

Czechoslovakia Bank Financial Data Analysis

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CTRL + Click on arrow to proceed



Good Evening ...

2018

2019

2020

2021

2022



Home

Account

Demographics

Loan

Transactions



Czechoslovakia Bank

Financial Data Analysis

Bank has provided the financial data set of last 5 years in 8 tables and asked to provide insights and recommendations.

	No. of Accounts	Total Clients	Total Districts	Total Transactions
Demographics	4500	5369	77	1.05M

Overview

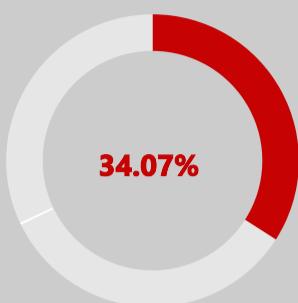
From the above Kpi's . It is seen that there are total of 4500 Accounts and 5369 Clients present in 77 districts who has done around 1 Million Transactions in 5 years

Overview of Account

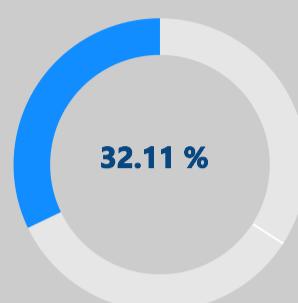
2018 2019 2020 2021 2022

Count of Savings Account

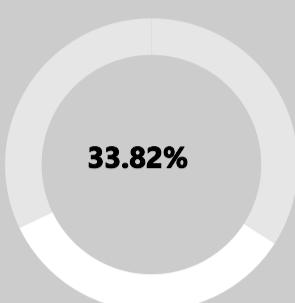
- NRI account
- Salary account
- Savings account



Count of Salary Account



Count of NRI Account



Total Accounts by Region

north Moravia	793
south Moravia	778
central Bohemia	574
Prague	554
east Bohemia	544
north Bohemia	457
west Bohemia	430
south Bohemia	370

Total Account by Card_type

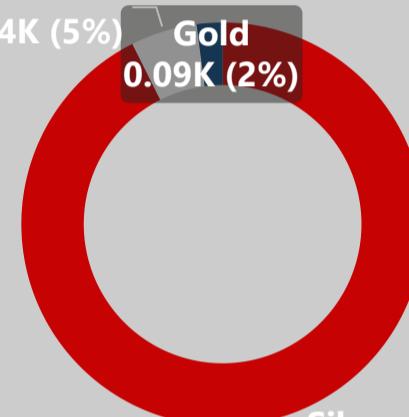
CARD_AS... ● Silver ● Diamond ● Gold

Diamond

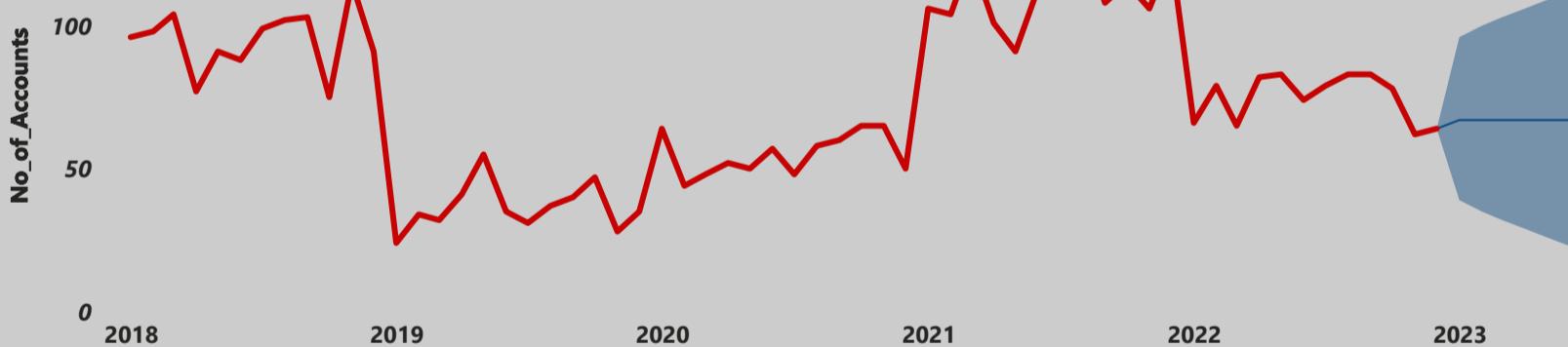
0.24K (5%)

