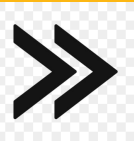# Key Performance Indicators(KPIs) of Bank Loan

208M
Sum of total_payment

190M
Sum of loan_amount

13.82%
Bad Loan Percentage

37M
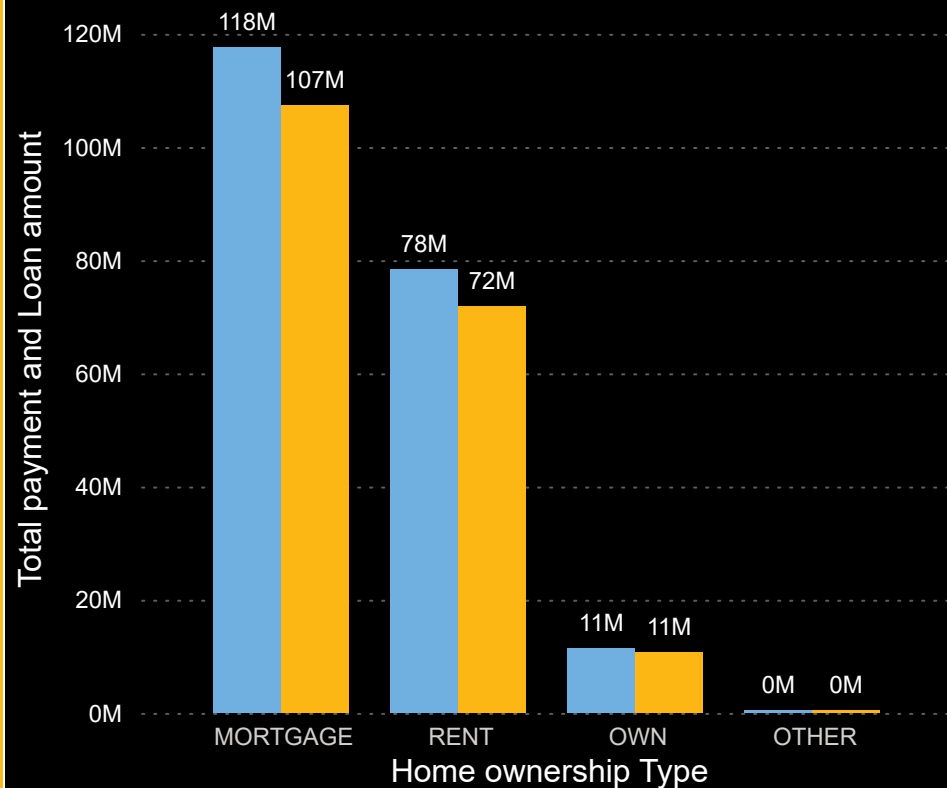Sum of Difference in Loan am…

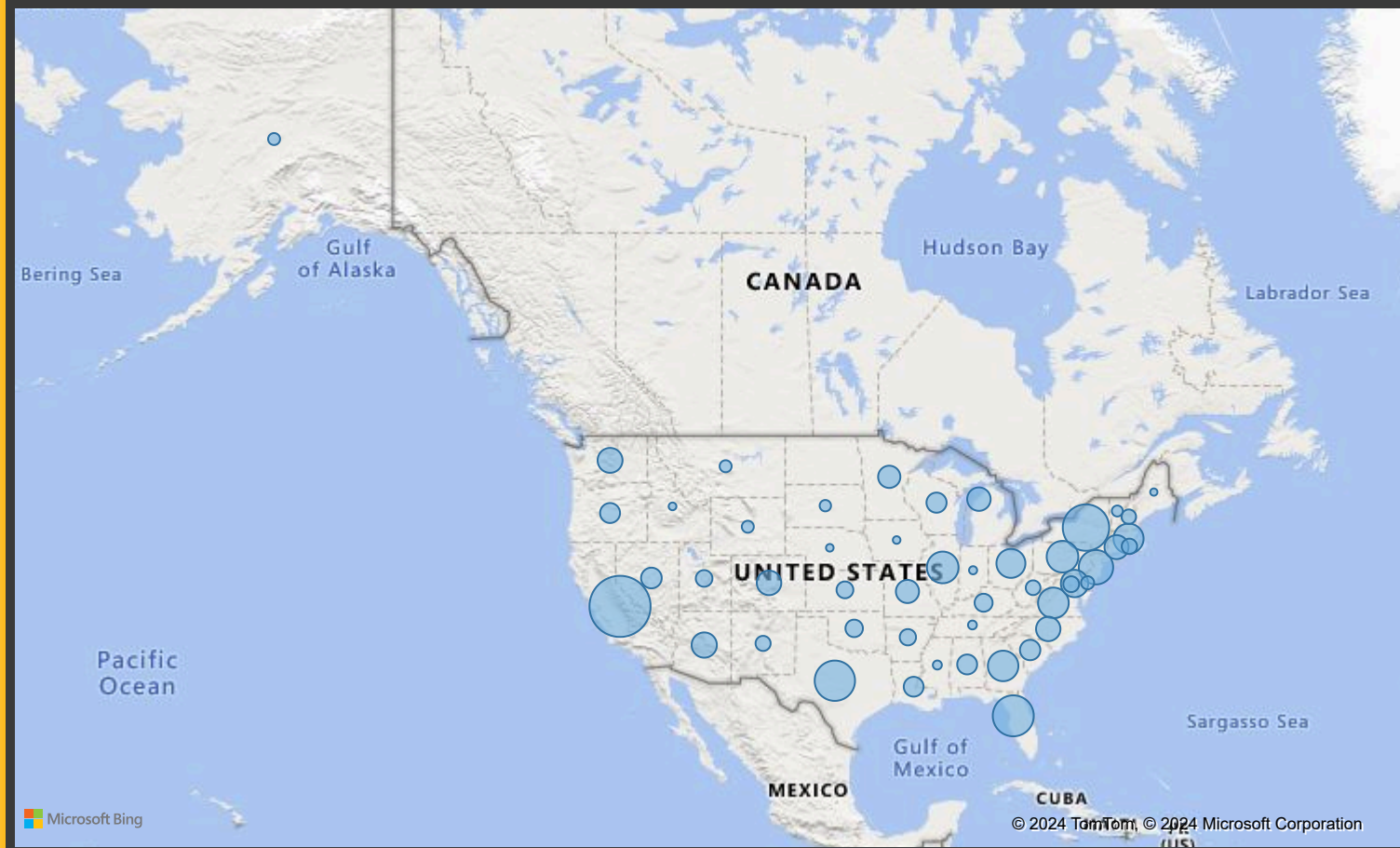**14.27%**
average DTI

292K
