

: Czechoslovakia Banking Financial Data Analysis :

ABOUT REPORT

This is the Czechoslovakia Financial Banking Analysis Report where mainly Demographic profile ,Bank Profile and Loan Status has been analyzed and some important insights has been found which can play an important Role in Critical decision Making which leads to the ultimate Profits of Banks while giving satisfactory services to all the clients.

Demographic Profile

Loan details

Bank Details

Key Insights

TODAY

10/5/2024

Last Refresh DATE

10/5/2024

Last Refresh TIME

12:15:01 AM

CLIENT-DEMOGRAPHIC PROFILE

RESET FILTER

Regions

All

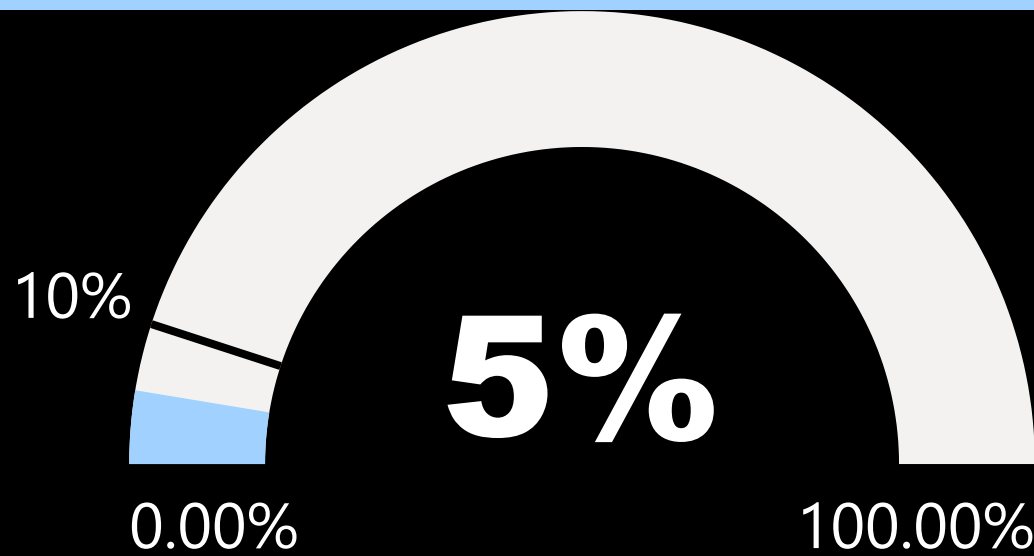


District Name

All



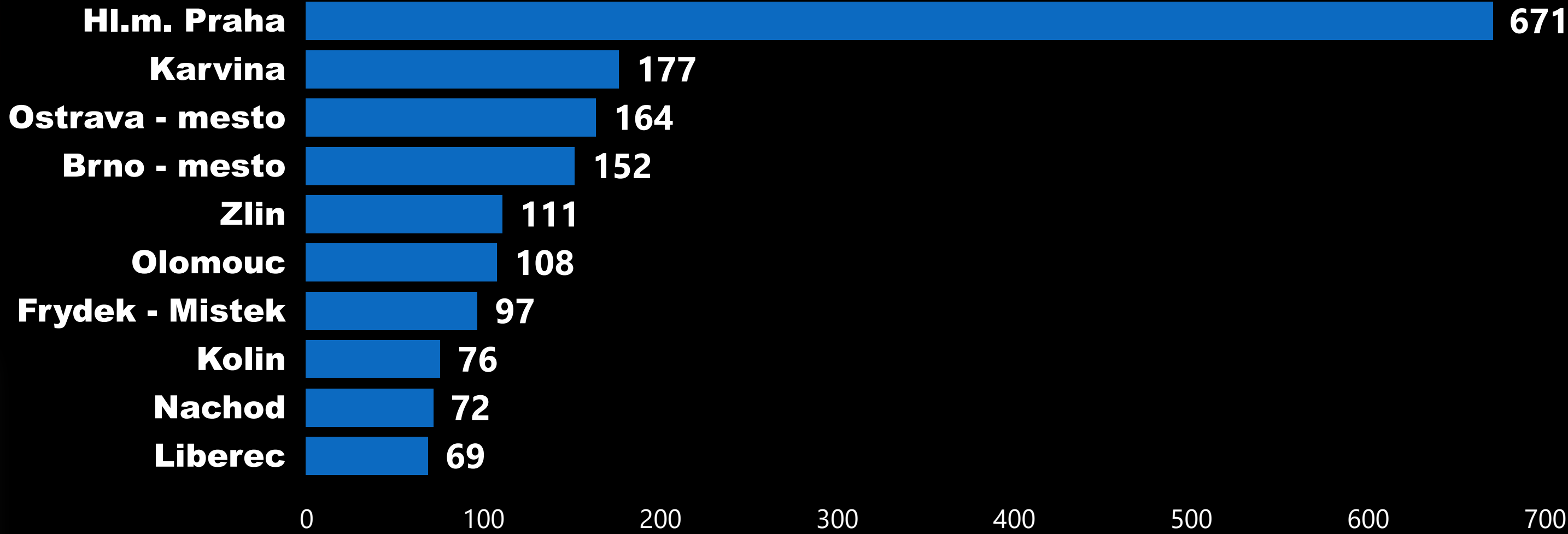
Client Percentage Over
Inhabitants



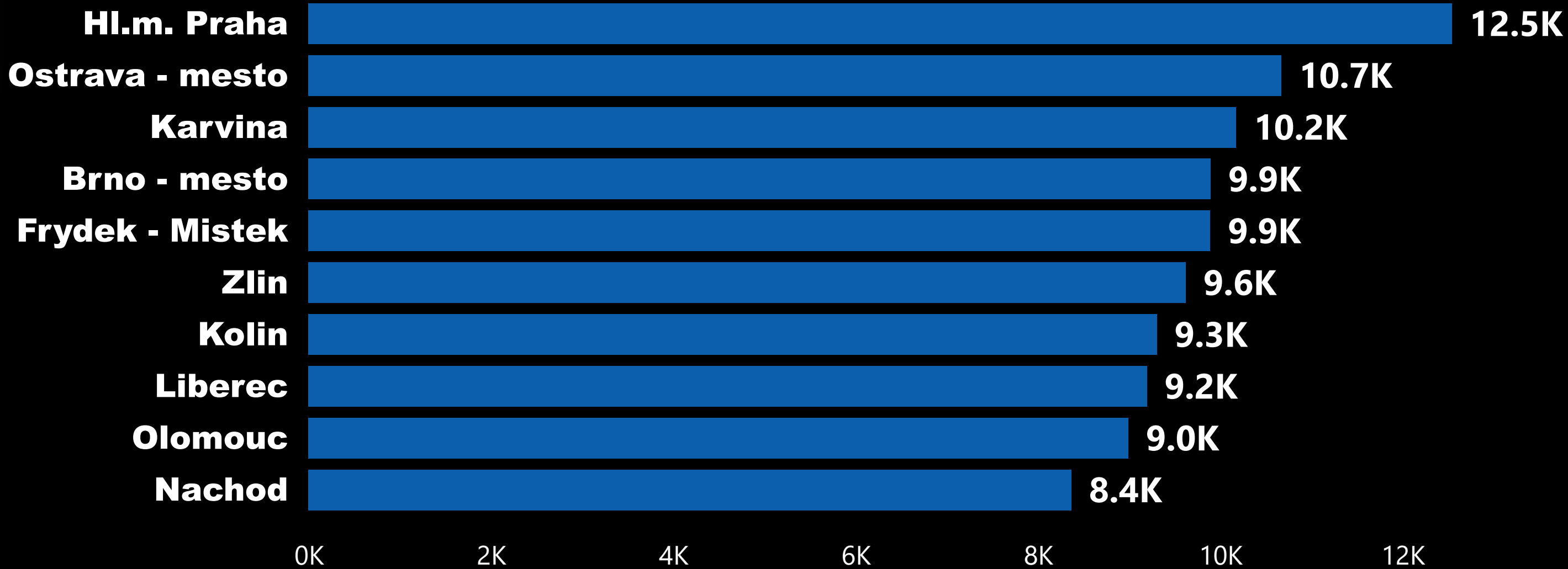
Total Inhabitants

10.31M

Top 10 district (total Client-wise)



Top 10 district (Average-salary-wise)



Total clients

