

# 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

Verification Status	Total Loan	Total Investment	Total Annual Income	Total Payment	Total Loan Amount																																										
<input type="checkbox"/> Not Verified <input type="checkbox"/> Source Verified <input type="checkbox"/> Verified	38.58K	15.13K	2.69bn	473M	436M																																										
<b>Employee Length</b>	<b>Total Loan Amount by Loan Status</b>	<b>Total Installment by Term</b>	<b>Loan Amount by Month</b>																																												
All	<p>436M</p> <p>loan_status</p> <ul style="list-style-type: none"> <li>Fully Paid</li> <li>Charged ...</li> <li>Current</li> </ul>	<p>12.61M</p> <p>term</p> <ul style="list-style-type: none"> <li>36 months</li> <li>60 months</li> </ul>	<table border="1"> <thead> <tr> <th>Month</th> <th>Amount</th> </tr> </thead> <tbody> <tr><td>January</td><td>25M</td></tr> <tr><td>February</td><td>25M</td></tr> <tr><td>March</td><td>29M</td></tr> <tr><td>April</td><td>30M</td></tr> <tr><td>May</td><td>32M</td></tr> <tr><td>June</td><td>34M</td></tr> <tr><td>July</td><td>36M</td></tr> <tr><td>August</td><td>38M</td></tr> <tr><td>September</td><td>41M</td></tr> <tr><td>October</td><td>45M</td></tr> <tr><td>November</td><td>48M</td></tr> <tr><td>December</td><td>54M</td></tr> </tbody> </table>	Month	Amount	January	25M	February	25M	March	29M	April	30M	May	32M	June	34M	July	36M	August	38M	September	41M	October	45M	November	48M	December	54M																		
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## 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**