**Banking Dashboard**

**Problem Statement –**

Develop a basic understanding of risk analytics in banking and financial services and understand how data is used to minimise the risk of losing money while lending to customers.

**Solution –**

With our dashboards which are created using Power BI latest tools helps the company to make a decision based on the applicant’s profile like if the applicant is likely to repay the loan then approving the loan otherwise not.

**About Dataset –**

This dataset basically contains information about bank details ,various client details which consists of multiple tables which are interlinked with each other through keys like primary key and foreign key.

The various tables are Banking Relationship, Client-Banking, Gender, Investment Advisor and Period.

**Data Cleaning and Dashboard Creation :**

Conducted exploratory data analysis (EDA) using Jupyter Notebook and SQL to uncover insights and patterns in banking data.

Utilized SQL queries to extract, clean, and transform large datasets for analysis and visualization.

Designed and built interactive Power BI dashboards to track key performance indicators (KPIs) and business trends.

Developed DAX queries to create calculated measures, optimize data models, and enhance report functionality.

Applied Power Query transformations to clean, structure, and enrich raw data before visualization.

Created custom KPIs to measure banking performance and provide actionable insights for decision-making.

**Key Insights from the Banking Dashboard:**

1. **Customer Demographics & Engagement:**
   * Majority of customers belong to the **25-40 age group**, indicating a prime target segment for banking products.
   * The **loyalty classification** (Jade, Gold, Silver, Platinum) is linked to income levels and financial activity.
2. **Banking Product Utilization:**
   * High-income customers maintain **larger deposits and savings accounts**, while mid-income customers rely more on **credit cards and loans**.
   * Business lending is **significantly high** among customers with foreign currency accounts, indicating a preference for global transactions.
3. **Risk & Credit Exposure:**
   * Customers with **multiple credit cards and high outstanding balances** tend to have **higher risk weightings**.
   * Loan dependency is highest among **customers with lower bank deposits**, indicating a potential **default risk**.
4. **Financial Distribution Patterns:**
   * **Checking and savings account balances** show that higher-tier customers (Platinum) tend to distribute wealth across multiple accounts.
   * Properties owned **do not always correlate with higher income**, suggesting real estate investments are influenced by other factors.
5. **Power BI Dashboard Features:**
   * **DAX Queries** created new KPIs like **"Total Deposit," "Business Lending," and "Foreign Currency Amount"** to measure financial health.
   * **Power Query Transformations** cleaned and structured raw data, enabling better trend analysis.