Sum of total_acc

Total payment and Loan amount by Home ownership Type

● Total payment ● Loan amount

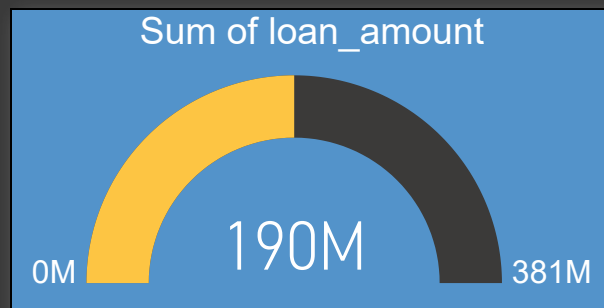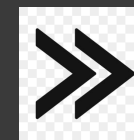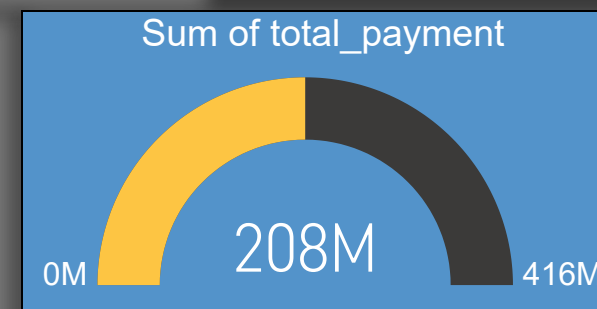| Home ownership Type	Total payment	Loan amount
MORTGAGE	118M	107M
RENT	78M	72M
OWN	11M	11M
OTHER	0M	0M

