

THE DATA IMMERSED EXCEL COHORT

# TDI Bank Loan Report



By Muhammad Abdullah

Aim of this presentation:

## Key Insights and Recommendations:

- ▶ Power Point Slides summarizing the key insights derived from the data analysis. This report should include actionable recommendations on how TDI can improve its loan approval process, reduce defaults, and enhance profitability

## LOAN REPORT ! SUMMARY



SUMMARY

OVERVIEW

DETAILS

Grade 33.3%

|   |   |   |
|---|---|---|
| A | B | C |
| D | E | F |
| G |   |   |

purpose 33.3%

|                    |
|--------------------|
| car                |
| credit card        |
| Debt consolidation |
| educational        |
| home improvement   |
| house              |
| major purchase     |

Total Loan Applications

**38.6K**

MTD  
4.3K

MOM  
6.9%

Total Funded Amount

**\$473.04M**

MTD  
\$58.07M

MOM  
15.8%

Total Amount Received

**\$435.72M**

MTD  
\$53.97M

MOM  
13.0%

Avg Interest Rate

**12.05%**

MTD  
12.36%

MOM  
3.5%

Average DTI

**13.33%**

MTD  
13.67%

MOM  
2.7%

Good Loan Issued



Good Loan Total Applications

**33.2K**

Good Loan Total Funded Amount

**\$370.18M**

Good Loan Total Amount Received

**\$435.77M**

Bad Loan Issued



Bad Loan Total Applications

**5.3K**

Bad Loan Total Funded Amount

**\$65.53M**

Bad Loan Total Amount Received

**\$37.28M**

Loan Applications

Fully Paid **32.1K**

Charged Off **5.3K**

Current **1.1K**

Funded Amount

\$351.3...

\$65.53M

\$18.87M

Amount Received

\$411.57M

\$37.28M

\$24.20M

Interest Rate

11.64%

13.88%

15.10%

DTI

13.17%

14.00%

14.72%

## LOAN REPORT ! Overview



SUMMARY

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DETAILS

Grade

A B C  
D E F  
G

purpose

car  
credit card  
Debt consolidation  
educational  
home improvement  
house  
major purchase

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Average DTI

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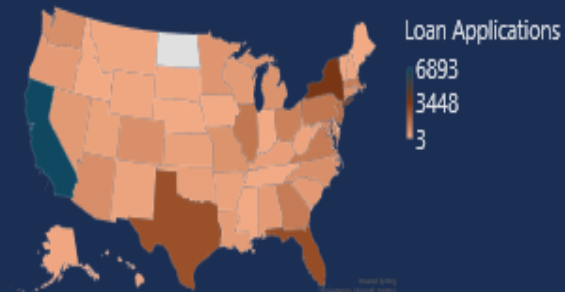
MTD  
13.67%

MOM  
2.7%

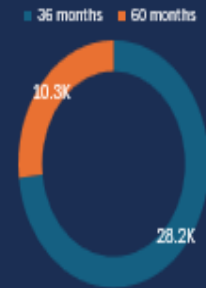
Total Loan Applications by month



Total Loan Applications by state



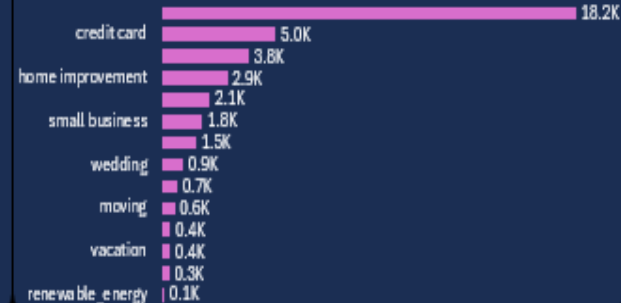
Total Loan Applications by term



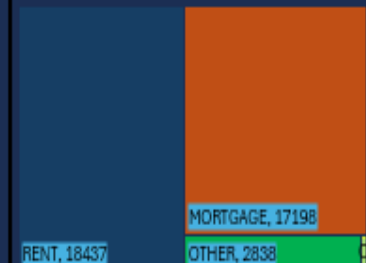
Total Loan Applications by employee length



Total Loan Applications by purpose



Total Loan Applications



# Key Matrices

Total loan applications, Total funded amount, Total amount received, Average of DTI, and Average Interest rate.



