



Data To Decisions Qlik Journey Through Lending Club Issued Loans Analysis (Story)

Problem Statement:

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.

Below Shows the number
of Loan Accounts

Correlation: [Click here](#)

Total Number Of Loan Account

Total No of Accounts
887.4k

Correlation b/w t_a by T_p: [Click here](#)

LOAN ANALYSIS FOR LENDING CLUB

Total Number Of Loan Account

Total No of Accounts
887.4k

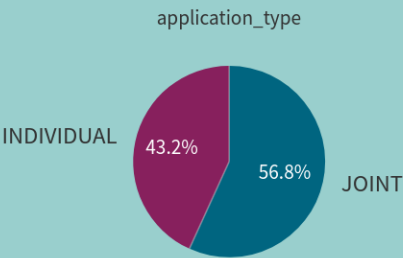
Total Loan amount

loan_amnt
13,093,511,950

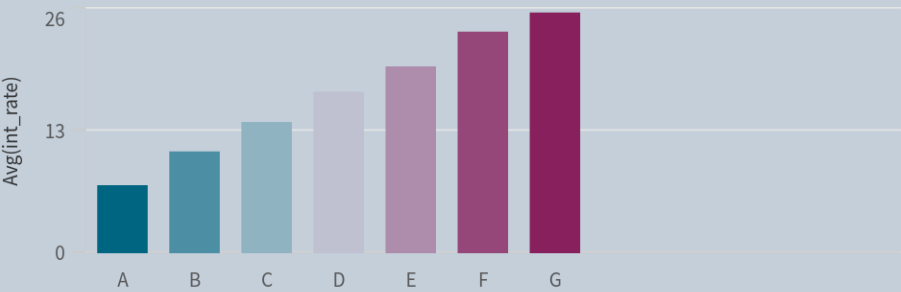
Average Loan Amount

Avg loan amount
14,755.26

Average Loan Amount For The Account_Type



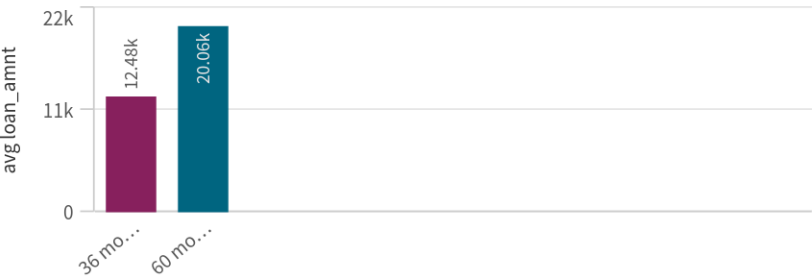
Average Loan Interest rate based on Grade