Sum of State wise Loan Distribution by State Name
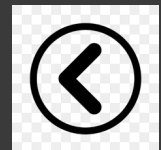
Good Loan VS Bad Loans KPIs

Loan category ⌄
☐ Bad Loan
☐ Good Loan

Sum of loan_amount
0M — 190M — 381M

Sum of installment
0.00M — 5.29M — 10.57M

Sum of total_payment
0M — 208M — 416M
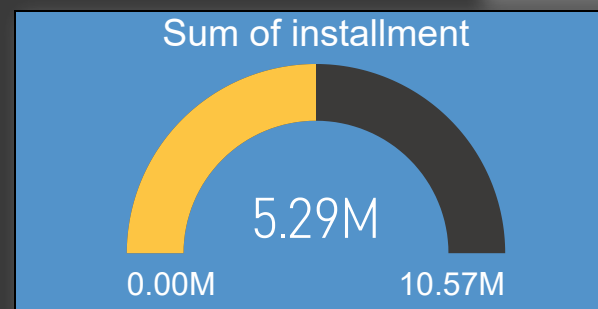
14.27%
average Debt to Income

Percentage of borrowers by Verification status

Verification status	Percentage of borrowers
Not Verified	42.68%
Verified	31.98%
Source Verified	25.34%
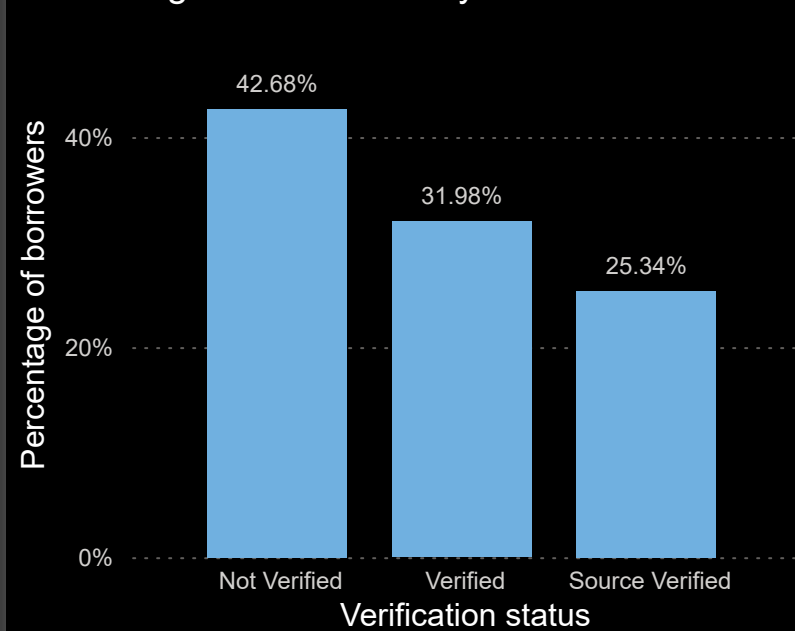
percentage of Barrowers' by Emp_length

Emp_length	percentage of Barrowers'
10+ years	22.99%
< 1 year	11.86%
2 years	11.36%
3 years	10.60%
4 years	8.89%
5 years	8.48%
1 year	8.37%
6 years	5.78%
7 years	4.59%
8 years	3.83%
9 years	3.25%
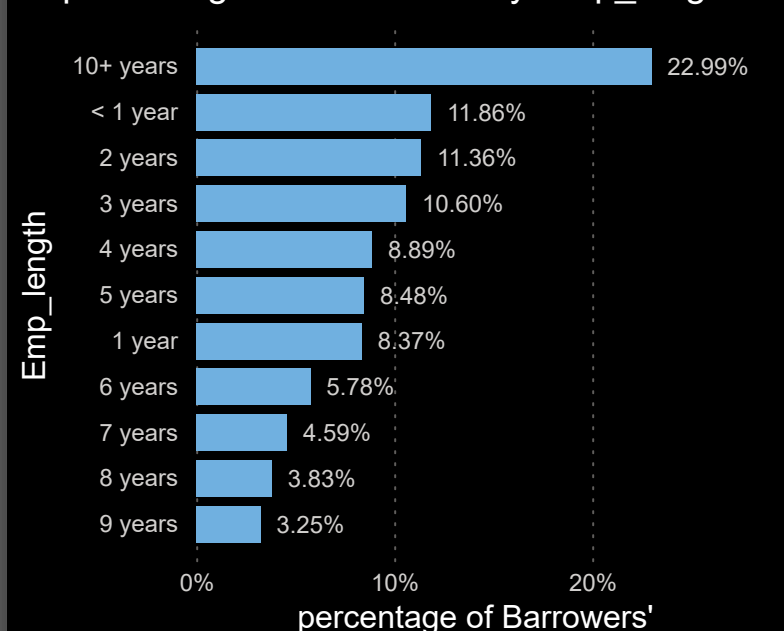
Number of Borrowers by Purpose of loan

