

Data to Decisions Qlik Journey through LendingClub Issued Loans Analysis (Qlik)

Business Problem:-

- The specific business problem revolves around the inadequacy of the current lending strategy, which is not sufficiently informed by comprehensive insights derived from LendingClub loan data. The institution struggles to assess borrower behavior and market dynamics effectively, resulting in challenges such as inaccurate risk identification, difficulties in predicting loan default rates, and the inability to dynamically adjust lending criteria to respond to evolving market conditions.

Business Requirements:-

- The business requirements involve the establishment of a robust data analytics framework that can extract meaningful insights from LendingClub issued loans data. This framework should enable the financial institution to gain a deep understanding of borrower behavior, identify high-risk segments, predict default rates accurately, and provide the necessary foundation for real-time adjustments to lending criteria. Additionally, the solution should be scalable, adaptable, and capable of integrating with existing systems to ensure seamless implementation.

DataSet Link:-

➤ <https://www.kaggle.com/datasets/husainsb/lendingclub-issued-loans>

Data contains all the meta information regarding the columns described in the CSV files

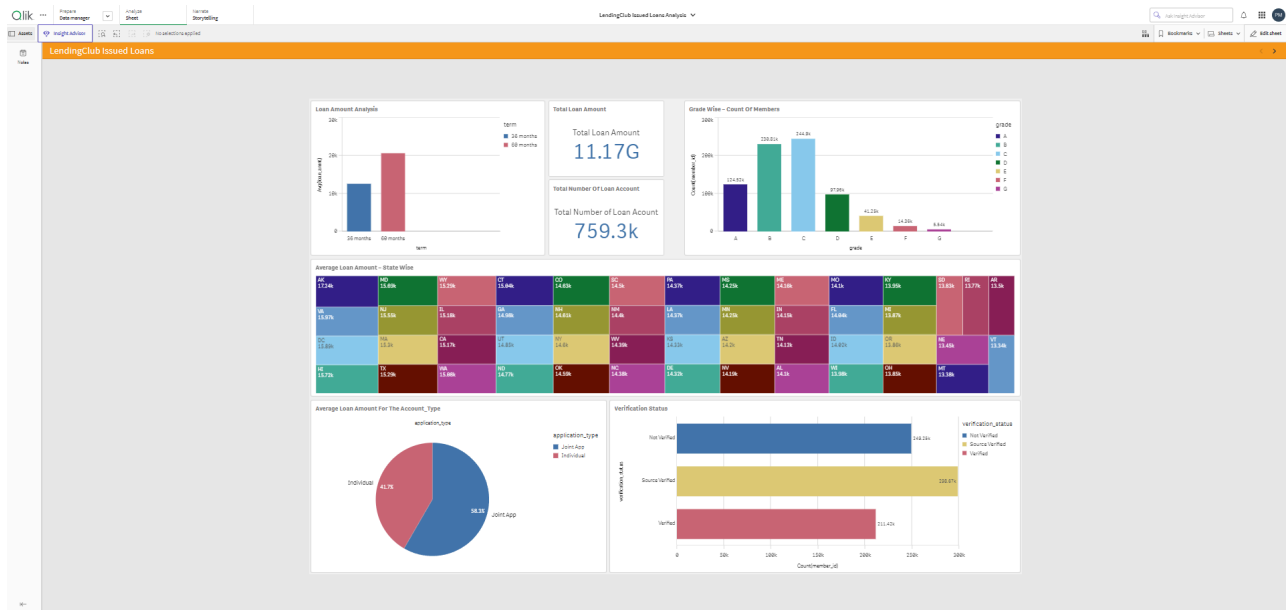
Column Description of the Dataset:

- member_id: Contains unique member id of the members
- loan_amnt: Contains the loan amount taken by members
- term: Contains the tenure for the loan_amount
- int_rate: Rate of Interest for the loan_amount
- grade: Grades of the members