## Total Loan Applications

**38.6K**

**MTD**

4.3K

**MOM**

6.9%

## Total Funded Amount

**\$473.04M**

**MTD**

\$58.07M

**MOM**

15.8%

## Total Amount Received

**\$435.72M**

**MTD**

\$53.97M

**MOM**

13.0%

## Average DTI

**13.33%**

**MTD**

13.67%

**MOM**

2.7%

## Avg Interest Rate

**12.05%**

**MTD**

12.36%

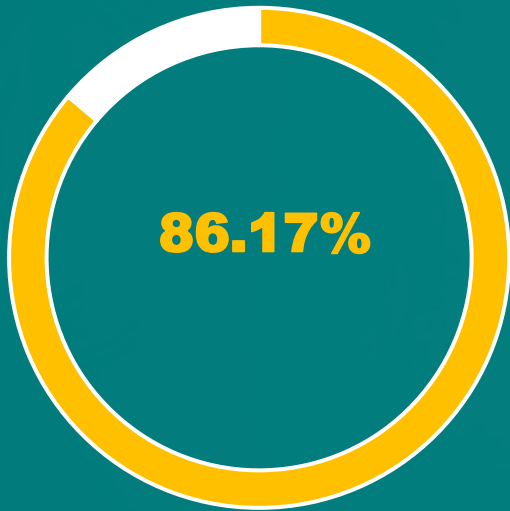
**MOM**

3.5%

- ▶ **38.6k** overall Loan Applications received, resulting in the **\$473.04M** Total Funded Amount and **\$435.75M** Total Amount received.  
Average Interest Rate is **12.05%** and Average DTI is **13.33%**.
- ▶ **4.3k** Loan Applications in December led to **\$58.07M** Total Funded Amount and **53.97%** Total Amount Received.  
**12.36%** Average Interest Rate in December and **13.67%** DTI.
- ▶ In MOM (Month-over-Month), Total Loan Applications increase **6.9%**, Total Funded Amount increased **15.8%** and Total Amount Received increased **13.0%**.  
Average DTI increased **2.7%** and Average Interest Rate increased **3.5%**.

