**BANK LOAN REPORT**

**PROBLEM STATEMENT**

**DASHBOARD 1: SUMMARY**

"In order to monitor and assess our bank's lending activities and performance, we need to create a comprehensive Bank Loan Report. This report aims to provide insights into key loan-related metrics and their changes over time. The report will help us make data-driven decisions, track our loan portfolio's health, and identify trends that can inform our lending strategies.

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

1. **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).
2. **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.
3. **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.
4. **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.

**DASHBOARD 2: OVERVIEW**

In our Bank Loan Report project, we aim to visually represent critical loan-related metrics and trends using a variety of chart types. These charts will provide a clear and insightful view of our lending operations, facilitating data-driven decision-making and enabling us to gain valuable insights into various loan parameters. Below are the specific chart requirements:

**1. Monthly Trends by Issue Date (Line Chart):**

Chart Type: Line Chart

Metrics: 'Total Loan Applications,' 'Total Funded Amount,' and 'Total Amount Received'

X-Axis: Month (based on 'Issue Date')

Y-Axis: Metrics' Values

*Objective: This line chart will showcase how 'Total Loan Applications,' 'Total Funded Amount,' and 'Total Amount Received' vary over time, allowing us to identify seasonality and long-term trends in lending activities.*

**2. Regional Analysis by State (Filled Map):**

Chart Type: Filled Map

Metrics: 'Total Loan Applications,' 'Total Funded Amount,' and 'Total Amount Received'

Geographic Regions: States

*Objective: This filled map will visually represent lending metrics categorized by state, enabling us to identify regions with significant lending activity and assess regional disparities.*

**3. Loan Term Analysis (Donut Chart):**

Chart Type: Donut Chart

Metrics: 'Total Loan Applications,' 'Total Funded Amount,' and 'Total Amount Received'

Segments: Loan Terms (e.g., 36 months, 60 months)

*Objective: This donut chart will depict loan statistics based on different loan terms, allowing us to understand the distribution of loans across various term lengths.*

**4. Employee Length Analysis (Bar Chart):**

Chart Type: Bar Chart

Metrics: 'Total Loan Applications,' 'Total Funded Amount,' and 'Total Amount Received'

X-Axis: Employee Length Categories (e.g., 1 year, 5 years, 10+ years)

Y-Axis: Metrics' Values

*Objective: This bar chart will illustrate how lending metrics are distributed among borrowers with different employment lengths, helping us assess the impact of employment history on loan applications.*

**5. Loan Purpose Breakdown (Bar Chart):**

Chart Type: Bar Chart

Metrics: 'Total Loan Applications,' 'Total Funded Amount,' and 'Total Amount Received'

X-Axis: Loan Purpose Categories (e.g., debt consolidation, credit card refinancing)

Y-Axis: Metrics' Values

*Objective: This 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.*

**6. Home Ownership Analysis (Tree Map):**

Chart Type: Tree Map

Metrics: 'Total Loan Applications,' 'Total Funded Amount,' and 'Total Amount Received'

Hierarchy: Home Ownership Categories (e.g., own, rent, mortgage)

*Objective: This tree map will display loan metrics categorized by different home ownership statuses, allowing for a hierarchical view of how home ownership impacts loan applications and disbursements.*