Data Visualization

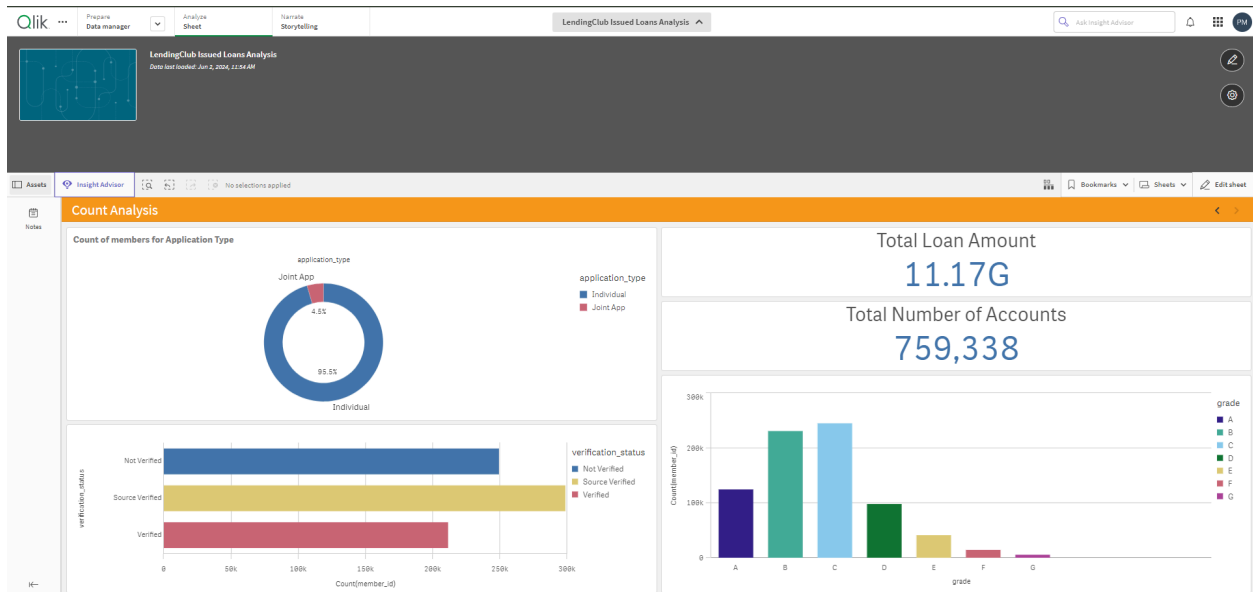
Dashboard 1: Average Loan Amount Analysis

<https://hnnwxia0u7qjbbz.sg.qlikcloud.com/sense/app/bbbfab4f-6cc1-4fe5-9856-79c060f23ce2/sheet/EtDacR/state/analysis>



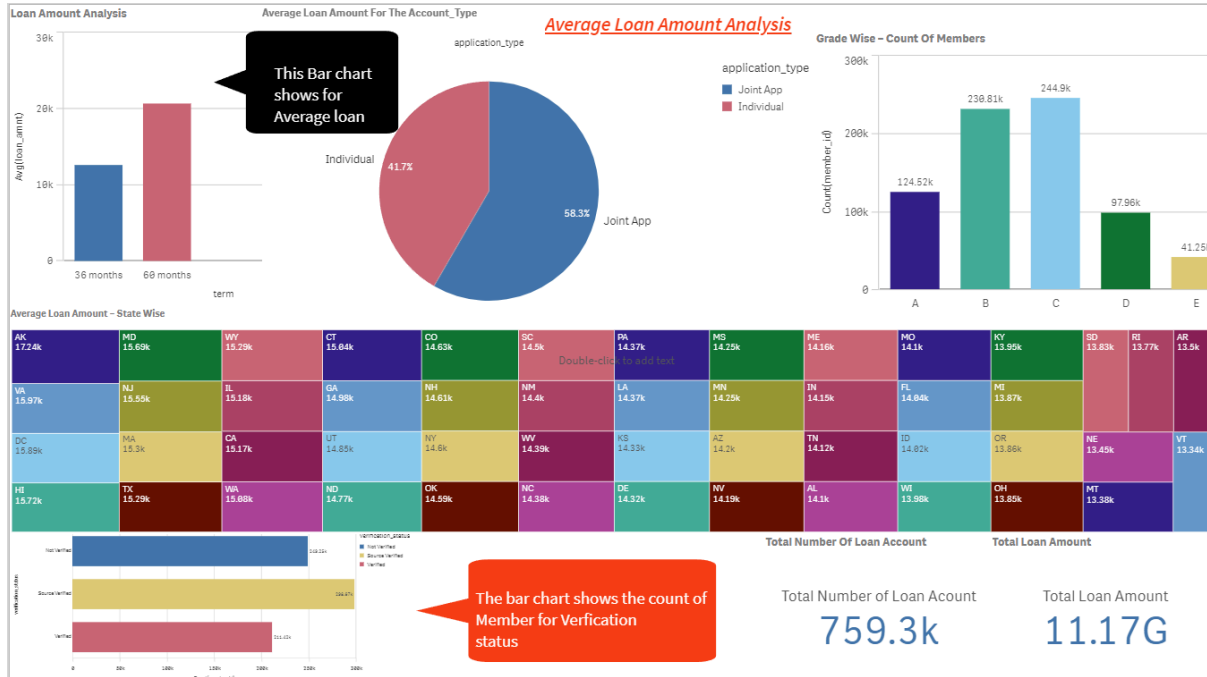
Dashboard 2: Count Analysis

<https://hnnwxia0u7qjbbz.sg.qlikcloud.com/sense/app/bbbfab4f-6cc1-4fe5-9856-79c060f23ce2/sheet/ZexYaV/state/analysis>

