Data Cleaning:

Data Transformation:

Creating New Columns:

1. total_amount_paid = BorrowerDetails[total_pymnt] - BorrowerDetails[out_prncp]

2. delinquency_status = if(BorrowerDetails[delinq_2yrs]> 0,"Delinquent","Not Delinquent")

Data Modeling:
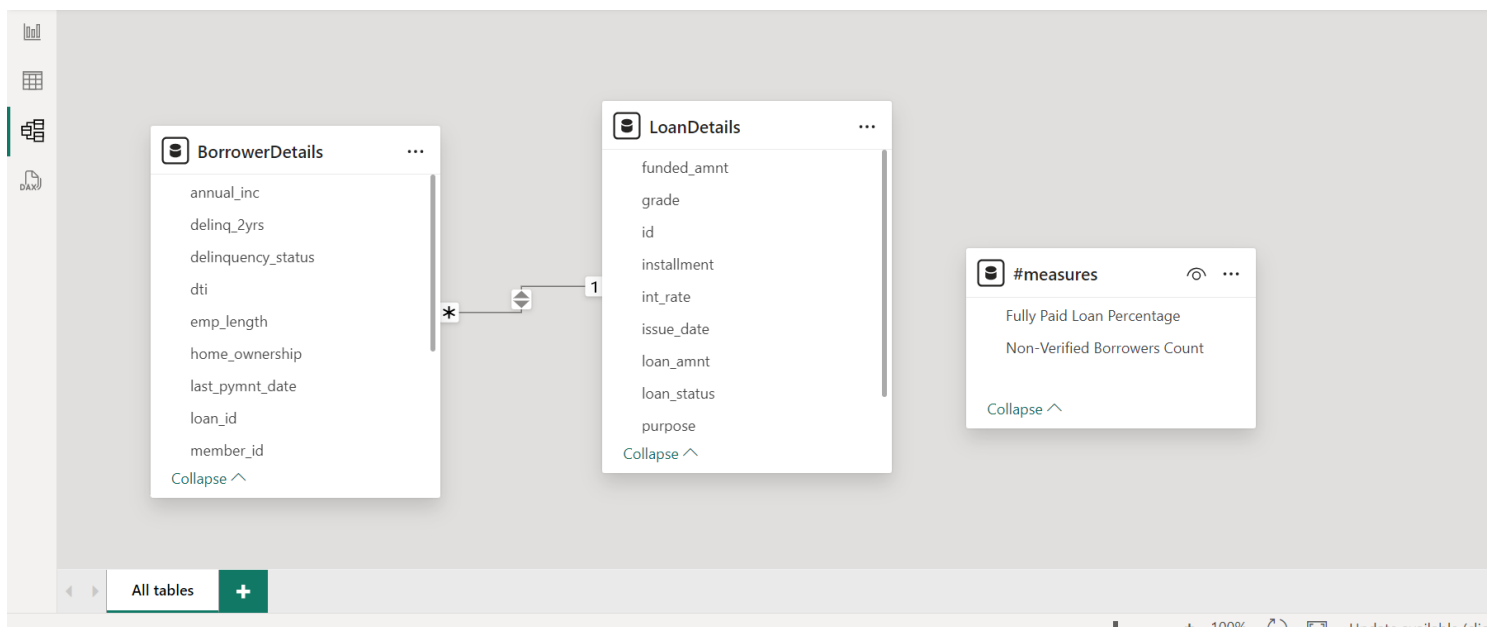
Creating Measures and Calculated Columns using DAX:

1. remaining_installments = CEILING((BorrowerDetails[out_prncp] / RELATED(LoanDetails[installment])),1)

2. Non-Verified Borrowers Count = COUNTROWS(FILTER(BorrowerDetails,BorrowerDetails[verification_ status]="Not Verified"))

3. Fully Paid Loan Percentage =
   DIVIDE(COUNTROWS(FILTER(LoanDetails,LoanDetails[loan_status]
   ="Fully Paid")),COUNTROWS(LoanDetails))

Creating Comprehensive Reports:

Report 1: Loan Performance Analysis
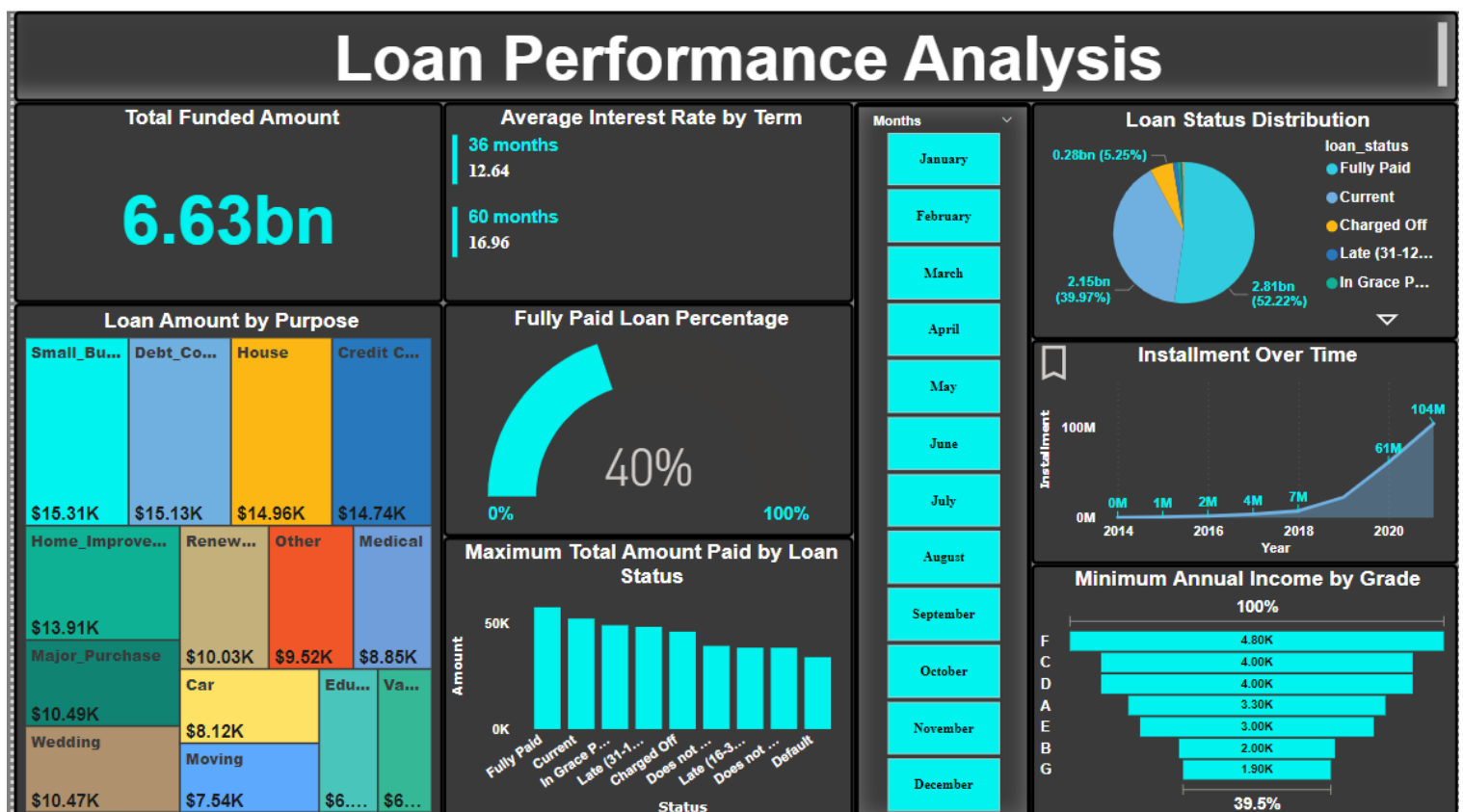
Report 2: Borrower Profile Analysis:

Borrower Profile Analysis

KPI Visual

875.60M
Target: $903.85M (-3.12%)

Average of Annual income

73.29K

Non-Verified Borrowers Count

148K

Average Debt-to-Income by Delinquency Status

Delinquent
17.16
Average of dti

purpose

All

Sum of Loan Amount by Home Ownership

home_ownership	Sum of loan_amnt
Any	$5,000
None	$6,73,975
Other	$19,67,450
Own	$56,26,30,610
Rent	$2,33,60,38,985
Mortgage	$3,76,97,69,725
Total	$6,67,44,56,000

Average Remaining Principal by Verification Status
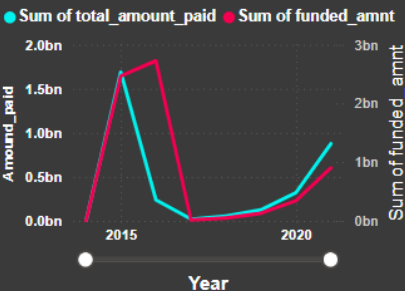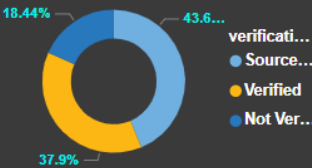
18.44%   43.6...

37.9%

verificati...
● Source...
● Verified
● Not Ver...

Max Remaining Installments by Employment Length

6 years	5 years	10+ ye...
132	88	76

3 years	< 1 year	9 y...	0 ...
58	42	42	41

4 years	2 years		
52	42		

1 year	7 years	8 years	
	42	41	

Total Amount Paid and Funded Amount Over Time

● Sum of total_amount_paid ● Sum of funded_amnt

Amount_paid: 2.0bn, 1.5bn, 1.0bn, 0.5bn, 0.0bn
Sum of funded_amnt: 3bn, 2bn, 1bn, 0bn
Year: 2015, 2020

Sum of Delinquencies by Home Ownership

Ownership: Mortgage, Rent, Own
Deling_2years: 0.00M, 0.05M