Purpose of loan
- credit card — 5.00K (24.55%)
- other — 3.82K (18.78%)
- home improve… — 2.88K (14.12%)
- major purchase — 2.11K (1…)
- small business — 1.78K (8….)
- car — 1.50K (7.3…)
- wedding — 0.... (…)
- medical — 0.67K (3.…)
- moving — 0.35K (1.73%)
- house
- vacation
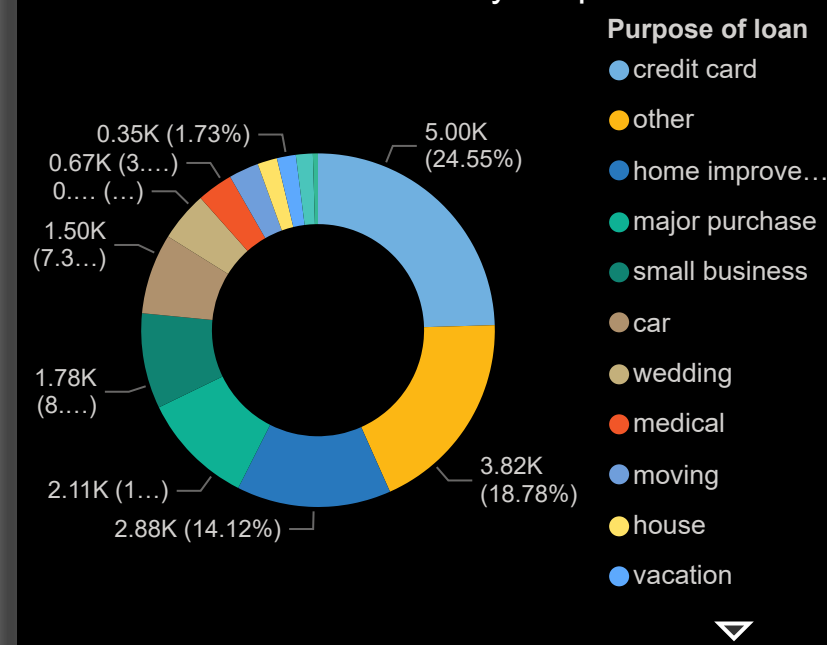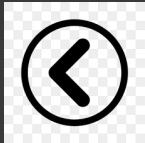
Demographic Information of Barrowers
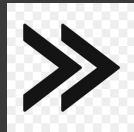
Number of Barrowers by Grade of Barrowers

Number of Barrowers (y-axis) vs Grade of Barrowers (x-axis)

- B3: 7.35%
- A4: 6.88%
- A5, B5: 6.36%
- B4: 5.42%
- C1: 5.11%
- B2, C2: 4.54%
- B1, A3: 3.86%
- C3, A2: 3.41%
- D2: 2.98%
- C4, C5: 2.73%
- D3, A1: 2.37%
- D4, D1: 1.94%
- D5, E1: 1.39%
- E2, E3: 1.06%
- E4, E5: 0.63%
- F1, F2: 0.42%
- F3, F4: 0.26%
- F5, G1: 0.15%
- G2, G4: 0.08%
- G3, G5

