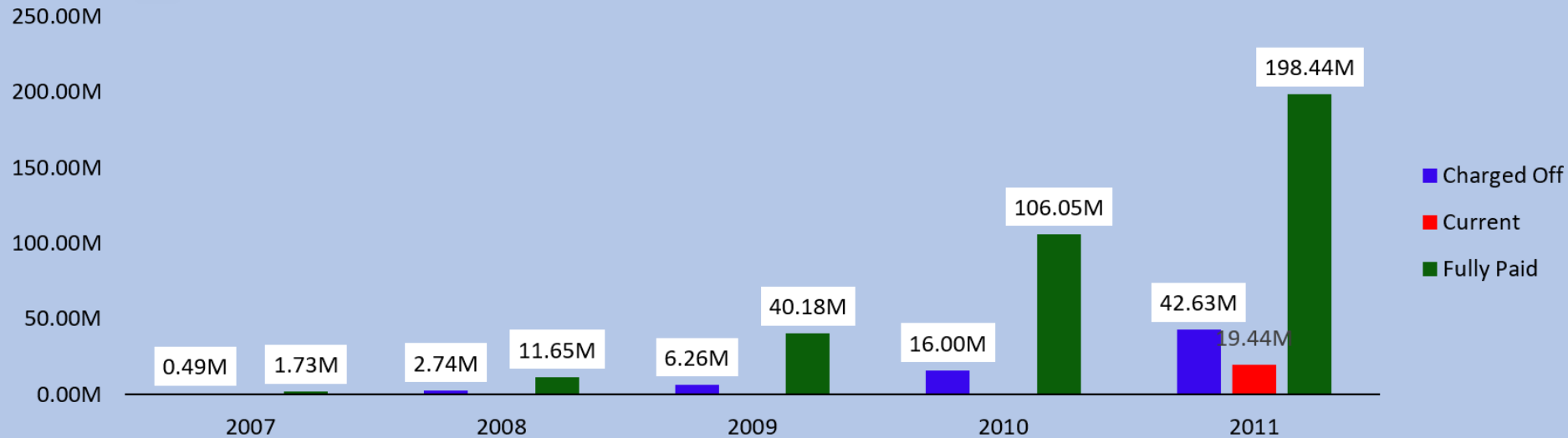# Customer Loan Report

By Group 1

KPI

1. Year wise loan amount Stats

2. Grade and sub grade wise revolving balance

3. Total Payment for Verified Status Vs Total Payment for Non- Verified Status

4. State wise and month wise loan status

5. Home ownership Vs last payment date stats

Loan Amount Stats by year

The sum of loan amounts exhibited an upward trend from 2007 to 2011, increasing by 258.28 million during this period.

