



Case Study

Eliminating Analysis Fatigue: Achieving Faster Portfolio Risk Appraisals and Granular Visibility Across 60 Analytical Objects

Client Overview

Home loan institutions manage massive portfolios affected by a multitude of fluid financial risk variables, making real-time monitoring critical to preventing credit distress. This case study highlights the creation of an advanced enterprise risk tracking platform built on Qlik Sense for a leading housing finance provider. By introducing 60 integrated analytical objects, structured multi-level drill-down layers, and automated Key Driver Analysis (KDA), the solution successfully eliminated manual tracking friction, giving credit officers instant, secure visibility from macro regional trends down to granular customer-level risks.

The Challenge?



Engagement Roadblocks

Non-interactive legacy reporting methods resulting in low stakeholder platform adoption.



Analytical Blind Spots

Absence of Key Driver Analysis (KDA) features, causing analysis fatigue due to an unorganized volume of complex variables.



Operational Latency

High reliance on manual data aggregation across multiple sheets, preventing granular branch and regional oversight.



Security Limitations

The lack of role-based access infrastructure to guarantee controlled and compliant internal information usage.

Solution Delivered



Qlik Sense Dashboard Suites

Implementation of 3 comprehensive risk platforms focused on simplifying dense lending data.



Consolidated Data Architecture

Design of 6–8 analytical views comprehensively monitoring 10–12 core risk performance indicators.



High-Density Objects

Creation of 60 unique tables and visual charts built to streamline deep portfolio analysis.



Hierarchical Drill-Down Gateway

Embedded multi-tier data navigation exploring trends seamlessly across Region, Branch, Product, and Customer filters.



Automated Risk Profiling

Integrated Key Driver Analysis (KDA) modules to automatically isolate primary threat factors impacting loan health.

The Impact

Rapid Analytical Velocity

Replaced time-consuming manual tracking with real-time dashboards, accelerating risk analysis while drastically reducing human effort.

Unified Corporate Governance

Replaced time-consuming manual tracking with real-time dashboards, accelerating risk analysis while drastically reducing human effort.

Proactive Micro-Level Tracking

Enabled immediate, local-level risk spotting through granular branch-to-customer data transparency.

Informed Strategic Decisions

Empowered executives to make robust, confident decisions backed by empirical financial metrics.

Outcome

Transitioning away from static, complex spreadsheets to an interactive visual engine is vital to maintaining portfolio health in competitive credit markets. By integrating 60 interactive analytical objects and deep drill-down functionality into Qlik Sense, this leading financial institution successfully minimized reporting friction. This solution delivers the speed, granular transparency, and automated analysis required to mitigate delinquency exposure, satisfy compliance standards, and cultivate an agile, data-driven financial ecosystem.



Interested in a customized solution designed to meet your unique requirements and achieve comparable results?

At Exponentia.ai, we partner with businesses to address complex data challenges and build trust in enterprise data. Our approach helps organizations streamline data management, improve visibility, and empower teams with reliable insights for better decision-making.

Engage with Us



www.exponentia.ai



engage@exponentia.ai



US



UK



UAE



IND



SGP