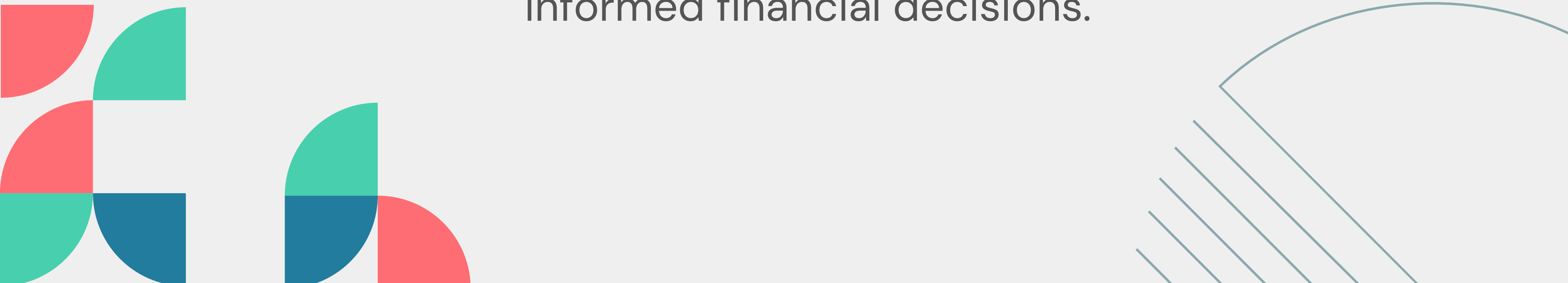# BANK LOAN ANALYSIS

PROJECT INTRODUCTION

Bank loans are a crucial financial tool that enables individuals and businesses to achieve their goals and manage financial needs. However, it's essential for borrowers to understand the terms, costs, and responsibilities associated with loans to make informed financial decisions.

DATA MODEL
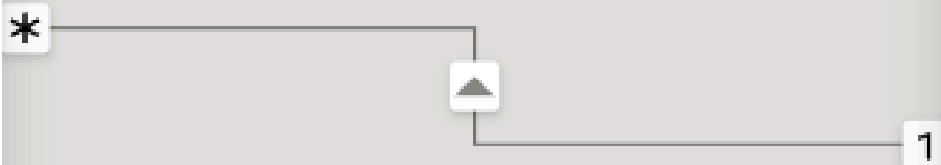
QUESTIONS FOR SUMMARY DASHBOARD

Total Loan Applications : *We need to calculate the total number of loan applications received during a specified period. Additionally, it is essential to monitor the Month-to-Date (MTD) Loan Applications and track changes Month-over-Month (MoM).*

Total Funded Amount : *Understanding the total amount of funds disbursed as loans is crucial. We also want to keep an eye on the MTD Total Funded Amount and analyse the Month-over-Month (MoM) changes in this metric.*

Total Amount Received : *Tracking the total amount received from borrowers is essential for assessing the bank's cash flow and loan repayment. We should analyse the Month-to-Date (MTD) Total Amount Received and observe the Month-over-Month (MoM) changes.*

Average Interest Rate : *Calculating the average interest rate across all loans, MTD, and monitoring the Month-over-Month (MoM) variations in interest rates will provide insights into our lending portfolio's overall cost.*

Average Debt-to-Income Ratio (DTI) : *Evaluating the average DTI for our borrowers helps us gauge their financial health. We need to compute the average DTI for all loans, MTD, and track Month-over-Month (MoM) fluctuations.*

QUESTIONS FOR SUMMARY DASHBOARD

GOOD LOAN VS BAD LOAN

Good Loan Application Percentage	*Bad Loan Application Percentage*
Good Loan Applications	*Bad Loan Applications*
Good Loan Funded Amount	*Bad Loan Funded Amount*
Good Loan Total Received Amount	*Bad Loan Total Received Amount*

LOAN STATUS

In order to gain a comprehensive overview of our lending operations and monitor the performance of loans, we aim to create a grid view report categorized by 'Loan Status.' By providing insights into metrics such as 'Total Loan Applications,' 'Total Funded Amount,' 'Total Amount Received,' 'Month-to-Date (MTD) Funded Amount,' 'MTD Amount Received,' 'Average Interest Rate,' and 'Average Debt-to-Income Ratio (DTI),' this grid view will empower us to make data-driven decisions and assess the health of our loan portfolio.