Revolving Balance by Grade and Sub grade
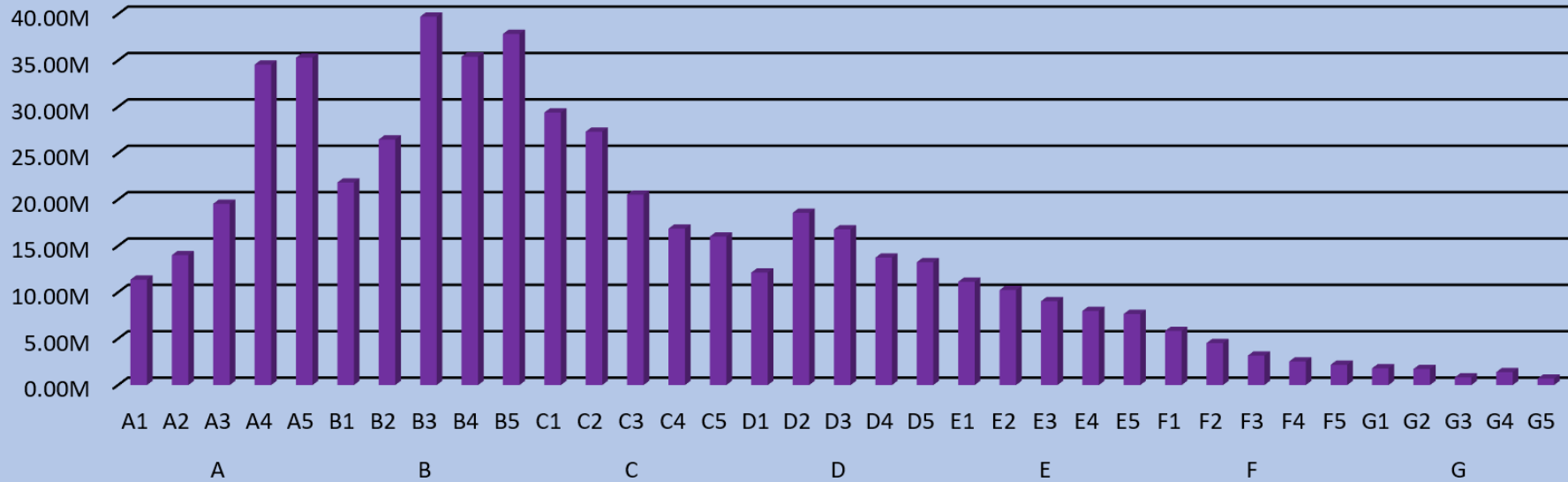
At 161.3 million, B claimed the top spot for the highest Sum of revolving balance, far outpacing G's Sum of revolving balance, which was a mere 6.46 million dollars in comparison.

```
1     -- Total Payment for Verified Status Vs Total Payment for Non Verified Status
2
3 •   select verification_status,
4     sum(annual_inc) as "Total Annual Income"
5     from finance_1
6     group by 1
7
```

verification_status	Total Annual Income
Verified	182152
Not Verified	38570080

Result Grid | Filter Rows: | Export: | Wrap Cell Content:

The total annual income for individuals with a verified status exceeded that of those with a non-verified status. Specifically, verified status comprised 68.19% of the overall payment, while non-verified status accounted for 31.81%.
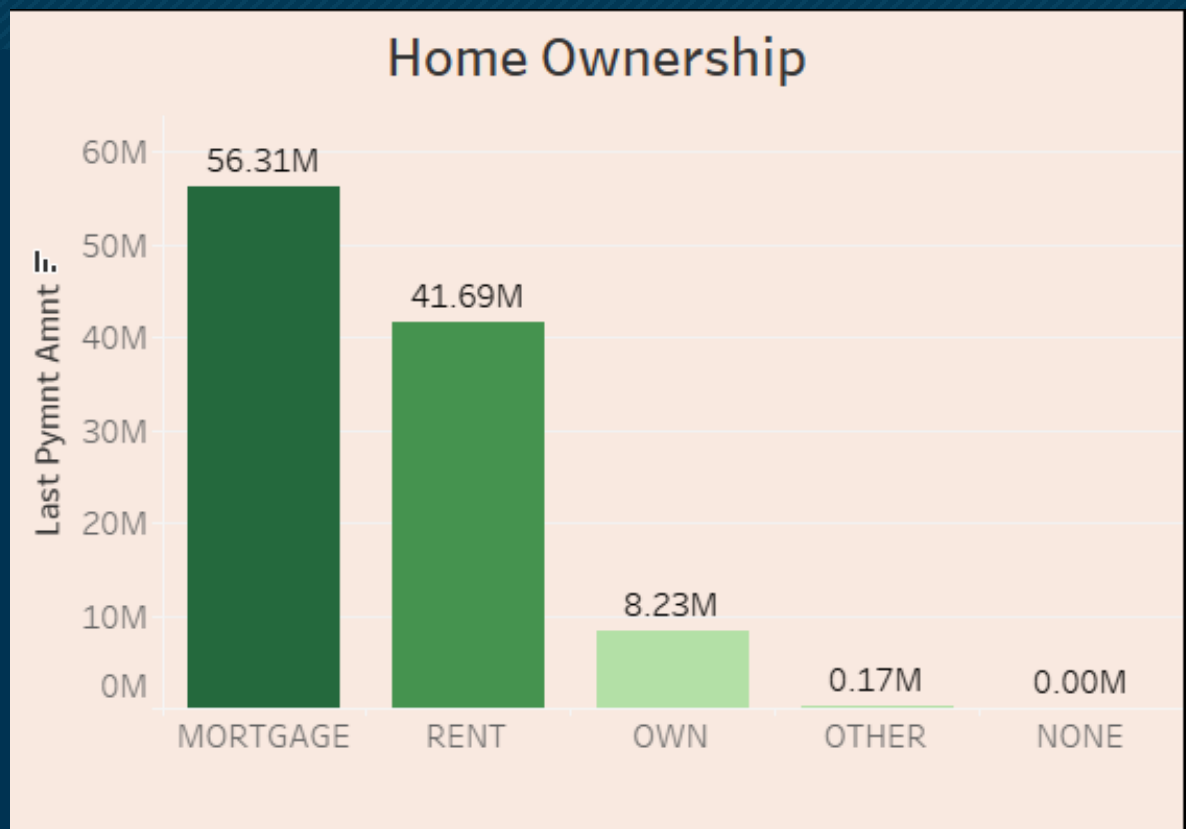
Among the different categories, MORTGAGE takes the lead with a substantial 52.92% share of the total Sum of last payment amount in home ownership, followed closely by the rent and own categories.

