

Czechoslovakia Banking Financial Data Analysis Project

Project by : Swati Khedekar



Customer Demographic Overview

Select all

2018

2019

2020

2021

2022

Clear

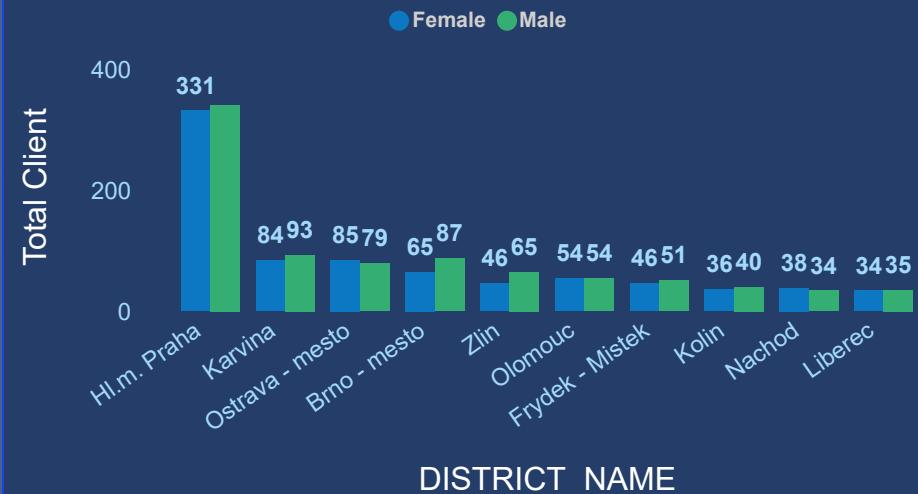
Average of AGE, Min of AGE and Max of AGE



Age group

- Select all
- Adult
- Mid Age
- Senior
- Youth

Top 10 DISTRICT of maximum Customer by Gender



Client Registrations over time and by Gender



Total Client

5369

Account Holders

4,500

Total District

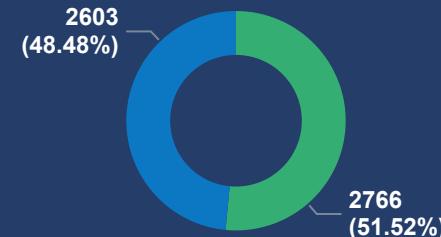
77

Total City

11

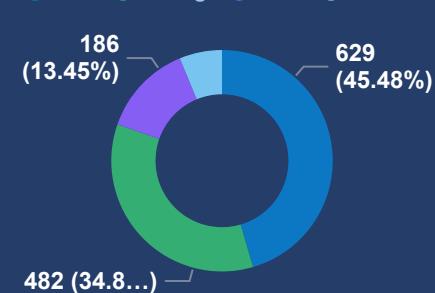
Gender Ratio

Male Female



Total Clients by Age category

Adult Mid Age Youth Senior



Client Demographic Summary

DISTRICT_NAME	REGION	Avg Salary	Avg Age	Female_count	Male_count	Total Client	Male_Female_Ratio%
Benesov	central Bohemia	\$398	41	25	21	46	119.05
Beroun	central Bohemia	\$420	47	23	34	57	67.65
Blansko	south Moravia	\$385	44	24	36	60	66.67
Breclav	south Moravia	\$410	44	19	33	52	57.58
Brno - mesto	south Moravia	\$463	44	65	87	152	74.71
Total		\$422	46	2603	2766	5369	94.11

