Loan Analysis Dashboard: Power BI Overview

This Power BI dashboard analyzes home loan datasets. It focuses on loans exceeding ₹10 Lakhs. The goal is to provide actionable insights for improved loan management and performance tracking. Data sources include the Bank's Loan Management System and CRM.

by Ramesh Sunkara

Data Overview and Scope

Home Loan Datasets

- Loan ID
- Applicant Details
- Property Details
- Loan Amount
- Branch Location

Scope

Analysis of loans exceeding ₹10 Lakhs. High-value loans represent a significant portion of the bank's portfolio.

Key Performance Indicators (KPIs)

Applied Amount

Total amount of loan applications received. KPI: Month-over-month growth.

Sanctioned Amount

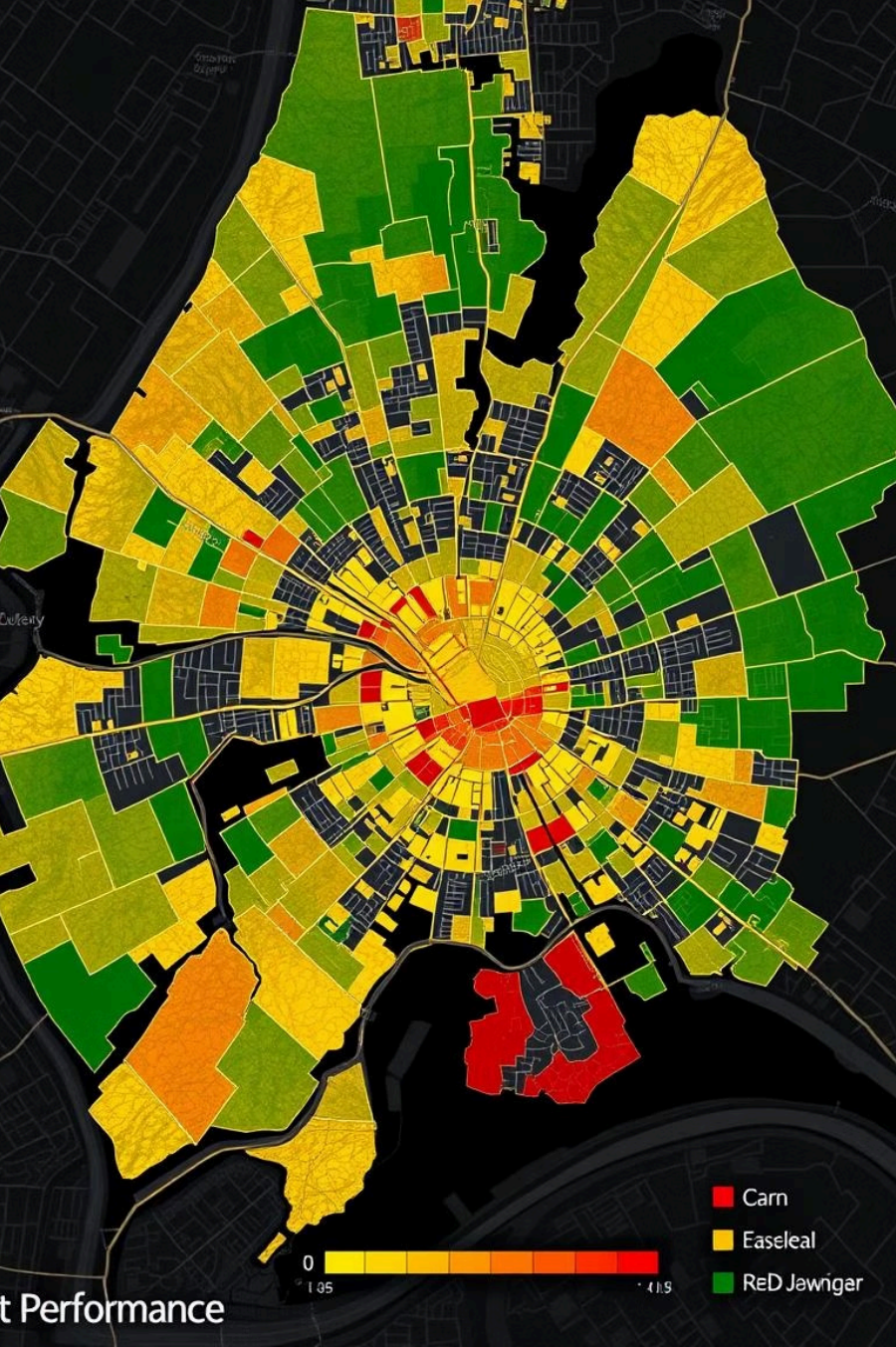Total amount of loans approved. KPI: Approval Rate (Target: 75%).

