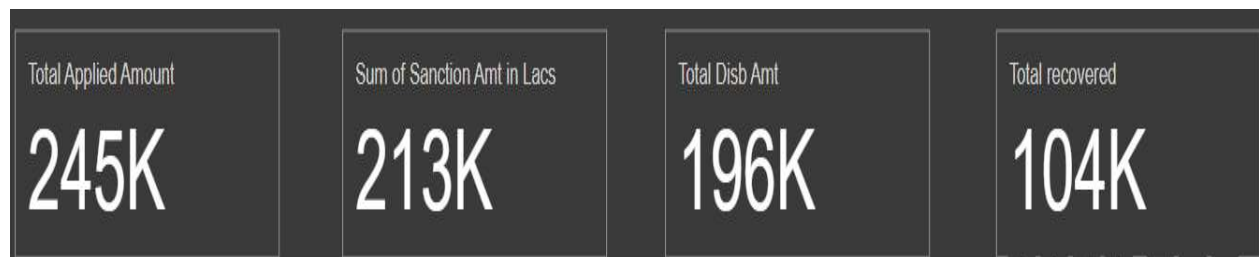


# Trends in Loan Application Analysis: Data Insights and Observations

## Introduction

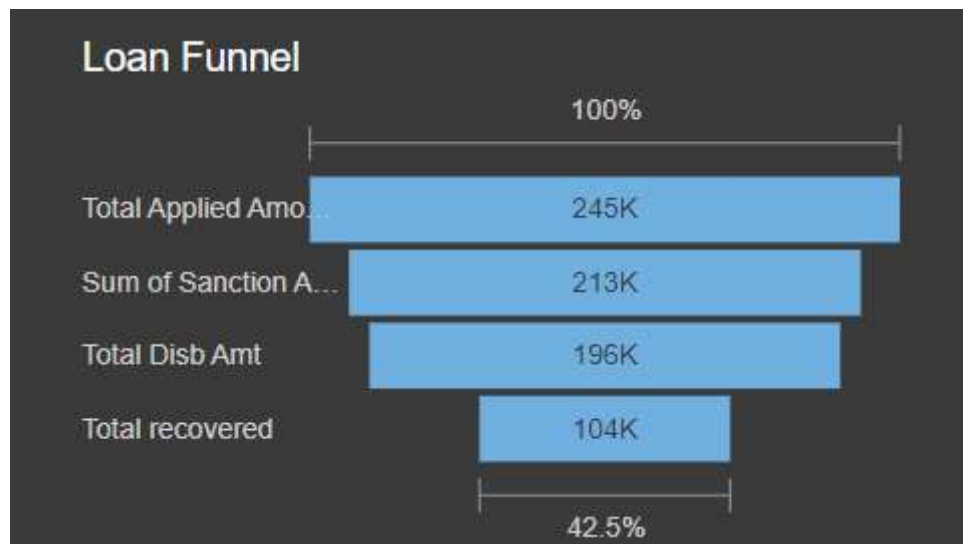
The dashboard provides a comprehensive visualization of key performance indicators related to loan applications, disbursements, and recoveries. It allows stakeholders to track loan progress from the point of application through to recovery, helping to understand the efficacy of various loan products and sales channels. By analyzing trends over time and comparing product types and channels, the dashboard highlights important metrics that can inform strategic decisions for optimizing loan processes, enhancing recovery rates, and refining product offerings. This report delves into the data displayed, providing insights into overall performance and areas for improvement.

## Key Metrics Overview (Top Section)



- **Total Applied Amount:** 245K
  - This metric represents the total value of loan applications submitted, totaling 245K.
- **Sum of Sanction Amount:** 213K
  - Out of the total applications, loans worth 213K have been sanctioned.
- **Total Disbursed Amount:** 196K
  - From the sanctioned loans, 196K has been disbursed, reflecting actual loan distribution.
- **Total Recovered:** 104K
  - Of the disbursed loans, 104K has been recovered, indicating repayment amounts.

## Loan Funnel

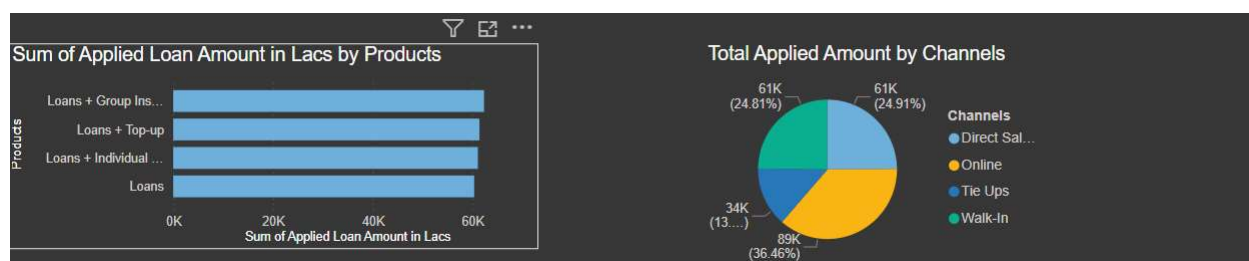


- The funnel visualizes the progression of loans from application to recovery:
  - **Applied Loans (245K) > Sanctioned (213K) > Disbursed (196K) > Recovered (104K).**
- The funnel narrows down, showing the loan recovery rate at around **42.5%**.

## Loan Application Trend by Year, Quarter, and Month



- The line graph shows the trend of loan applications over time, from **January 2017 to July 2019**.
- The pattern shows fluctuations, with peaks and drops across months.
- Notable spikes can be observed around **July 2019**, showing a sharp rise in total applications.



## Sum of Applied Loan Amount in Lacs by Products

- This horizontal bar chart divides the total loan applications by different product types:
  - Loans + Group Insurance:** ~60K
  - Loans + Top-up:** ~55K
  - Loans + Individual Insurance:** ~50K
  - Loans (Standalone):** ~45K
- The most applied product appears to be loans with group insurance.

## Total Applied Amount by Channels

- This pie chart illustrates the loan applications broken down by channels:
  - Direct Sales:** 61K (24.81%)
  - Online:** 61K (24.91%)
  - Tie Ups:** 89K (36.46%)
  - Walk-In:** 34K (13.81%)
- Tie Ups** is the largest contributor at 36.46%, followed by **Direct Sales** and **Online** channels which are nearly equal.

## Insights:

- The loan recovery rate stands at 42.5%, which highlights an area for improvement in collections.
- There's a significant variance in loan applications across different products, with group insurance and top-up loans being the most popular.
- The **Tie Ups** channel brings in the highest number of applications, while **Walk-In** channels are the least utilized.
- Loan application trends show considerable fluctuation over time, suggesting external market factors or internal strategies may have influenced these peaks and troughs.

This dashboard provides a clear overview of the loan portfolio, offering actionable insights into loan product popularity, the performance of sales channels, and trends over time.

**Conclusion :**

The loan dashboard reveals a recovery rate of 42.5%, highlighting the need for better collection strategies. Loans with group insurance and top-up options are the most popular products, while the **Tie Ups** channel contributes the most applications at 36.46%. Fluctuations in loan application trends suggest external factors or internal strategies are influencing demand. Key takeaways include the need to improve recovery rates, focus on popular loan products, and optimize sales channels for better loan process efficiency and profitability.