Select all

2018

2019

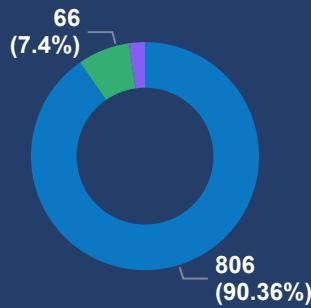
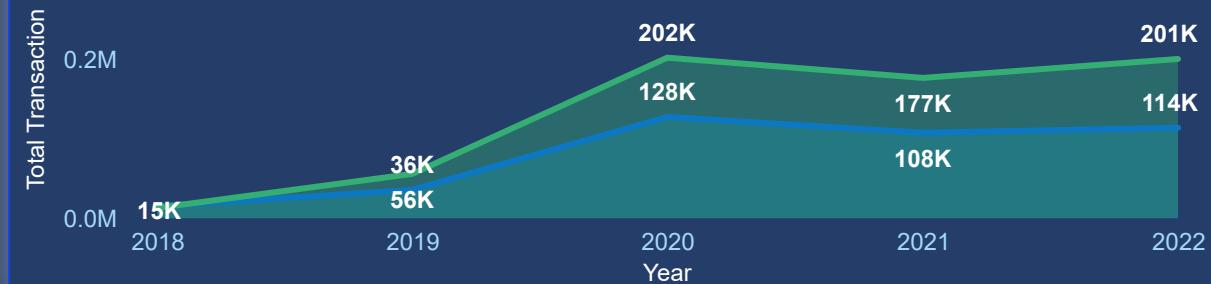
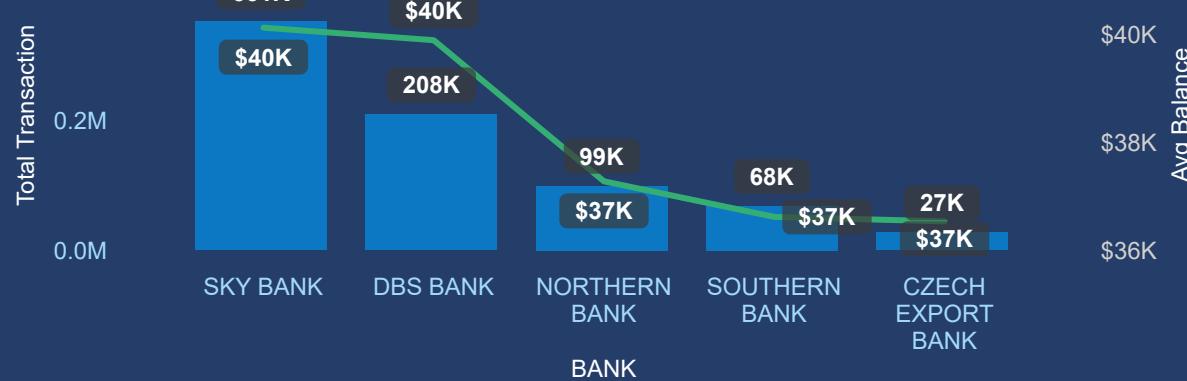
2020

2021

2022

Clear

Overview of Account

**Account Type** **Card Type** **Frequency** **Total Balance****40bn****Total Client****5369****Total Transaction****1M****Account Holders****4,500****Total Card by CARD_ASSIGNED**● Silver ● Gold ● Diamond**Total Account by ACCOUNT_TYPE and FREQUENCY**● Issuance After a Trans... ● Monthly Issuance ● Weekly Issuance**Transaction over time by Account types**● Credit ● Withdrawal**Top 5 Bank by Avg Balance**● Total Transaction ● Avg Balance**Total Account created by Year, Month And Date**● Diamond ● Gold ● Silver

