



- **Key Performance Indicators (KPIs) Requirements:**

**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.

- **Good Loan v Bad Loan KPI's**

**Good Loan:**

1. Good Loan Application Percentage
2. Good Loan Applications

3. Good Loan Funded Amount
4. Good Loan Total Received Amount

**Bad Loan:**

1. Bad Loan Application Percentage
2. Bad Loan Applications
3. Bad Loan Funded Amount
4. Bad Loan Total Received Amount

- **Loan Status Grid View**

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.



- **Chart**

**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.

- **Metrics to be shown:**

Total Loan Applications

Total Funded Amount

Total Amount Received

| BANK LOAN REPORT   DETAILS   |                         |                    |                       |       |                       |                             |                    |          |                    |                 |
|--|-------------------------|--------------------|-----------------------|-------|-----------------------|-----------------------------|--------------------|----------|--------------------|-----------------|
|  <div>Summary</div> <div>Overview</div> <div>Details</div> <div>State</div> <div>Grade</div> <div>Good &amp; Bad Loan</div> | Total Loan Applications |                    | Total Funded Amount   |       | Total Amount Received |                             | Avg Interest Rate  |          | Avg DTI            |                 |
|  | 38.6K                   |                    | \$435.8M              |       | 473.1M                |                             | 12.05%             |          | 13.33%             |                 |
|  | MTD 4.3K MoM 6.9%       |                    | MTD \$54.0M MoM 13.0% |       | MTD \$58.1M MoM 15.8% |                             | MTD 12.4% MoM 3.5% |          | MTD 13.7% MoM 2.7% |                 |
|  | id                      | Purpose            | Home Ownership        | Grade | Sub Grade             | Issue Date                  | Funded Amount      | Int Rate | Installment        | Amount Received |
|  | 1077501                 | credit card        | RENT                  | B     | B2                    | Saturday, December 11, 2021 | \$5,000            | 0.11     | 162.87             | 5863            |
|  | 1077430                 | car                | RENT                  | C     | C4                    | Thursday, February 11, 2021 | \$2,500            | 0.15     | 59.83              | 1009            |
|  | 1077175                 | small business     | RENT                  | C     | C5                    | Saturday, December 11, 2021 | \$2,400            | 0.16     | 84.33              | 3006            |
|  | 1076863                 | other              | RENT                  | C     | C1                    | Saturday, December 11, 2021 | \$10,000           | 0.13     | 339.31             | 12232           |
|  | 1075358                 | other              | RENT                  | B     | B5                    | Saturday, December 11, 2021 | \$3,000            | 0.13     | 67.79              | 3513            |
|  | 1075269                 | wedding            | RENT                  | A     | A4                    | Saturday, December 11, 2021 | \$5,000            | 0.08     | 156.46             | 5632            |
|  | 1072053                 | car                | RENT                  | E     | E1                    | Friday, January 01, 2021    | \$3,000            | 0.19     | 109.43             | 3939            |
|  | 1071795                 | small business     | OWN                   | F     | F2                    | Saturday, December 11, 2021 | \$5,600            | 0.21     | 152.39             | 646             |
|  | 1071570                 | other              | RENT                  | B     | B5                    | Saturday, December 11, 2021 | \$5,375            | 0.13     | 121.45             | 1476            |
|  | 1070078                 | Debt consolidation | OWN                   | C     | C3                    | Saturday, December 11, 2021 | \$6,500            | 0.15     | 153.45             | 7678            |
|  | 1069971                 | major purchase     | MORTGAGE              | A     | A1                    | Saturday, December 11, 2021 | \$3,600            | 0.06     | 109.57             | 3785            |
|  | 1069908                 | Debt consolidation | OWN                   | B     | B5                    | Saturday, December 11, 2021 | \$12,000           | 0.13     | 402.54             | 13948           |
|  | 1069866                 | credit card        | RENT                  | B     | B1                    | Saturday, December 11, 2021 | \$3,000            | 0.10     | 96.68              | 3480            |
|  | 1069799                 | Debt consolidation | MORTGAGE              | B     | B3                    | Saturday, December 11, 2021 | \$4,000            | 0.12     | 132.31             | 4486            |
|  | 1069759                 | Debt consolidation | RENT                  | D     | D1                    | Saturday, December 11, 2021 | \$1,000            | 0.16     | 35.31              | 1271            |
|  | 1069742                 | Debt consolidation | RENT                  | A     | A1                    | Saturday, December 11, 2021 | \$9,200            | 0.06     | 280.01             | 9460            |
|  | 1069740                 | Debt consolidation | RENT                  | C     | C4                    | Saturday, December 11, 2021 | \$20,250           | 0.15     | 484.63             | 27679           |
|  | 1069710                 | credit card        | OWN                   | B     | B3                    | Saturday, December 11, 2021 | \$10,000           | 0.12     | 330.76             | 11907           |
|  | 1069700                 | Debt consolidation | RENT                  | B     | B3                    | Saturday, December 11, 2021 | \$10,000           | 0.12     | 330.76             | 11541           |
|  | 1069697                 | credit card        | MORTGAGE              | B     | B1                    | Saturday, December 11, 2021 | \$15,000           | 0.10     | 483.38             | 15824           |

## GRID

Need for a comprehensive 'Details Dashboard' that 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.

### 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.