# GOOD LOAN VS BAD LOAN

## Good Loan Issued



Good Loan Total  
Applications

**33.2K**

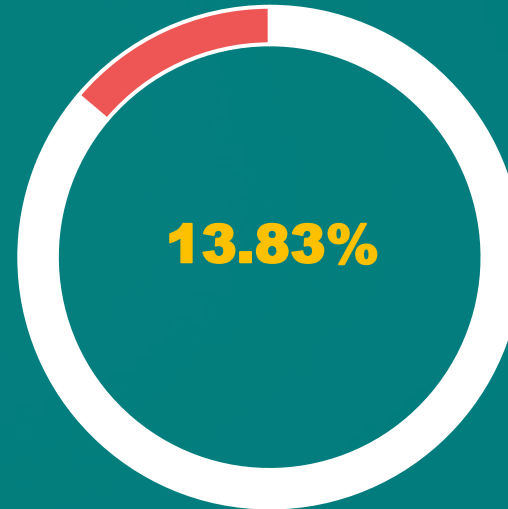
Good Loan Total Funded  
Amount

**\$370.18M**

Good Loan Total Amount  
Received

**\$435.77M**

## Bad Loan Issued



Bad Loan Total Applications

**5.3K**

Bad Loan Total Funded  
Amount

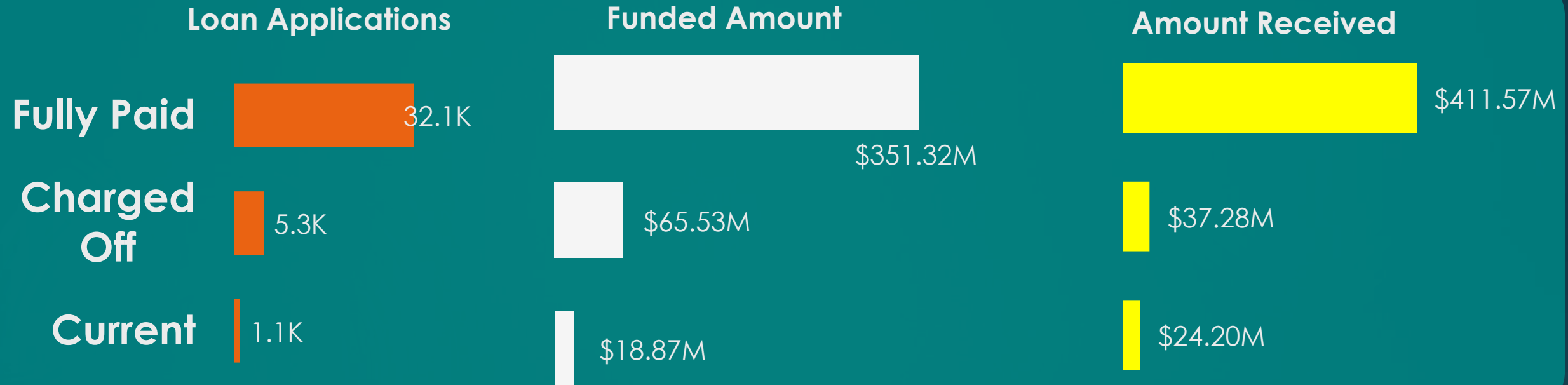
**\$65.53M**

Bad Loan Total Amount  
Received

**\$37.28M**

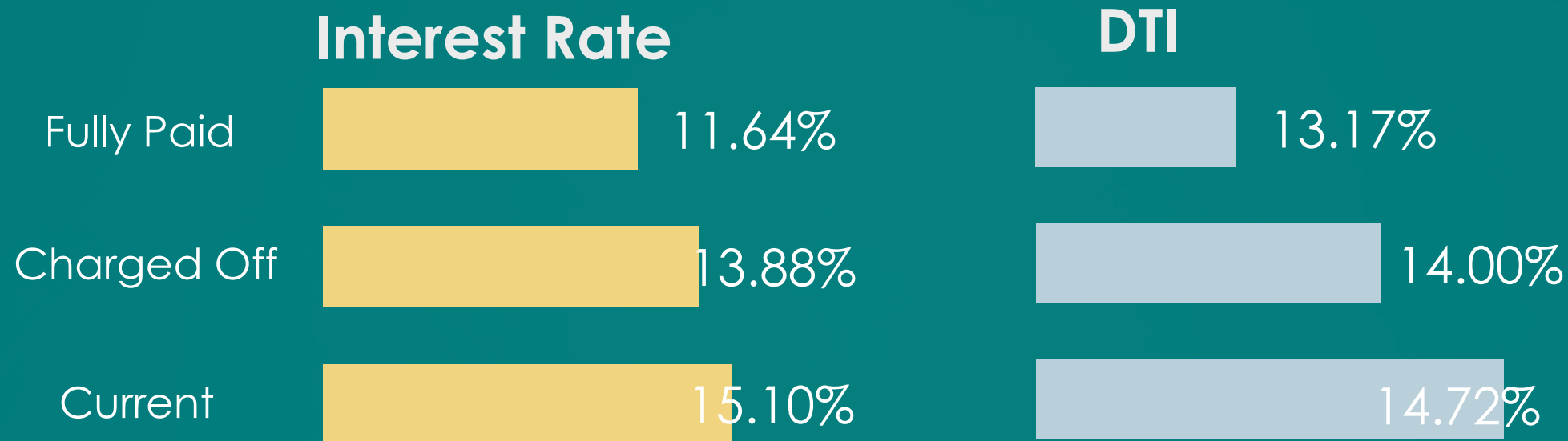


# Loan Status



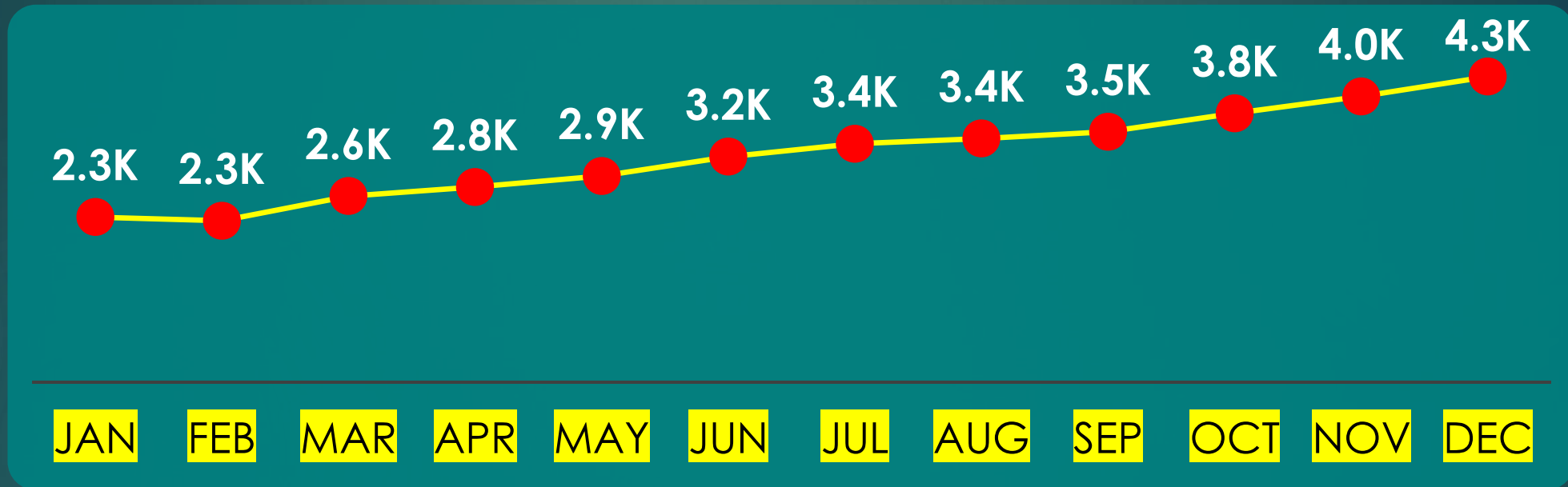
- Most of the results are fully paid but TDI still faces loss in receiving amount.