Overview of Loan



Clear

Account Holders

4,500

Total Loan Amount

\$5M

Loan Borrowers

682

Total Disposition

5369

Total EMI

\$134K

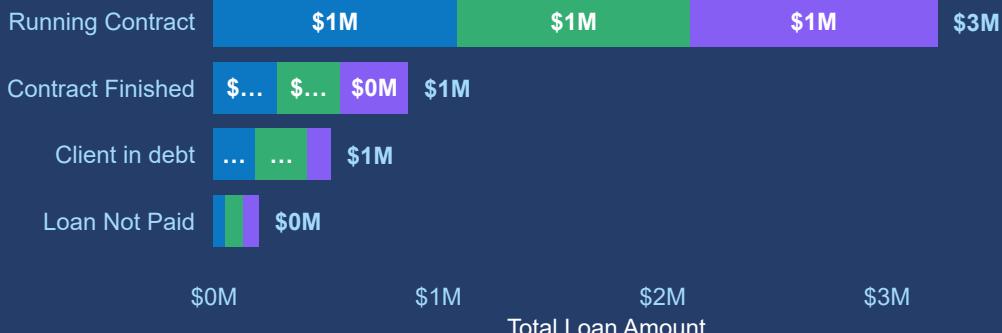
Avg Duration

36.49

Total Loan Amount by Loan STATUS and account type

NRI account Salary account Savings account

STATUS



Loan Amount by Disposition Type

OWNER USER

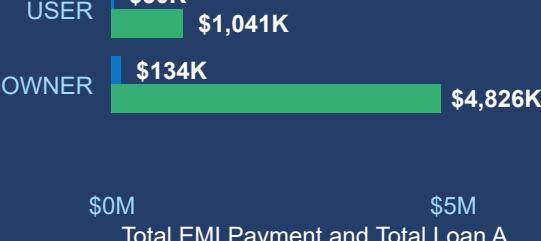
Total Loan Amount



Loan taken and EMI payment by Disposition type

Total EMI Payment Total Loan Amount

TYPE



Total Loan Amount by Year and GENDER

Female Male

Total Loan Amount



EMI paid by Year and GENDER

OWNER USER

Sum of PAYMENTS





Overview of Card

Clear

Total Client

5369

Account Holders

4,500

Total Card

892

Total Disposition

5369

Total Loan Amount

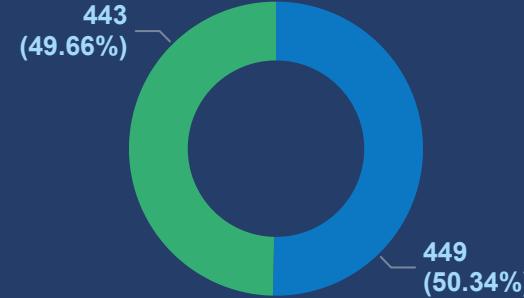
\$5M

Avg Balance

\$38K

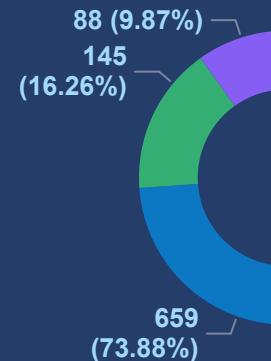
Card by Gender

● Female ● Male



No. of Account Card Type

● Gold ● Silver ● Diamond



Total EMI Payment and Total Loan Amount by TYPE



No. of Card by Account Type