Gold

0.09K (2%)



Yearly_Count_of_Accounts_Opened



Data Insights & Suggestions

Czechoslovakia has 3 types of account. Savings account at 34.07% followed by NRI Account at 33.82% followed by Salary Account at 32.11%.

It can be seen that there is major dip in account numbers in 2020 that can be because of COVID-19 and future predictions with the current data is not showing upward trends in account numbers in upcoming 6 months

Silver card is the most popular and widely used card, used by 93% of the account holders.

Bank should introduce some good schemes to promote Gold and Diamond Cards.

Banks need to Introduce some good interest schemes in bottom 3 regions to increase the numbers.

Forecasting suggests banks need to run some awareness camps for people to increase numbers of account in country.



Home

Account

Demographics

Loan

Transactions

Overview of Demographics



Home

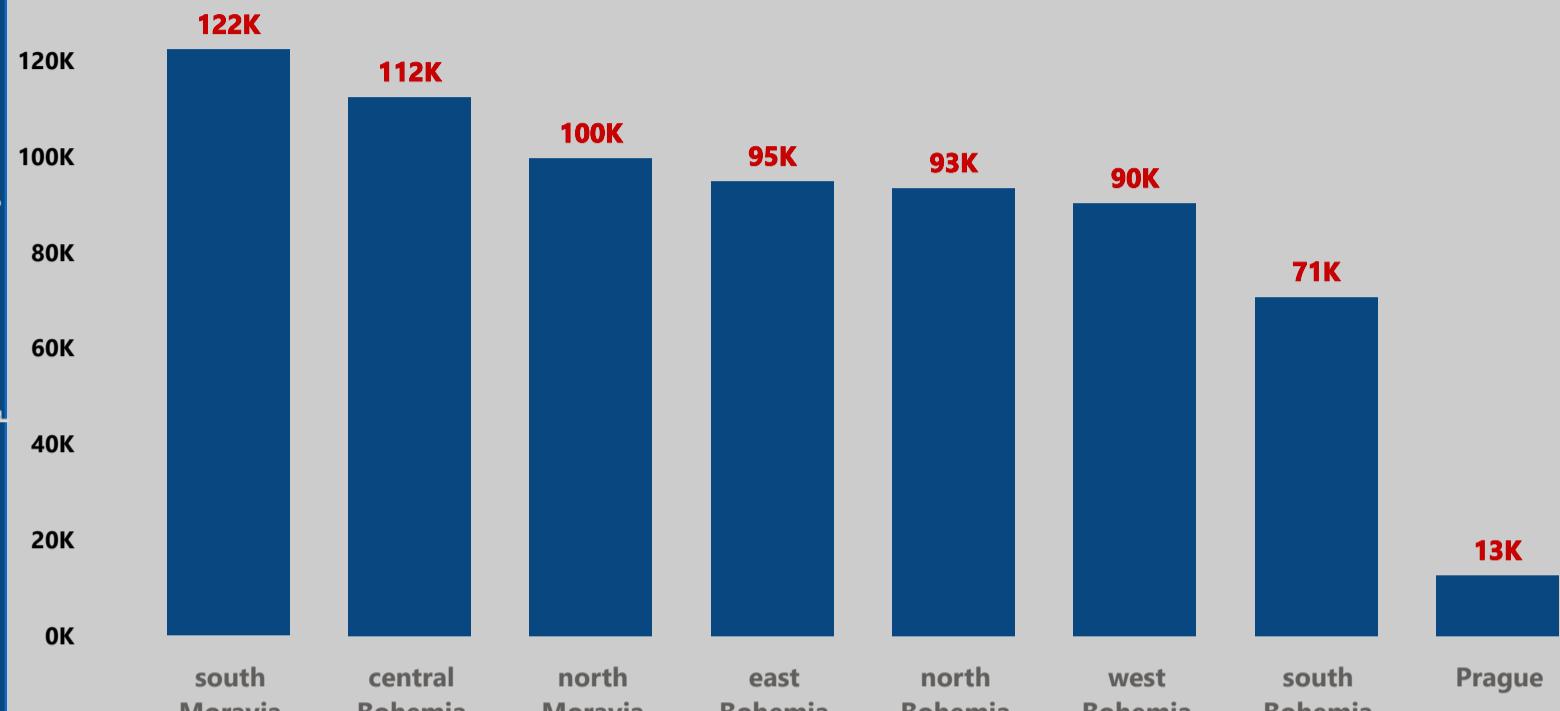
Account

Demographics

Loan

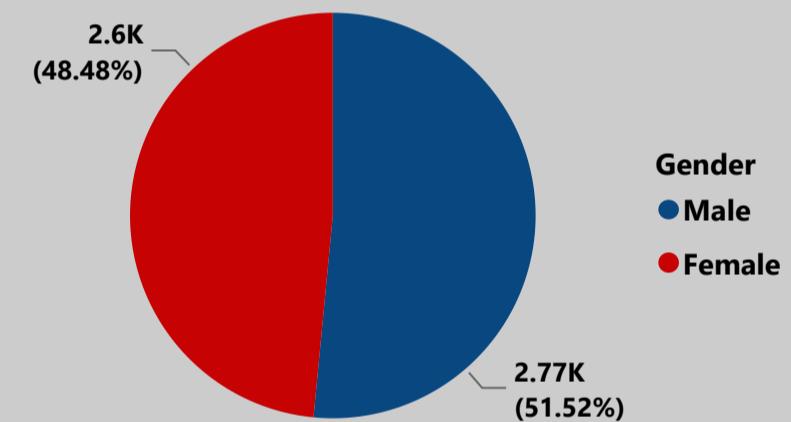
Transactions

AVERAGE_SALARY by REGION



Male v/s Female

REGION	Total Entrepreneurs per Region
central Bohemia	1,557.00
east Bohemia	1,281.00
north Bohemia	1,123.00
north Moravia	1,131.00
Prague	167.00
south Bohemia	979.00
south Moravia	1,587.00
west Bohemia	1,117.00
Total	8,942.00



Data Insights & Suggestions

South Moravia has highest Average salary and Prague has lowest Average Salary in Country and also it can be seen that South Moravia has more Entrepreneurs and Prague has least number and these entrepreneurs may produce more jobs and that is the reason that the regions with more entrepreneurs has more Average Salary.

The Male to Female Ratio in Country is almost same with Male at 51 % and Female at 49 % almost.

Banks need to come with dynamic interest rate and offers depends on region and according to Average Salary of that region. It should provide attractive offers in low average salary regions compared to high.

There is potential to increase the numbers of Accounts and Loans in regions where are more Entrepreneurs present by providing them Loans at low interest rates.

