

A.BANK LOAN SUMMARY

KPI's

1.Total loan Applications:

```
select count(distinct(id)) Total_Loan_Applications from financeloan
```

	Total_Loan_Applications
▶	38576

MTD Loan Application

```
select count(id) MTD_application from financeloan where month(issue_date)=12  
and year(issue_date)=2021|
```

	MTD_application
▶	4314

PMTD Loan Application

```
select count(id) as PMTD_total_application from financial where month(issue_date)=11
```

	PMTD_total_application
▶	4035

2.Total Funded Amount:

```
select sum(loan_amount) as total_Funded_amount from financial
```

	total_Funded_amount
▶	435757075

MTD

```
select sum(loan_amount) as MTDtotal_Funded_amount from financial  
where month(issue_date)=12
```

	total_Funded_amount
▶	53981425

PMTD

```
select sum(loan_amount) as PMTDtotal_Funded_amount from financial  
where month(issue_date)=11 and year(issue_date)=2021
```

	total_Funded_amount
▶	47754825

3.TotalAmountReceived:

```
select sum(total_payment) total_Amount_Recevied from financial
```

	total_Amount_Recevied
▶	473070933

MTD

```
select sum(total_payment) total_Amount_Recevied from financial  
where month(issue_date)=12
```

	total_Amount_Recevied
▶	58074380

PMTD

```
select sum(total_payment) PMTDtotal_Amount_Recevied from financial  
where month(issue_date)=11
```

	PMTDtotal_Amount_Recevied
▶	50132030

4.Average interest rate:

```
select round(avg(int_rate), 5)*100 average_intreset_rate from financial
```

	average_intreset_rate
▶	12.049

MTD

```
select round(avg(int_rate), 5)* 100 MTD_average_intreset_rate from financial  
where month(issue_date)=12
```

	MTD_average_intreset_rate
▶	12.356

PMTD

```
select round(avg(int_rate), 5)* 100 pMTD_average_intreset_rate from financial  
where month(issue_date)=11
```

	pMTD_average_intreset_rate
▶	11.942

5.Average Debt-to-income-ratio(DTI):

```
select round(avg(dt), 4)* 100 avg_dt from financial
```

	avg_dt
▶	13.33

MTD

```
select round(avg(dt), 5)* 100 MTDAvg_dt from financial  
where month(issue_date)=12
```

	MTDAvg_dt
▶	13.666

PMTD

```
select round(avg(dt), 5)* 100 PMTDavg_dt from financial  
where month(issue_date)=11
```

	PMTDavg_dt
▶	13.303

Dashboard: Summary

GOOD LOAN ISSUED:

1.Good Loan percentage:

```
select  
(count( case when loan_status= "Fully Paid" or loan_status="Current" then id END)*100)  
/  
count(id) as good_loan_percentage from financial
```

	good_loan_percentage
▶	86.1753

2.Good loan application:

```
select count(id) good_loan_application from financial  
where loan_status in ('fully paid','current');
```

	good_loan_application
▶	33243

3.Good loan funded amount:

```
select sum(loan_amount) good_loan_funded_amount from financial  
where loan_status in ('fully paid','current');
```

	good_loan_funded_amount
▶	370224850

4.Good Loan total received amount:

```
select sum(total_payment) good_loan_total_received_amount from financial  
where loan_status in ('fully paid','current');
```

	good_loan_total_received_amount
▶	435786170

BAD LOAN ISSUE:

1.Totalpercentage:

```
select  
(count( case when loan_status= 'charged off' then id END)*10  
/  
count(id) as bad_loan_percentage from financial;
```

	bad_loan_percentage
▶	13.8247

2.bad loan application:

```
select count(id) bad_loan_application from financial  
where loan_status='charged off';
```

	bad_loan_application
▶	5333

3.Bad loan funded amount:

```
select sum(loan_amount) bad_loan_funded_amount from financial  
where loan_status in ('charged off');
```

	bad_loan_funded_amount
▶	65532225

4.bad loan received amount:

```
select sum(total_payment) bad_loan_total_received_amount from financial  
where loan_status in ('charged off');
```

	bad_loan_total_received_amount
▶	37284763

LOAN STATUS:

```
select loan_status,
count(id) Total_Application,
sum(total_payment) TotalAmountRecevied,
sum(loan_amount) TotalAmountFunded,
round(avg(int_rate*100),2) Intreset_Rate,
round(avg(dt*100),2) DTI
FROM financial
group by loan_status;
```

	loan_status	Total_Application	TotalAmountRecevied	TotalAmountFunded	Intreset_Rate	DTI
▶	Charged Off	5333	37284763	65532225	13.88	14
	Fully Paid	32145	411586256	351358350	11.64	13.17
	Current	1098	24199914	18866500	15.1	14.72

