

**The Report of Mini project**

**Bank Debit Recovery Analysis Dashboard  
(Power BI)**

**Submitted to:**

**Technocolabs Softwares**

**SUBMITTED BY**

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**Project Title:** Bank Debit Recovery Analysis Dashboard using Power BI.

**Objective:** To create an interactive dashboard for analyzing and predicting loan recovery performance for Bank X. The dashboard will provide insights into debt collection trends, partner performance, product-level recovery efficiency, and overdue loan analysis. The purpose is to empower the bank with data-driven decision-making tools to optimize debt recovery strategies and improve overall financial performance.

**Aim:**

- To track the recovery performance of partner companies (Os\_Company) handling debt collections.
- To analyze the effectiveness of different loan products in terms of repayment and outstanding balance.
- To provide insights into overdue loans (Days Past Due or DPD) and their impact on recovery efficiency.
- To visualize the overall outstanding balance, loan product performance, and debt recovery trends over time.
- To predict future recovery based on historical trends and patterns.

**Dataset Details:**

The dataset includes the following columns:

- Year: Reporting year for the loan collection performance.
- Month: Reporting month for the loan collection performance.
- Os\_Company: Name of the firm or partner company managing debt collection for Bank X.
- Range\_DPD: The debt age group (Days Past Due), which represents how overdue the loans are (e.g., 30-60 days, 60-90 days).

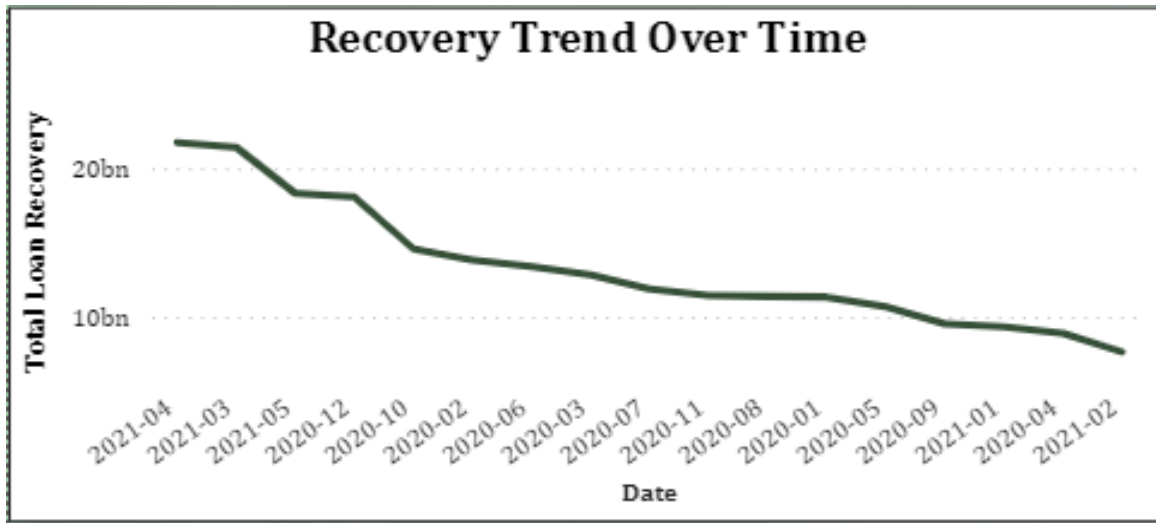
- Product\_final: Type of loan product offered by the bank (e.g., Personal Loan, Home Loan, Car Loan).
- Payment\_for\_Fee: Amount recovered during the reporting period.
- PR\_amount: Principal balance at the start of the reporting period.
- Balance: The total outstanding balance remaining after recovery efforts.