LOAN STATUS

Loan Status	Total Loan Applications	Total Funded Amount	Total Amount Received	MTD Funded Amount	MTD Total Amount Received	Avg Interest Rate	Avg DTI
Current	1098	$1,88,66,500	$2,41,99,914	$39,46,625	$49,34,318	15.10%	14.72%
Charged Off	5333	$6,55,32,225	$3,72,84,763	$87,32,775	$53,24,211	13.88%	14.00%
Fully Paid	32145	$35,13,58,350	$41,15,86,256	$4,13,02,025	$4,78,15,851	11.64%	13.17%
Grand Total	38576	$43,57,57,075	$47,30,70,933	$5,39,81,425	$5,80,74,380	12.05%	13.33%

BANK LOAN REPORT | SUMMARY

Total Loan Applications	
38.6K	
MTD	MoM
4.3K	6.9%

Total Funded Amount	
$435.8M	
MTD	MoM
$54.0M	13.0%

Total Amount Received	
$473.1M	
MTD	MoM
$58.1M	15.8%

Average Interest Rate	
12.0%	
MTD	MoM
12.4%	3.5%

Average DTI	
13.3%	
MTD	MoM
13.7%	2.7%

Navigation
- Summary
- Overview
- Details

State
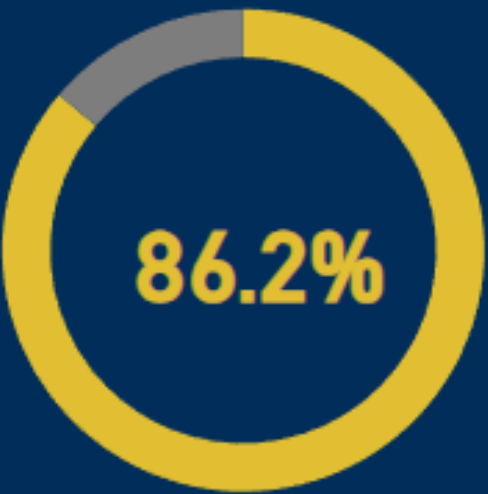All

Grade
All

Purpose
All

GOOD LOAN ISSUED

86.2%

Good Loan Applications
33.2K

Good Loan Funded Amount
$370.2M

Good Loan Received Amount
$435.8M

BAD LOAN ISSUED

13.8%

Bad Loan Applications
5.3K

Bad Loan Funded Amount
$65.5M

OCT

Bad Loan Received Amount
$37.3M

LOAN STATUS

Loan Status	Total Loan Applications	Total Funded Amount	Total Amount Received	MTD Funded Amount	MTD Total Amount Received	Avg Interest Rate	Avg DTI
Current	1098	$1,88,66,500	$2,41,99,914	$39,46,625	$49,34,318	15.10%	14.72%
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Grand Total	38576	$43,57,57,075	$47,30,70,933	$5,39,81,425	$5,80,74,380	12.05%	13.33%

QUESTIONS FOR OVERVIEW DASHBOARD

Monthly Trends by Issue Date (Line Chart) : *To identify seasonality and long-term trends in lending activities.*

Regional Analysis by State (Filled Map) : *To identify regions with significant lending activity and assess regional disparities.*

Loan Term Analysis (Donut Chart) : *To allow the client to understand the distribution of loans across various term lengths.*

Employee Length Analysis (Bar Chart) : *How lending metrics are distributed among borrowers with different employment lengths, helping us assess the impact of employment history on loan applications.*

Loan Purpose Breakdown (Bar Chart) : *Will provide a visual breakdown of loan metrics based on the stated purposes of loans, aiding in the understanding of the primary reasons borrowers seek financing.*

Home Ownership Analysis (Tree Map) : *For a hierarchical view of how home ownership impacts loan applications and disbursements.*