Disbursed Amount

Total amount of loans disbursed. KPI: Disbursal Rate (Target: 95%).

Recovery Amount

Total loan repayments received. KPI: Recovery rate (Target: 90%).

Branch-wise Performance Analysis

Branch Locations

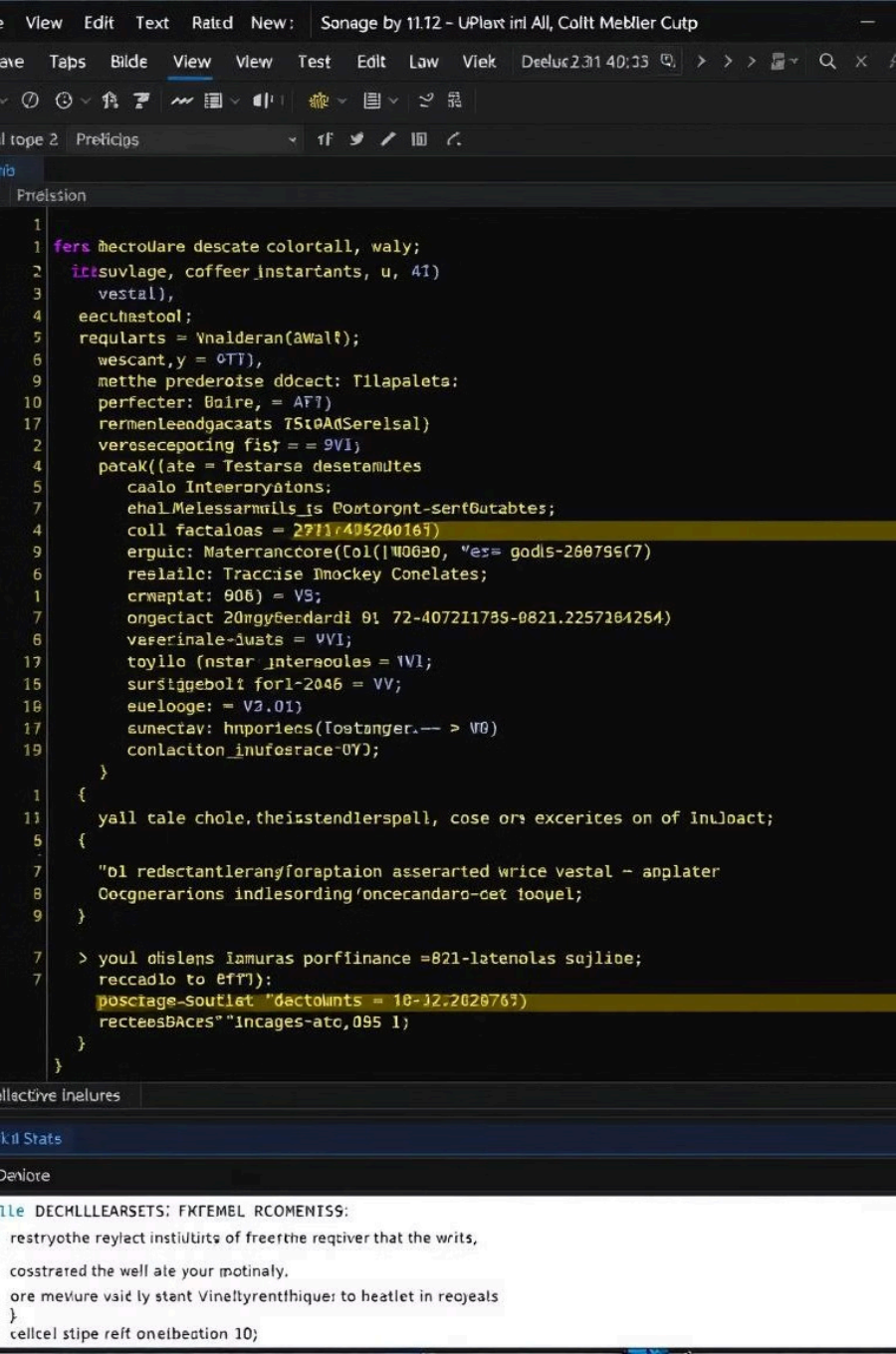Visualizations showing branch-wise loan performance.

