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

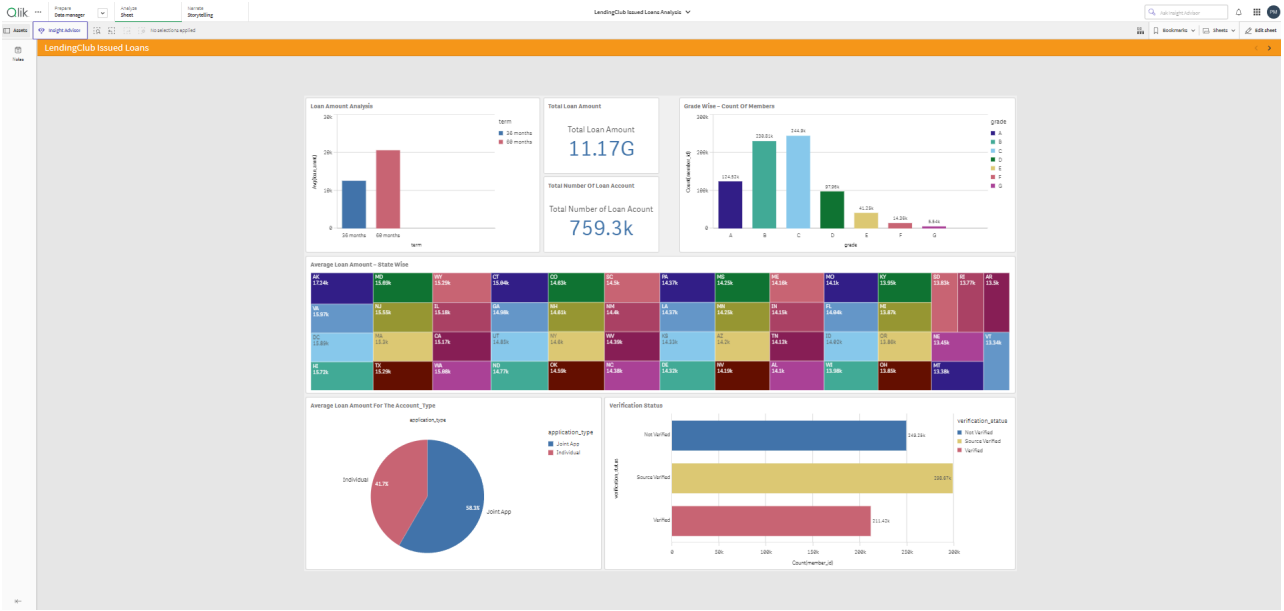
Data contains all the meta information regarding the columns described in the CSV files

Column Description of the Dataset:

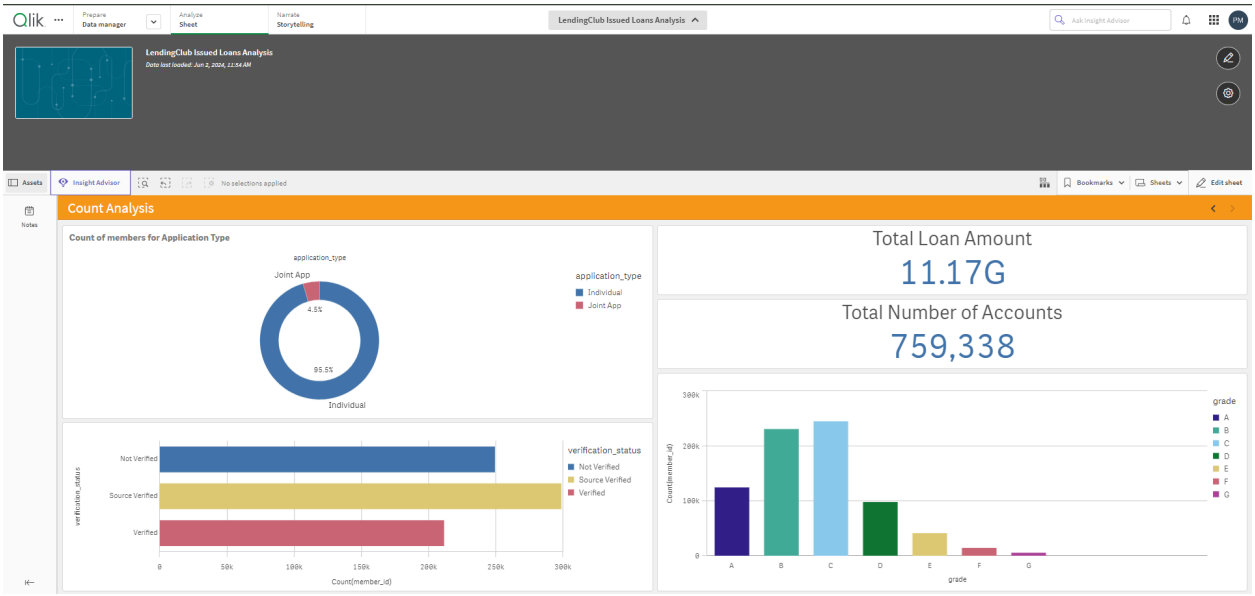
- ➤ **member_id:Contains unique member id of the members**
- ➤ **loan_amnt:Contains the loan amount taken by members**
- ➤ **term:Contains the tenure for the loan_amount**
- ➤ **int_rate:Rate of Interest for the loan_amount**
- ➤ **grade:Grades of the members**