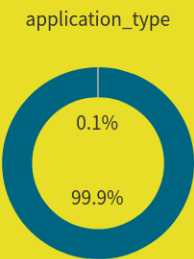
Average Loan Amount – State Wise



Average Loan amount for the term



Count the Members for Application Type

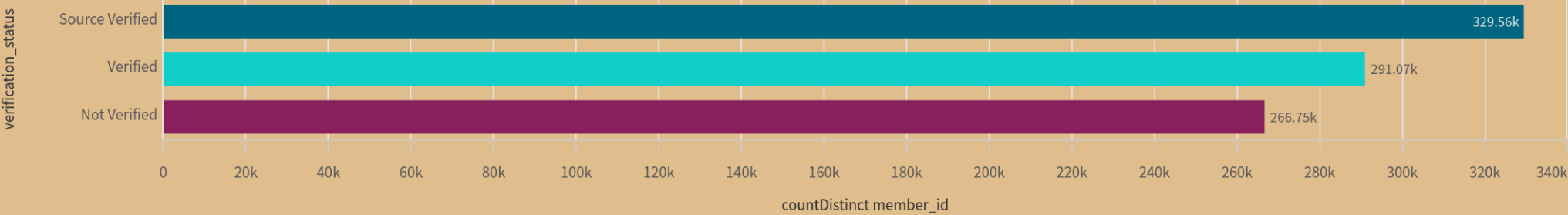


Total Loan amount

Total Loan Amount
13,093,511,950

Months and year filters

Verification Status



Total Loan Issued in 2012

53,367

Loan Amount In 2012

Loan Amount In 2013

Total Loan Issued in 2012

235,628

Loan Amount In 2014

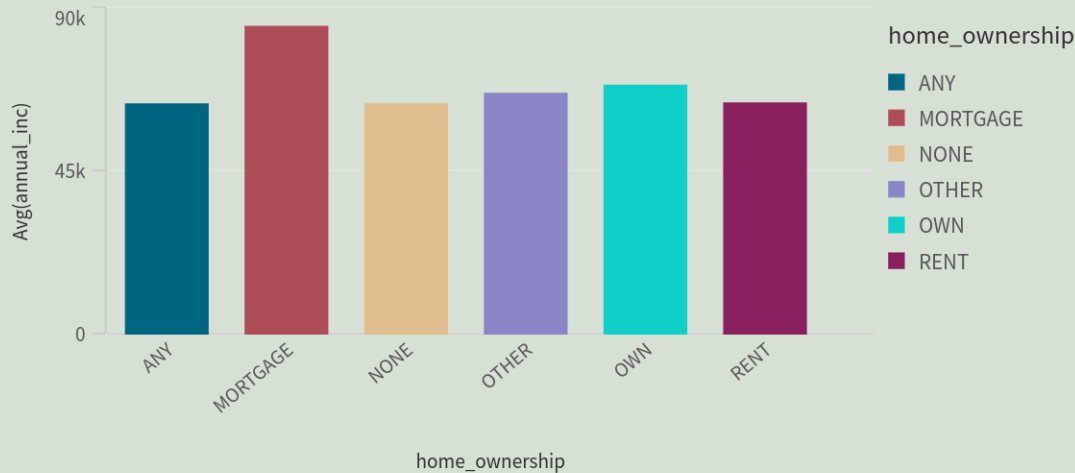
Loan In 2015

Total Loan Issued in 2015

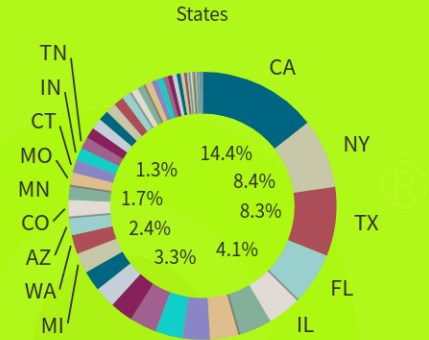
421,094

Loan Amount Analysis of Lending Club

Avg income of Ownership house



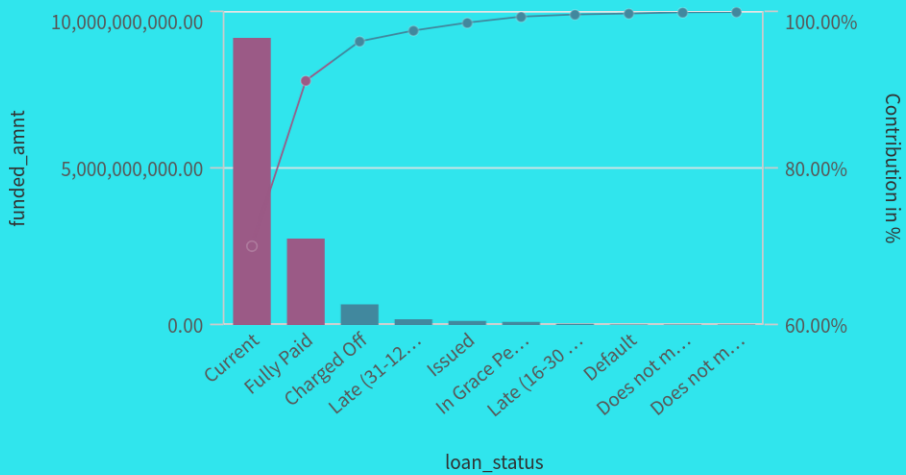
Received Interest by states



Average of Loan amount by purpose

purpose	Q	avg loan_amnt
Totals		14755.265
credit_card		15338.833
car		8882.4326
small_business		15420.43
other		9889.3569
wedding		10468.63
debt_consolidation		15428.499
home_improvement		14320.934
major_purchase		11600.004

Contribution of loan status to overall funded amount



THANK YOU