Number applicants by Purpose of loan

Legend: Increase, Decrease, Total

Number applic... (y-axis) vs Purpose of loan (x-axis)

credit card 5K, other 4K, home improv... 3K, major purchase 2K, small business 2K, car 1K, wedding 1K, medical 1K, moving 1K, house 0K, vacation 0K, educational 0K, renewable_e... 0K, Total 20K

Distribution of loan by Loan Status

- Fully Paid: 83.33% (83.33%)
- Charged Off: 13.82% (13.82%)
- Current

Loan Status
- Fully Paid
- Charged Off
- Current
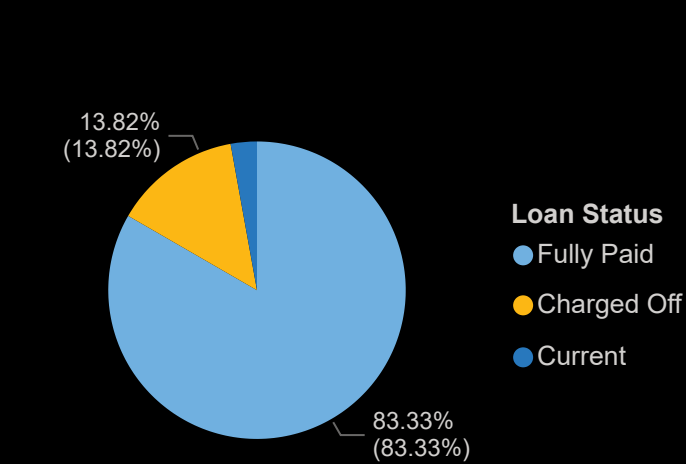
Percentage of Barrowers by Ownership_Type

100%

- RENT: 47.80%
- MORTGAGE: 44.58%
- OWN: 7.36%
- OTHER: 0.25%
- NONE: 0.01%

0%

Barrowers by Loan Term

- 36 months: 73.20% (73.2%)
- 60 months: 26.80% (26.8%)
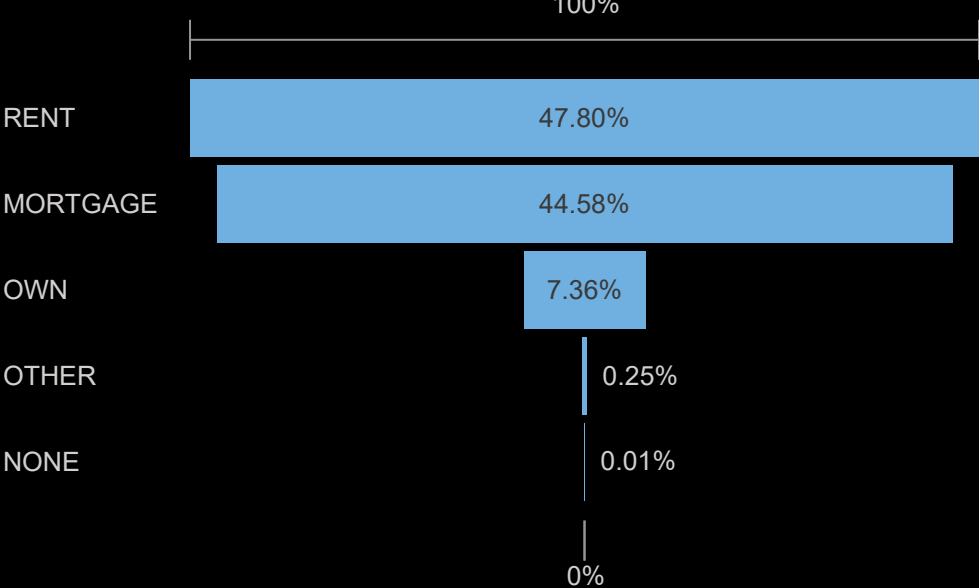
Loan Term
- 36 months
- 60 months
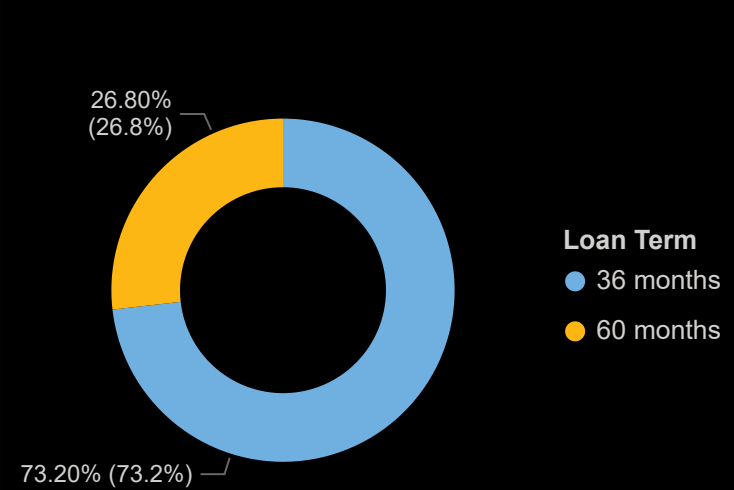
Fraud Detection in Bank Loan

