

Project 2. Banking Analytics Dashboard

Key Business Insights

Insight 1: Strong Customer Base but High Loan Exposure

Observation:

The bank has **1,000 customers and 1,000 accounts**, but total loan exposure is very high at **₹102.35M**, while received loan payments are only **₹1.40M**.

Business Impact:

A large portion of loan value is still outstanding, increasing credit risk.

Action / Recommendation:

Strengthen loan repayment tracking and follow-ups, especially for high-value loans.

Insight 2: Majority of Loans Are Still Active

Observation:

Loan status distribution shows an almost **50-50 split between Active and Closed loans**, with **slightly more Active loans**.

Business Impact:

A high number of active loans means future cash inflow is expected, but also indicates ongoing risk.

Action / Recommendation:

Closely monitor active loans and prioritize timely repayment to reduce remaining loan balance.

Insight 3: Home Loans Dominate the Loan Portfolio

Observation:

Home loans contribute the highest loan amount, followed by Personal loans, while Auto loans are comparatively lower.

Business Impact:

The bank's loan portfolio is heavily dependent on the housing segment.

Action / Recommendation:

Diversify loan offerings to reduce dependency on a single loan type and balance portfolio risk.

Insight 4: Savings Accounts Hold More Balance Than Current Accounts

Observation:

Savings accounts contribute **around 62% of total balance**, compared to **38% from current accounts**.

Business Impact:

The bank relies more on individual customers rather than business accounts for deposits.

Action / Recommendation:

Introduce targeted products to grow current account balances and attract business customers.

Insight 5: Transaction Activity Is Well Balanced

Observation:

Deposit amount (**₹2.74M**) and withdrawal amount (**₹2.70M**) are nearly equal.

Business Impact:

This indicates stable cash flow with no unusual liquidity pressure.

Action / Recommendation:

Maintain this balance while encouraging higher deposits through savings schemes or offers.

Insight 6: Branch Performance Varies Significantly

Observation:

Some branches (like **S19i and O11r**) handle **much higher loan amounts and balances**, while others lag behind.

Business Impact:

Uneven branch performance can affect overall efficiency and growth.

Action / Recommendation:

Study top-performing branches and replicate best practices in low-performing branches.