5369

Total Male Clients

2766

Total Female Clients

2603

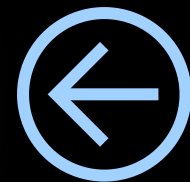
Average-salary

9.03K

Average-Age

46

HOME



BANK-DETAILS

RESET FILTER

Regions

All



District Name

All



38.46K

Average Balance

Bank Name

All



Account Type

All



YEAR

All



QUARTERS

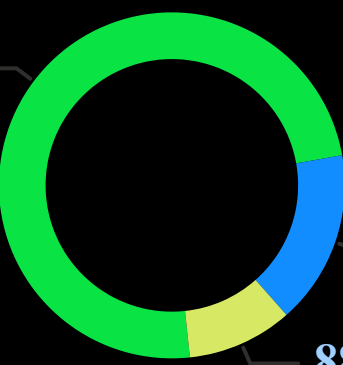
All



Total No. of Card Taken By Clients

Gold Silver Diamond

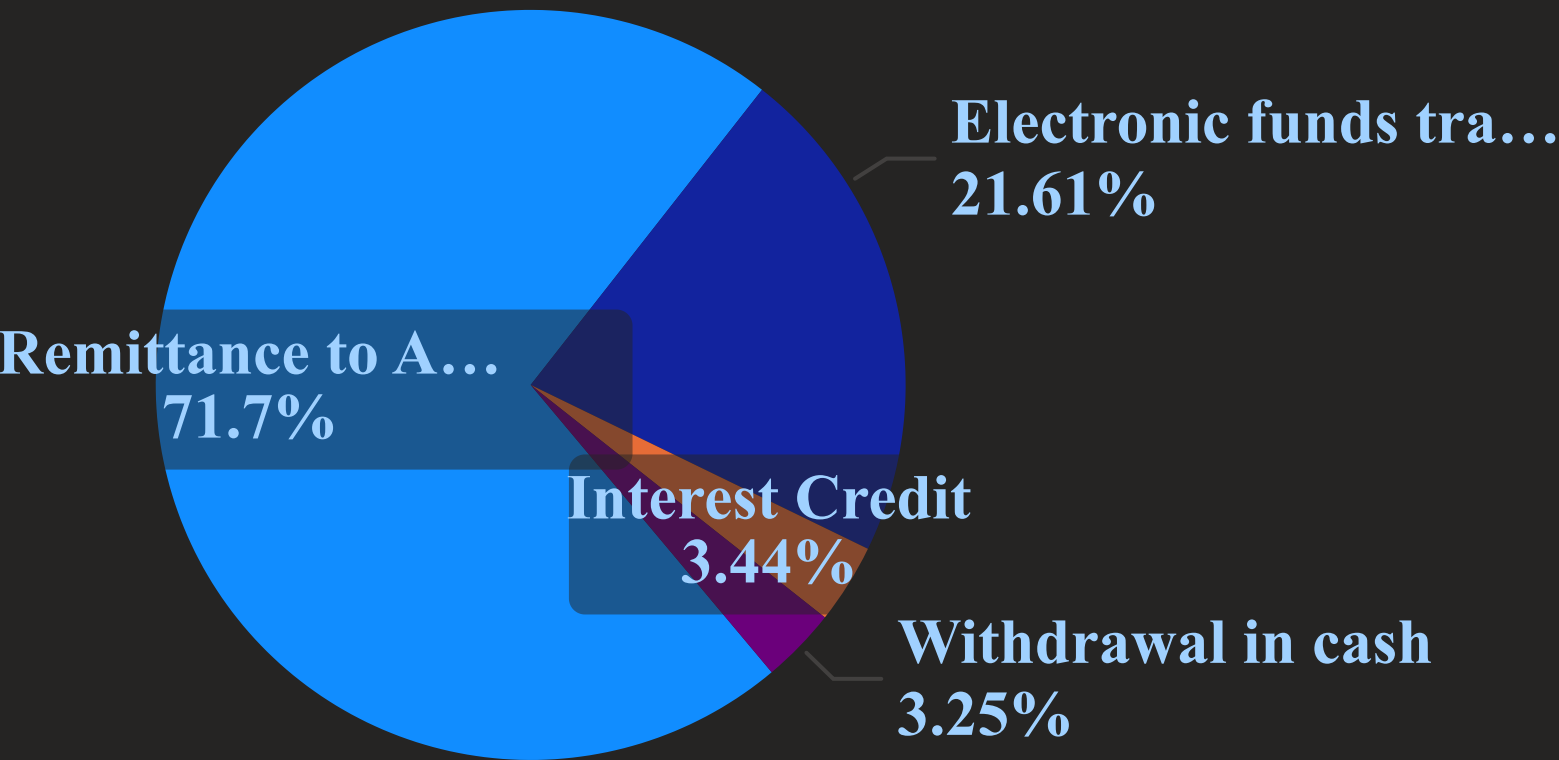
659 (73.88%)



