- Data_Dictionary.xlsx

Contains information about various columns. Required for data comprehension. It is in excel format

Analysis Approach

DATA CLEANING

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Derived Metrices

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Univariate Analysis

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Bivariate Analysis

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Conclusion

Data Cleaning

When it comes to data, there are many different sorts of quality issues, which is why data cleansing is one of the most time-consuming aspects of data analysis

Derived metrics
are metrics that a report analyst can create based on existing metrics on the report. A derived metric performs a calculation on the fly with the data available on a report, without re-executing the report against the data source.

Univariate analysis
is perhaps the simplest form of statistical analysis. Like other forms of statistics, it can be inferential or descriptive.

Bivariate analysis
is one of the simplest forms of quantitative analysis. It involves the analysis of two variables, for the purpose of determining the empirical relationship between them. Bivariate analysis can be helpful in testing simple hypotheses of association.

Thank You