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YYY Pte Ltd offers a suite of housing loan products including existing home loan (refinancing), new purchase, renovation, bridging loan. It aims to find the best home loan package that caters to its customers’ needs. In a recent strategic roadmap meeting, YYY Chief Executive Officer (CEO) has tasked the Head of Analytics to create a dashboard summarizing the overall performance of housing loan department. This dashboard will aid senior management in formulating the strategic directions for YYY housing loan in the next five years.

**Objective: To identify the objectives/key focus of your analysis**

The key focus of my analysis would be identifying whether fixed or floating rates would affect them to get a property and which housing loan packages can meet customer’s requirements and be able to help in coming up with strategic plans in the coming years.

**Tasks 1) List down all the relevant data fields that you will be using for analysis using all the datasets provided. (1 mark)**

YYY customer Employment: Customer ID, annual income, company, job\_ttle

Housing Loan Master (1): Type of interest, housing loan Id, loan\_principal\_amount, loan\_period, loan\_refinance, property\_residentail\_type

Housing Loan Payment (1): Interest\_rate, principal\_amt, interest \_amt, balance

YYY customer master (1): Name, Family Name, Education, Gender, Mobile Contact, Email Address, Customer ID

**2) Based on the selected data fields in 1) above, identify 2 key objectives/key focus of your analysis (2 Marks each)**

How the different interest rates affect whether how long it takes for the customer to pay back using their annual income to get a housing loan.

* Based off Customer salary; annual income, which interest rate (fixed/float) they choose would affect how long (loan period) it takes for them to repay back based off the housing loan (Refinancing/ First Time Loan) that they apply for.
* Explains different interest rates affects how long it takes for customer to repay back due to their employment status; education

Demographic Profile of Customer

* To know the basic information of the customers to know whether they can pay for the property that the customer is interested in getting.
* Is their current education affecting what they would choose as their residential type?
* Whether the customers can afford the property type based on the current bank balance the customer has?