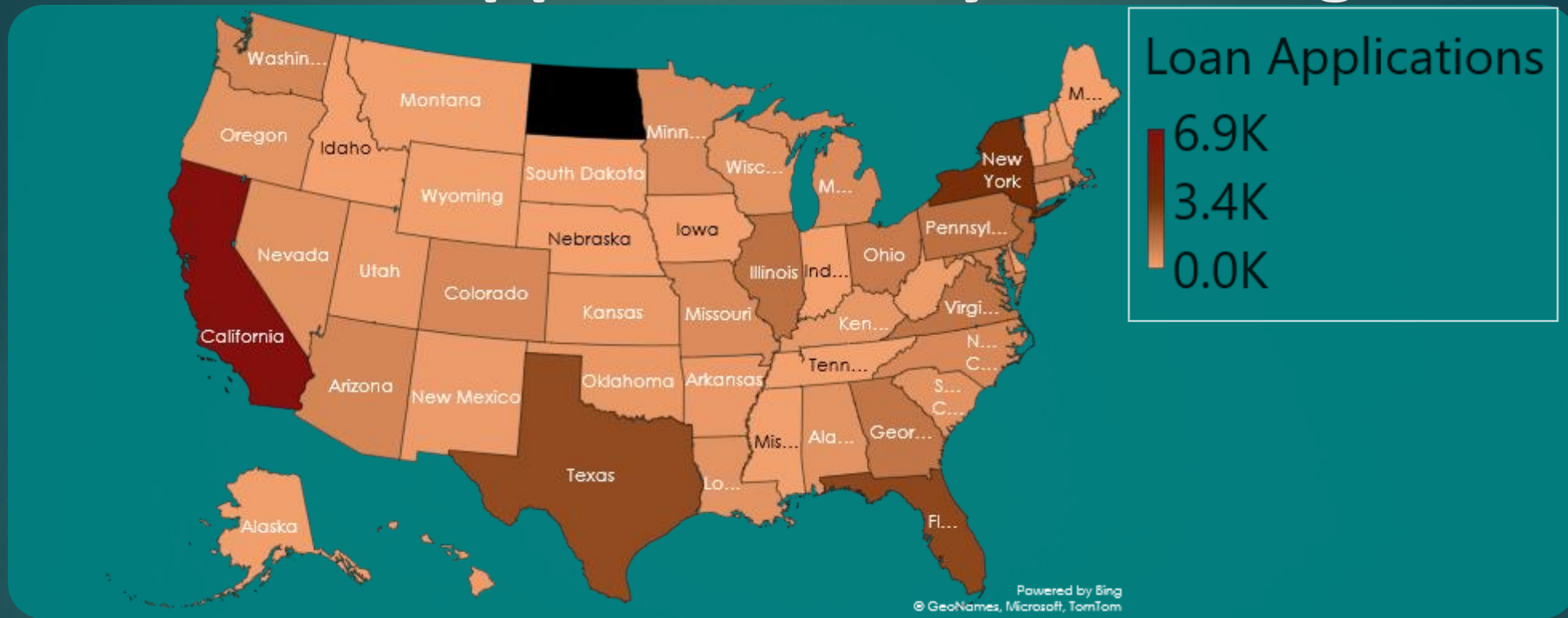
- The DTI ratios of different loan statuses differ slightly, but the Interest Rate ratios of all loan statuses are very different.

# Total Loan Applications by month



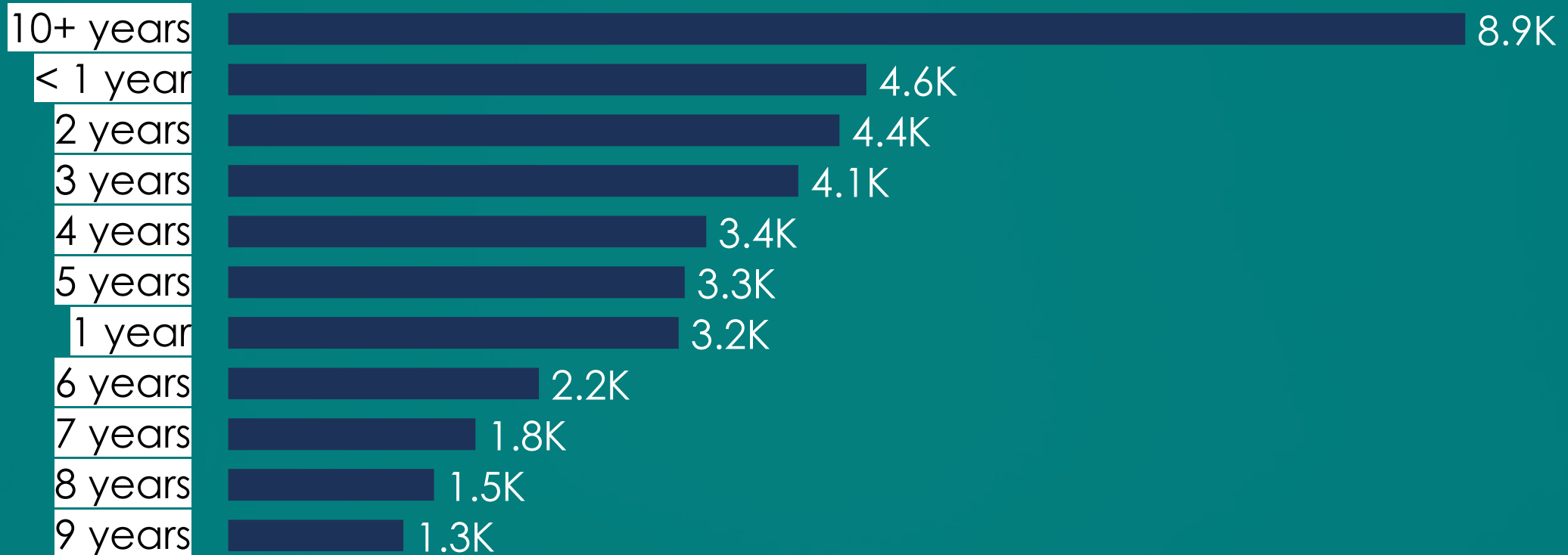
- Started from 2.3k to 2.6k from January to March and gradually increasing every month. November and December are the spike months for receiving Loan Applications.