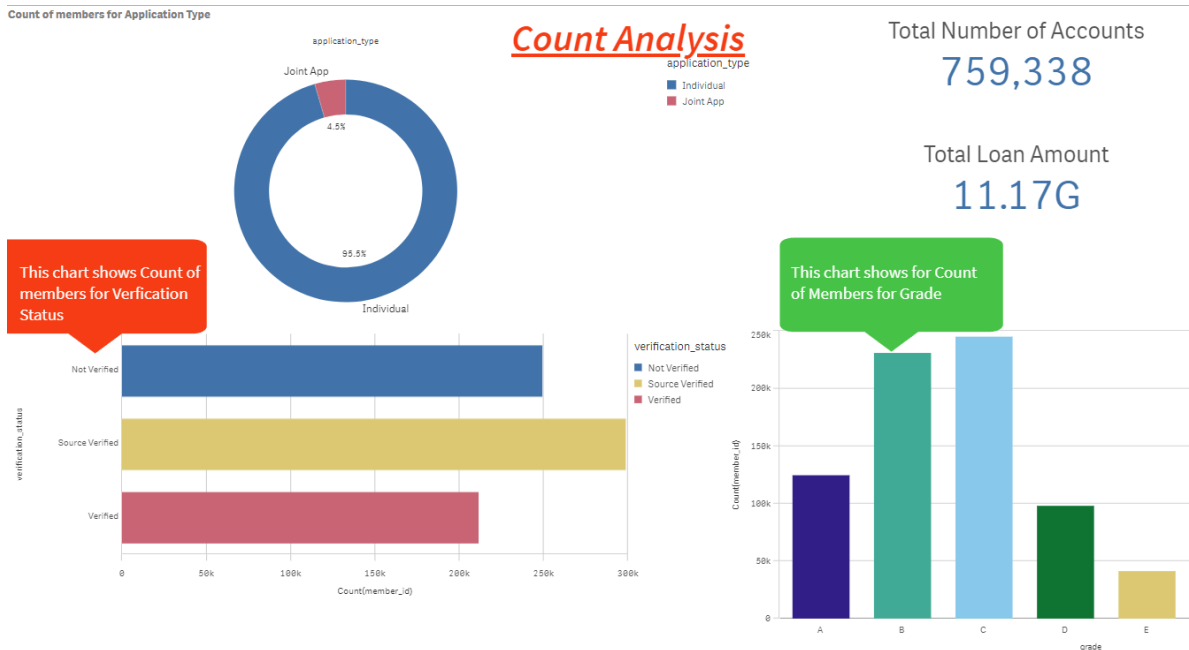


Design Of Story

1)



2)



Qlik

Prepare

Data model viewer

Narrate

Storytelling

Analyze

Sheet

lc_2016_2017.csv

lc_2016_2017

id

member_id

Loan Amount Analysis

funded_amnt

funded_amnt_inv

term

int_rate

installment

grade

sub_grade

emp_title

emp_length

home_ownership

annual_inc

verification_status

issue_d

loan_status

pymnt_plan

desc

purpose

title

zip_code

addr_state

dti

delinq_2yrs

earliest_cr_line

inq_last_6mths

mths_since_last_delinq

mths_since_last_record

open_acc

rev_util
total_acc
initial_status
out_pncip
out_pncip_inv
total_pymnt
total_pymnt_inv
total_rec_pncip
total_rec_int
total_rec_loan_fee
recoveries
collection_recovery_fee
last_pymnt_d
last_pymnt_amnt
next_pymnt_d
last_credt_pull_d
collections_12_mths_ex_med
mths_since_last_major_dero
policy_code
application_type
annuale_inc_joint
dli_joint
verification_status_joint
acc_now_delinq
total_coll_amt
tot_cur_bal
open_acc_6m
open_acc_12m
open_acc_24m
mths_since_rcnt_li
total_bal_li
li_util
open_inv_12m
open_inv_24m
max_bal_bc
all_util
total_rev_hi_lim
inq_fi
total_cu_tl
inq_last_12m

Conclusion:-

The project successfully addressed the business problem by establishing a robust data analytics framework that offers deep insights into borrower behavior and loan dynamics. The visualizations and analyses conducted provide a strong foundation for improving risk assessment, predicting loan defaults, and dynamically adjusting lending criteria. As a result, the financial institution is better equipped to navigate the complexities of the lending market, reduce risk, and optimize its lending strategy for improved performance and profitability.