

Banking Loan Analytics



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Project Overview

Analyzed 38.6K+ loan applications using Power BI

Focused on performance by risk level, purpose, and borrower attributes

Goal: Enable data-driven decisions in lending and risk mitigation

Key Metrics – Monthly

Total Applications: 38.6K (MTD: 4.3K, +6.9% MoM)

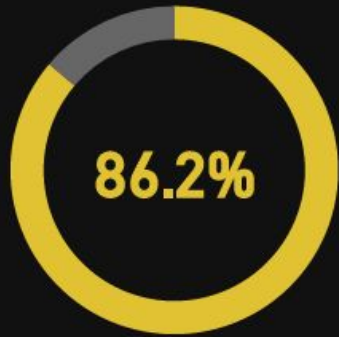
Total Funded: \$435.8M (MTD: \$54.0M, +13%)

Total Received: \$473.1M (MTD: \$58.1M, +15.8%)

Avg Interest Rate: 12.0% | Avg DTI: 13.3%

Good vs Bad Loan Breakdown

GOOD LOAN ISSUED



Good Loan Applications

33.2K

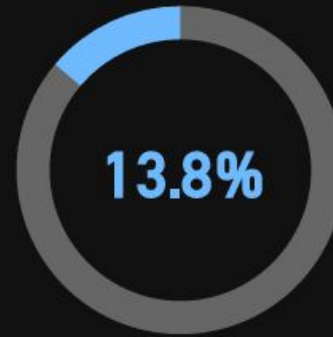
Good Loan Funded Amount

\$370.2M

Good Loan Received Amount

\$435.8M

BAD LOAN ISSUED



Bad Loan Applications

5K

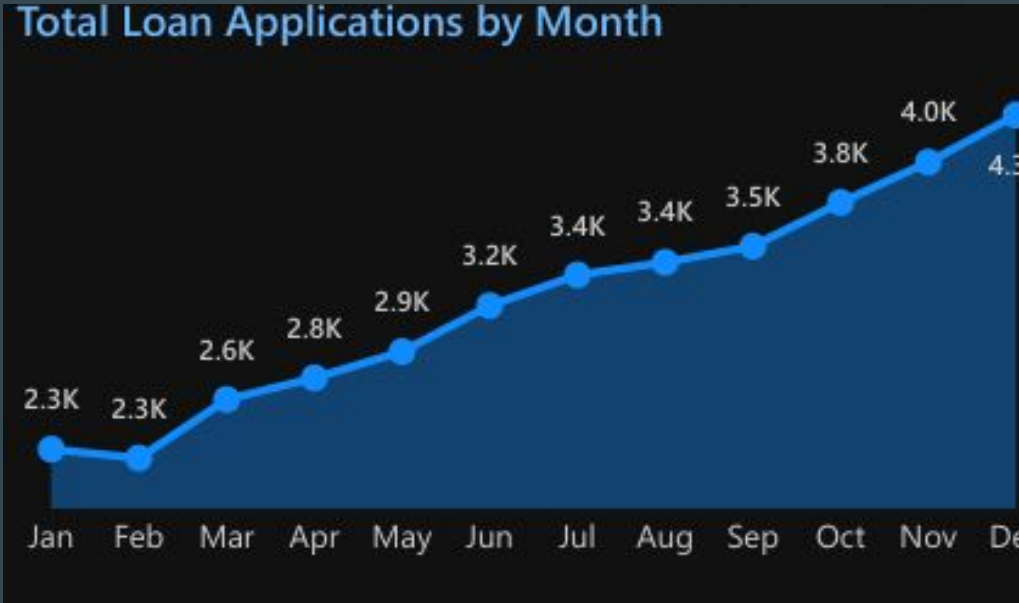
Bad Loan Funded Amount

\$65.5M

Bad Loan Received Amount

\$37.3M

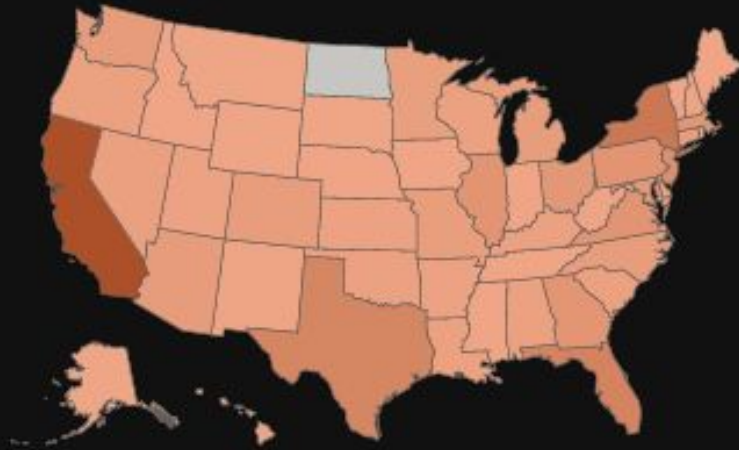
Trend Analysis



- Monthly Trends (Jan-Dec): Noticeable spikes in Mar, Apr, and Oct
- Loan Terms:
 - 36 months: 28K loans
 - 60 months: 10K loans
- **Insight:** Shorter-term loans dominate; opportunities for balancing risk by term.

Target audience

Total Loan Applications by State



Total Loan Applications by Term



Loan Purpose Analysis

- Debt Consolidation: 18K
- Credit Card: 5K
- Home Improvement, Small Business, Car

Insight: High consolidation volume indicates financial stress; target credit counseling options.

Borrower Demographics

- Applications by Employment Length:
 - Highest: 10+ years (8.9K)
 - Followed by: <1 year (4.6K), 2-5 years
- Home Ownership:
 - Rent: 18K
 - Mortgage: 17K
- **Insight:** Long-tenure and renters form the majority; segment marketing accordingly

Recommendations

Deliverable 1

Tighten approval criteria for high DTI + high interest loans (Charged Off cluster)

Deliverable 2

Focus marketing on low-risk segments (employed 5+ years, mortgage holders)

Deliverable 3

Develop new loan products for consolidation & small business segments

Deliverable 4

Consider geographic expansion in stable states

Thank you