**DASHBOARD 1: SUMMARY**

**Key Performance Indicators (KPI’s) Requirements:**

**Total Loan Applications:** We need to calculate the total number of loan applications received during a specified period. Additionally, it is essential to monitor the Month-to-Date (MTD) Loan Applications and track changes Month-over-Month (MoM).

**2.Total Funded Amount:** Understanding the total amount of funds given to the applicants. We also want to keep an eye on the MTD Total Funded Amount and analyse the Month-over-Month (MoM) changes in this metric.

**3.Total Amount Received:** Tracking the total amount received from borrowers is essential for assessing the bank's cash flow and loan repayment. We should analyse the Month-to-Date (MTD) Total Amount Received and observe the Month-over-Month (MoM) changes.

**4.Average Interest Rate:** Calculating the average interest rate across all loans, MTD, and monitoring the Month-over-Month (MoM) variations in interest rates will provide insights into our lending portfolio's overall cost.

**5.Average Debt-to-Income Ratio (DTI):** Evaluating the average DTI for our borrowers helps us to determine their financial health. We need to compute the average DTI for all loans, MTD, and track Month-over-Month (MoM) fluctuations.

**DASHBOARD 1: SUMMARY**

**Good Loan v Bad Loan KPI’s :**

**Good Loan:**

1.Good Loan Application

2.Good Loan Applications Percentage

3.Good Loan Funded Amount

4.Good Loan Total Received Amount

**Bad Loan :**

1.Bad Loan Application

2.Bad Loan Applications Percentage

3.Bad Loan Funded Amount

4.Bad Loan Total Received Amount

**Loan Status Grid View :**

In order to gain a comprehensive overview of our lending operations and monitor the performance of loans, we aim to create a grid view report categorized by 'Loan Status’. By providing insights into metrics such as 'Total Loan Applications,' 'Total Funded Amount', 'Total Amount Received', 'Month-to-Date (MTD) Funded Amount', 'MTD Amount Received', 'Average Interest Rate', and 'Average Debt-to-Income Ratio (DTI)', this grid view will empower us to make data-driven decisions .

**DASHBOARD 2: OVERVIEW**

**CHARTS :**

**1.Monthly Trends by Issue Date (Line Chart):** To identify seasonality and long-term trends in lending activities.

**2.Regional Analysis by State (Filled Map):** To identify regions with significant lending activity.

**3.Loan Term Analysis (Donut Chart):** To allow the client to understand the distribution of loans across various term lengths.

**4.Employee Length Analysis (Bar Chart):**  The Lenders will check the borrowers occupation and income which helping us assess the impact of employment history on loan applications.

**5.Loan Purpose Breakdown (Bar Chart):**  The Lender will check what purpose the applicant taking loans, aiding in the understanding of the primary reasons borrowers seek financing.

**6.Home Ownership Analysis (Tree Map):** For a hierarchical view of how home ownership impacts loan applications and disbursements.

**DASHBOARD 3: DETAILS**

**GRID :**

Need for a comprehensive 'Details Dashboard' that provides a consolidated view of all the essential information within our loan data. This Details Dashboard will gives us loan-related metrics and data points, enabling users to access critical information efficiently.

**Objective:**

The primary objective of the Details Dashboard is to provide a comprehensive and user-friendly interface for accessing vital loan data. It will serve as a one-stop solution for users seeking detailed insights into our loan portfolio, borrower profiles, and loan performance.