PART - 2: BANK LOAN
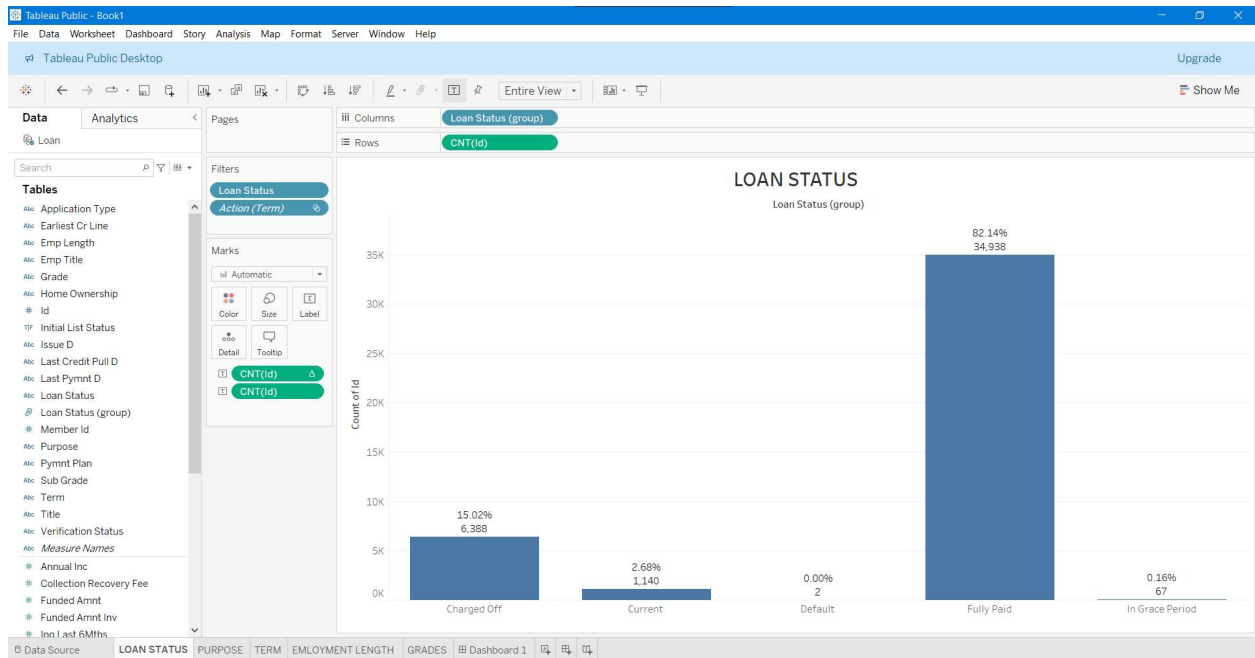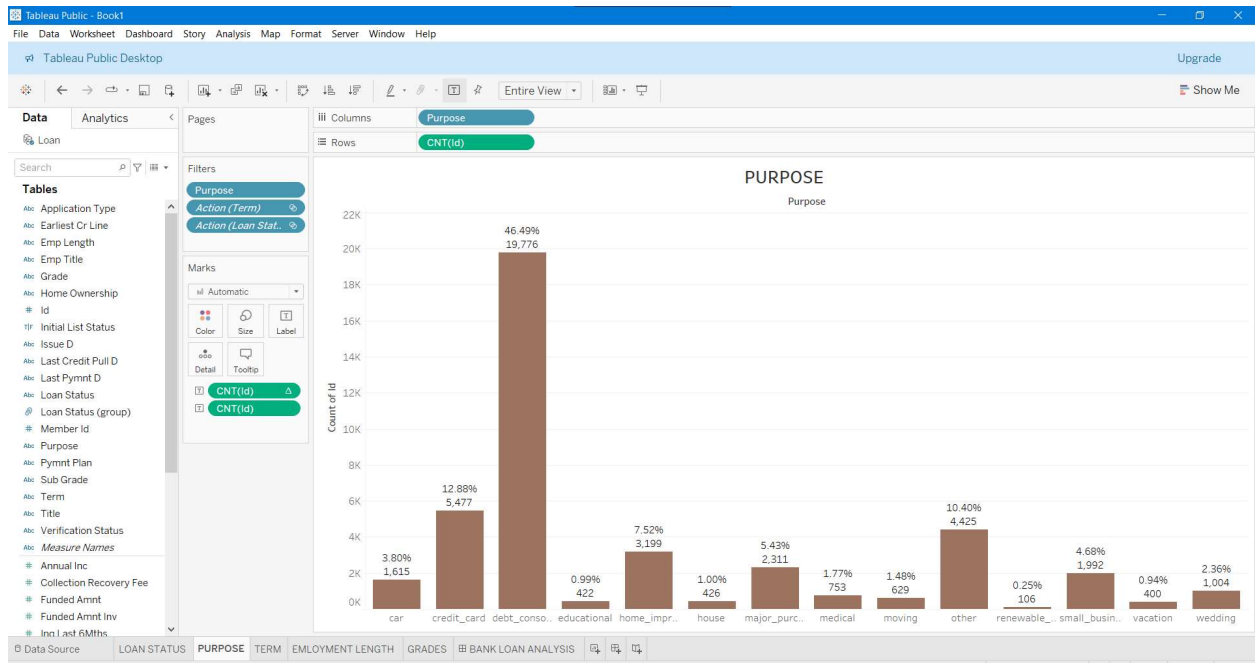
1. LOAN STATUS
    I.   First, I added LOAN STATUS to row and removed all the NULL values.