BANK LOAN REPORT | OVERVIEW

Total Loan Applications	Total Funded Amount	Total Amount Received	Average Interest Rate	Average DTI
38.6K	**$435.8M**	**$473.1M**	**12.0%**	**13.3%**
MTD · MoM	MTD · MoM	MTD · MoM	MTD · MoM	MTD · MoM
4.3K · 6.9%	$54.0M · 13.0%	$58.1M · 15.8%	12.4% · 3.5%	13.7% · 2.7%

Summary

Overview

Details

Select Measure

Total Loan Applications ⌄

State

All ⌄

Grade

All ⌄

Good Vs Bad Loan

All ⌄

Total Loan Applications by Month

- Jan 2.3K
- Feb 2.3K
- Mar 2.6K
- Apr 2.8K
- May 2.9K
- Jun 3.2K
- Jul 3.4K
- Aug 3.4K
- Sep 3.5K
- Oct 3.8K
- Nov 4.0K
- Dec 4.3K
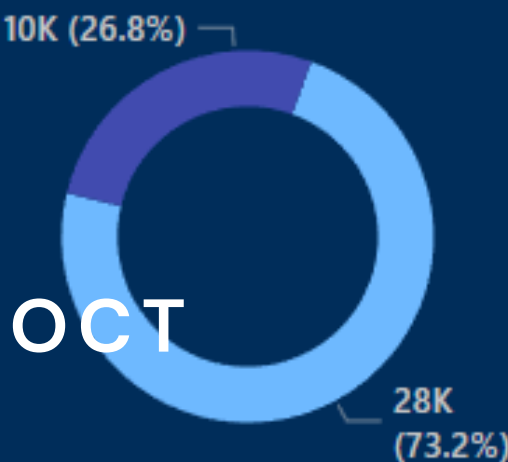
Total Loan Applications by State
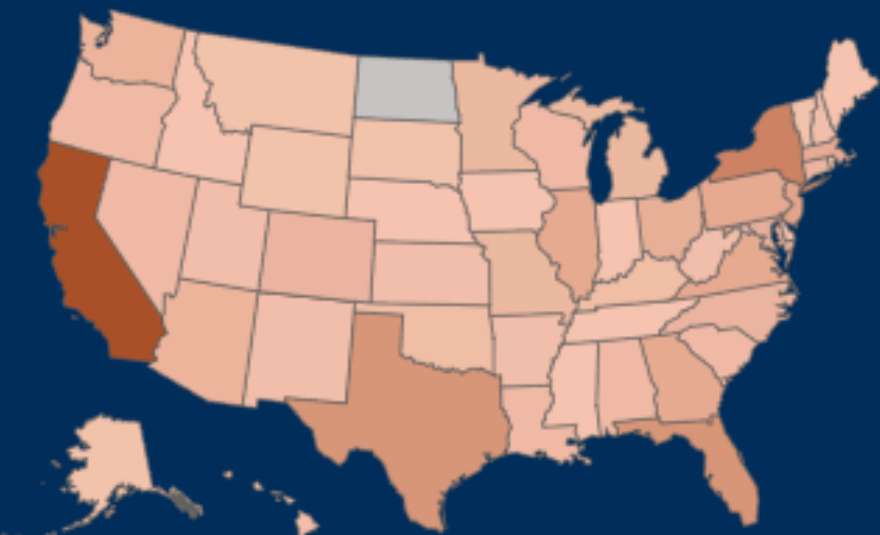
Total Loan Applications by Term

● 36 months   ● 60 months

10K (26.8%)

OCT

28K (73.2%)