### **KPIs and Calculations:**

1. Total Loan Recovery:
  - Formula: Total Loan Recovery = SUM(Data[Payment\_for\_Fee])
- 2.Total Outstanding Balance:
  - Formula: Total Outstanding Balance = SUM(Data[Balance])
3. Recovery Rate:
  - Formula: Recovery Rate = (Data[Total Loan Recovery] / Data[Total Outstanding Balance]) \* 100
4. Average Days Past Due (DPD):
  - Formula: Average Days Past Due = AVERAGE(Data[Range\_DPD])
5. Outstanding Balance by Partner:
  - Formula: SUM(Balance) (grouped by Os\_Company).
6. Recovery by Loan Product:
  - Formula: SUM(Payment\_for\_Fee) (grouped by Product\_final).

### **Visualizations (Graphs)**

## 1. Recovery Trend Over Time

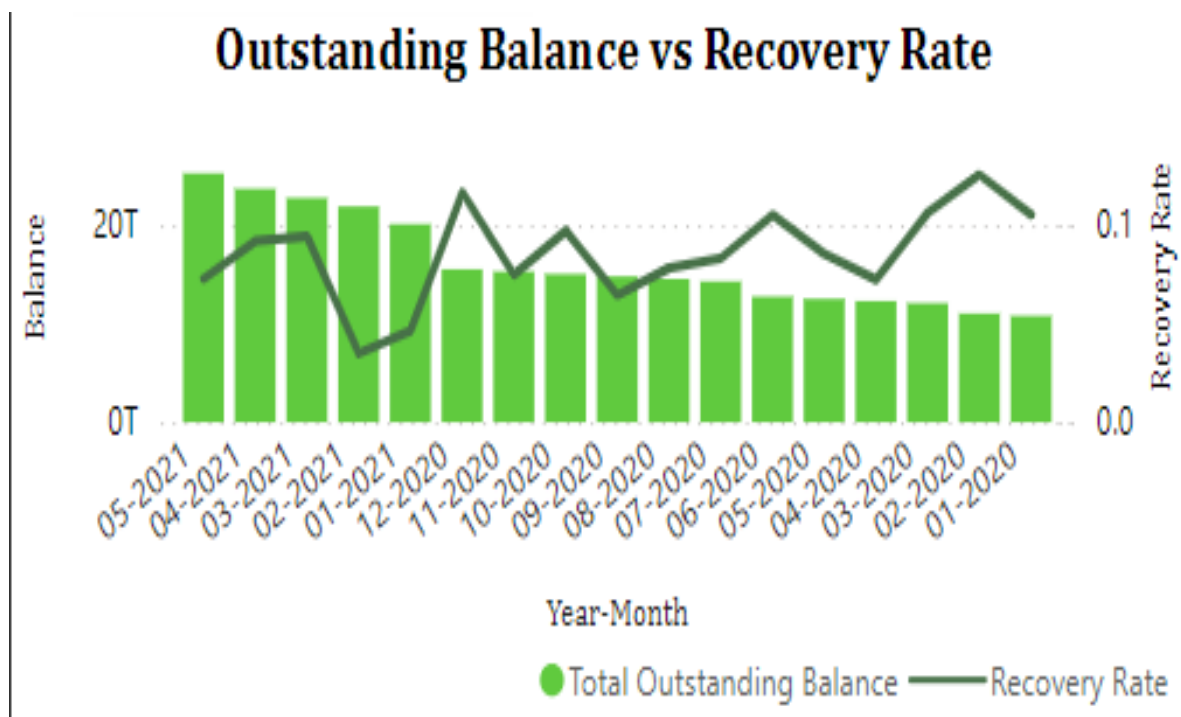


- Graph Type: Line chart
- X-axis: Month-Year – combined as Date (new Column)
- Y-axis: Total Loan Recovery

### Insights:

- Upon analyzing the graph for each company, it was observed that the highest loan recovery occurred in March 2021, with ASA Company and NDC Company leading the way. The total recovery loan amount for that period exceeded an impressive 5 billion. Conversely, the least loan recovery was recorded by BFC, with a recovery amount of 0.2 billion, peaking in December 2020.
- The Overall analysis with this graph is on 2021 April the peak amount of recovery happened and in 2021 February is having least amount of Recovery.

