Draft #3

Assumptions:
1. Raw files are in correct format. No need to check.
2. Use of PostgreSQL database
3. Standardized columns along L0 and L1 schema.
4. Power BI dashboard will set for daily sync in case of updates

Interesting datasets:
~~Link1~~
~~Link2~~
Will create own dataset with dummy values in banking.

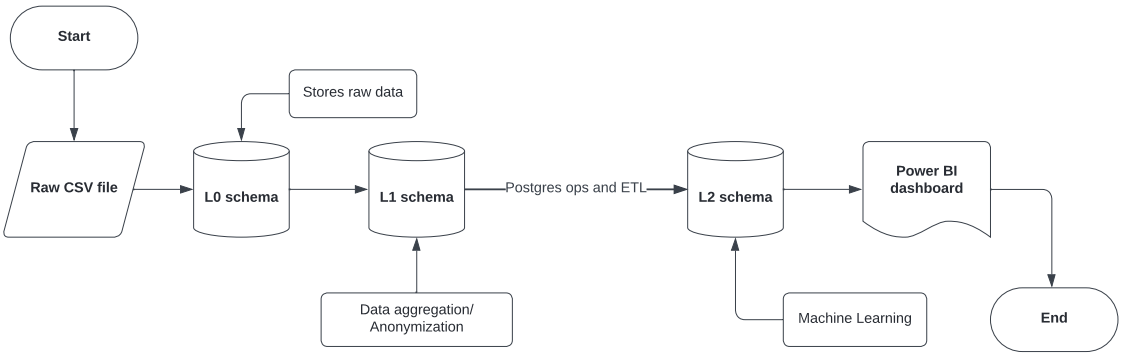
Key Questions:
1. What kind of problem are you looking for?
Ans. In the area of ~~social media or social networks.~~ banking.

2. What kind of models are you looking to apply?
Ans. ~~Online models so it makes sense to have all the data in the DB.~~ We can try a bunch of ML models.

3. How does Postgres functions or ops come into play?
Ans. We will store customer info in different tables. PG can be used for joins & computations.

Idea
Data
Banking data

Dashboard
1. Credit risk analysis
2. Loan performance
3. NPA
4. Customer Insights
5. Executive summary and trends



Credit Risk Analysis Dashboard
1. Credit risk score distribution
2. High Risk customers
3. Delinquency rates
4. Risk score by industry
5. Geographical distribution
6. Risk trend MoM

Non-Performing Assets Dashboard
1. YoY trend in NPA held by bank
2. NPA by sector
3. NPA by resolution status
4. NPA by default period
5. Customers reponsible for NPA

Executive Summary Dashboard
1. Aggregate Metrics
   a. Total loans
   b. NPAs
   c. Revenue
   d. Profit Margins
2. Default rates
3. Credit exposure
4. Capital Adequacy Ratio
5. Loan breakdown by
   a. Sectors
   b. Type
   c. Location
6. Net interest income
7. Operating expenses

Loan Performance Dashboard
1. Loan by types
2. Default rates by loan types
3. Top borrowers
4. Return on Assets by loan types
5. Loans by tenures

Customer Insights Dashboard
1. Breakdown by demographics
2. Breakdown by income levels
3. Breakdown by loan preference
4. Churn
5. Credit Utilization ratios
6. Customers with potential up-selling

L2 ER diagram
(in next draft)