Problem Statement:

Dashboard (SUMMARY):

KPI 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 Application and track changes Month-over-Month(MoM).

2.Total Funded Amount:

Understanding the total amount of funds disbursed as loan is crucial. We also want to keep an eye on the MTD total funded amount and analyze 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 analyze 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.

5.Average Debt-to-Income Ratio(DTI):

Evaluating the average DTI for our borrowers help us gauge their financials health.

We need to compute the average DTI for an loans, MTD and track Month-over-Month(MoM) fluctuations.

Good Loan Vs Bad Loan KPI’s:

Good Loan:

1.Good Loan Application Percentage

2.Good Loan Applications

3.Good Loan Funded Amount

4.Good Loan Total Received Amount

Loan Status Grid View:

In order to gain a comprehensive overview of our lending operations and monitor the performance of the loans, we aim to create a grid view report categorized by ‘Loan Status’. By providing insights into metrics such as ‘Total Loan Application’, ’Total Funded Amount’, ’Total Amount Received’, ’Month-to-Date Funded Amount’, ’MTD Amount Received’, ’Average Interest Rate’ and ‘Average Debt-to-Income Ratio’, this grid view will empower to make-data-driven decisions and assess the health of our loan portfolio.

Dashboard(Overview):

CHARTS:

1.Monthly trends by Issue date (Line Chart):

To identify seasonality and long-term trends in lending activities

2.Regional Analysis by State (Filled Map):

To identify regions with significant lending activity and assess regional disparities.

3.Loan Term Analysis (Donut Chart):

To allow the client to understand the distribution of loans across various term lengths.

4.Employee Length Analysis(Bar Chart):

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):

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):For a hierarchical view of how home ownership impacts loan applications and disbursements.