● Silver ● Gold ● Diamond



281

239

17

27

4

6

ACCOUNT_TYPE

Year wise card opened

● Diamond ● Gold ● Silver





Bank Performance

Clear

Bank

All

Disposition type

All

Total Loan Amount

\$5M

Account Holders

4,500

Total Client

5369

Total Balance

40bn

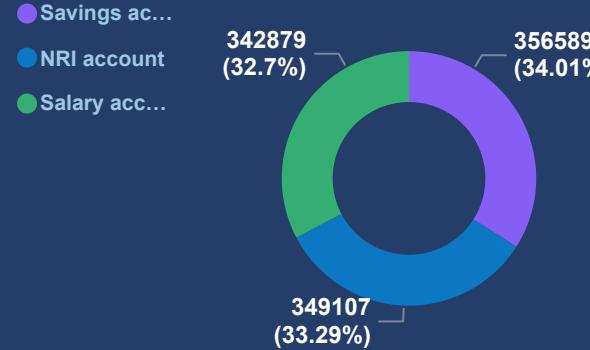
Total Amt Trxn

\$291M

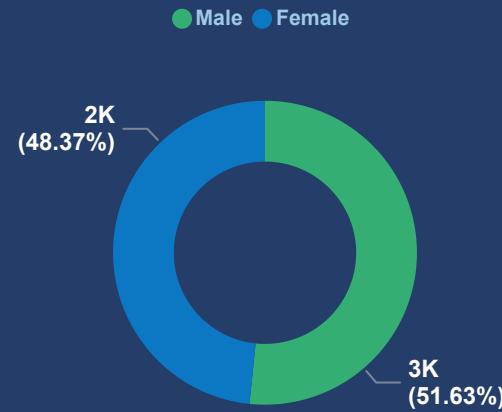
Account distribution by card



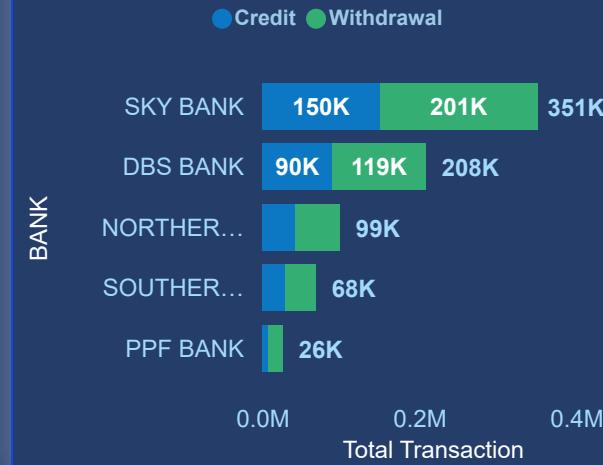
Total Transaction by Account Type



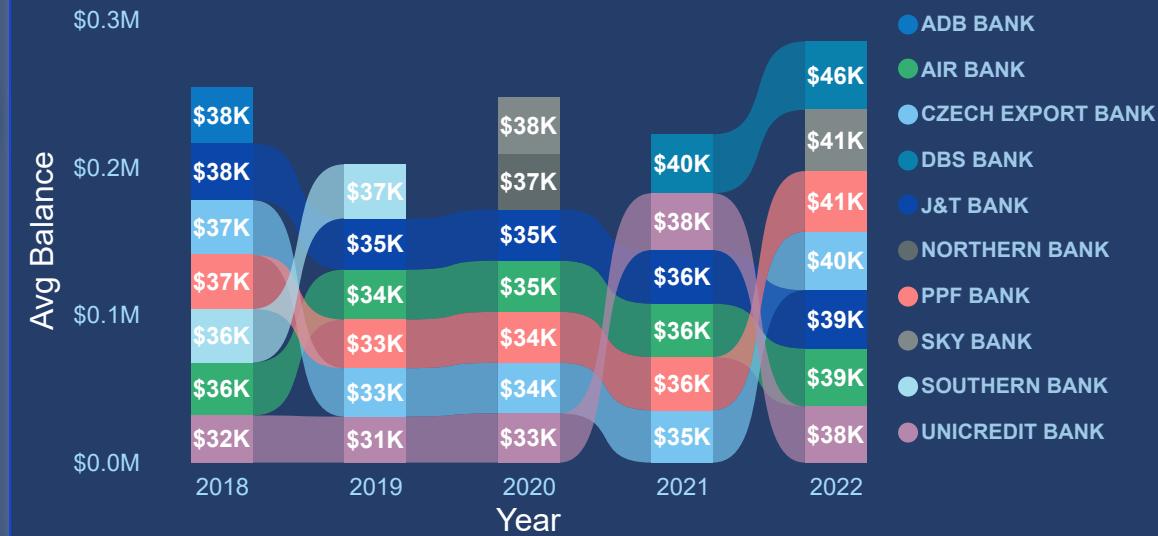
Account distribution by gender



Transaction by bank & disposition Type



Top 10 Bank performance over year by avg balance



Transaction amount by Bank and operation

BANK	Credit card withdrawal	Credit in cash	Electronic funds transfer	Interest Credit	Remittance to Another Bank	W
UNICREDIT BANK	\$10,534	\$9,64,650	\$23,45,608	\$2,666	\$20,96,910	
TRINITY BANK	\$4,940	\$6,01,712	\$23,73,048	\$4,611	\$26,83,951	
SOUTHERN BANK	\$6,033	\$94,08,109		\$1,07,229		
SKY BANK	\$4,78,132	\$5,02,52,609	\$2,723	\$5,66,880	\$12,103	\$4