## 2.Outstanding Balance vs Recovery Rate



- Graph Type: Clustered Bar and Line Combo Chart
- X-axis: Date
- Bar (Y1): Total Outstanding Balance.
- Line (Y2): Recovery Rate.

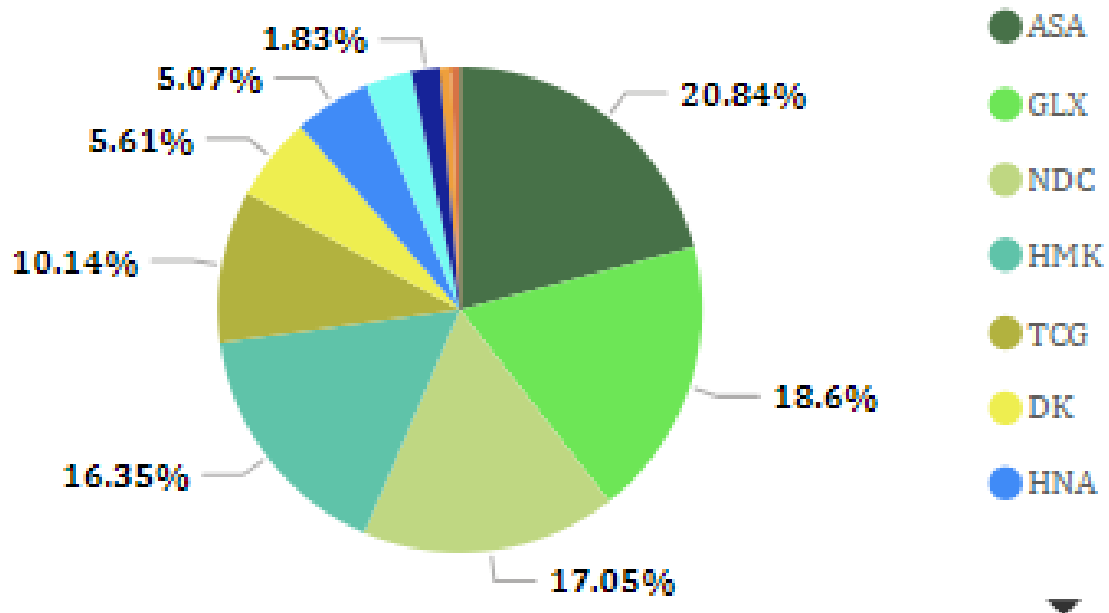
#### Insights:

- The bar graph shows when outstanding balance is high then Recovery rate for that particular date is low and vice versa, For example:
  - May 2021 : Recovery rate-0.07  
Outstanding Balance: 20T+
  - January 2022:  
Recovery rate-0.11  
Outstanding Balance: 10.7T