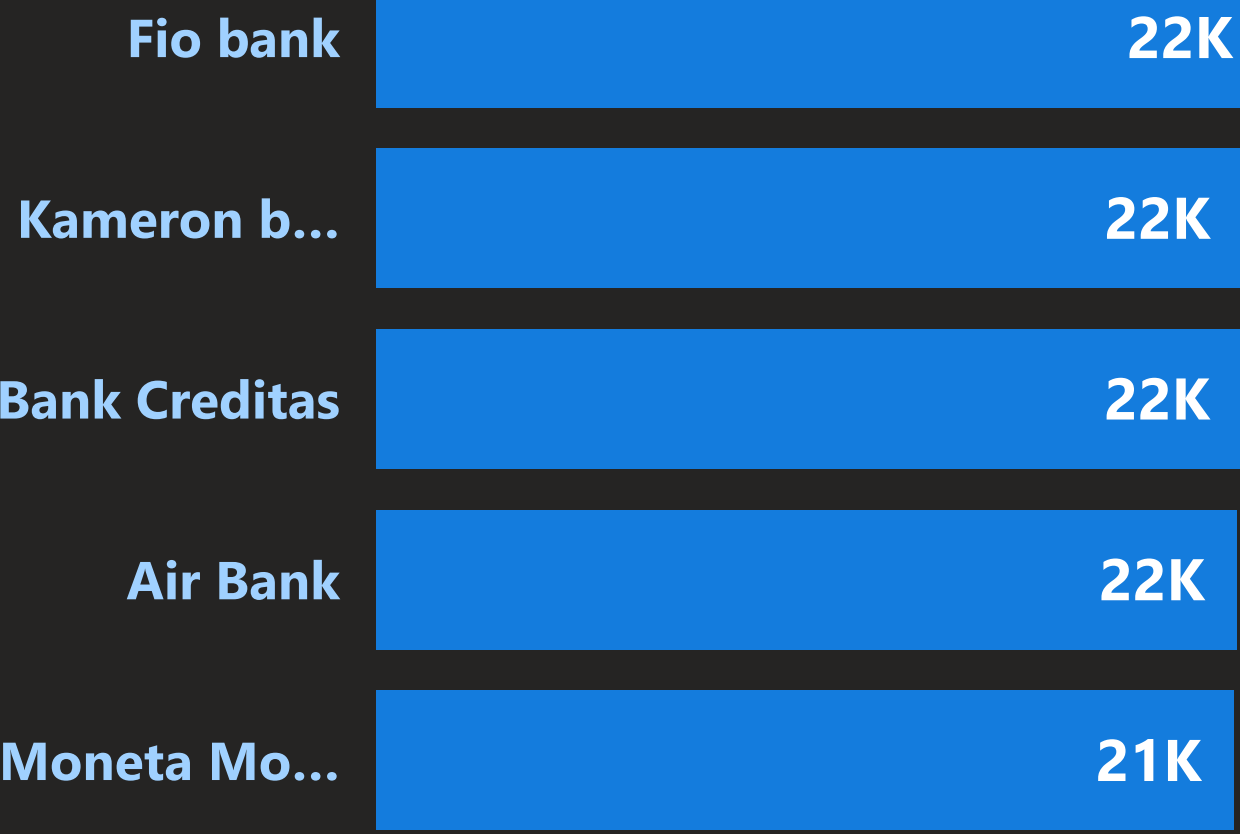
145 (16.26%)

