

# Lokmanya Multipurpose Cooperative Society Ltd – Loan performance summary

Lokmanya Multipurpose Cooperative Society Ltd is an organization with a rich legacy of over 29 years, based in Pune, Maharashtra. The primary objective of Lokmanya is to empower people through various financial services and offerings. As a multistate, multipurpose cooperative society, Lokmanya operates in four states, namely Karnataka, Maharashtra, Goa, and Delhi, with a widespread presence through its 213 branches.

Lokmanya offers a diverse range of financial products for investment, catering to the needs of its members and customers. These products include Fixed Deposits, Recurring Deposits, Pigmy Deposits, Insurance, Loans, and Mutual Funds.

## Objective:

To create an insightful Power BI dashboard for Lokmanya Multipurpose Cooperative Society Ltd. that analyzes and visualizes loan performance across various loan types, including Gold Loans, General Loans, and Microlending Loans. This dashboard will empower stakeholders with data-driven insights to evaluate loan trends, performance metrics, and overall financial health, enhancing decision-making for the organization's diverse range of financial offerings.

## Dataset Information:

The dataset for this dashboard includes the following columns:

- **Loan ID:** Unique identifier for each loan.
- **Customer ID:** Unique identifier for each customer.
- **Loan Type:** Type of loan (e.g., Gold Loan, General Loan, Microlending Loan).
- **Region:** The region where the loan was issued.
- **State:** The state where the loan was issued.
- **City:** The city where the loan was issued.
- **Loan Amount:** Total amount disbursed for the loan.
- **Interest Rate:** Interest rate applicable to the loan.
- **Disbursement Date:** Date when the loan was issued.
- **Repayment Status:** Status of loan repayment (e.g., Paid, Overdue, Default).
- **Outstanding Amount:** Remaining amount to be repaid on the loan.

## Dashboard Link:

<https://drive.google.com/file/d/11iHDe-jAAdFV3EyjoX0PzHSY-i2Ue3d/view?usp=sharing>

## Dashboard Video:

<https://drive.google.com/file/d/1kWxNJoh-wKWFU4XGNFL10Ao80OtAqpSY/view?usp=sharing>

### Dataset Summary:

The dataset contains loan application data spanning from 2015 to 2023, with a total of 10,000 loan applications processed.

### Key Financial Insights:

1. **Total Loan Amount Issued:**

A total of \$2.5 billion in loans has been disbursed over the 8-year period. This indicates significant lending activity and a diverse portfolio.

2. **Total Repayment Amount:**

Borrowers have repaid \$1.4 billion, representing 56% of the total loan amount. This suggests a substantial portion of loans have been repaid, but there is still a significant outstanding balance.

3. **Outstanding Loan Amount:**

The total outstanding loan amount is \$1.1 billion, which accounts for 44% of the total loans disbursed. This reflects the current financial liability and potential for future repayments.

4. **Average Interest Rate:**

The average interest rate across all loans is 12.6%, indicating a moderately high lending rate, which may reflect the risk profile of borrowers or market conditions during this period.

5. There is a balanced distribution of loan types whereas personal loans account for **33.54%**, Microlending represent **32.98%**, Gold loans make up **33.48%** of the total loans.

6. The year **2021** recorded the highest number of loan applications, with a total of **1,318 applications**. This represents **13.18% of the total loan applications**, indicating a surge in borrowing activity during that period.

7. Borrowers have repaid a total of **\$1.4 billion**, which is **27.3% higher** than the outstanding loan balance of **\$1.1 billion**. This indicates that a significant portion of disbursed loans has been successfully recovered, reflecting overall strong repayment performance.

8. The year **2022** stands out as the period with the **highest total loan amount disbursed**. This indicates a surge in lending activity, potentially driven by economic recovery, increased demand, or strategic business initiatives by the institution.