# Total Loan Applications by state/region



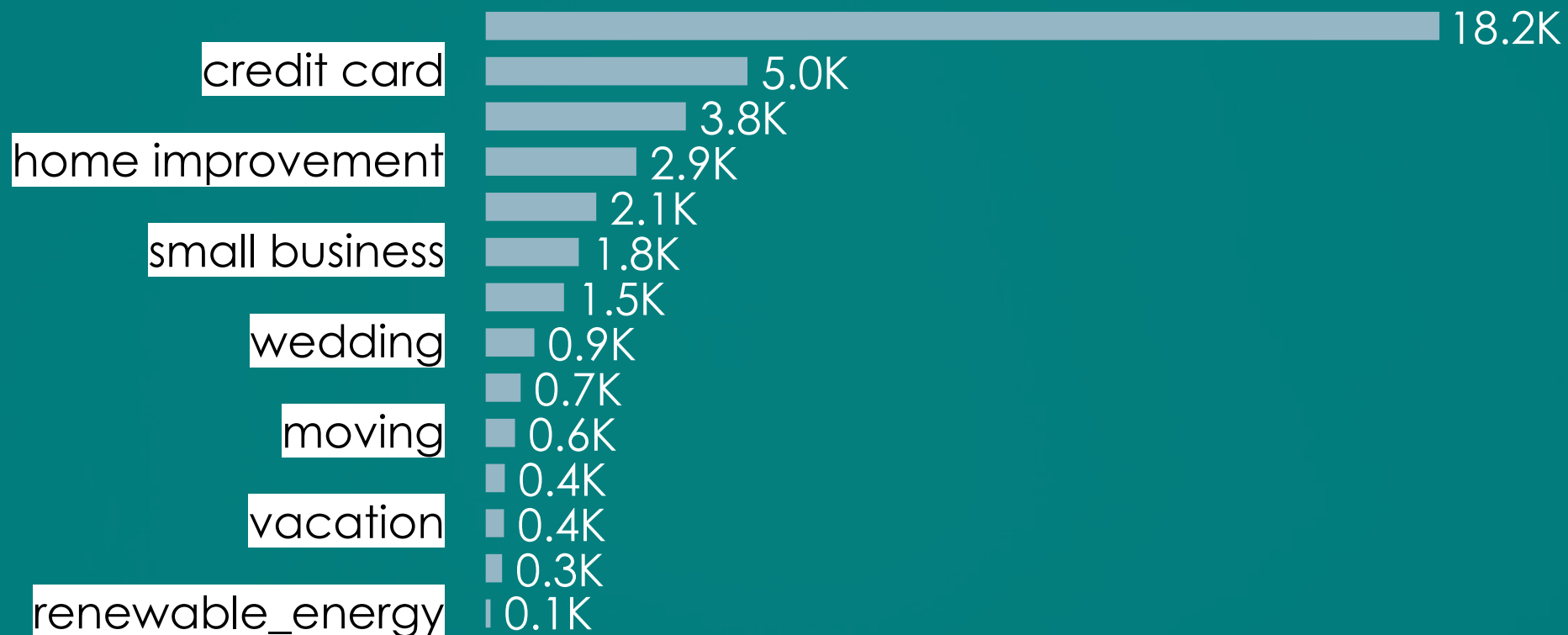
- California and New York has highest amount of Loan Applications.