State wise and month wise loan status
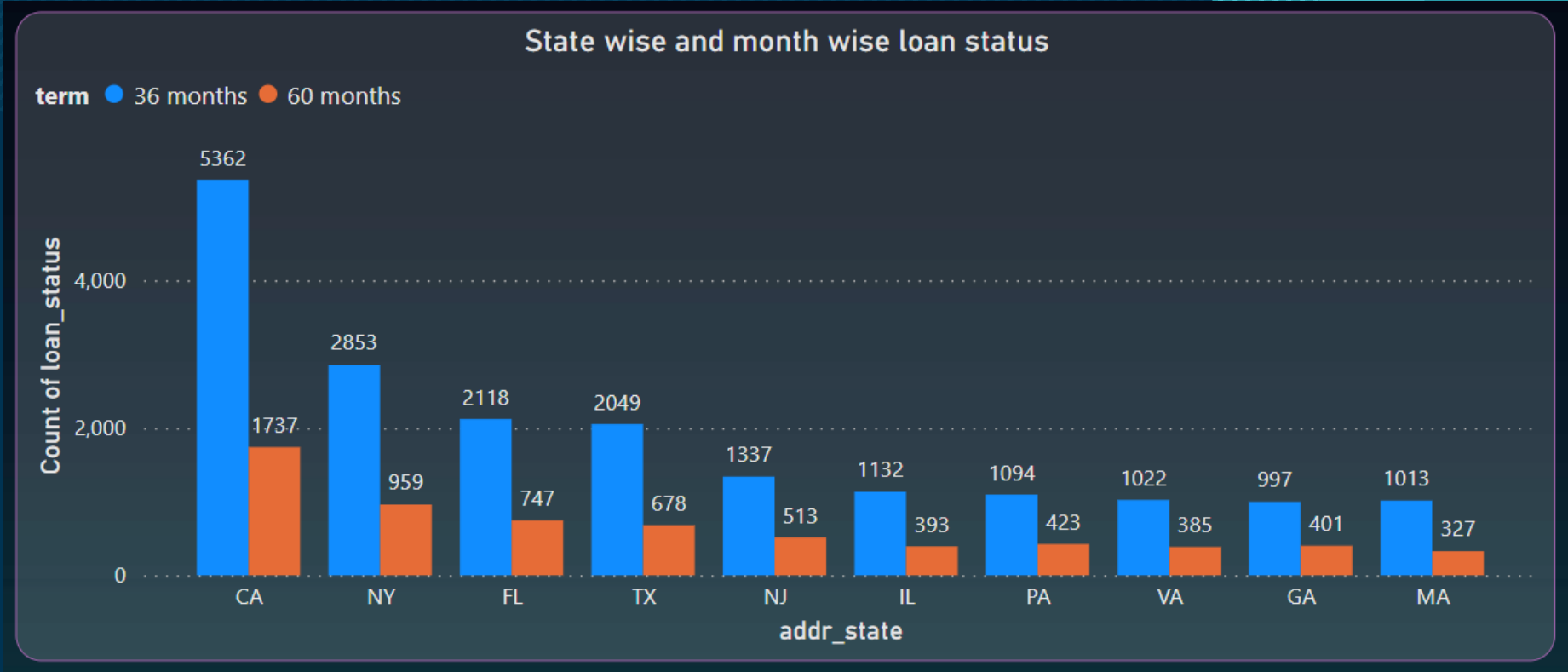
The number of loans with a 36-month term, totaling 18,977, exceeded the count of loans with a 60-month term, which was 6,563.
In the context of a 36-month term, the loans in California (CA) constituted 20.99% of the total count of loan statuses.