88 (9.87%)

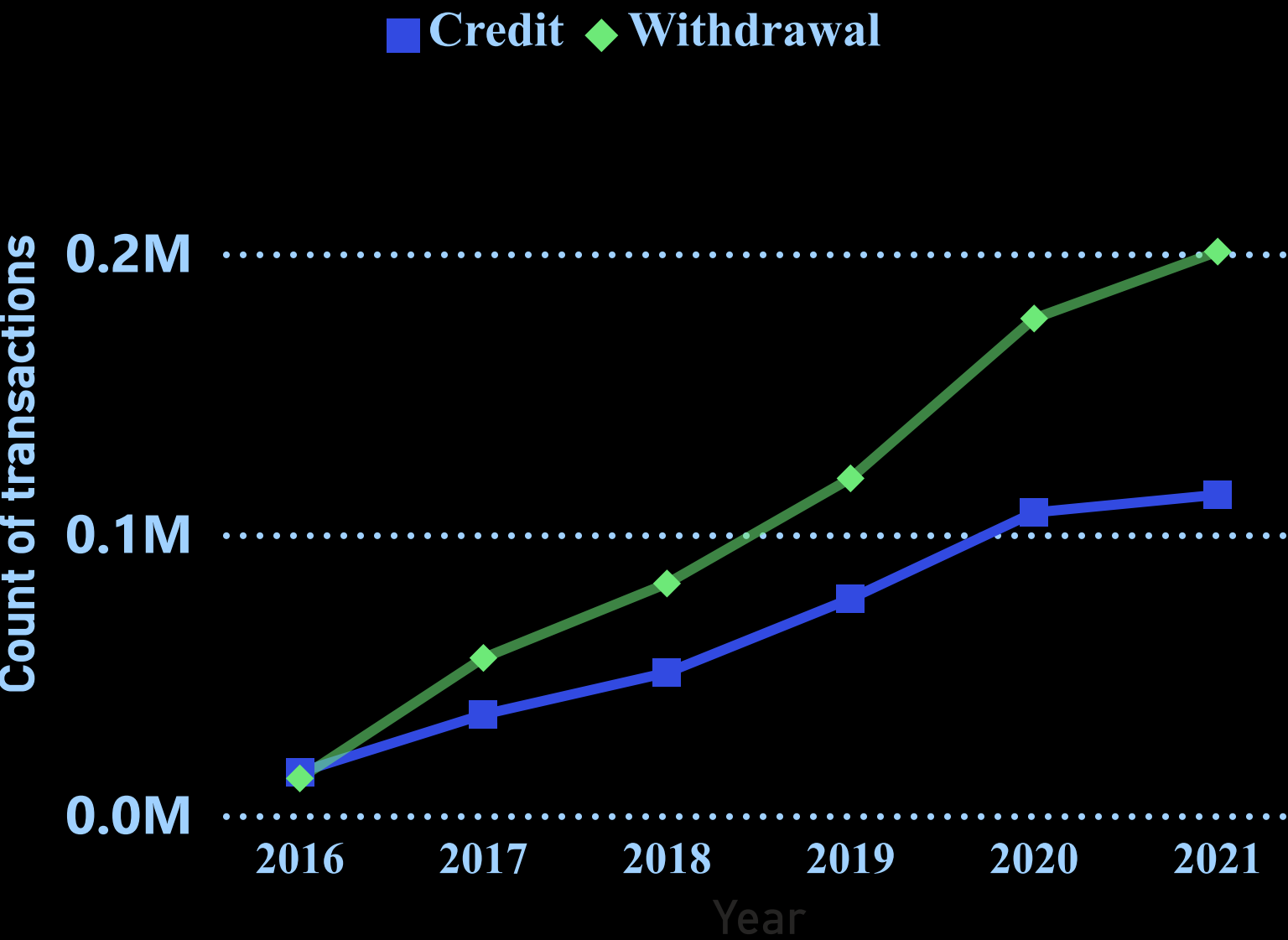
Distribution of Transaction amount based on Operation