Home_ownership

- MORTGAGE
- OTHER
- OWN
- RENT

Loan category

- Bad Loan
- Good Loan

Loan Term

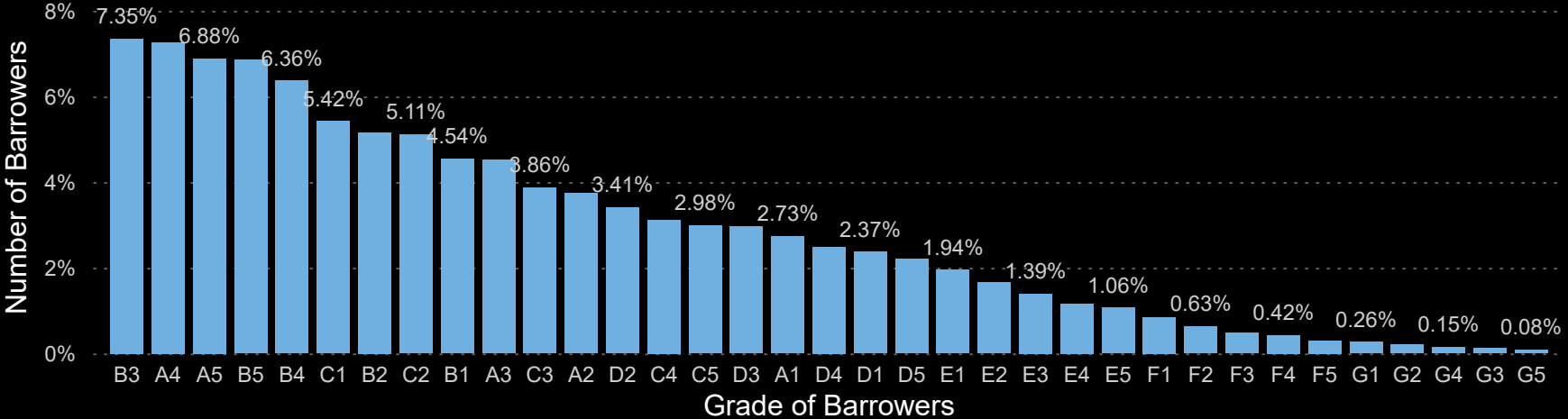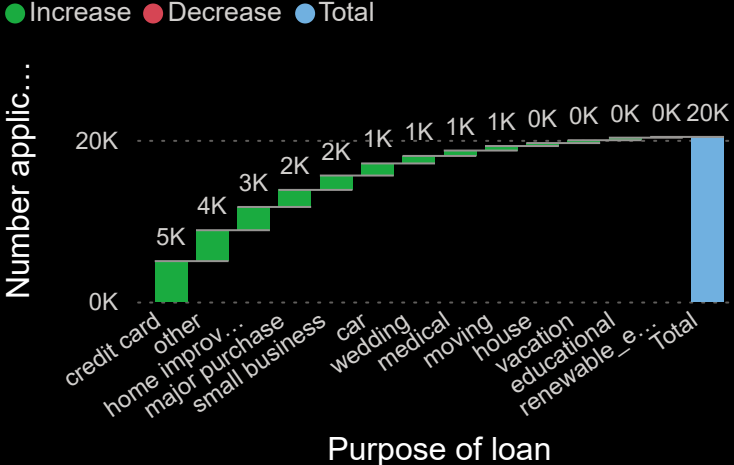- 36 months
- 60 months