CUSTOMER LOAN REPORT

TOTAL CUSTOMERS
39716

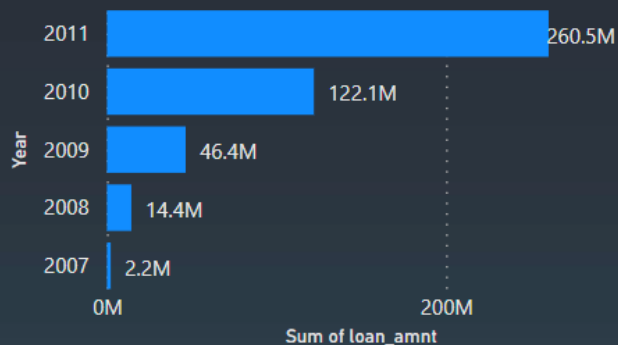**TOTAL LOAN AMOUNT**
446M

TOTAL FUNDED AMOUNT
435M

Year

(Blank)	2008	2010
2007	2009	2011

Year wise loan amount Stats

Year	Sum of loan_amnt
2011	260.5M
2010	122.1M
2009	46.4M
2008	14.4M
2007	2.2M

Total Payment for Verified Status Vs Non Verified Status

verification_status
- Verified
- Not Verified

153.5M (31.81%)
329.2M (68.19%)

Home ownership Vs last payment date stats

home_ownership
- MORGAGE
- NONE
- OTHER
- OWN
- RENT

41.7M (39.18%)
56.3M (52.92%)
0.0M (0%)
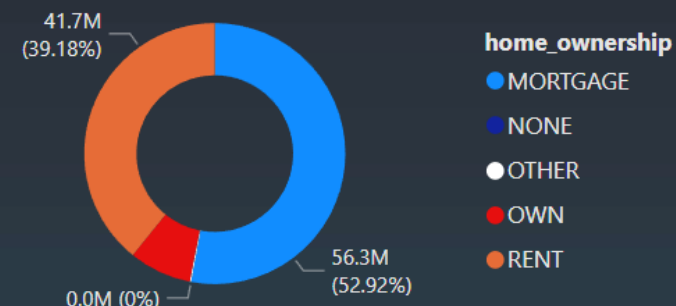
State wise and month wise loan status

term ● 36 months ● 60 months

addr_state	36 months	60 months
CA	5362	1737
NY	2853	959
FL	2118	747
TX	2049	678
NJ	1337	513
IL	1132	393
PA	1094	423
VA	1022	385
GA	997	401
MA	1013	327

