Lendingclub Issued Loans

Introduction : US peer-to-peer lender LendingClub has its main office in San Francisco, California. It was the first peer-to-peer lender to provide loan trading on a secondary market and register its offerings as securities with the Securities and Exchange Commission (SEC).

Borrowers can make unsecured personal loans ranging from $1,000 to $40,000 with Lending Club. A three-year loan is the typical duration. On the Lending Club website, investors can search and peruse the loan listings, choosing the loans they wish to invest in according to the borrower, loan amount, loan grade, and loan purpose details provided. Interest is how investors are paid. Lending Club charges origination fees to investors and servicing fees to borrowers in order to generate revenue.

Purpose: The purpose of a "Data To Decisions Qlik Journey Through LendingClub Issued Loans" initiative is to leverage Qlik's data analytics capabilities to transform raw data from LendingClub issued loans into actionable business insights. This process involves several key steps:

Enhanced Decision-Making: By converting data into actionable insights, stakeholders can make informed decisions that drive business growth.

Improved Risk Management: Better identification and management of risks associated with lending activities.

Increased Efficiency: Streamlined processes and more efficient operations.

Customer-Centric Strategies: Tailored products and services that meet customer needs and preferences.

DATA COLLECTION: Download data from kaggle here is the link https://docs.google.com/spreadsheets/d/14I8q9Me7gsq7CfdqtehORmXFXOy_uq5R/edit?usp=sharing&ouid=11007356516957589475&rtpof=true&sd=true

DATA PREPARATION : Prepare data for visualization

Lendingclub Issued Loans

Data Visualization:

Total Number of Accounts

T otal Loan Amount

Average Loan Amount

Average Loan Amount for Account type

Average Loan Interest rate based on Grade

State wise Average Loan Amount

Tenure wise Average Loan Amount

The number of Accounts (Individual/Joint)

The number of members – Grade wise

The number of members – Verification Status

Lendingclub Issued Loans
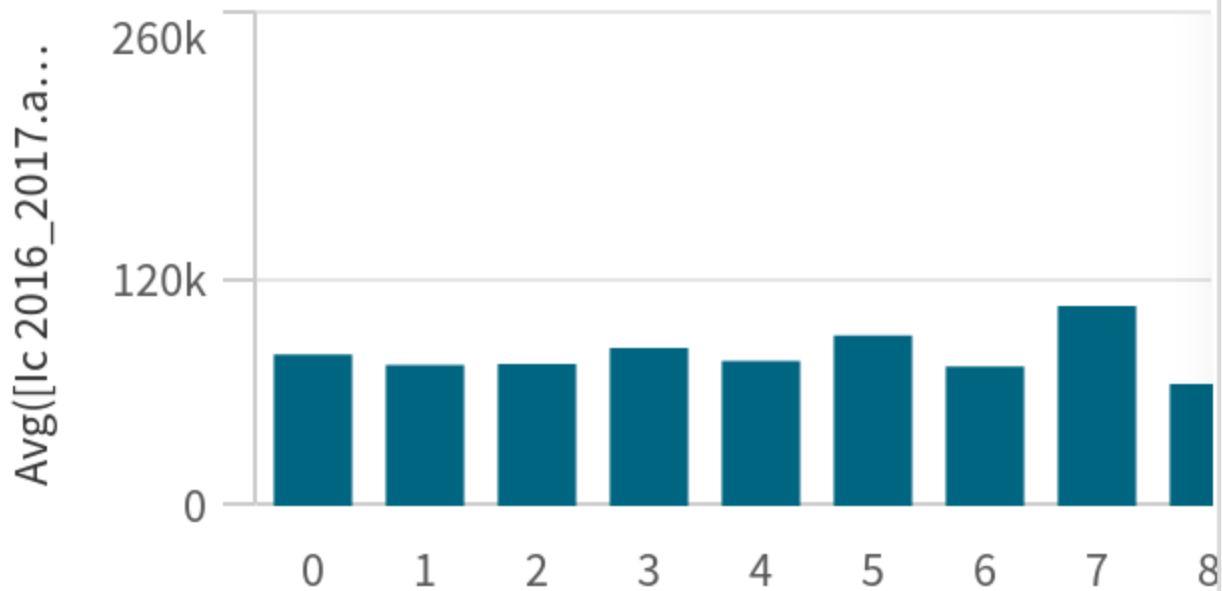
DASHBOARD:

Maximum Loan Amount

40k

Maximum Loan Amount

40k

Lendingclub Issued Loans

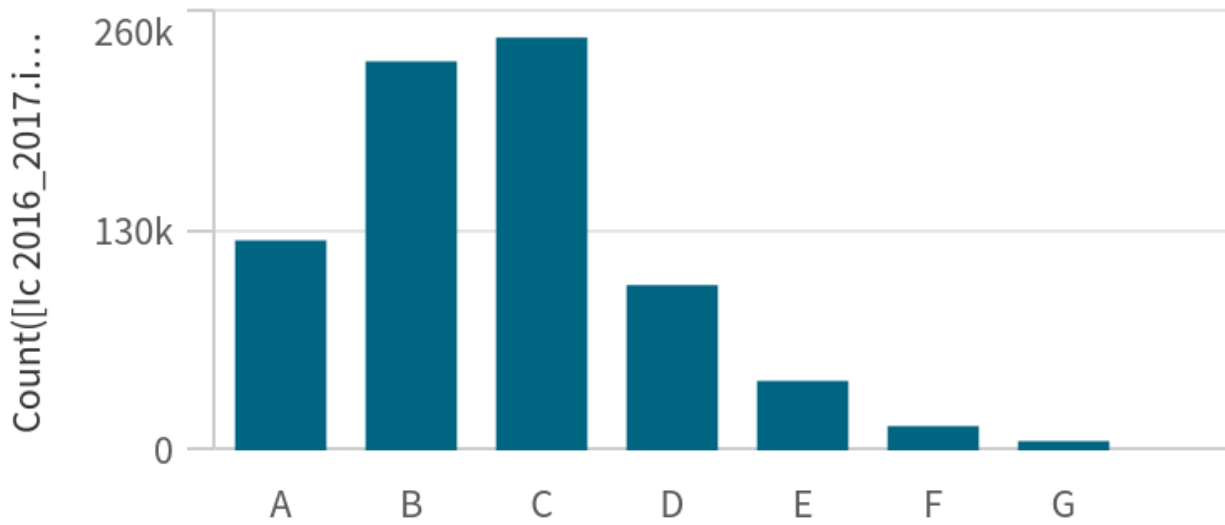## Sum of Loan Amount
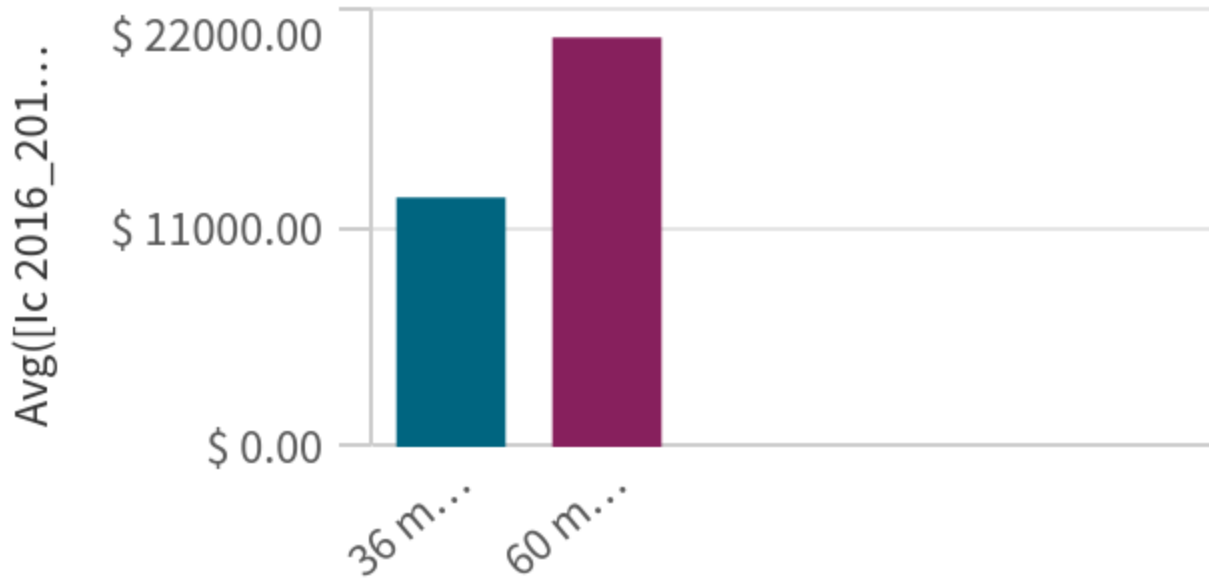
11.17G