Data Visualization

Dashboard 1: Average Loan Amount Analysis
https://hnnwxia0u7qjbbz.sg.qlikcloud.com/sense/app/bbbfab4f-6cc1-4fe5-9856-79c060f23ce2/sheet/EtDacR/state/analysis

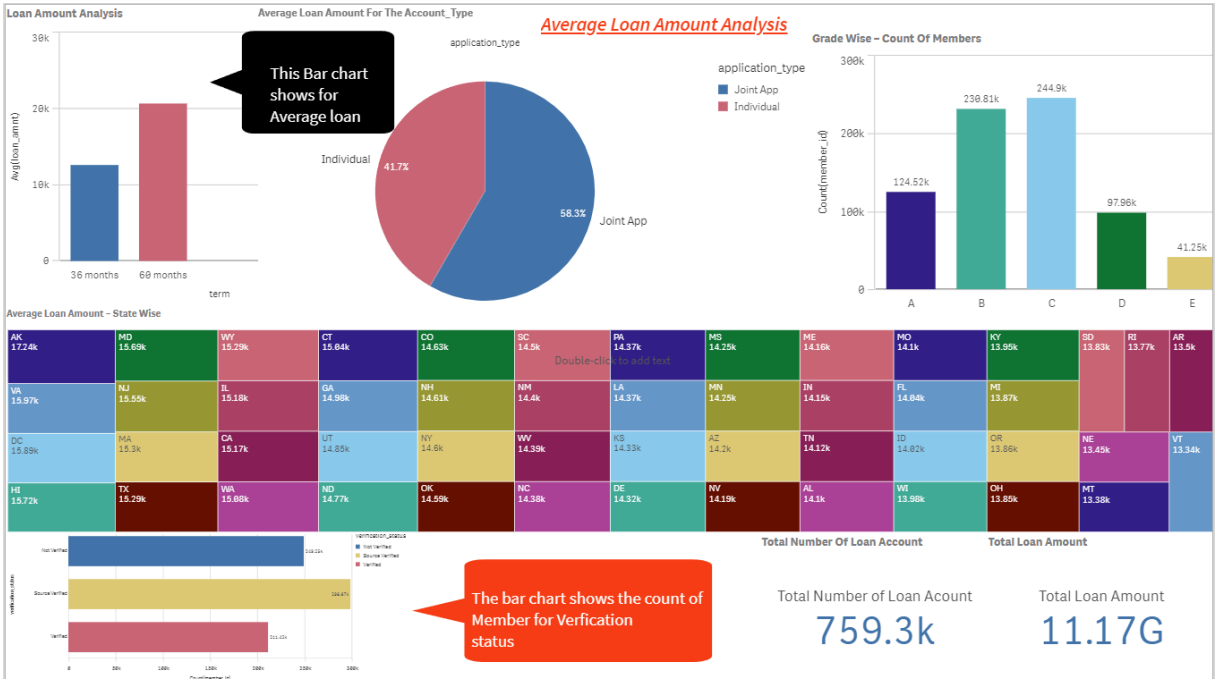


Dashboard 2: Count Analysis
https://hnnwxia0u7qjbbz.sg.qlikcloud.com/sense/app/bbbfab4f-6cc1-4fe5-9856-79c060f23ce2/sheet/ZexYaV/state/analysis