RAIFFEISEN BANK	\$6,244	\$5,27,089	\$25,62,120	\$2,622	\$25,94,951	
Total	\$8,14,427	\$11,25,46,27	\$3,65,22,466	\$12,46,721	\$3,14,35,760	\$1

Overview of Transaction



01-01-2018

19-12-2022

Clear

Trxn Type

All

Trxn Purpose

All

Total Loan Amount

\$5M

Account Holders

4,500

Total Client

5369

Total Balance

40bn

Total Amt Trxn

\$291M

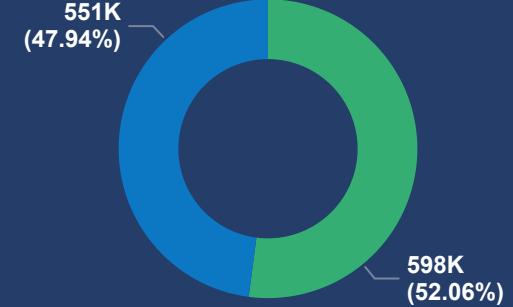
Total Card issued by Year and card type

Credit Withdrawal



Total Transaction by Gender

Male Female

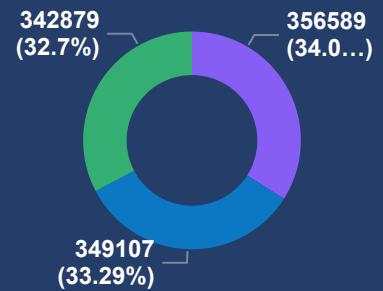


Total Transaction by Account Type

Savings ...

NRI acco...

Salary ac...

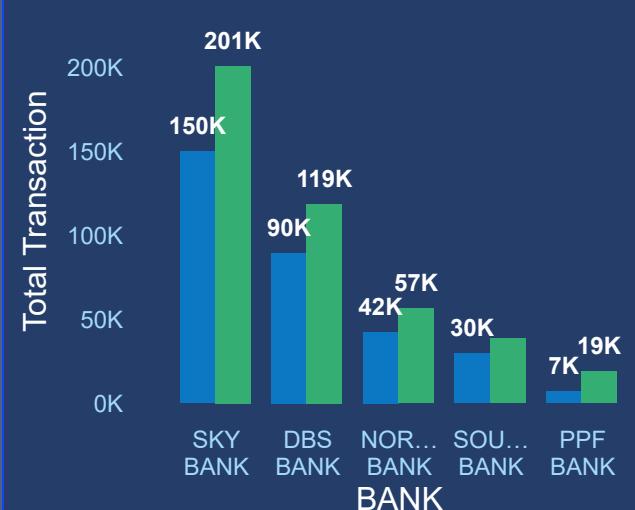


Transaction amount by Bank and operation

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SKY BANK	\$4,78,132	\$5,02,52,609	\$2,723	\$5,66,880	
RAIFFEISEN BANK	\$6,244	\$5,27,089	\$25,62,120	\$2,622	
PPF BANK	\$13,240	\$8,49,495	\$32,52,357	\$4,805	
NORTHERN	\$33,322	\$1,37,17,973		\$1,54,187	
Total	\$8,14,427	\$11,25,46,27	\$3,65,22,466	\$12,46,721	

