

ADVANCED BANK LOAN ANALYTICS | SUMMARY & INSIGHTS

Enabling Data-Driven Lending Decisions through Interactive Insights

Problem Statement :

Existing loan analysis processes rely on static and fragmented reports with limited interactivity. This restricts visibility into lending operations, borrower behavior, and loan performance, making it difficult to identify trends, assess risk, and support informed decision-making. An interactive dashboard solution is required to unlock actionable insights from loan data.

Objective :

To design and develop interconnected dashboards that provide dynamic insights into bank loan data, offering a holistic view of lending performance, borrower demographics, loan quality, and key financial metrics to support data-driven strategic decisions.

Dashboard 1: Executive Summary

Purpose

Provides a high-level view of critical KPIs to evaluate lending efficiency and overall portfolio performance.

Key Metrics

- Total Loan Applications with MTD and MoM trends
- Total Funded Amount and Total Amount Received with growth analysis
- Average Interest Rate to assess lending cost
- Average Debt-to-Income (DTI) to evaluate borrower financial stability

Loan Performance Analysis

- Classification of loans into **Good** and **Bad** categories based on applications, funding, and repayments
- Loan Status Grid View enabling performance comparison across Fully Paid, Charged Off, and Current loans

Dashboard 2: Trends & Overview

Purpose

Supports exploratory analysis to identify trends and distribution patterns across the loan portfolio.

BANK LOAN REPORT | SUMMARY



Summary & Key Insights

Quick Overview

Portfolio Trends

Loan-Level Analysis

State :

All

Grade :

All

Good vs Bad Loan :

All

Total Loan Applications

38.6K

MTD 4.3K
MoM 6.9%

Total Funded Amount

\$435.8M

MTD \$54.0M
MoM 13.0%

Total Amount Received

\$473.1M

MTD \$58.1M
MoM 15.8%

Average Interest Rate

12.0%

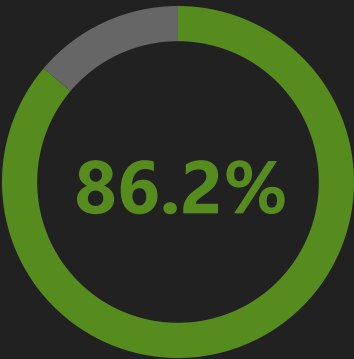
MTD 12.4%
MoM 3.5%

Average DTI

13.3%

MTD 13.7%
MoM 2.7%

Good Loan Issued



Good Loan Applications

33.2K

Good Loan Funded Amount

\$370.2M

Good Loan Received Amount

\$435.8M

Bad Loan Issued



Bad Loan Applications

5.3K

Bad Loan Funded Amount

\$65.5M

Bad Loan Received Amount

\$37.3M

LOAN STATUS

Loan Status	Total Loan Applications	Total Funded Amount	Total Amount Received	MTD Funded Amount	MTD Received Amount	Avg. Interest Rate	Avg. DTI
Fully Paid	32145	\$35,13,58,350	\$41,15,86,256	\$4,13,02,025	\$4,78,15,851	11.64%	13.17%
Charged Off	5333	\$6,55,32,225	\$3,72,84,763	\$87,32,775	\$53,24,211	13.88%	14.00%
Current	1098	\$1,88,66,500	\$2,41,99,914	\$39,46,625	\$49,34,318	15.10%	14.72%
Total	38576	\$43,57,57,075	\$47,30,70,933	\$5,39,81,425	\$5,80,74,380	12.05%	13.33%

BANK LOAN REPORT | OVERVIEW



Summary & Key Insights

Quick Overview

Portfolio Trends

Loan-Level Analysis

Select Measure :

Total Loan Applicati... ▾

State :

All ▾

Grade :

All ▾

Good vs Bad Loan :

All ▾

Total Loan Applications

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MoM

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MoM

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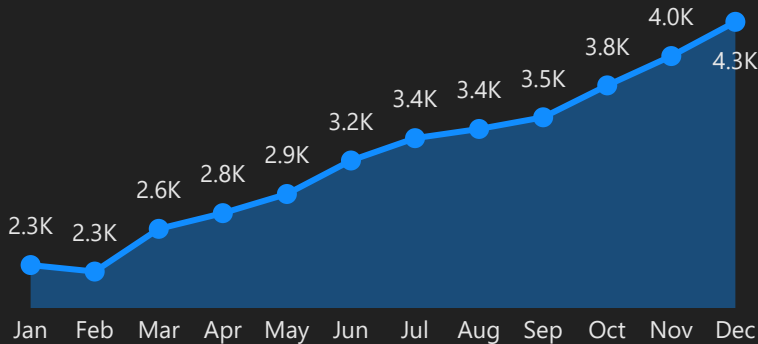
MTD