MTD for loan status:

```
SELECT
loan_status,
sum(total_payment) as MTD_Totatl_Amount_Recevied,
sum(loan_amount) MTD_Totatl_Amount_Funded
from financial where MONTH(ISSUE_DATE)=12
group by loan_status;
```

	loan_status	MTD_Totatl_Amount_Recevied	MTD_Totatl_Amount_Funded
▶	Fully Paid	47815851	41302025
	Charged Off	5324211	8732775
	Current	4934318	3946625

Dashboard 2:OverView

Charts:

1.Monthly Trends by issue date:

```
select
month(issue_date),
monthname(issue_date) Month_Name,
count(id) Total_loan_application,
sum(loan_amount) Total_funded_amount,
sum(total_payment) Total_amount_recevied
from financial
group by monthname(issue_date),month(issue_date)
order by month(issue_date);
```

	month(issue_date)	Month_Name	Total_loan_application	Total_funded_amount	Total_amount_recevied
▶	1	January	2332	25031650	27578836
	2	February	2279	24647825	27717745
	3	March	2627	28875700	32264400
	4	April	2755	29800800	32495533
	5	May	2911	31738350	33750523
	6	June	3184	34161475	36164533
	7	July	3366	35813900	38827220
	8	August	3441	38149600	42682218
	9	September	3536	40907725	43983948
	10	October	3796	44893800	49399567
	11	November	4035	47754825	50132030
	12	December	4314	53981425	58074380

2.Regional Analysis by state:

```
select
address_state,
count(id) Total_loan_application,
sum(loan_amount) Total_funded_amount,
sum(total_payment) Total_amount_recevied
from financial
group by address_state
order by address_state desc;
```

	address_state	Total_loan_application	Total_funded_amount	Total_amount_recevied
▶	WY	79	890750	1046050
	WV	167	1830525	1991936
	WI	446	5070450	5485161
	WA	805	8855525	9531739
	VT	54	504100	534973
	VA	1375	15982650	17711443
	UT	252	2849225	2952412
	TX	2664	31236650	34392715
	TN	17	162175	141522
	SD	63	606150	656514
	SC	464	5080475	5462458
	RI	196	1883025	2001774
	PA	1482	15826525	17462908

3.Loa n term analysis:

```
select term,
count(id) Total_loan_application,
sum(loan_amount) Total_funded_amount,
sum(total_payment) Total_amount_recevied
from financial group by term order by term ;
```

	term	Total_loan_application	Total_funded_amount	Total_amount_recevied
▶	36 months	28237	273041225	294709458
	60 months	10339	162715850	178361475

4.employee length analysis:

```
select emp_length,
count(id) Total_loan_application,
sum(loan_amount) Total_funded_amount,
sum(total_payment) Total_amount_recevied
from financial group by emp_length order by emp_length ;
```

	emp_length	Total_loan_application	Total_funded_amount	Total_amount_recevied
▶	< 1 year	4575	44210625	47545011
	1 year	3229	32883125	35498348
	10+ y	8870	116115950	125871616
	2 years	4382	44967975	49206961
	3 years	4088	43937850	47551832
	4 years	3428	37600375	40964850
	5 years	3273	36973625	40397571
	6 years	2228	25612650	27908658
	7 years	1772	20811725	22584136
	8 years	1476	17558950	19025777
	9 years	1255	15084225	16516173

5.loan purpose breakdown:

```
select purpose,  
count(id) Total_loan_application,  
sum(loan_amount) Total_funded_amount,  
sum(total_payment) Total_amount_recevied  
from financial group by purpose order by count(id) desc;
```

purpose	Total_loan_application	Total_funded_amount	Total_amount_recevied
Debt consolidation	18214	232459675	253801871
credit card	4998	58885175	65214084
other	3824	31155750	33289676
home improvement	2876	33350775	36380930
major purchase	2110	17251600	18676927
small business	1776	24123100	23814817
car	1497	10223575	11324914
wedding	928	9225800	10266856
medical	667	5533225	5851372
moving	559	3748125	3999899
house	366	4824925	5185538
vacation	352	1967950	2116738
educational	315	2161650	2248380
renewable_energy	94	845750	898931

6.home ownership analysis:

```
select home_ownership,  
count(id) Total_loan_application,  
sum(loan_amount) Total_funded_amount,  
sum(total_payment) Total_amount_recevied  
from financial group by home_ownership order by count(id) desc;
```

home_ownership	Total_loan_application	Total_funded_amount	Total_amount_recevied
RENT	18439	185768475	201823056
MORTGAGE	17198	219329150	238474438
OWN	2838	29597675	31729129
OTHER	98	1044975	1025257
NONE	3	16800	19053

Dashboard3: overview

Grid view :whole dataset in excel format