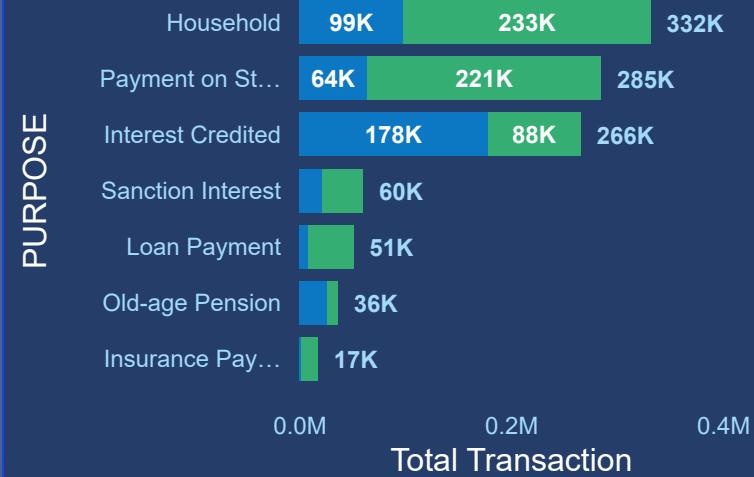
Total Type

Credit Withdrawal



Total Transaction by PURPOSE and TYPE

Credit Withdrawal





Overview of District

Clear >

Total District

77

Total City

11

Account Holders

4,500

Total Loan Amount

\$5M

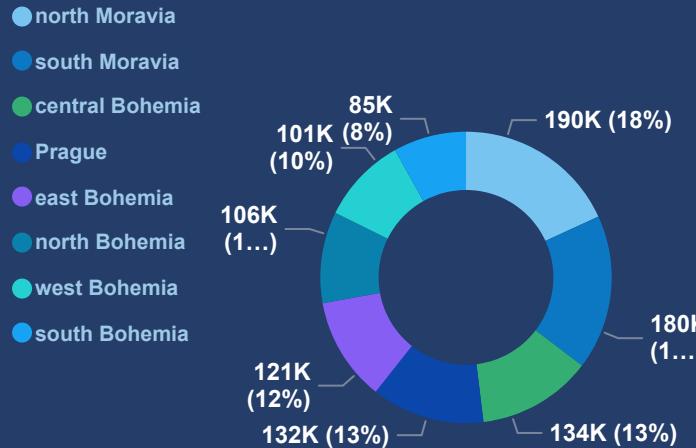
Avg Balance

\$38K

Trxn Ammount

\$291M

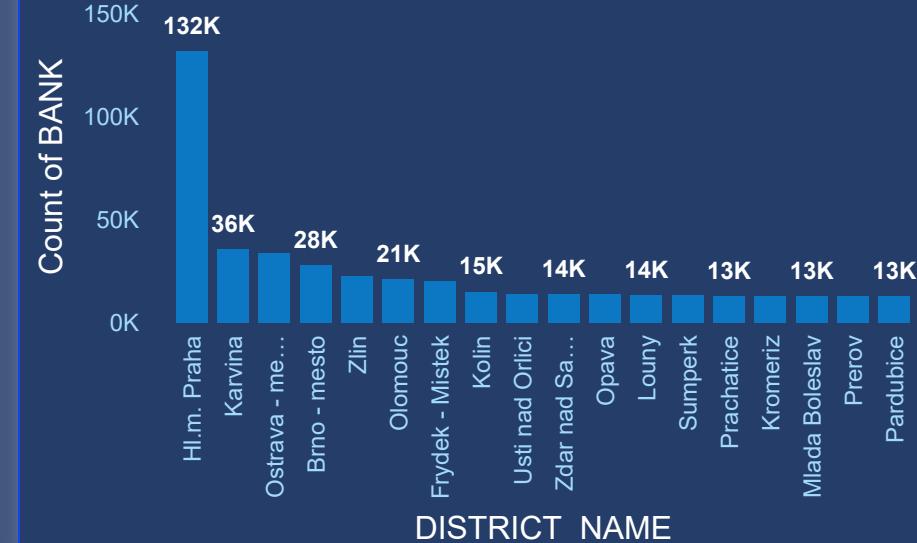
Count of BANK by REGION



Sum of NO_OF_INHABITANTS by DISTRICT_NAME



Count of BANK by DISTRICT_NAME



Top 5 Districts of no of committed crime in 2017 and 2018



Districts by Payment, loan and Avg Balance

DISTRICT_NAME	Total EMI Payment	Total Loan Amount	Avg Balance
Benesov	\$1,076	\$41,498	\$38,306
Beroun	\$1,491	\$68,270	\$36,683
Blansko	\$1,341	\$55,663	\$42,102
Breclav	\$1,221	\$54,997	\$33,801
Brno - mesto	\$4,580	\$1,89,249	\$37,008
Brno - venkov	\$1,741	\$57,588	\$37,287