Grade and sub grade wise revol_bal

sub_grade	Sum of revol_bal
A1	11.4M
A2	14.0M
A3	19.5M
A4	34.6M
B1	21.8M
B2	26.5M
B3	39.7M
B4	37.9M
B5	29.4M
C3	20.5M
C4	16.9M
C5	12.1M
D2	18.6M
D3	13.7M
D5	11.1M
E3	9.0M
E5	7.7M
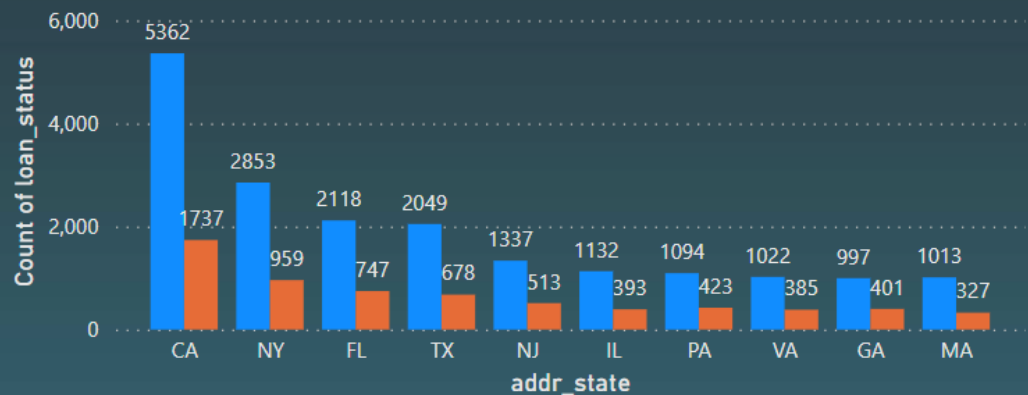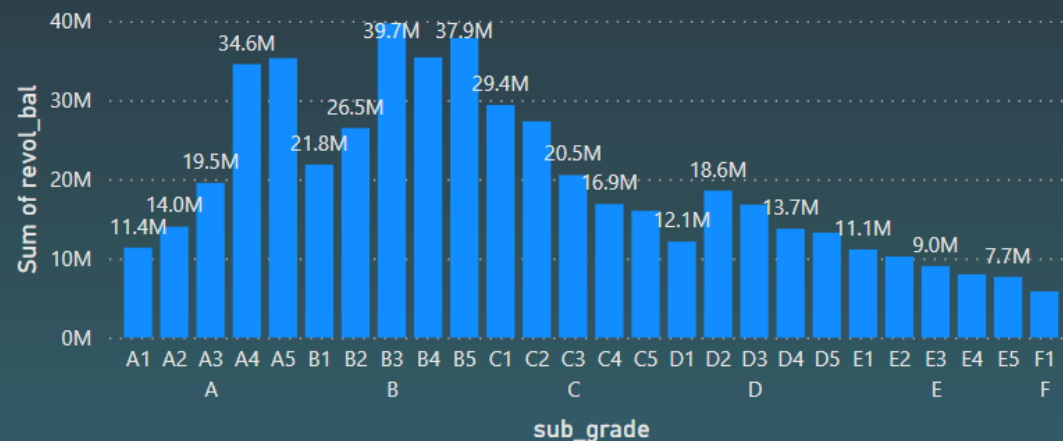
Valuable Insights

❖ In KPI 2 grade B has a much higher sum of revolving balance than grade G, which could mean that they have different levels of financial stability or creditworthiness.

❖ The data clearly indicates a significant increase in the total loan amounts between 2007 and 2011.This information is crucial as it enables us to understand the broader economic scenario and make informed decisions while managing their loan portfolios.

❖ We can understand that individuals with verified status make significantly larger contributions to overall payments compared to those without verification. This highlights the crucial role of verifying applicant information in assessing risk and making informed decisions.

❖ MORTGAGE appears to be the dominant category in terms of the last payment amount. Clients may want to focus on this category for potential investment opportunities or marketing strategies.

❖ Analyzing the distribution of loans by their term duration, such as 36-month or 60-month loans, is vital for assessing risk and allocating resources effectively. A higher number of 36-month loans indicates a prevailing trend in this category. This trend provides valuable insights for our clients to make informed decisions.

❖ These insights can be applied to make better decisions in areas like loan eligibility, marketing tactics, and resource allocation, enhancing their operational effectiveness.

Team Members

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Thank You