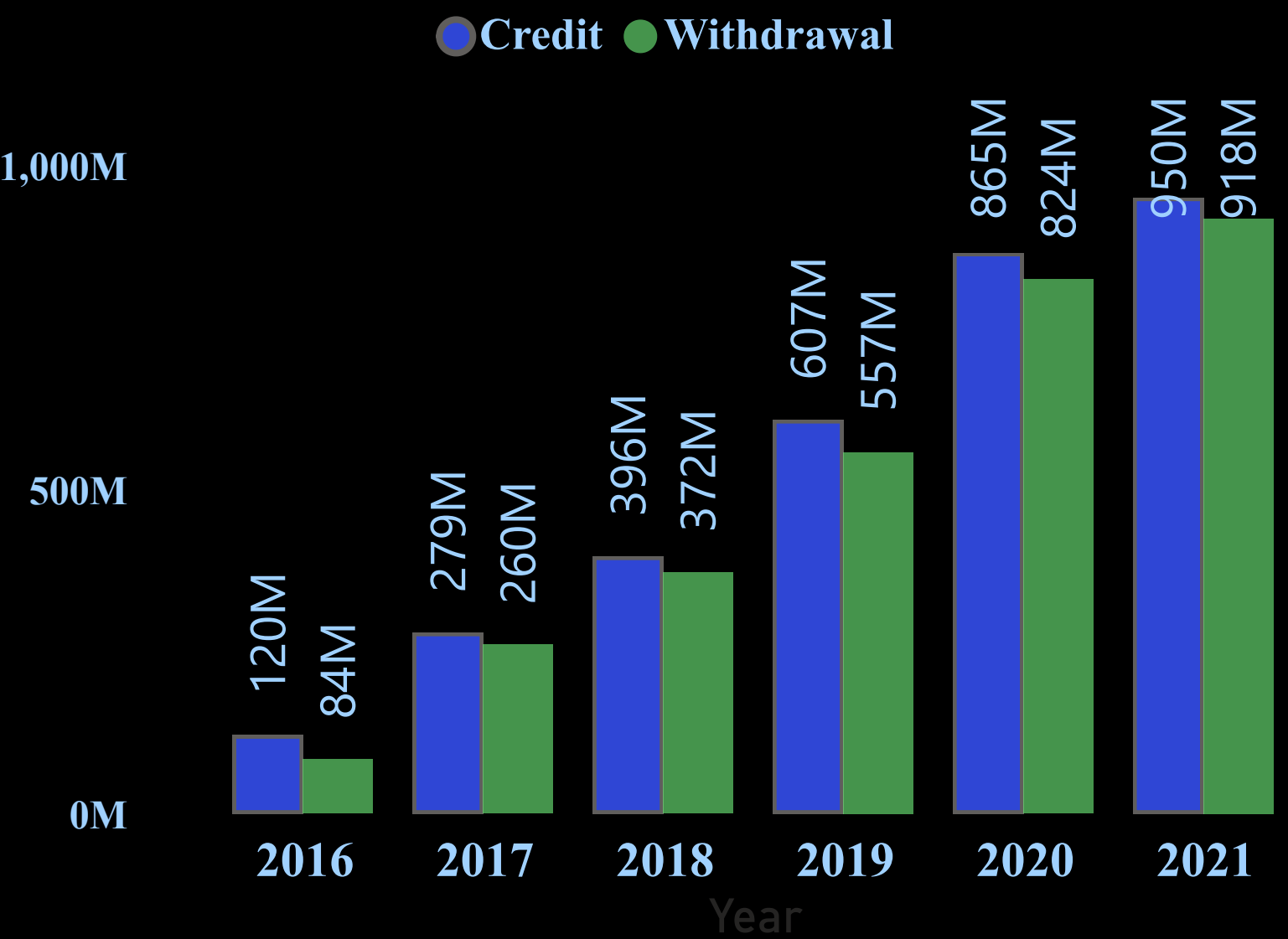
Top 5 Bank Based on Count of Transaction