Metrics

Applied, Sanctioned, Disbursed, and Recovery amounts.

Benchmarking

Compare branch performance against targets.

Advanced DAX Calculations

1 **LTV Ratio**

Loan-to-value ratio: (Loan Amount / Property Value) * 100.

2 **Weighted Average**

Computing weighted average interest rates.

3 **Delinquency Rates**

Delinquency Rate = (Number of Delinquent Loans / Total Loans) * 100.

4 **Time-based Calculations**

Year-over-year growth.

Interactive Filtering and Slicing

Slicers

Filter data based on Branch, Loan Type, Loan Amount Range.

Drill-through

Navigate from summary to detailed data views.

Bookmarks

Save specific dashboard views for quick access.

Made with Gamma

Dashboard Walkthrough and Demonstration

1   **Key Features**

Showcase the key features and functionalities.

2   **Navigation**

Explain how to navigate and interpret data.

3   **Insights**
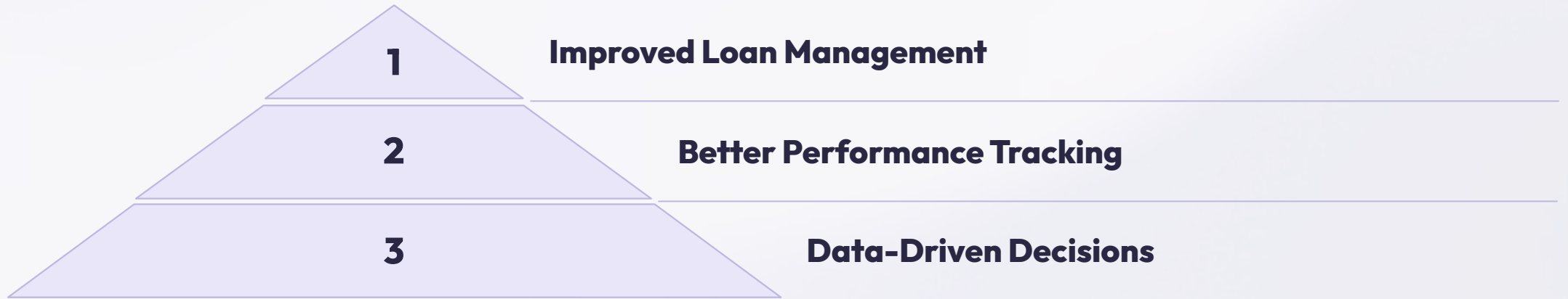
Highlight insights gained from the dashboard.

4   **Example**

Identify branches with low recovery rates.

Conclusion and Next Steps

1 **Improved Loan Management**

2 **Better Performance Tracking**

3 **Data-Driven Decisions**

Next steps: future enhancements, integrations with other systems. Update dashboard quarterly. Training and support for users.