Overview of Loans

2016 2017 2018 2019 2020 2021



Home

Account

Demographics

Loan

Transactions

Total Loans

682

Amount not Recovered

4.36M

Total Loan Amount

103M

Amount Recovered

19M

Total Account by Loan Status and Type

Account_type ● NRI account ● Salary account ● Savings account

STATUS	Running Contract	33.70%	32.15%	34.15%
	Contract Finished	32.62%	32.64%	34.74%
	Client in debt	35.94%	44.41%	19.65%
	Loan not payed	26.30%	40.29%	33.41%

0% 50% 100%

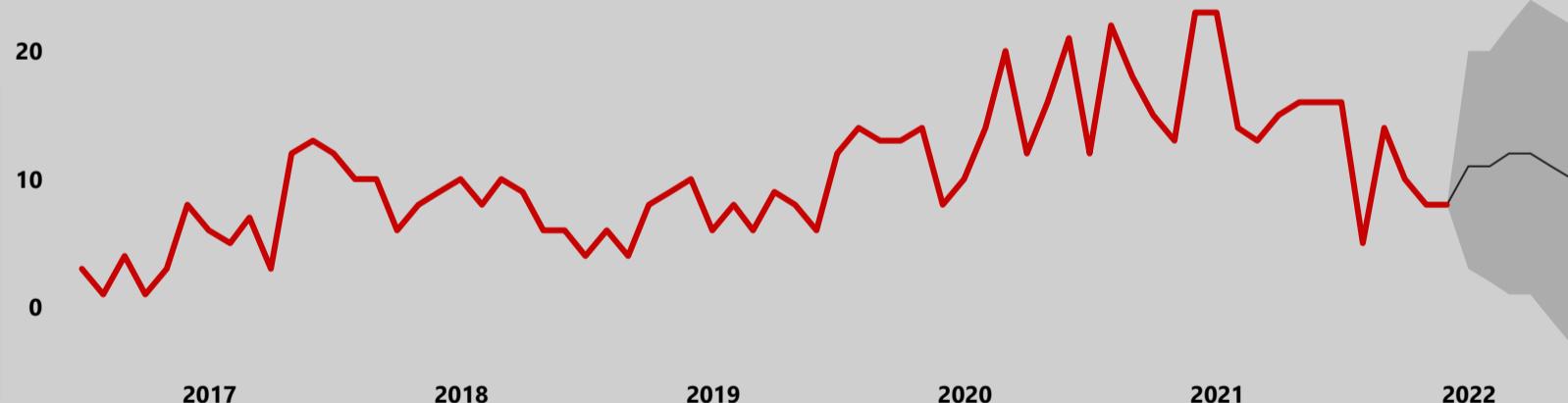
Total %

Top 10 Defaulter

ACCOUNT_ID	LOAN_ID	Sum of AMOUNT	STATUS
10,131.00	7,066.00	215,388.00	Loan not payed
8,566.00	6,738.00	230,220.00	Loan not payed
7,824.00	6,594.00	189,696.00	Loan not payed
6,118.00	6,244.00	270,648.00	Loan not payed
6,051.00	6,232.00	276,660.00	Loan not payed
6,034.00	6,228.00	464,520.00	Loan not payed
2,176.00	5,395.00	299,088.00	Loan not payed
1,106.00	5,176.00	192,552.00	Loan not payed
Total		2,534,124.00	

Total Loan by Year, Quarter and Month

Next 6 Months Forecasting



Data Insights & Suggestions

Banks has total of 682 loans and total 4 types of loans are running out of which 4.3 M loan amount has not been recovered .

Around 44% of Salary Account individuals are the one who is in debt or not able to pay back loan.

There is a increase in number of loan borrowers during 5 years. It boosted from Q4 of 2019 because of COVID 19, people lose jobs and then it showed the constant upward trend until Q3 of 2021.

Forecasting in the line chart is not showing any upward trend in upcoming 6 months so banks should focus on customized loans product which caters to need of different population of Czechoslovakia.

For accounts which are in Debt or have not paid loan should introduce some attracting offers to recover the amount from them in more convenient way.

