**Home loans**

**Customer Demographics**

* What is the distribution of customers by **gender**, **occupation**, **age group**, and **salary bracket**?
* What is the average applied loan amount for each **occupation**?
* Is there a correlation between the **age group** of a customer and the **salary bracket** they fall into?
* Which **gender** applies for higher loan amounts on average?

**Loan Application Analysis**

* What is the distribution of the **applied loan amounts**?
* What is the total number of loan applications received each **year** and **month**?
* Which **channel** is the most popular for loan applications?
* Which **product** has the highest number of applications?

**Sanction and Disbursal Analysis**

* What is the overall **sanction rate** (percentage of sanctioned applications out of total applications)?
* What is the average difference between the **applied loan amount** and the **sanctioned amount**?
* What is the average disbursed amount for each **product**?
* Which **branch** has the highest total disbursed loan amount?

**Recovery Analysis**

* What is the distribution of **delinquency months**?
* What is the total **recovery amount** for each **branch**?
* Is there a relationship between the **sanctioned amount** and the **recovery amount**?
* What is the average recovery amount for customers with different **delinquency months**?

**Branch and Channel Performance**

* Which **branch** has the highest number of loan applications?
* What is the performance of each **channel** in terms of the number of applications, sanctioned amounts, and recovery amounts?
* Which branch has the highest number of delinquent accounts?
* What is the geographical distribution of the branches? You can use the latitude and longitude to visualize this.

**Product Performance**

* Which **product** is the most profitable in terms of sanctioned loan amounts?
* What is the average applied, sanctioned, and disbursed amount for each **product**?
* Which product has the highest delinquency rate?

**Time Series Analysis**

* How has the number of loan applications changed over the **years**?
* Is there any seasonality in loan applications (e.g., more applications in certain **months**)?
* How have the sanctioned amounts and recovery amounts trended over time?

**Home loan - 2**

**Customer Segmentation and Behavior**

* **Risk Profiling by Demographics:**
  + What is the delinquency rate for different **gender**, **occupation**, and **age groups**?
  + Is there a correlation between a customer's **salary bracket** and their likelihood of delinquency?
* **Product and Channel Preferences:**
  + Which **products** are most popular among different **occupations**?
  + Do customers from different **salary brackets** prefer different **products** or **channels**?
  + What is the average loan amount requested through each **channel**?

**Loan Performance and Risk Analysis**

* **Sanction Rate Analysis:**
  + How does the sanction rate vary across different **branches**?
  + Is there a difference in the sanction rate for different **occupations** or **salary brackets**?
  + What is the average percentage of the applied loan amount that gets sanctioned for different **products**?
* **Delinquency Analysis:**
  + Is there a relationship between the **channel** through which a loan was sourced and the likelihood of delinquency?
  + Do customers who take Loans + Top-up have a higher or lower delinquency rate compared to other products?
  + What is the average time to the first delinquency for each **branch**?

**Operational and Business Questions**

* **Turnaround Time (Hypothetical):**
  + If you had dates for application and sanction, you could ask: What is the average turnaround time from application to sanction for each **branch** or **product**?
* **Geospatial Analysis:**
  + Which **branches** have the highest concentration of high-value loans (based on sanctioned amount)?
  + Is there a geographical pattern to delinquency? Are certain regions or branches more prone to defaults?
* **Cross-selling and Upselling:**
  + What percentage of customers opt for bundled products like Loans + Group Insurance or Loans + Individual Insurance?
  + Is there a demographic pattern (e.g., age, occupation) among customers who choose these bundled products?

**Financial Analysis**

* **Loan-to-Value (LTV) Ratio (Hypothetical):**
  + If you had the property value, you could ask: What is the average LTV ratio for sanctioned loans, and does it vary by **branch** or **customer segment**?
* **Profitability Analysis:**
  + Which **branch** or **product** has the highest ratio of total recovered amount to total disbursed amount? (This can be a proxy for profitability, though it doesn't account for interest).
  + What is the average (Sanctioned Amount - Disbursed Amount) for each **product**, and what does this tell you about fees or other charges?