verification_status

- Verified

verification_status

- Source Verified

verification_status

- Verified

| Barrower id	Installment	Loan_amount	Loan_status	Term	Loan category	Home_ownership
68926	77.69	2300	Fully Paid	36 months	Good Loan	RENT
69168	173.65	5000	Fully Paid	36 months	Good Loan	RENT
296737	311.02	10000	Fully Paid	36 months	Good Loan	MORTGAGE
300349	845.25	25000	Fully Paid	36 months	Good Loan	RENT
300350	230.30	7000	Fully Paid	36 months	Good Loan	RENT
300918	550.74	16000	Fully Paid	36 months	Good Loan	MORTGAGE
307946	659.61	25000	Fully Paid	36 months	Good Loan	MORTGAGE
308498	587.14	25000	Fully Paid	36 months	Good Loan	MORTGAGE
309948	640.24	23575	Fully Paid	36 months	Good Loan	RENT
311350	388.91	20000	Fully Paid	36 months	Good Loan	RENT
312093	430.27	12500	Fully Paid	36 months	Good Loan	RENT
318231	249.68	25000	Fully Paid	36 months	Good Loan	OTHER
318320	203.76	12000	Fully Paid	36 months	Good Loan	RENT
323288	243.38	7500	Fully Paid	36 months	Good Loan	MORTGAGE
346579	209.32	6000	Fully Paid	36 months	Good Loan	RENT
346919	57.85	3000	Fully Paid	36 months	Good Loan	MORTGAGE
347265	246.75	7500	Fully Paid	36 months	Good Loan	RENT
347515	251.30	7500	Fully Paid	36 months	Good Loan	RENT
348176	306.68	9000	Fully Paid	36 months	Good Loan	RENT
348587	226.14	7000	Fully Paid	36 months	Good Loan	RENT
348673	250.15	7500	Fully Paid	36 months	Good Loan	RENT
348761	78.25	2400	Fully Paid	36 months	Good Loan	MORTGAGE
348856	245.65	7500	Fully Paid	36 months	Good Loan	MORTGAGE
348958	51.69	1600	Fully Paid	36 months	Good Loan	RENT
349409	189.77	6000	Fully Paid	36 months	Good Loan	RENT
349570	163.74	7000	Fully Paid	36 months	Good Loan	OWN
350154	175.49	5600	Fully Paid	36 months	Good Loan	RENT
350240	125.94	4000	Fully Paid	36 months	Good Loan	RENT
350313	235.03	7500	Fully Paid	36 months	Good Loan	MORTGAGE
350713	134.03	4000	Fully Paid	36 months	Good Loan	MORTGAGE
351055	237.21	7500	Fully Paid	36 months	Good Loan	RENT
Total	**52,87,284.05**	**190450225**				
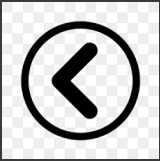
1 .Loan KPIs:

- Effective KPIs for bank loans include loan approval rate, average loan size and delinquency rate providing insights into loan portfolio health and operational efficiency.

2.Good Loan vs. Bad Loan:

- A good loan exhibits low default risk, consistent payments, and positive impact on borrower's financial health, while a bad loan displays high delinquency, increased risk of default, and negative financial outcomes for borrowers.

3.Borrower Demographic Information:

- Analyzing borrower demographics like age, income, employment stability, and geographic location aids in understanding loan performance trends, tailoring loan products, and mitigating risks associated with specific borrower profiles.

4.Fraud Detection:

- Fraud detection involves scrutinizing application details, verifying income sources, assessing credit history anomalies, and monitoring for unusual patterns to safeguard against misrepresentation and protect lenders from potential financial losses.

217M

sum of total loan with int amt

sum of total payment recived and sum of total loan with int amt

208M

0M

217M