Bruntal	\$1,672	\$59,718	\$41,218
Ceska Lina	\$895	\$21,624	\$33,882
Total	\$1,33,570	\$48,25,937	\$38,457

District Summary

REGION	DISTRICT_NAME	NO_OF_CITIES	RATIO_OF_URBAN_INHABITANTS	NO_OF_INHABITANTS
central Bohemia	Benesov	5	47	88,884
central Bohemia	Beroun	5	42	75,232
south Moravia	Blansko	7	51	1,07,911
south Moravia	Breclav	8	46	1,24,605
south Moravia	Brno - mesto	1	100	3,87,570
Total				



Overview of Order

Clear ▶

Account Holders

4,500

Total Loan Amount

\$5M

Total Order Amount

\$992K

Total Orders

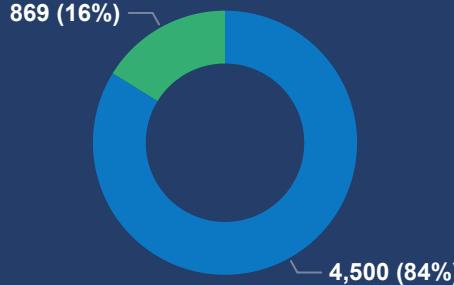
6471

Gender

Select all Female Male

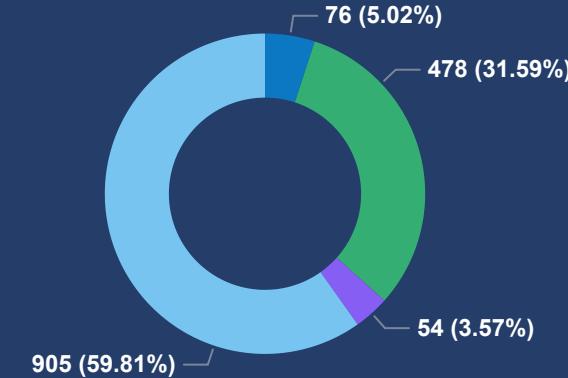
Accounts by disposition type

● OWNER ● USER

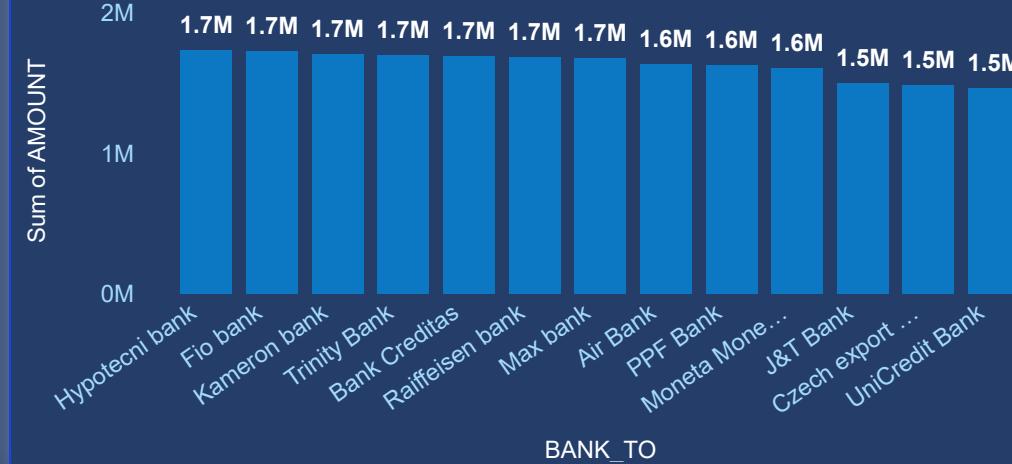


Total order by STATUS

● Client in debt ● Contract Finis... ● Loan Not Paid ● Running Contr...