Total Loan Applications by Employee Length

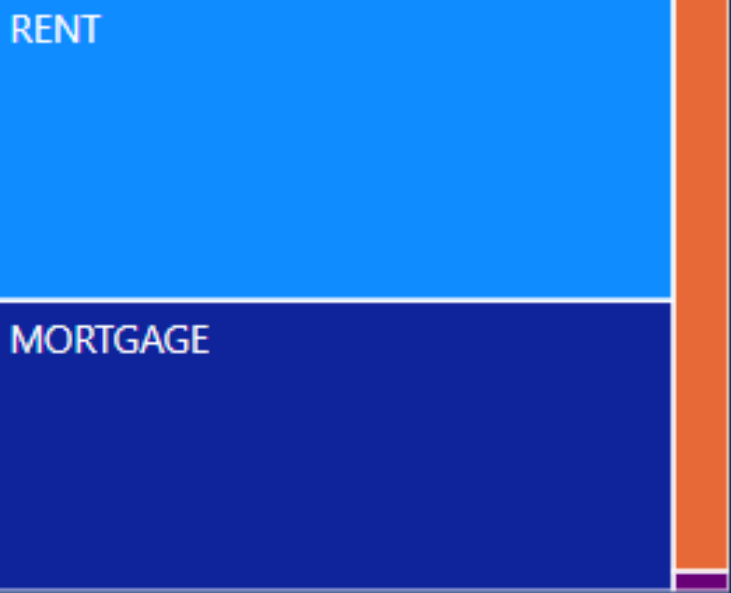| Employee Length	Value
10+ years	8.9K
< 1 year	4.6K
2 years	4.4K
3 years	4.1K
4 years	3.4K
5 years	3.3K
1 year	3.2K
6 years	2.2K
7 years	1.8K

Total Loan Applications by purpose

Purpose	Value
Debt consoli...	18K
credit card	5K
other	4K
home impro...	3K
major purch...	2K
small business	2K
car	1K
wedding	1K
medical	1K

Total Loan Applications by Home Ownership

RENT

MORTGAGE

BANK LOAN REPORT | DETAILS

	Total Loan Applications		Total Funded Amount		Total Amount Received		Average Interest Rate		Average DTI	
	38.6K		**$435.8M**		**$473.1M**		**12.0%**		**13.3%**	
	MTD	MoM	MTD	MoM	MTD	MoM	MTD	MoM	MTD	MoM
	4.3K	6.9%	$54.0M	13.0%	$58.1M	15.8%	12.4%	3.5%	13.7%	2.7%

