**Consolidated Disbursement 01 Apr 2024 to 31 Mar 2025 Sample data**

**A. Key Performance Indicators (KPIs)**

These should provide a snapshot of important metrics:

* **Total Loan Amount Disbursed**
* **Total Number of Loans Disbursed**
* **Average Loan Tenure**
* **Average Rate of Interest**
* **Total Number of Customers**
* **Disbursed Amount by Month**
* **Employee/branch/region/state wise disbursal**

**B. Loan Disbursement Analysis**

Visuals that show disbursement trends and patterns:

* **Loan Amount Disbursed Over Time**
* **Top 5 Products by Loan Amount Disbursed**
* **Loan Amount by Region and State**
* **Disbursement Mode Distribution**

**C. Customer Segmentation Analysis**

Understand loan distribution based on customer details:

* **Loan Distribution by Customer Caste and Religion**
* **Loan Distribution by Type**
* **Loan Cycle Analysis**

**D. Product and Purpose Analysis**

* **Loan Amount Disbursed by Loan Purpose**
* **Loan Amount by Product Name**
* **DPD pattern**

**E. Branch and Officer Performance**

* **Loan Amount Disbursed by Branch and Region**
* **Top Performing Officers**

### ****F. Drillthroughs and Interactivity****

Make the dashboard interactive with drillthroughs and filters:

* **Slicers** **for:**

State, region, Branch.

* **Drillthroughs** **to:**

Analyze specific states, branches, or officers in detail.

### ****G. Time-Based Analysis****

* **Monthly Loan Disbursement Trends**
* **Yearly/Quarterly Performance**

**Consolidated Pos as on 30 Nov 2024 (Sample Data)**

### ****A. Key Performance Indicators (KPIs)****

These metrics will provide a quick overview of the loan portfolio health:

* **Total Principal Outstanding**
* **Total Principal Overdue**
* **Total Interest Overdue**
* **Total Overdue Amount**
* **Average Days Past Due (DPD)**
* **Number of Active Loans**
* **Own % Contribution**

### ****B. Overdue and DPD Analysis****

Visualize overdue amounts and Days past due to identify loan repayment risks:

* **Overdue Amount by Center or Branch**
* **Top 5 Branches/Regions with Highest Overdue Amount**
* **DPD Distribution**
* **Short vs Long DPD Buckets**

### ****C. Loan Portfolio Analysis****

Provide insights into loan disbursement and amounts:

* **Total Loan Amount by Disbursement Month**
* **Loan Distribution by Cycle Number**
* **Product Interest Rate Analysis** (Product Interest Rate (%) on the X-axis and Principal Outstanding on the Y-axis.)
* **Loan Type Analysis (Agri/Non Agri, Haryali/Samrudhi)**

### ****D. Branch and Officer Performance****

Identify top-performing officers and branches:

* **Total Principal Outstanding by Officer**
* **Total OD by Branch and Region**
* **Top 5 Officers with Highest Overdue Amount**
* **Urban vs Rural Loan Distribution**

### ****E. Risk Analysis****

Highlight risky loans and overdue patterns:

* **Overdue Loans by DPD Bucket (3 Bucket/Bucket)**
* **Principal Overdue vs Total OD**

### ****F. Time-Based Analysis****

Track overdue and disbursement trends:

* **Monthly Loan Disbursement Trend**
* **Overdue Trends Over Time**

### ****G. Customer Insights****

Provide detailed analysis at the customer level:

* **Customer-Level Overdue Analysis**
* **Loans by Installments (Regular EMI vs Others)**:(show the loan count segmented by Regular EMI and Pre-Post.)

### ****H. Interactive Filters and Slicers****

Add slicers to allow users to filter and drill down:

* State, Region, Center Name, Branch Name, Officer Name
* Agri/Non Agri, Urban/Rural, Loan Type