

Start Your Slide

DATA ANALYSIS

BANK LOAN REPORT - PROBLEM STATEMENTS

DASHBOARD 1: SUMMARY

The Summary Dashboard is designed to track and monitor key performance indicators (KPIs) relevant to loan data. Its primary focus is to provide actionable insights into the following metrics:

1. Total Loan Applications: Analyze the total number of loan applications received during a specific period, while monitoring the Month-to-Date (MTD) trends and Month-over-Month (MoM) changes.
2. Total Funded Amount: Understand the total funds disbursed as loans, with a focus on MTD performance and MoM variations to gauge financial trends.
3. Total Amount Received: Track the total repayments received from borrowers, helping to assess cash flow and repayment dynamics.
4. Average Interest Rate: Calculate and analyze the average interest rate across all loans, identifying MoM trends to measure cost fluctuations.
5. Average Debt-to-Income Ratio (DTI): Evaluate borrowers' financial health by analyzing the DTI across loans and monitoring its MoM changes.

DASHBOARD 2: CHARTS

The Charts Dashboard uses a visual-first approach to explore and analyze loan data. It includes the following visualizations:

1. Monthly Trends by Issue Date (Line Chart): Identify seasonality and long-term trends in lending activities to support decision-making.
2. Regional Analysis by State (Filled Map): Explore lending disparities and high-activity regions through state-wise analysis.
3. Loan Term Analysis (Donut Chart): Gain insights into the distribution of loans across varying term lengths.
4. Employee Length Analysis (Bar Chart): Assess how employment history impacts loan approvals and distributions by analyzing employee tenure.
5. Loan Purpose Breakdown (Bar Chart): Understand the reasons behind loan applications by visualizing their purposes.
6. Home Ownership Analysis (Tree Map): Provide a hierarchical overview of how homeownership influences loan applications and disbursements.

DASHBOARD 3: DETAILS

The Details Dashboard is a comprehensive interface offering in-depth insights into loan-related metrics and data points. It consolidates essential information for efficient access and decision-making.

Objective: The primary goal of this dashboard is to provide users with a user-friendly, detailed overview of loan portfolios, borrower profiles, and loan performance. Acting as a one-stop solution, it enables stakeholders to access vital data effortlessly, improving transparency and operational efficiency.



THANK YOU