MoM

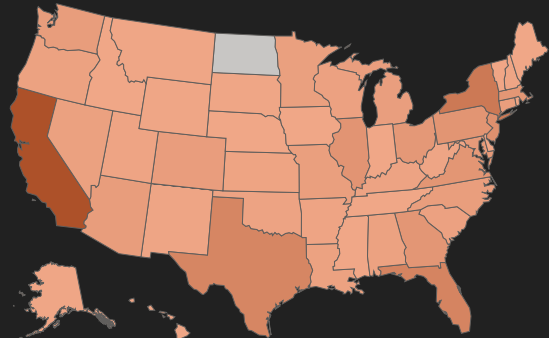
13.7%

2.7%

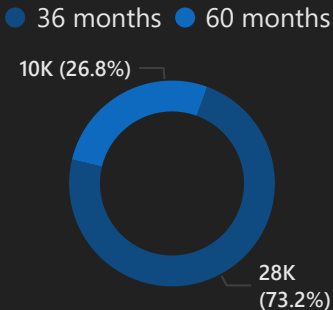
Total Loan Applications by Month



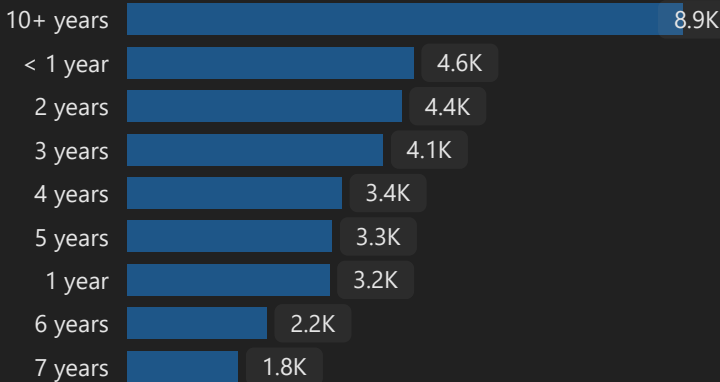
Total Loan Applications by State



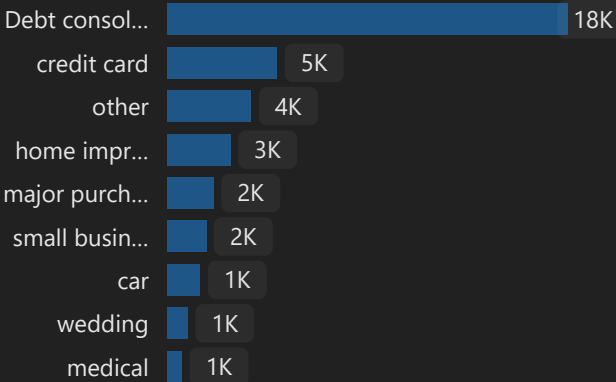
Total Loan Applications by Term



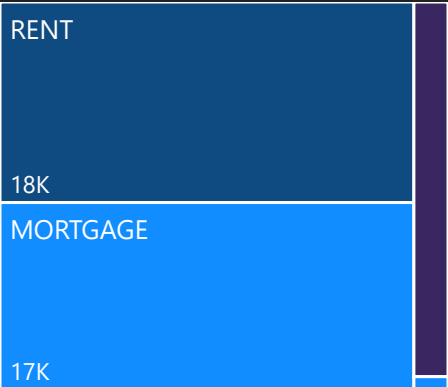
Total Loan Applications by Employee Length



Total Loan Applications by Purpose



Total Loan Applications by Home Ownership



BANK LOAN REPORT | DETAILS



Total Loan Applications

38.6K

MTD

4.3K

MoM

6.9%

Total Funded Amount

\$435.8M

MTD

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MoM

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Total Amount Received

\$473.1M

MTD

\$58.1M

MoM

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Average Interest Rate

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All

Grade :

All

Good vs Bad Loan :

All

ID	Purpose	Home Ownership	Grade	Sub Grade	Issued Date	Funded Amount	Interest Rate	Installment	Received Amount
632417	small business	OWN	F	F1	11 May 2021	\$35,000	0.20	932.17	\$10,430
653921	renewable_energy	MORTGAGE	D	D5	11 March 2021	\$35,000	0.16	851.51	\$39,846
668166	credit card	MORTGAGE	G	G2	11 February 2021	\$35,000	0.20	936.66	\$53,494
670409	Debt consolidation	RENT	F	F3	11 February 2021	\$35,000	0.19	907.73	\$49,122
672549	credit card	MORTGAGE	E	E3	11 February 2021	\$35,000	0.17	872.48	\$52,349
672680	Debt consolidation	OWN	E	E1	11 February 2021	\$35,000	0.16	858.59	\$35,479
673070	Debt consolidation	MORTGAGE	E	E4	11 February 2021	\$35,000	0.18	879.47	\$3,511
673667	credit card	MORTGAGE	D	D5	11 February 2021	\$35,000	0.16	851.51	\$41,509
674426	Debt consolidation	MORTGAGE	F	F1	11 March 2021	\$35,000	0.18	893.54	\$53,612
674448	Debt consolidation	MORTGAGE	G	G2	11 February 2021	\$35,000	0.20	936.66	\$56,199
674846	home improvement	MORTGAGE	C	C4	11 February 2021	\$35,000	0.14	1,192.83	\$41,819
674982	Debt consolidation	MORTGAGE	G	G4	11 February 2021	\$35,000	0.21	951.21	\$14,374
675763	home improvement	MORTGAGE	E	E4	11 February 2021	\$35,000	0.18	879.47	\$43,703
676268	Debt consolidation	MORTGAGE	C	C1	11 February 2021	\$35,000	0.13	1,173.91	\$41,341
676756	Debt consolidation	MORTGAGE	E	E3	11 February 2021	\$35,000	0.17	872.48	\$49,760
678088	home improvement	MORTGAGE	E	E4	11 March 2021	\$35,000	0.18	879.47	\$41,630
678292	Debt consolidation	MORTGAGE	E	E2	11 February 2021	\$35,000	0.17	865.52	\$45,468