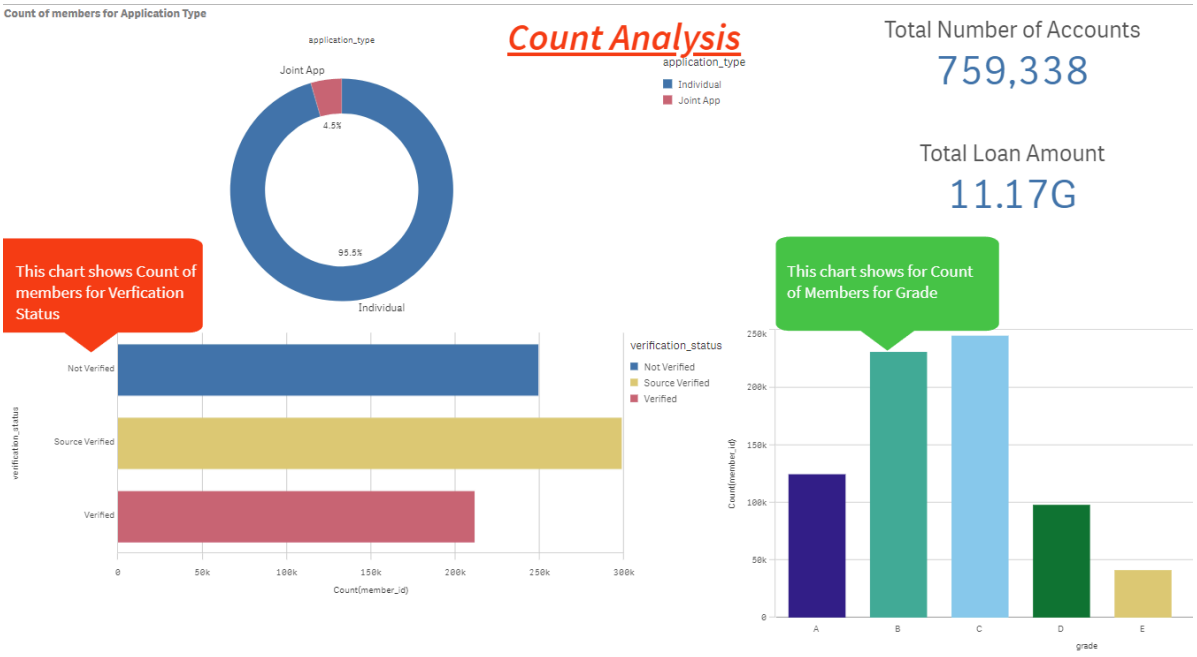


Design Of Story

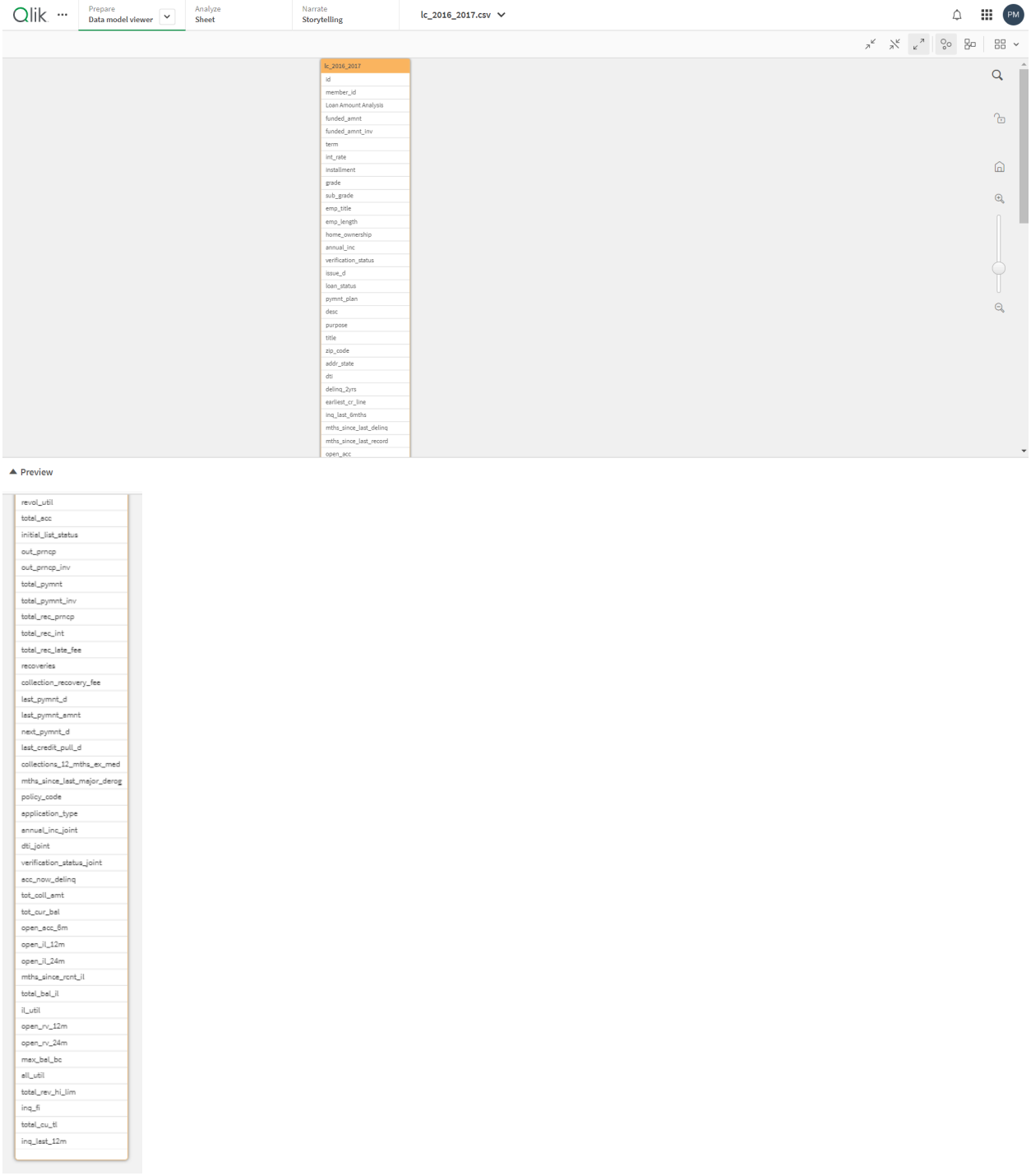
1)



2)



Data Loaded Amount:-



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.