### 3.Recovery by Partner

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## Recovery by Partner

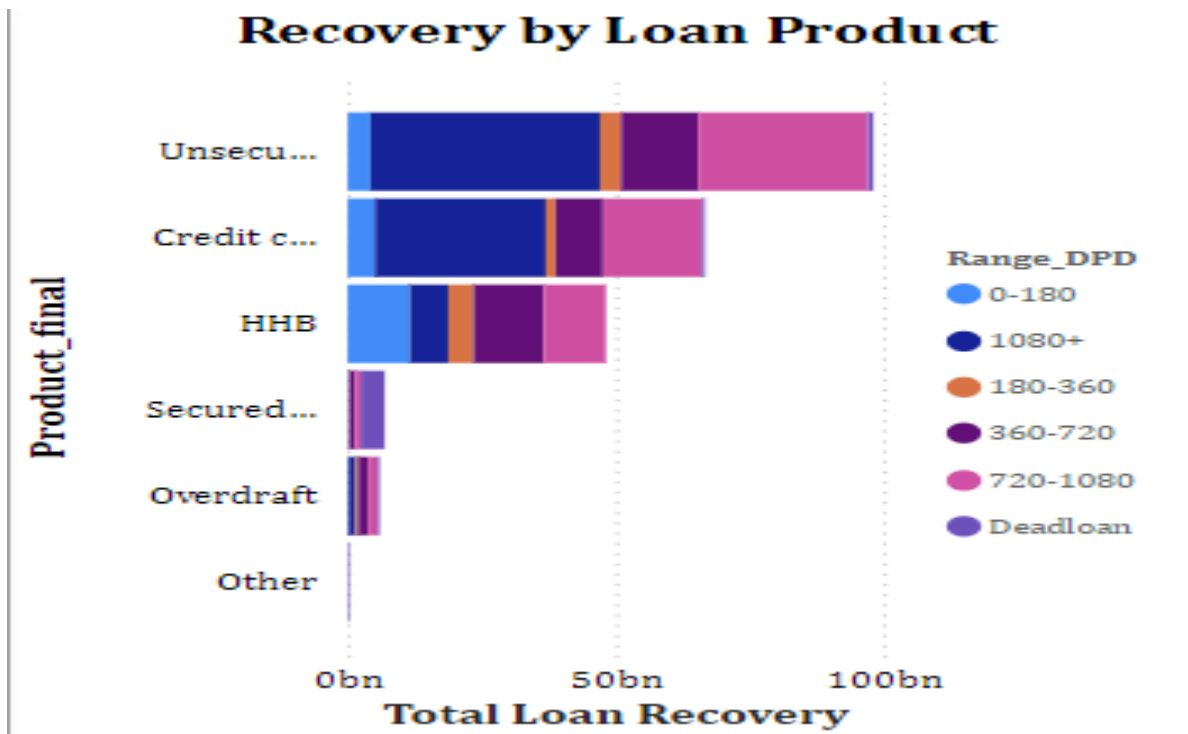


- Categories: Os\_Company.
- Values: SUM(Payment\_for\_Fee) (Total Loan Recovery).

### Insights

- ASA Company is having highest value of Recovery percentage (20.84%)
- BFC, TDO,AMGFBI partner companies having low percentage of recovery rate.

## 4. Recovery by Loan Product



- X-axis: Product\_final.
- Y-axis: SUM(Payment\_for\_Fee) (Total Recovery).
- Stack: Range\_DPD to categorize by overdue periods.

Insights:

- Mostly Unsecured Type of loan recovered from the companies.

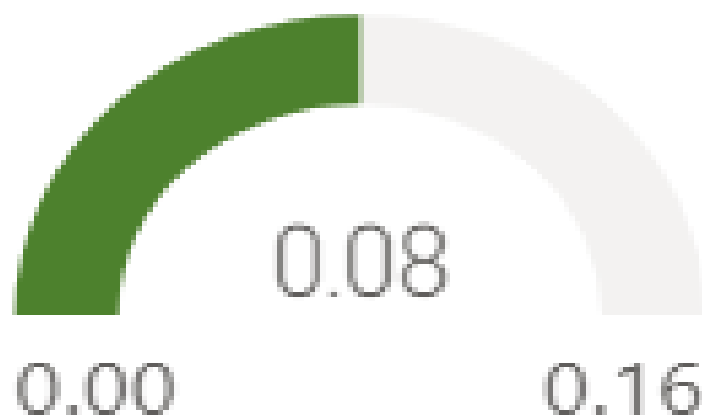
**Other Visualizations:**

## Partner-wise Outstanding Balance vs Recovery Amount

● Total Loan Recovery ● Total Outstanding Balance



## Recovery Rate by Loan Product





## Additional Filters and Slicers:

- Year & Month Slicers: Drop Down slicer
- Os\_Company: Drop Down slicer
- Product\_final: Drop Down slicer
- Range\_DPD: Drop Down slicer

## The Dashboard:

