



BANKINSIGHT

Banking Risk & Creditworthiness Analysis

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BUSINESS PROBLEM

Develop a basic understanding of risk analytics in banking and financial services and understand how data is used to minimise the risk of losing money while lending to customers.

SOLUTION

With our dashboards which are created using Power BI latest tools helps the company to make a decision based on the applicant's profile like if the applicant is likely to repay the loan then approving the loan otherwise not.

ABOUT DATASET

1. This dataset basically contains information about bank details ,various client details which consists of multiple tables which are interlinked with each other through keys like primary key and foreign key.
The various tables are Banking Relationship, Client-Banking, Gender, Investment Advisor and Period.



IMPORTANT KPI'S

1. Total Clients
3000
2. Total Engagement Account
\$18.26K
3. Total CC Account
\$135

FINANCIAL GOALS



Total Loan
\$139.9M

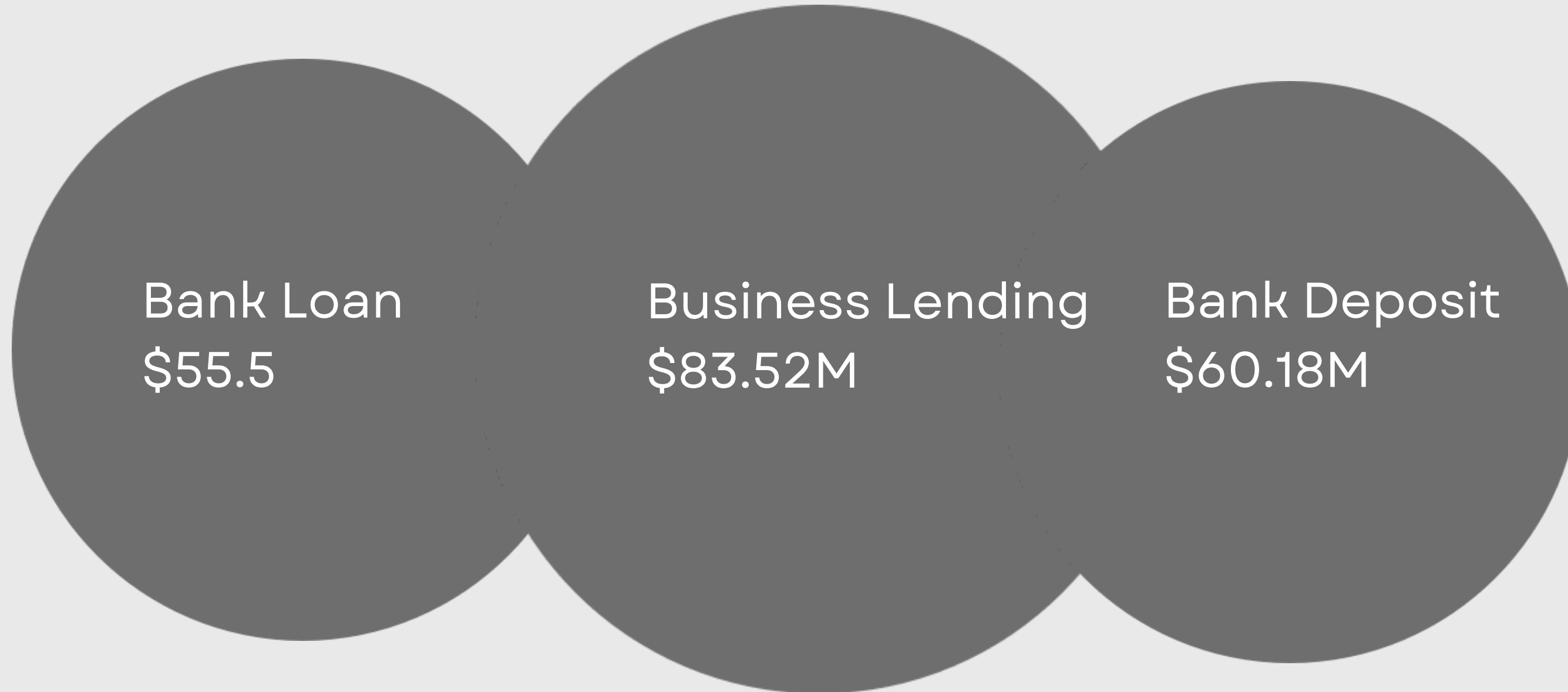


Total Fees
\$5.17M

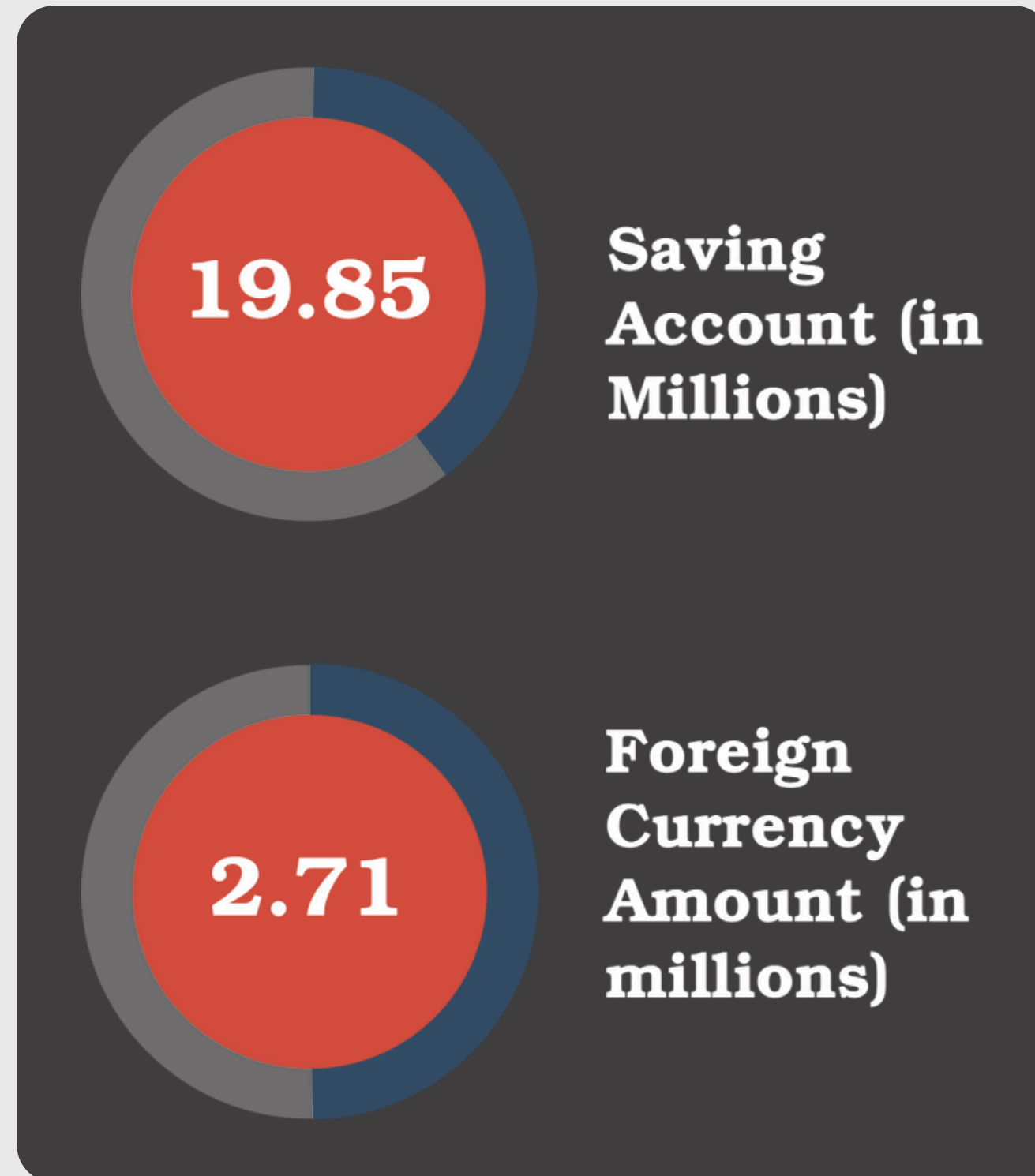


Total Deposit
\$111.49M

BANK NUMBERS



CHECKING AMOUNT AND SAVING AMOUNT

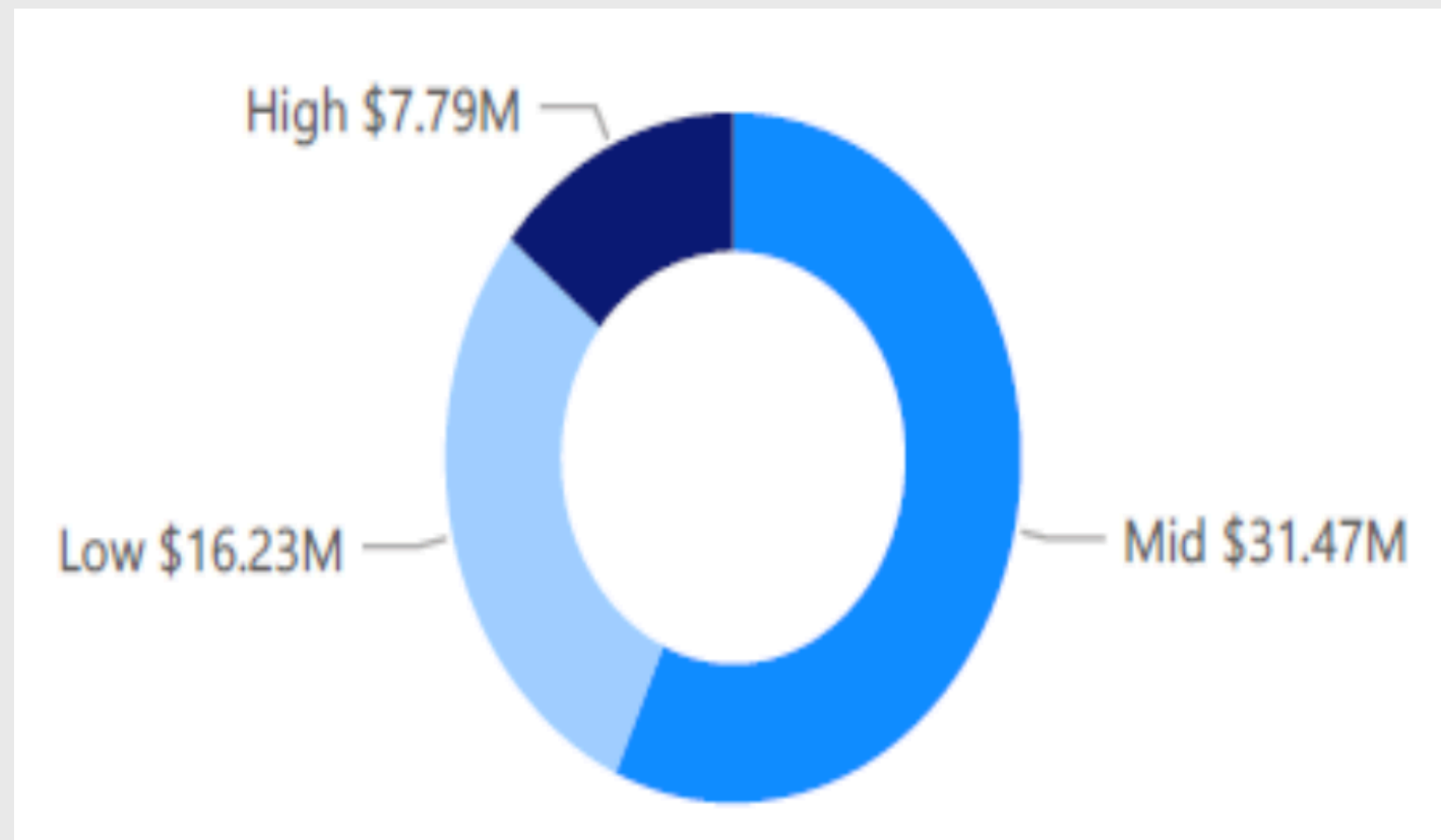




\$ 2.71 M

FOREIGN CURRENCY AMOUNT

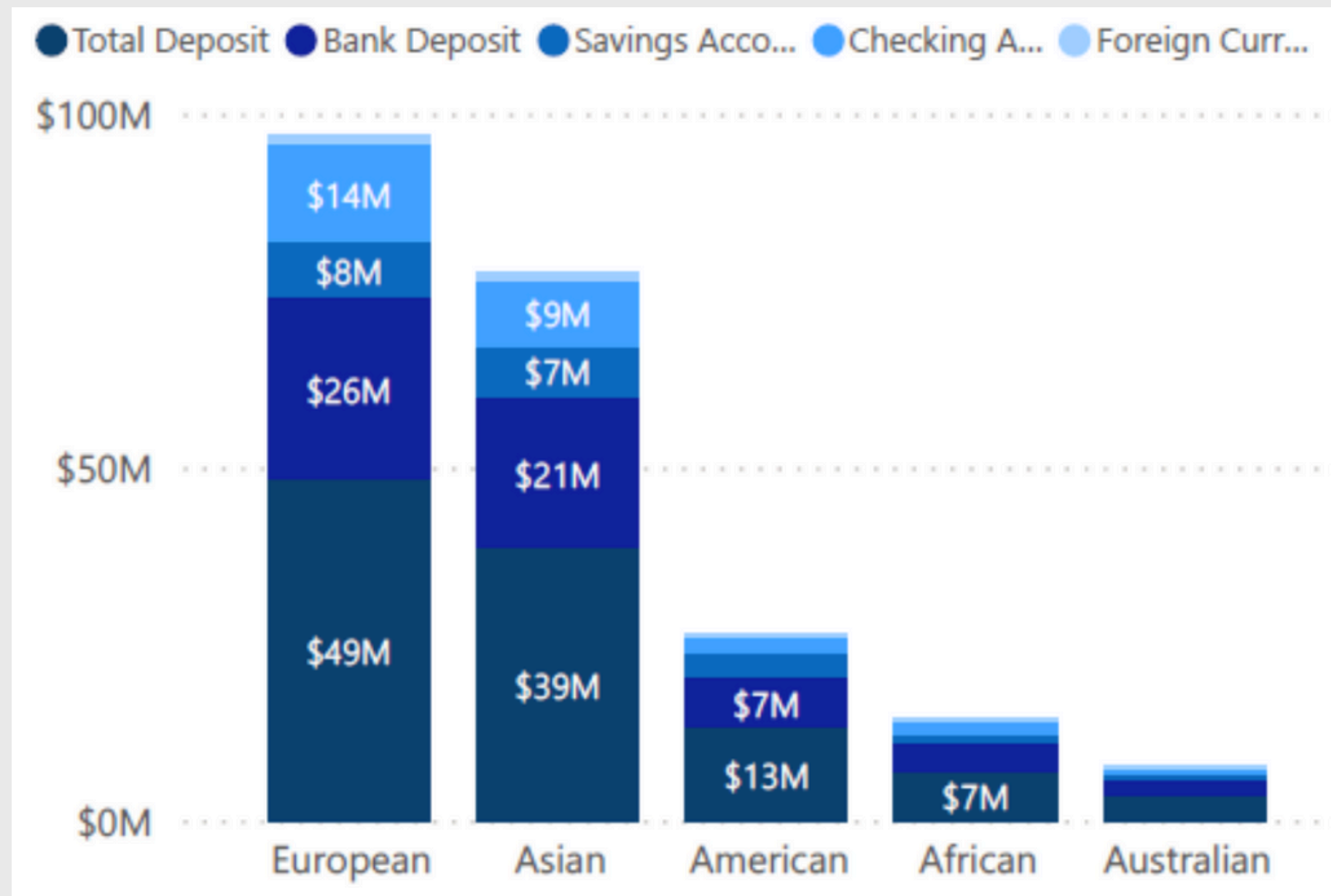
BANK LOAN BY INCOME BAND



What we observe?

Bank loan is highest for Mid Income band and lowest for High Income band.

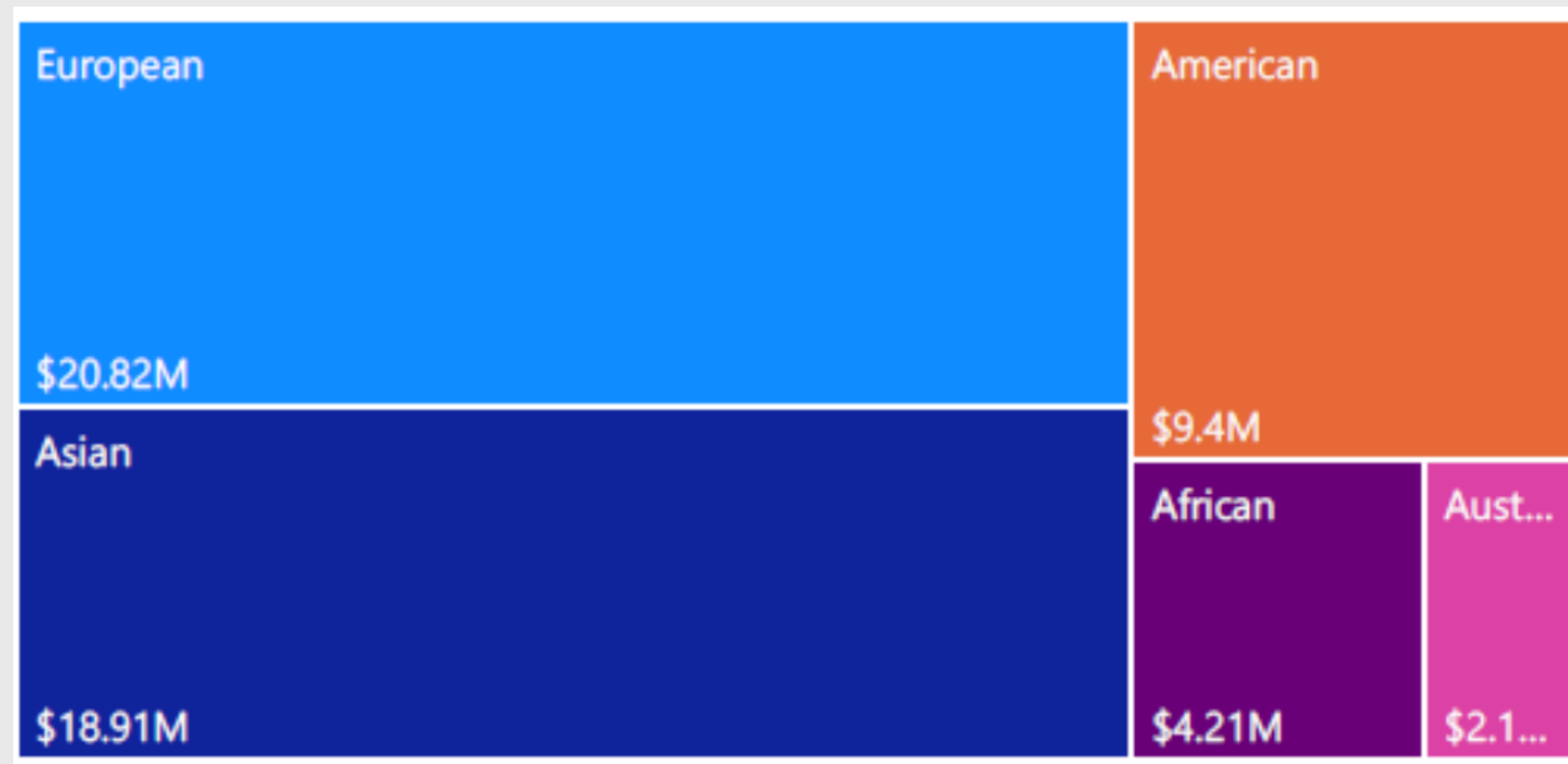
BANK LOAN BY INCOME BAND



What we observe?

- Highest features are in the European countries followed by Asian Countries.
- Lowest features are in Australian countries followed by African countries.

BANK LOAN BY NATIONALITY



What we observe?

- Bank loan is highest for European countries and lowest for Australian countries.

POWERBI - DASHBOARD

Overview



Loan Analysis

Deposit Analysis

Summary

BANKING DASHBOARD

1995 1996 1999 2000 2001 2002 2003 2004 2005 >



Female

Male

Total Clients

3000

Total Loan

1.77bn

Total Deposit

2.01bn

Checking Account

963.28M

Savings Account

698.73M

Business Lending

2.60bn

Loan Analysis



LOAN ANALYSIS

DEPSOIT ANALYSIS SUMMARY

1995

1996

1999

2000

2001

2002

2003



Banking Relationship

1

2

3

4

Gender

Female

Male

Institution Advisor

All



Total Loan

814.22M

Bank Loan

814.22M

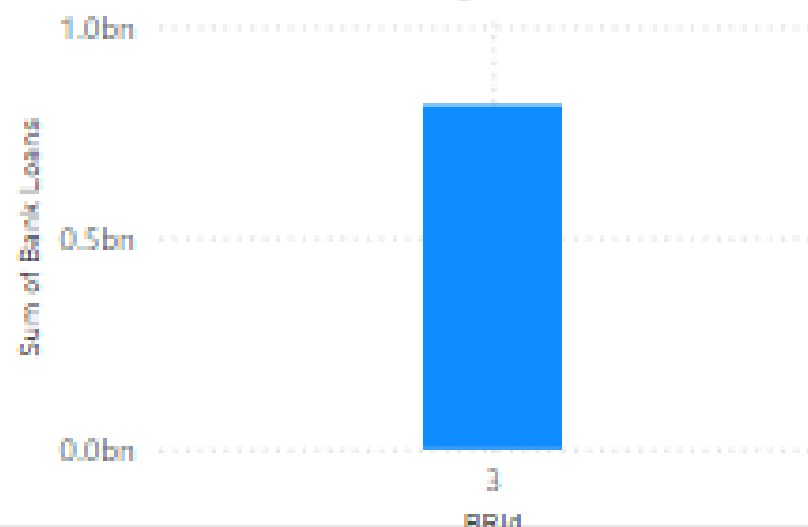
Business Lending

1.17bn

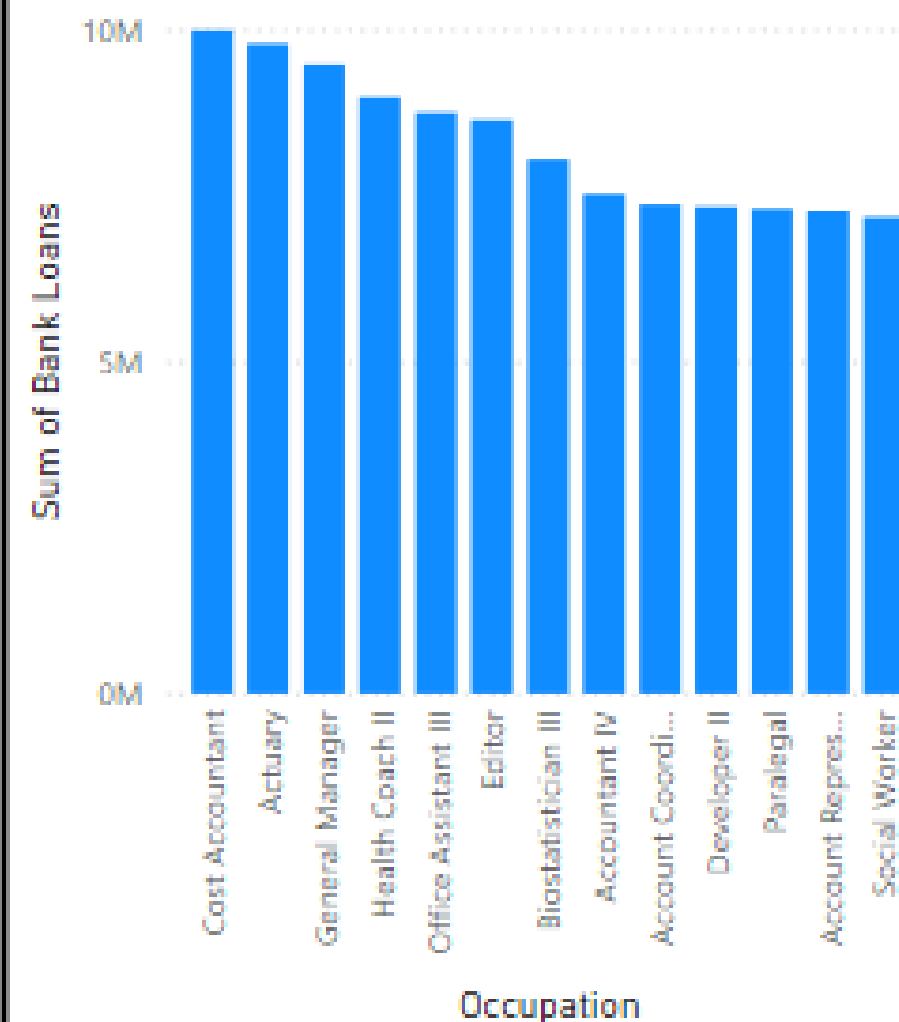
CC Balanace

4.28M

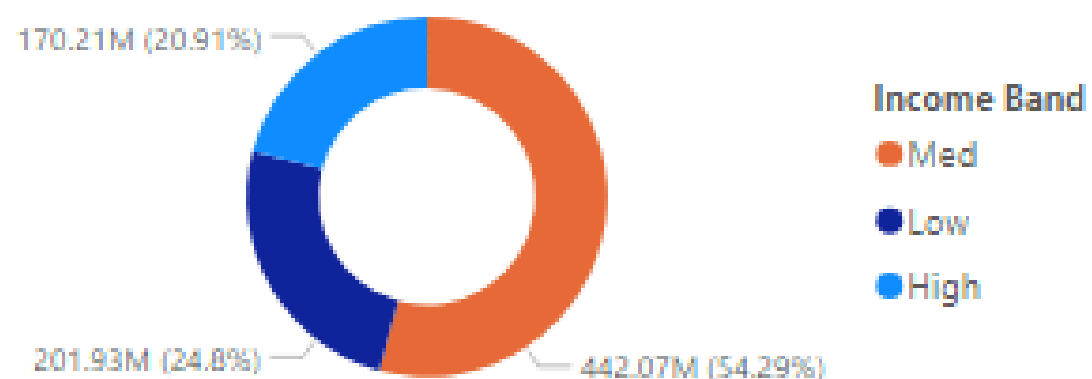
Bank Loan by BR



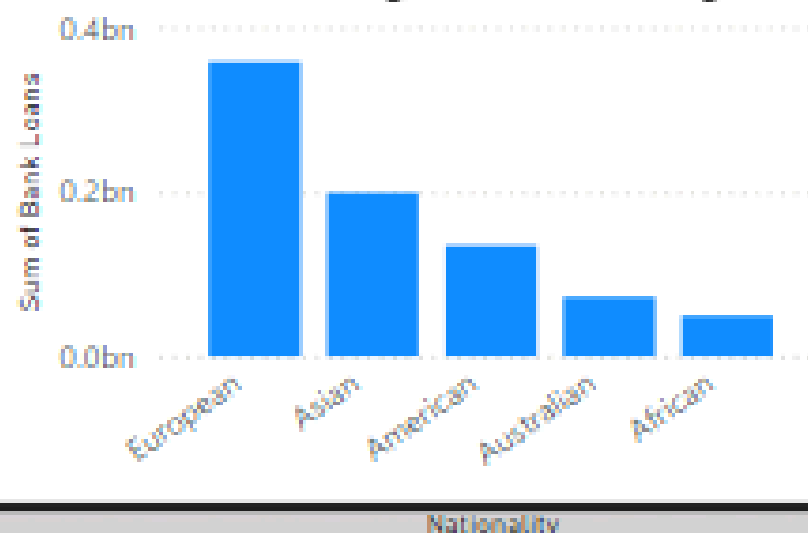
Bank Loan By Occupation



Bank Loan by Income Band



Bank Loan by Nationality



Deposit Analysis



LOAN ANALYSIS

DEPOSIT ANALYSIS

SUMMARY

1995

1996

1999

2000

2001

2002

2003



Banking Relationship

1

2

3

4

Gender

Female

Male

Institution Advisor

All



Total Loan

814.22M

Bank Loan

814.22M

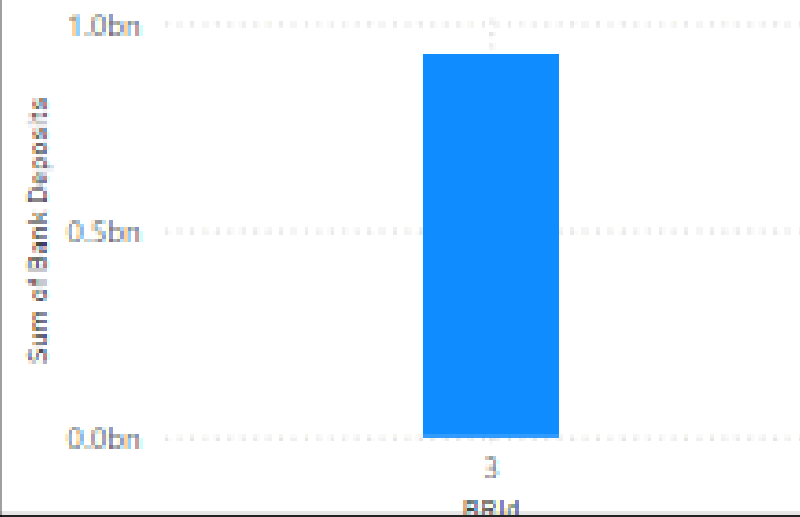
Business Lending

1.17bn

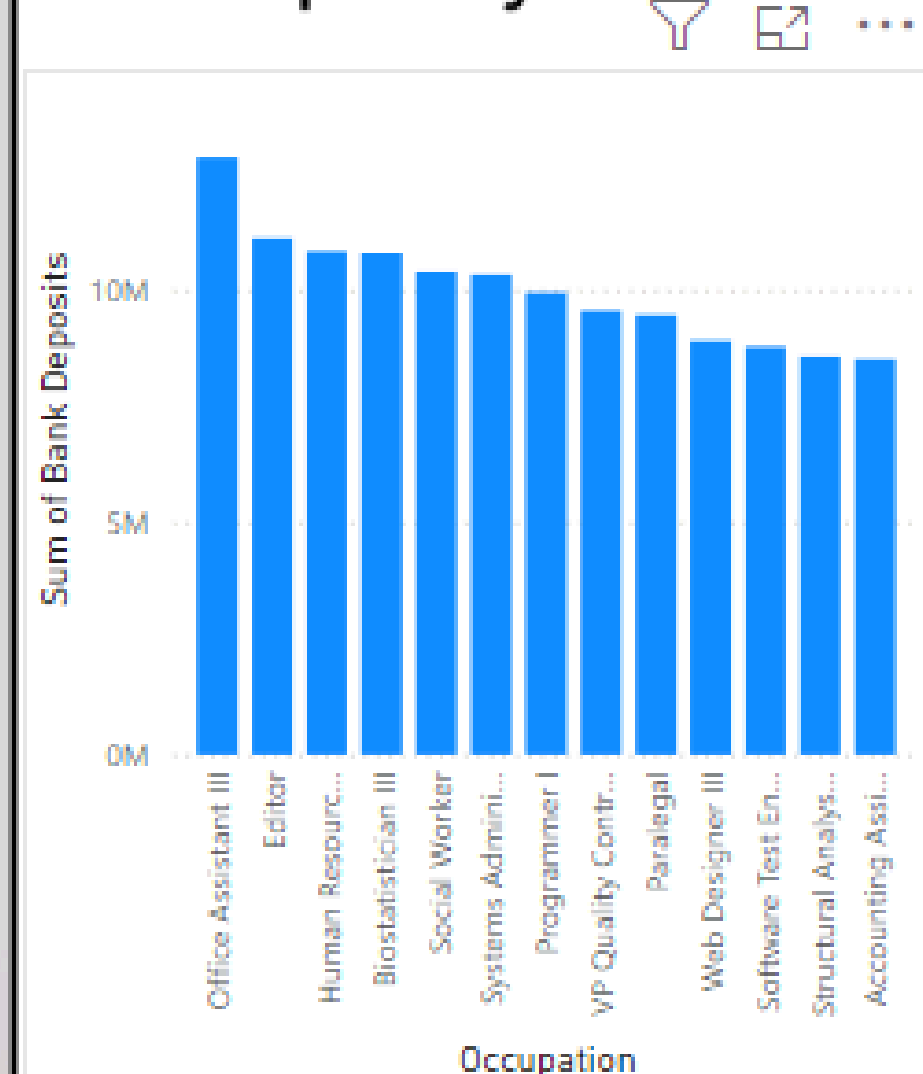
CC Balanace

4.28M

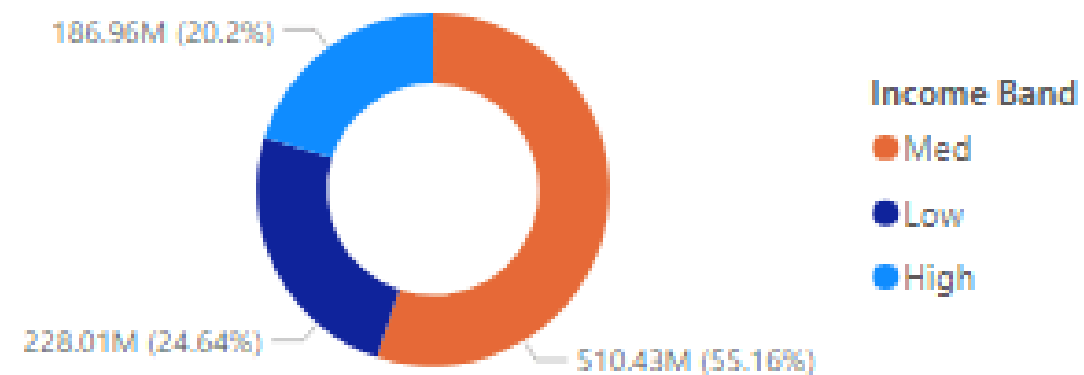
Bank Deposit by BR



Bank Deposit By Occupation



Bank Deposit by Income Band



Bank Deposit by Nationality