Navigation

- Summary
- Overview
- **Details**

State

| All ▼ |

Grade

| All ▼ |

Good Vs Bad
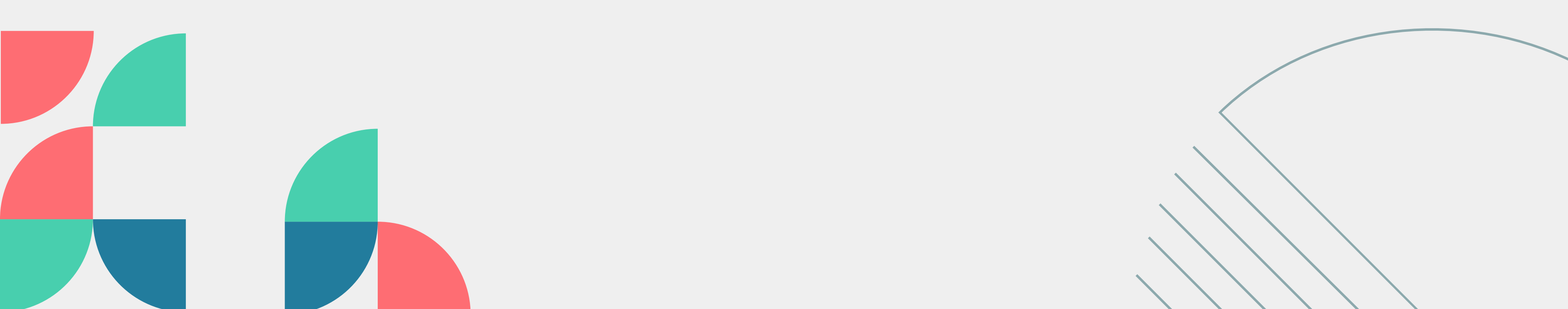
| All ▼ |

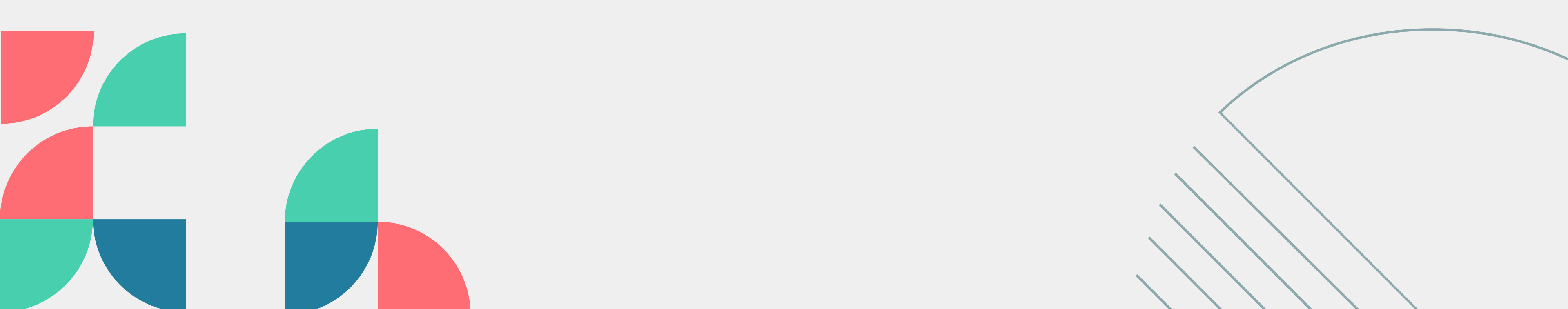| id	Purpose	Home Ownership	Grade ▲	Sub Grade	Issue Date	Funded Amount	Interest Rate	Installment	Amount Received
61390	credit card	MORTGAGE	A	A5	10 February 2021	$4,000	0.08	125.13	$4,452
67503	Debt consolidation	MORTGAGE	A	A4	09 October 2021	$10,000	0.09	316.11	$11,280
68163	small business	MORTGAGE	A	A3	10 February 2021	$3,000	0.07	92.82	$3,342
68381	Debt consolidation	RENT	A	A5	08 March 2021	$6,625	0.09	209.54	$7,542
69001	credit card	MORTGAGE	A	A5	09 September 2021	$15,000	0.09	476.58	$17,136
69251	other	MORTGAGE	A	A3	08 May 2021	$6,000	0.08	181.02	$6,784
69828	other	OWN	A	A5	08 March 2021	$15,000	0.09	474.42	$17,208
69990	credit card	RENT	A	A5	10 February 2021	$15,500	0.08	484.85	$17,438
84918	other	MORTGAGE	A	A2	07 September 2021	$5,000	0.07	155.38	$5,200
88854	house	RENT	A	A2	07 August 2021	$5,000	0.07	155.38	$5,174
90376	other	MORTGAGE	A	A2	07 July 2021	$5,000	0.07	155.38	$5,174
90395	Debt consolidation	MORTGAGE	A	A4	07 July 2021	$5,000	0.08	156.84	$5,272
90966	home improvement	MORTGAGE	A	A2	07 July 2021	$5,000	0.07	155.38	$5,174
92187	home improvement	MORTGAGE	A	A4	07 July 2021	$2,500	0.08	78.42	$2,823
92440	vacation	MORTGAGE	A	A2	07 July 2021	$5,000	0.07	155.38	$5,594
92507	credit card	OWN	A	A2	07 July 2021	$5,000	0.07	155.38	$5,594
92676	home improvement	MORTGAGE	A	A4	07 July 2021	$5,000	0.08	156.84	$5,646
93061	Debt consolidation	MORTGAGE	A	A2	07 July 2021	$5,000	0.07	155.38	$5,594
96844	credit card	MORTGAGE	A	A5	07 July 2021	$5,300	0.08	167.02	$6,013

OBJECTIVE

The primary objective of the **Details Dashboard** is to provide a comprehensive and user-friendly interface for accessing vital loan data. It will serve as a one-stop solution for users seeking detailed insights into our loan portfolio, borrower profiles, and loan performance.

DETAILS DASHBOARD

'**Details Dashboard**' provides a consolidated view of all the essential information within our loan data. This Details Dashboard aims to offer a holistic snapshot of key loan-related metrics and data points, enabling users to access critical information efficiently.

THANK YOU