No. of Transactions by Year and Month



Transaction Amount Over Time Periods



HOME

LOAN STATUS

RESET FILTER

Regions

District Name

Bank Name

Account Type

YEAR

Types of Cards

QUARTERS

Loan Status

LOAN_STATUS

Select all

Client in debt

Contract Finished

Loan not payed

Running Contract

2,720.0M

Amount of LOAN

16.6K

Total No. of LOAN Taken

Top 5 Client taken LOAN

CLIENT-ID	Total Loan Amount
981	24,771,000.00
7291	22,296,960.00
12859	21,732,300.00
5760	19,533,024.00
5761	19,533,024.00
7521	19,134,720.00
10350	17,933,580.00
10351	17,933,580.00

LOAN amount by Sex

Male

Female

Sex	Amount	Percentage
Male	1.43bn	52.53%
Female	1.29bn	47.47%

Age-Bucket VS Loan Amount

Female

Male

Age-Bucket	Female	Male
0-25	141M	244M
25-50	778M	771M
50-75	373M	413M



: INSIGHTS AND IMPORTANT ADVICES :

- 1) There are total 16.6k (amount-2720M) loan taken among which only 5674 no of loans has been completed (amount-640.6M).
- 2) Total 321.9M amount of loan has been taken by those clients who are now in debt or they have not paid in time, among those ,the clients who are in debt having client-id 12859 has taken around 21.7M following 4433 (around 12.9 M), 512((around 12.8M).
- 3) the clients who didn't pay in time having client-id 7291 has taken around 22.2 M following 7311 (around 9.6M), 7390((around 8.9 M).
- 4) UniCredit Bank having the highest loan pending (almost 89.4M)where 31M amount are borrowed by women from 50-75 age group.
- 5) In Moneta Money Bank , there are only 13.2 M loan pending where all the borrower are women.
In PPF Bank there is a woman having client ID 10355 who has borrowed 4.5M from 0-25 age group ,has not paid completely.
- 6) we have seen there are almost 74% card users use Gold card only followed by Silver(17%) and Dimond(9%).
So we need to introduce some product which is more attractable to Dimond card users.
- 7) It is also needed to notice that almost 84% transactions are happened without using any card.
So it is also important to run some kind of offers only for card users so that clients show some interest for taking Card.
- 8) We need to address them.