Overview of Transactions

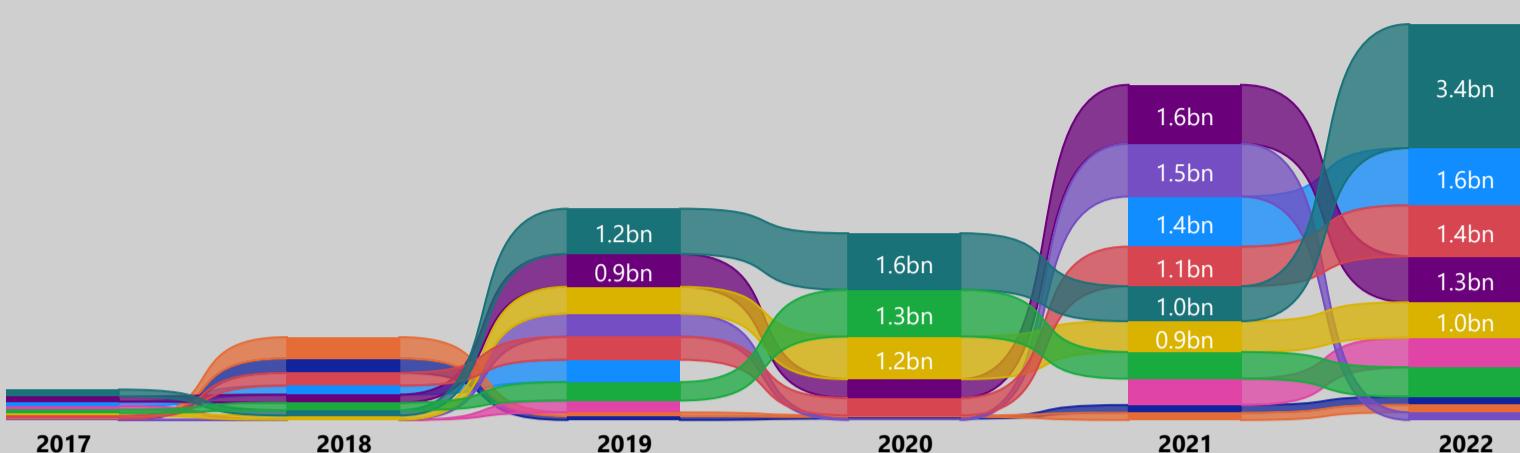
2017 | 2018 | 2019 | 2020 | 2021 | 2022

Top 10 (Sum of Bank BALANCE by year)

BANK ● ADB BA... ● AIR BANK ● Bank Cr... ● DBS BA... ● EQUA B... ● Hypotec... ● MAX BA... ● NORTH... ● SKY BA... ● SOUTHE...

