

Financial Loan Analysis Dashboard



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PROJECT OVERVIEW

The main objective of this project is to analyze loan data to understand how loans are performing, how customers repay loans, and why some loans fail.

This analysis helps identify customer patterns and loan risks, which supports better and safer lending decisions for the business.

DATASET OVERVIEW

This project uses a Financial Loan Dataset containing more than 38,000 loan records. Each record represents a single loan issued to a customer.

The dataset includes important information such as:

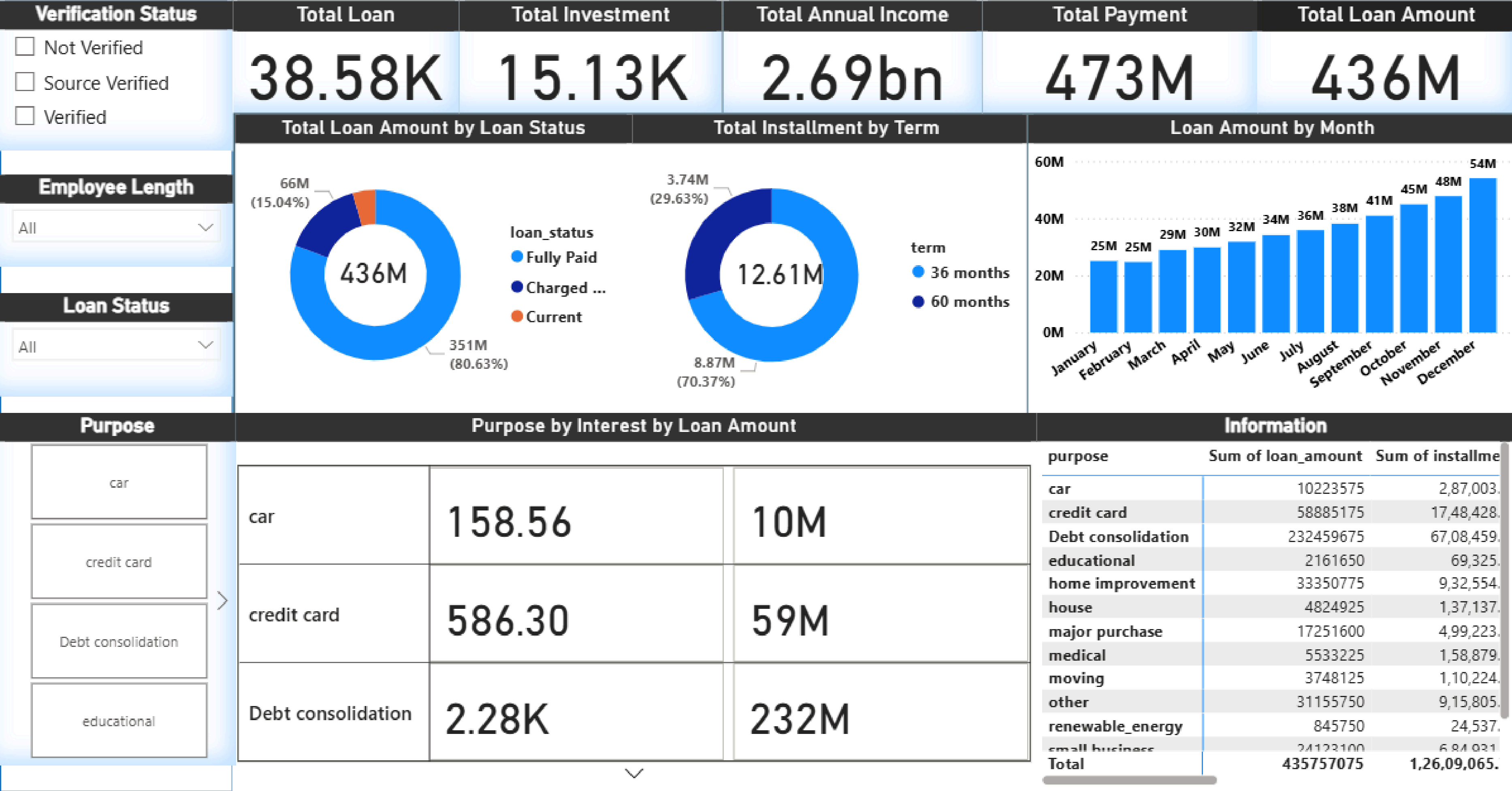
- **Loan amount and interest rate**
- **Loan status (Fully Paid, Charged Off, Current)**
- **Loan term (36 months or 60 months)**
- **Loan purpose (Debt Consolidation, Car, Credit Card, etc.)**
- **Customer income, employment length, and verification status**

BUSINESS QUESTIONS

This project focuses on answering key business questions such as:

- **How much total loan amount has been issued by the company?**
- **What percentage of loans are fully paid versus charged off?**
- **Which loan purposes and loan terms are most common?**
- **Which customer segments are high risk?**
- **What actions can be taken to reduce loan defaults?**

Financial Loan Dashboard



KEY PERFORMANCE INDICATORS

Key Metrics

- **Total Loan Amount: 436M**
- **Total Loans: 38.5K**
- **Total Payment Received: 473M**
- **Total Customer Income: 2.69B**

Insight:

Total payment is higher than total loan, showing good profitability.

LOAN STATUS ANALYSIS

Loan Status Distribution

- Fully Paid: ~80%
- Charged Off: ~15%
- Current: Remaining

Insight:

Most loans are successfully repaid, indicating good loan quality.

LOAN TERM ANALYSIS

Loan Term Analysis

- **36-month loans: Most preferred**
- **60-month loans: Less preferred**

Insight:

Customers prefer short-term loans, which are safer for the company

LOAN PURPOSE ANALYSIS

Loan Purpose Analysis

Top loan purposes:

- **Debt Consolidation**
- **Credit Card**
- **Car**

Insight:

Most customers take loans to manage existing debt rather than luxury spending.

CUSTOMER & RISK ANALYSIS

High-risk customers usually have:

- **Unverified income**
- **High debt-to-income ratio**
- **Low income**
- **Short employment history**

Insight:

Verification and income stability reduce loan default risk.

BUSINESS INSIGHTS

Key Business Insights

- **80% loans are fully paid**
- **Debt consolidation is the most common loan purpose**
- **36-month loans are safer**
- **Verified customers repay better**
- **Long-term loans have higher risk**

BUSINESS RECOMMENDATIONS

Recommendations to Management

- **Focus on verified customers**
- **Promote 36-month loan terms**
- **Limit loans for high DTI customers**
- **Closely monitor debt consolidation loans**
- **Use dashboards regularly for decision-making**

Thank You