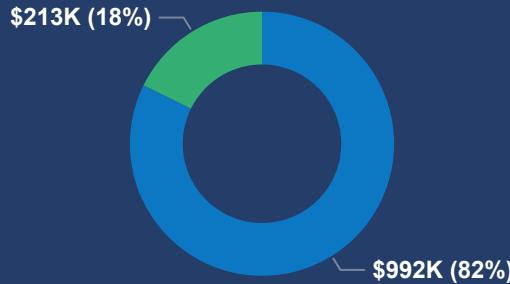


Sum of AMOUNT by BANK_TO



Total orders by disposition Type

● OWNER ● USER



Total Order Amount by Loan Status

● OWNER ● USER



Total orders by date by disposition type

● OWNER ● USER



Key Insights

Overview and IMP KPI

1. Czechoslovakia has total 18 banks across 77 districts and 8 regions having 5369 total clients out of which 2306 are female and 2667 are male client. There ratio are almost equal.
2. Gold card users are highest 74% followed by silver and diamond type users. But 98% clients have silvers card.
3. There was a sudden downfall in transaction count in year 2020 that might be due to COVID.
4. Premium customer of a bank should be given diamond card. Out of 18 banks only 4 banks are providing diamond card to their premium customers and there are 5 such banks who are not providing any card service to their premium customers which needs to be mitigate correctly.
5. Top 50 account holders are provided in visualization who are having highest amount in total across all banks.
6. Banks can track all these customers to attract more business and increase their market.
7. Ranking of Bank must maintain their dignity and rest of the banks should compete for it.

To improve customer service and satisfaction levels in the following ways:

1. Increase financial literacy initiatives to raise awareness campaigns and encourage people for account openings to educate about the benefits of banking and credit cards.
2. Banks should launch some lucrative schemes and rewards to increase diamond and gold type users.
3. More financial products need to be launched for NRI account holders.
4. Bank name is provided corresponding to those account holders who have deposited their large chunk of money, and this is only the criteria for popularity
5. Offer customized loan products that cater to the specific needs of different customers.
6. Focus on improving customer experience through better communication, faster service, and personalized attention.
7. Enhance digital banking services to offer greater convenience and accessibility to customers.
8. Conduct regular customer surveys to gain feedback and address issues promptly.
9. Invest in staff training and development to improve knowledge and skills to better serve customers.

Pros :

1. Czechoslovakia has banks in every district and major city.
2. Loan borrowers have increased in the past 5 years except 2022.
3. Gold Card usage is high, but Diamond and silver less.
4. Card usage increased in Q3 2021 and Q3
5. Sky Bank is the best performer of all time.
6. Account holder distribution and year- wise withdrawals have an upward trend.
7. Highest account holders are in mid age and their average age is 45 years old.
8. Disposition type who was owner take more loan and pay as well as compared to users.

Cons :

1. There aren't many accounts in Czechoslovakia banks, indicating a lack of awareness among the people.
2. Future predictions suggest a decrease in year- wise account openings.
3. Gold and Diamond usage is not prevalent among Czechoslovakia's people.
4. Yearly loan borrowers have decrease in the past year and are expected to continue declining.
5. NRI accounts seems to be inactive or less active over a period of last 5 years.
6. Salaried account holders are the most who are not able to pay the loan on time, their loan status is either not paid or in debt.
7. Lack of awareness in client about card usage and benefits.