# Total Loan Applications by employee length



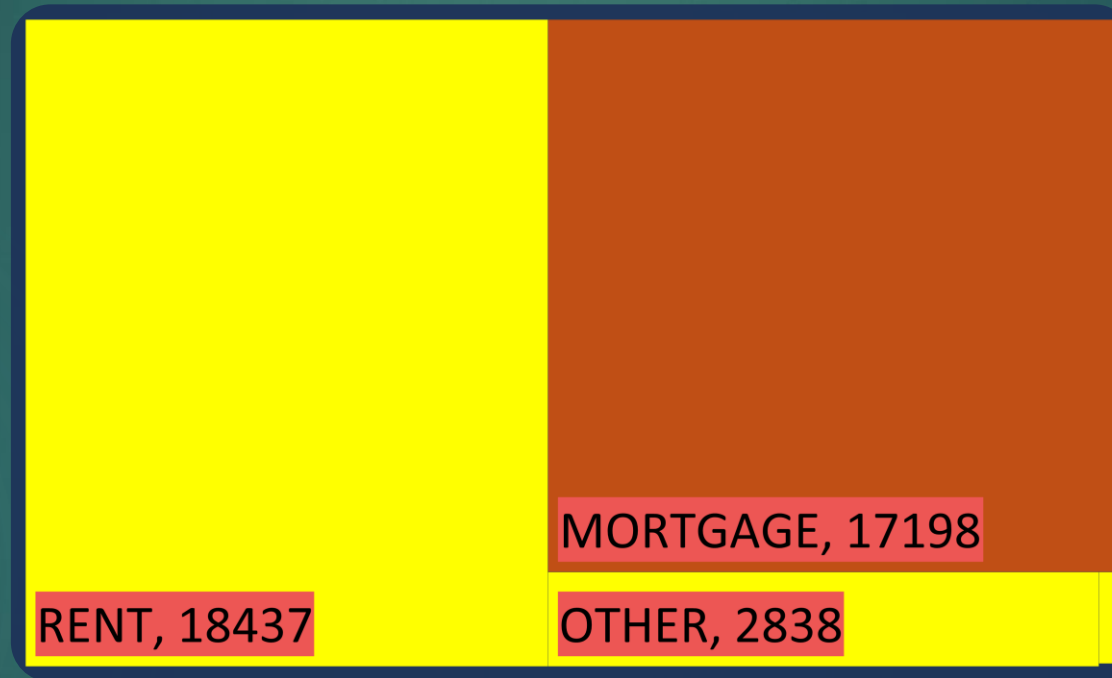
- It's possible that those with 10+ years of experience have more applications due to stable income and the potential to pay it at any time, or the employees have less than 1 year because they need financial support.

# Total Loan Applications by purpose



- The **Credit Card Consolidation** have highest number of Loan Applications (18.2k), indicating people are managing existing debts.

# Total Loan Applications by Home Ownership



- Most Loan Applications come from employees who pay rent for their houses; this may be the reason behind the high amount (18437). And then the Mortgage has a high value (17198); it's possible that they want to buy their own house.

► **Recommendations:**

Increase the amount of Good Loan by providing trusted services and different packages that attract good employees.

Must Implement the strong approval policies and procedures for taking Loan.

Decrease the amount of Bad Loan by using different techniques like taking advance before giving, and sign a contract before Loan, etc.

- **optimizing interest rate:** Adjust rates based on regions and customer segments with strong repayment histories.
- Prepare for seasonal spikes in December with efficient resource allocation and targeted promotions.
- Focus outreach and collections in high-performing states like California, New York, and Texas, and analyze risky regions.