Average Of 2016-2017 Amount Collected

Lendingclub Issued Loans
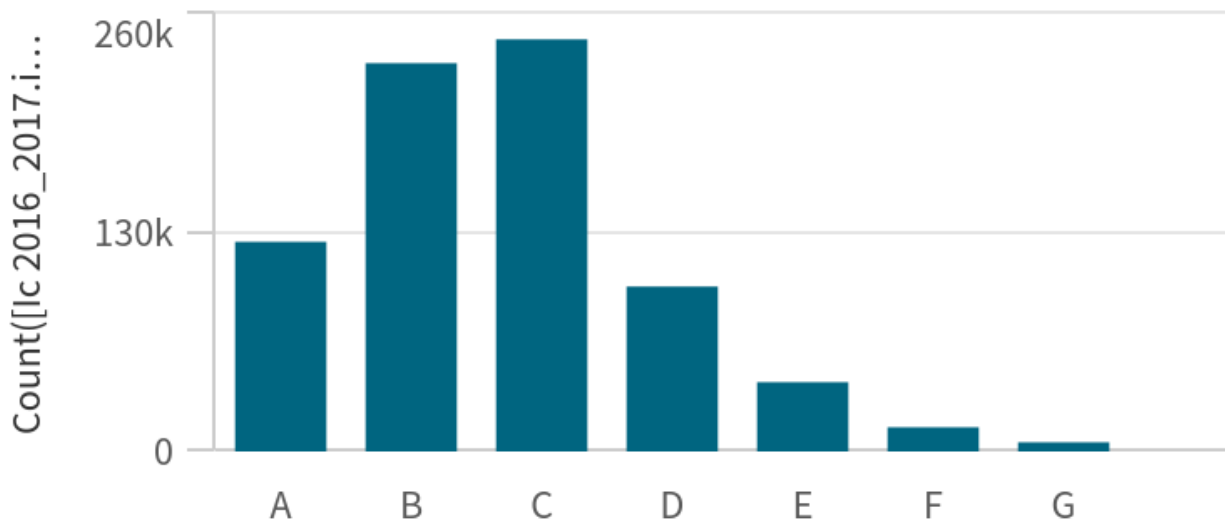
Gradewise Count of members

Lendingclub Issued Loans
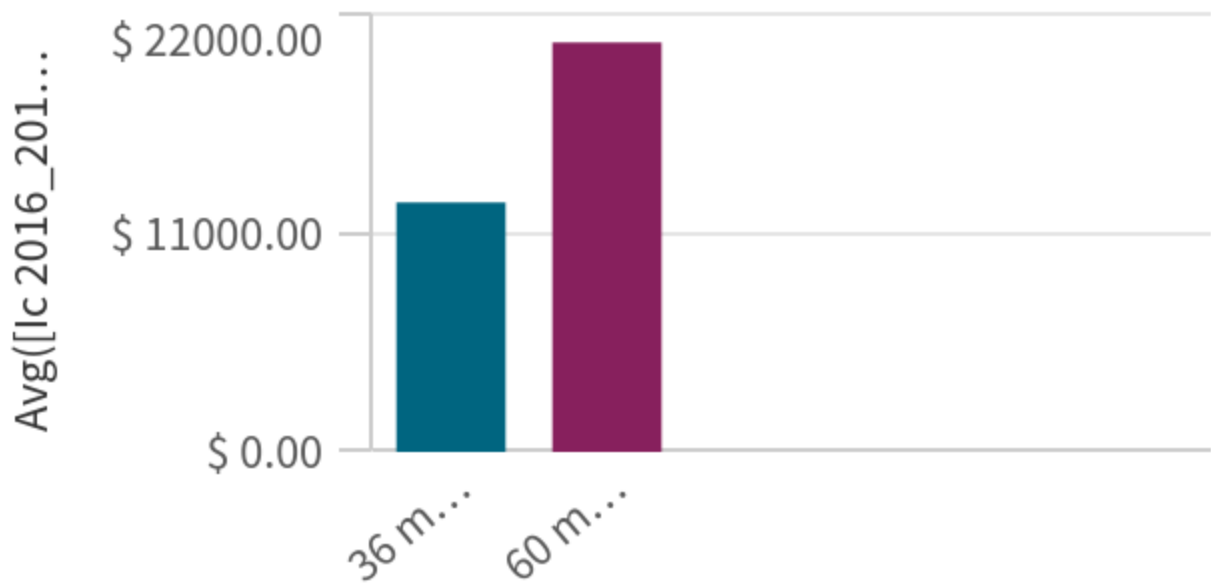
Average Loan Amount for the Term

Performance Testing:

Gradewise Count of members

Lendingclub Issued Loans

Average Loan Amount for the Term

Lendingclub Issued Loans

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