BANK LOAN DASHBOARD

LOAN PERFORMANCE ANALYSIS USING POWER BI

OVERVIEW

A bank loan is a sum of money provided by a bank to individuals or businesses with a promise to repay it within a certain period, along with interest. Loans help people fulfill various financial needs, such as buying a home (home loans), purchasing a vehicle (auto loans), starting or expanding a business (business loans), or covering personal expenses (personal loans). Banks evaluate applications based on credit score, income, repayment capacity, and past loan history to reduce the risk of default. Proper management and monitoring of loans are crucial for banks to maintain financial stability and ensure timely repayments.

KEY MATRICS

- TOTAL LOANS
- APPROVED LOANS
- DEFAULT RATE
- we can see the key loan metrics. For example, total loans, how many are approved, how many rejected, and the percentage of loans that became defaults.

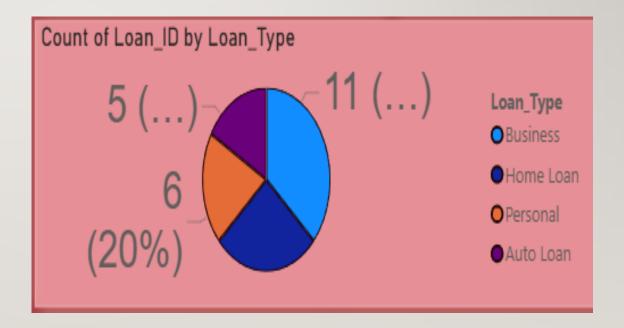
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31
Total Loans
Approved Loans

0.45 Default Rate

LOAN TYPE ANALYSIS

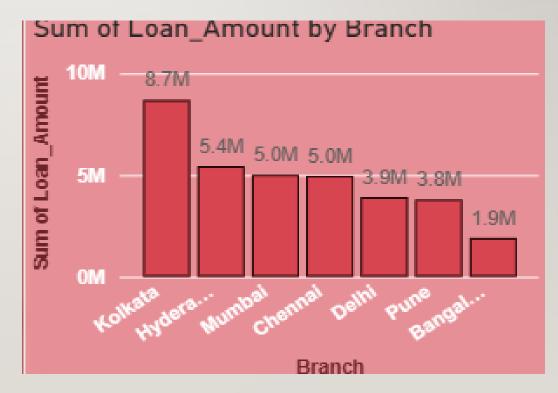
• This chart shows which type of loans are more common. For example, personal loans are highest compared to auto loans.



BRANCH PERFORMANCE

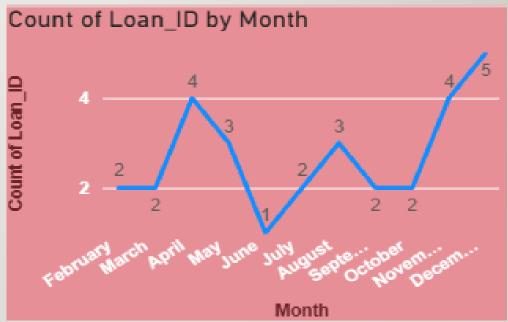
• This chart highlights which branch has disbursed the highest loan amounts. It helps banks track strong and weak performing

branches."



LOAN APPROVED TREND

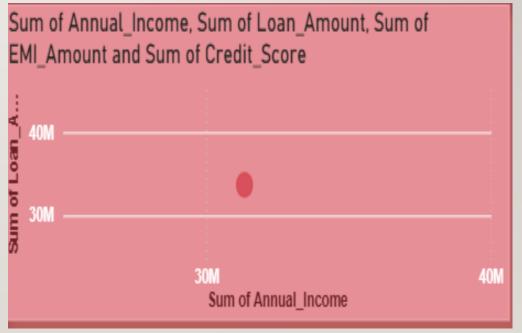
• This line chart shows the approval trend over month. If approvals are decreasing, bank needs to review loan policy. If increasing, it shows grown



CREDIT SCOREVS DEFAULT

• This chart shows the relationship between credit score and default. Customers with higher credit scores usually have fewer defaults, while low credit score customers have higher chances of not repaying loans. This helps the bank in making safer lending decisions."

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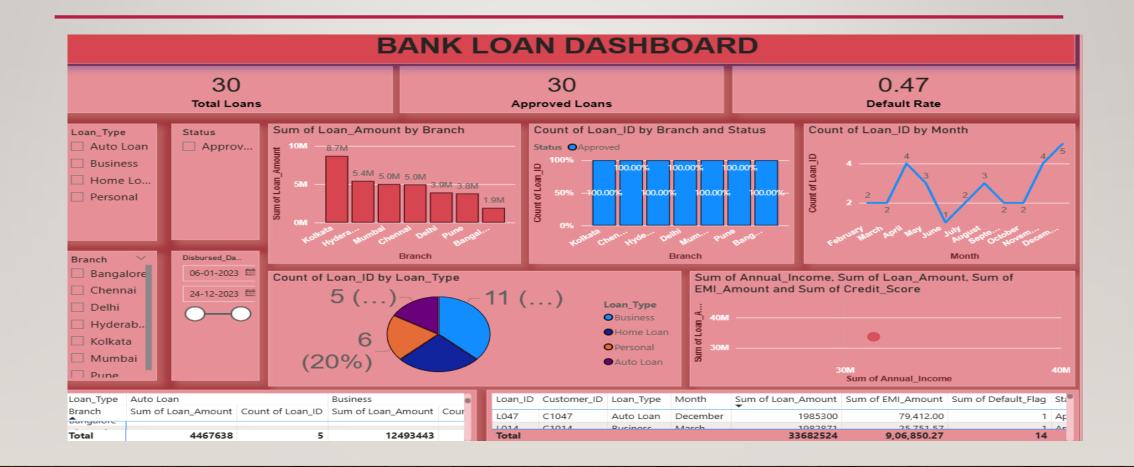
CONCLUSION

- Track loan approvals & rejections
- Monitor branch performance
- Identify risky borrowers
- Improve decision-making

Dashboard is a powerful tool for banks to analyze loan performance.

"In conclusion, this dashboard helps the bank track loan approvals and rejections, monitor branch-wise performance, and identify risky borrowers by analyzing credit scores and defaults. This analysis allows banks to make better decisions and reduce financial risks.

DASHBOARD



THANKYOU.....