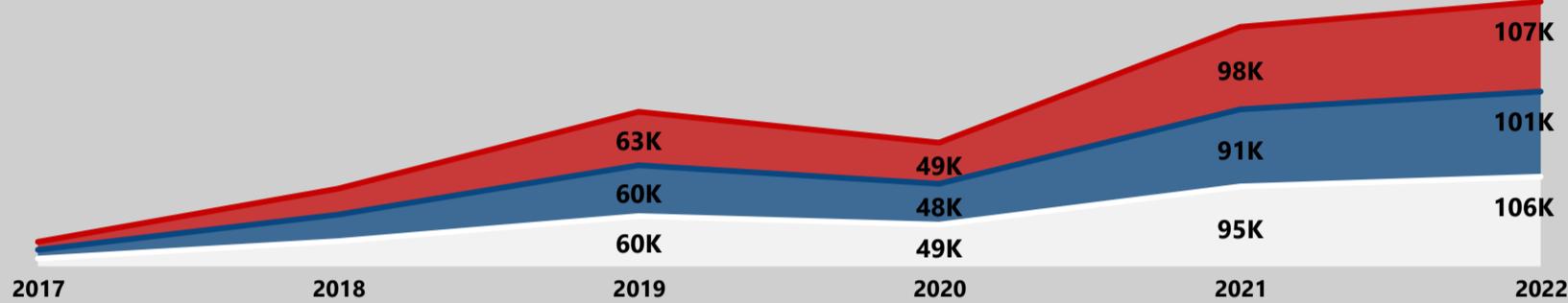


Home



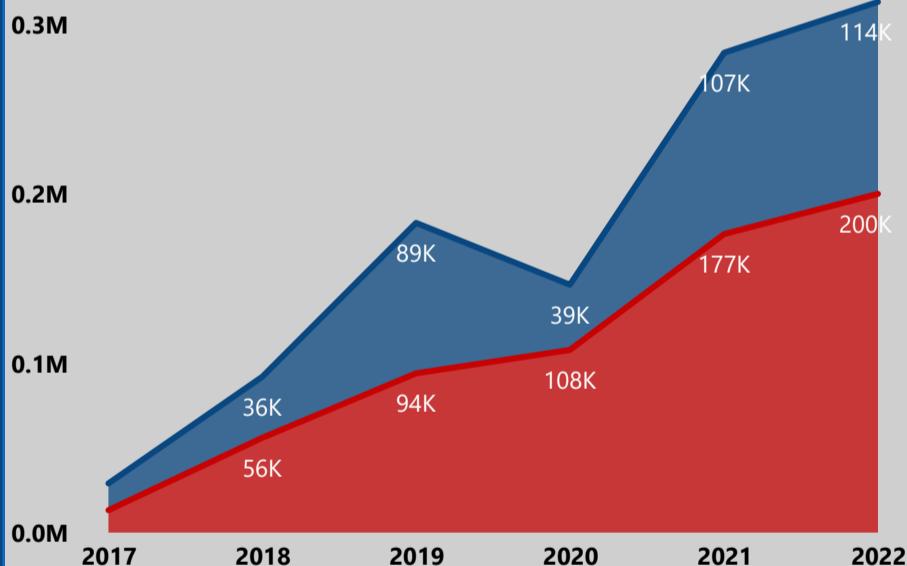
Total Transactions by Year and Account_Type

ACCOUNT_TYPE ● NRI account ● Salary account ● Savings account



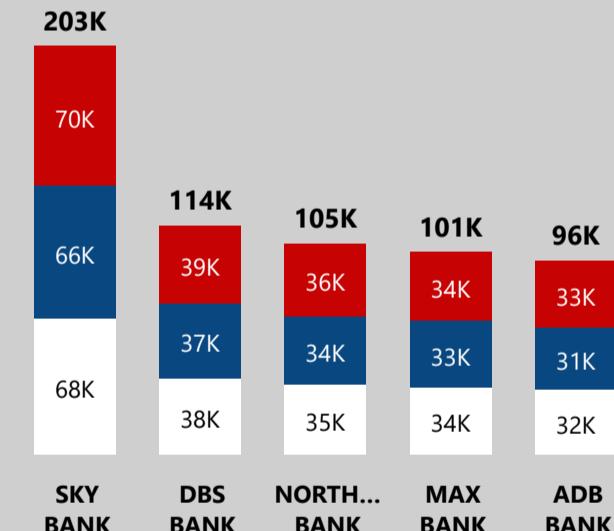
Total Withdrawal V/S Deposit Count

● Sum of Withdrawal_count ● Sum of Deposit_Count



TOP 10 (Total Accounts by Bank and Account_Type)

ACCOUNT_TYPE ● NRI account ● Salary acc... ● Savings ac...



Data Insights & Suggestions

SKY Bank maintained top position except 2018 and 2021 with 3.4 Billion of balance in its accounts.

Amount of transactions and Withdrawals has increased over the period of 5 years. Transactions declined in 2020 which can be because of Covid 19. NRI accounts has least number of Transactions during these years compared to Salary and Savings.

SKY bank has more number of accounts around 200k followed by DBS bank at 114 k accounts followed by Northern Bank with 105 k accounts.

Banks should come up with products to attract NRI customers to bring foreign investments in the country.

Products needs to be modified in such a way that it attracts more deposit in accounts by providing more interest rates on deposits.

Transactions