    II.   I made 3 groups: FULLY PAID, CHARGED OFF and GRACE PERIOD.

    III.   I added ID to the Column and changed it to Measure and Count.

    IV.   Added ID to the Labels and changed it % of Total and swapped the row and column.
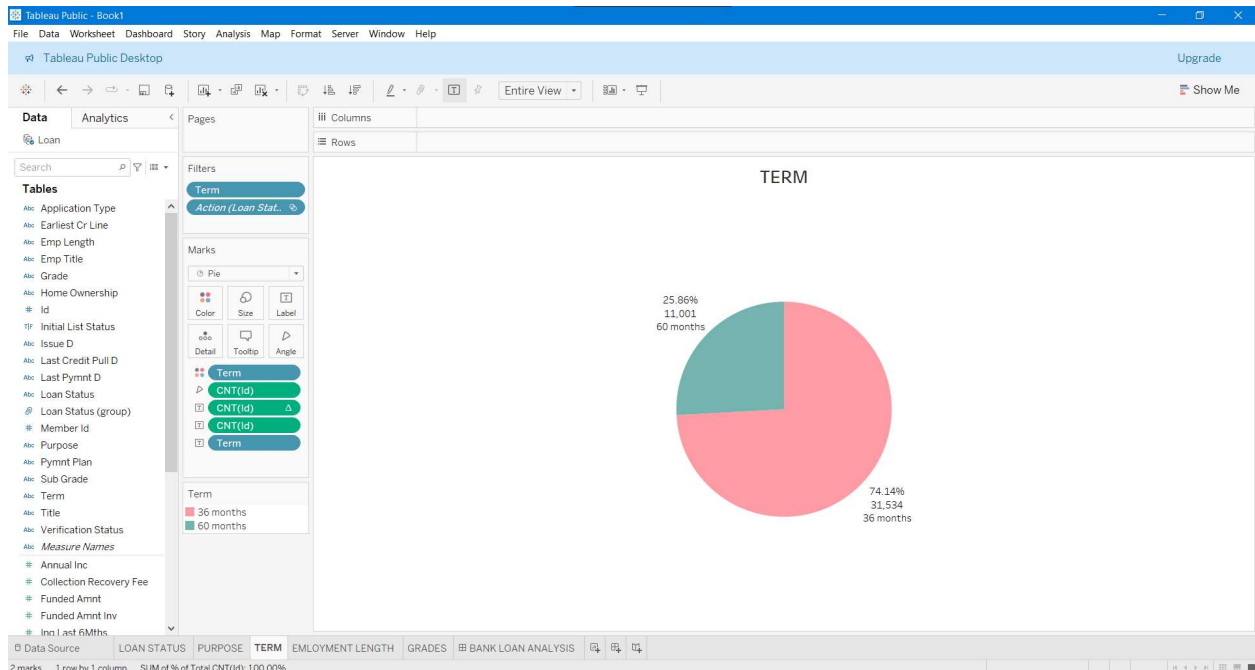

LOAN STATUS

2. PURPOSE
    I.   Initially, I added PURPOSE to row and removed all the NULL values.

    II.   I added ID to the Column and changed it to Measure and Count.

    III.   Added ID to the Labels and changed it % of Total.

    IV.   Changed the color theme of the graph.

PURPOSE

3.   TERM
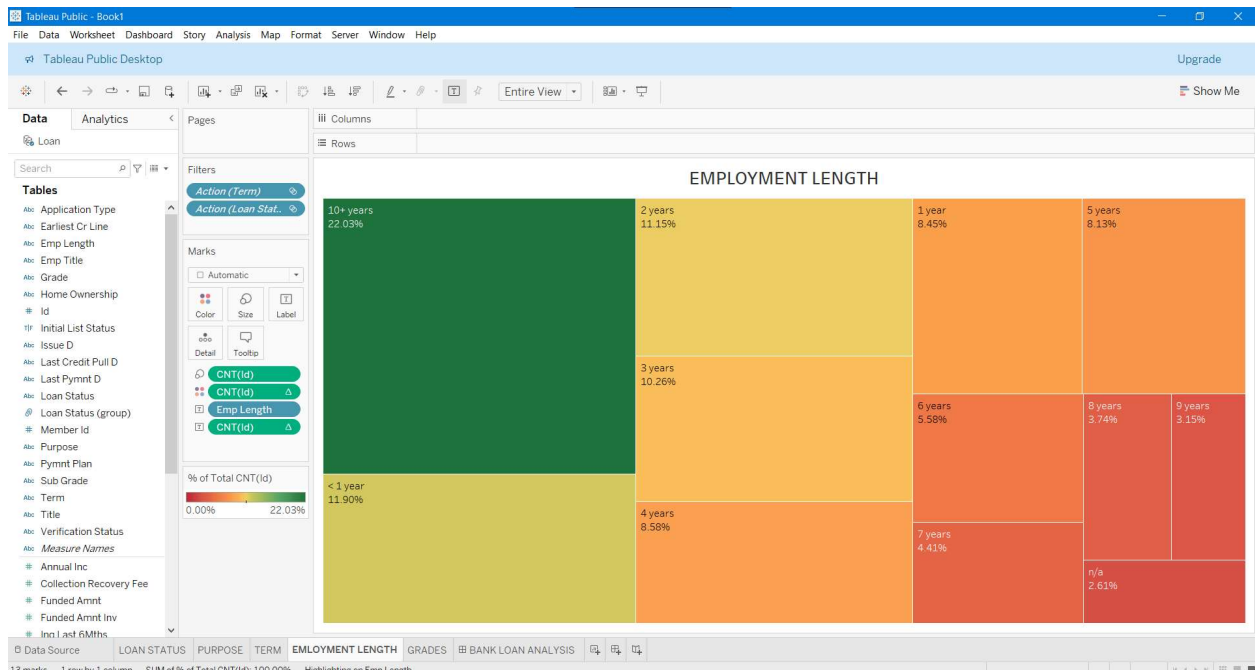
      I.   I added TERM to row and removed all the NULL values.

      II.   I added ID to the Column and changed it to Measure and Count.

      III.   I clicked on the SHOW ME Option and selected PIECHART. I also changed the color theme and added Labels.
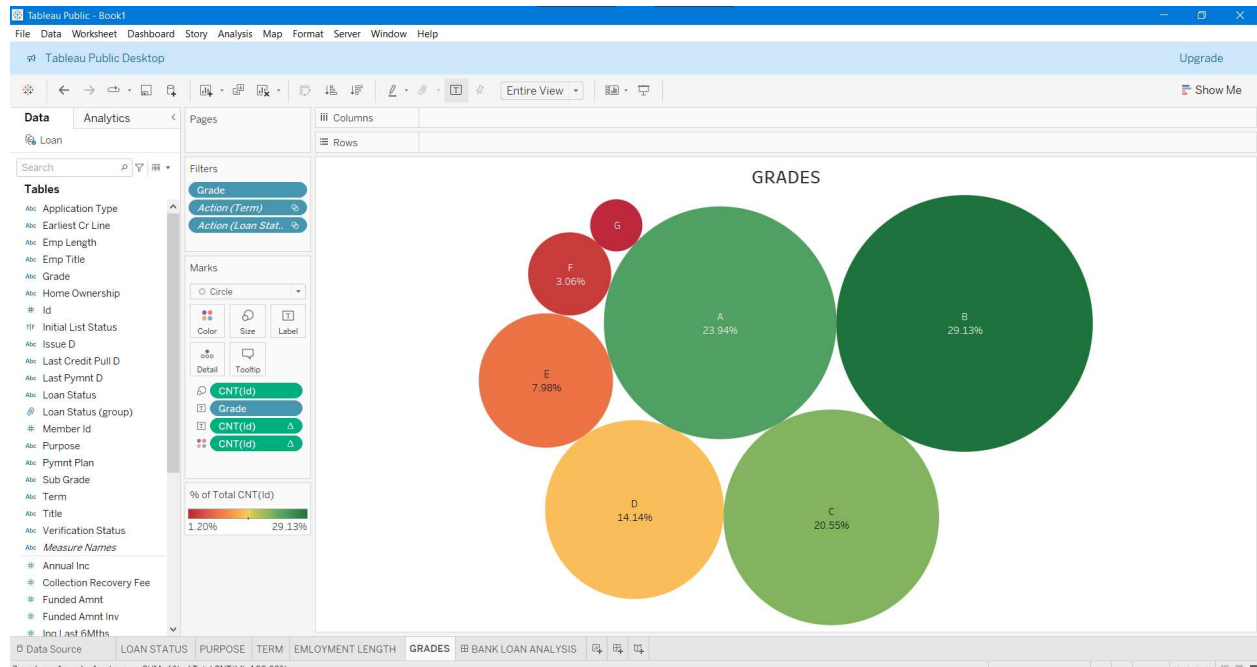

TERM

4. EMPLOYMENT LENGTH

    I.   I added EMPLOYMENT LENGTH to row and removed all the NULL values.

    II.   I added ID to the Column and changed it to Measure and Count.

    III.   I clicked on the SHOW ME Option and selected TREEMAP. I also changed the color theme and added Labels.

    IV.   Changed Labels to % of Total.

EMPLOYMENT LENGTH

5. GRADES

    I.   I added GRADES to row and removed all the NULL values.

    II.   I added ID to the Column and changed it to Measure and Count.

    III.   I clicked on the SHOW ME Option and selected PACKED BUBBLES. I also changed the color theme and added Labels.
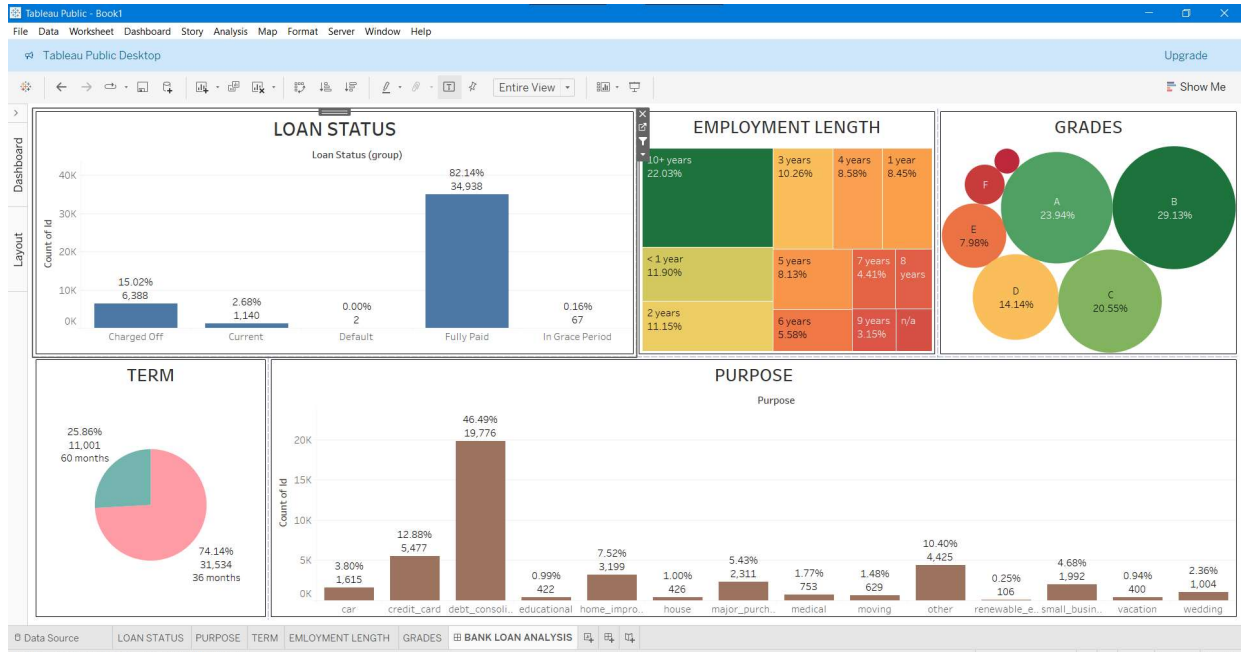
    IV.   Changed Labels to % of Total.

GRADES

➔ At last, I added all the 5 sheets to the dashboard and connected all of them
through the FILTER option.
➔ When I select any particular option in the LOAN STATUS sheet, I can see its
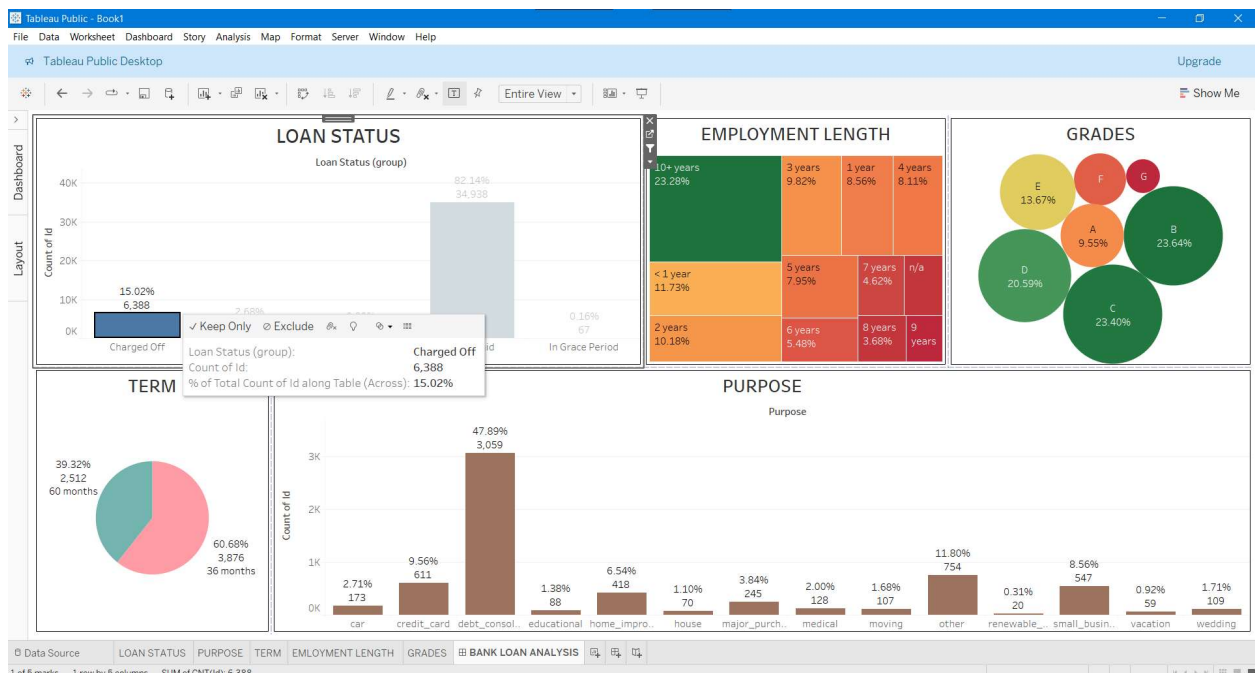related data in other 4 sheets.

CONCLUSIONS

➢ About 46% of the bank loan was for debt consolidation, 82% has fully paid the loan and majority (75%) chose a 36 months term.
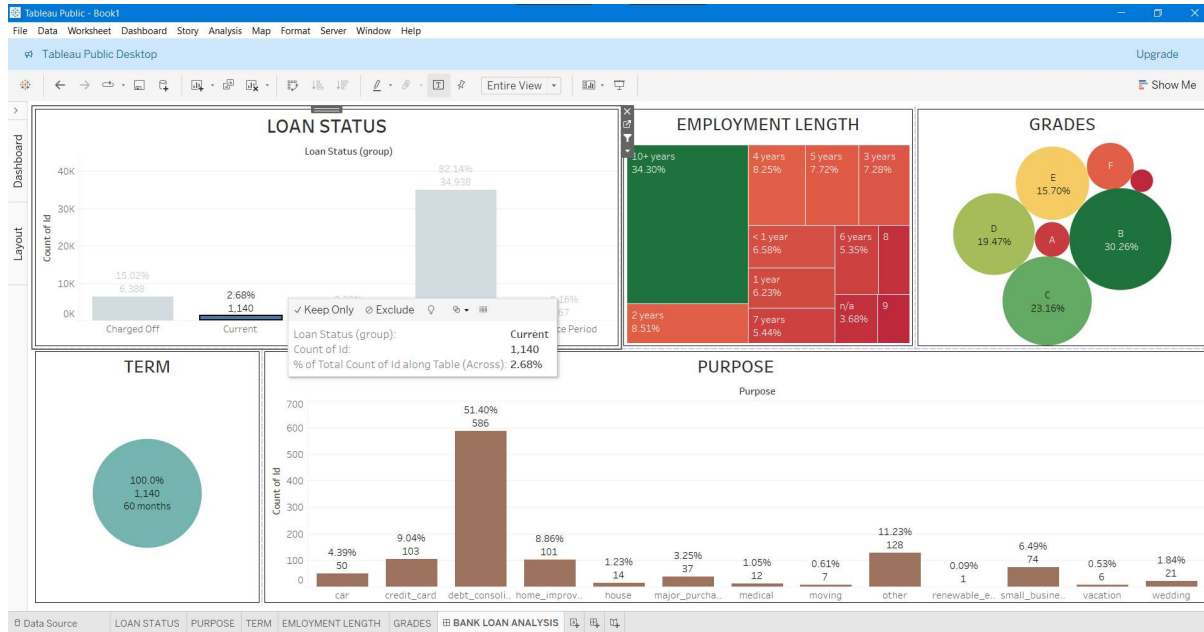

OVERALL

➢ When we selected the CHARGED OFF category, we noticed that there was an increase in % of 60 months term from 25 to 40, D grade from 14 to 20, E grade from 7 to 14 and the purpose of small business from 4 to 8.
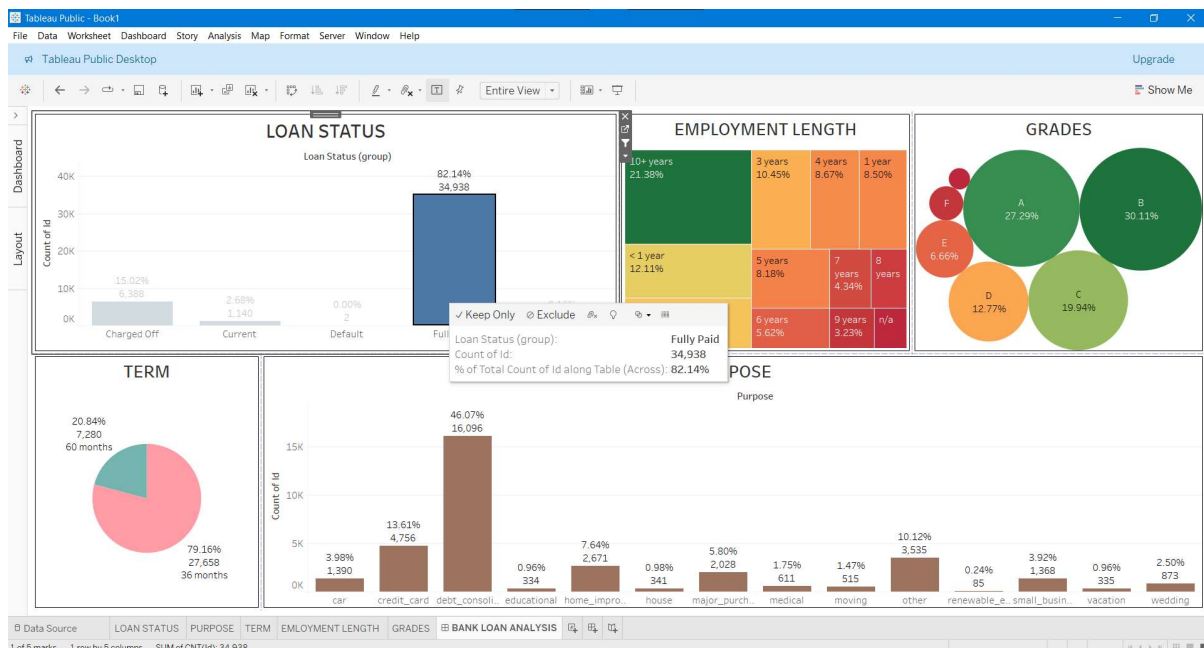

CHARGED OFF

➢ We observed that all the CURRENT Clients had 60 months term, also there was no loan for EDUCATION purpose. There was an increase in % of 10+years of EMP Length from 22 to 34. A graders only contributed 3%.
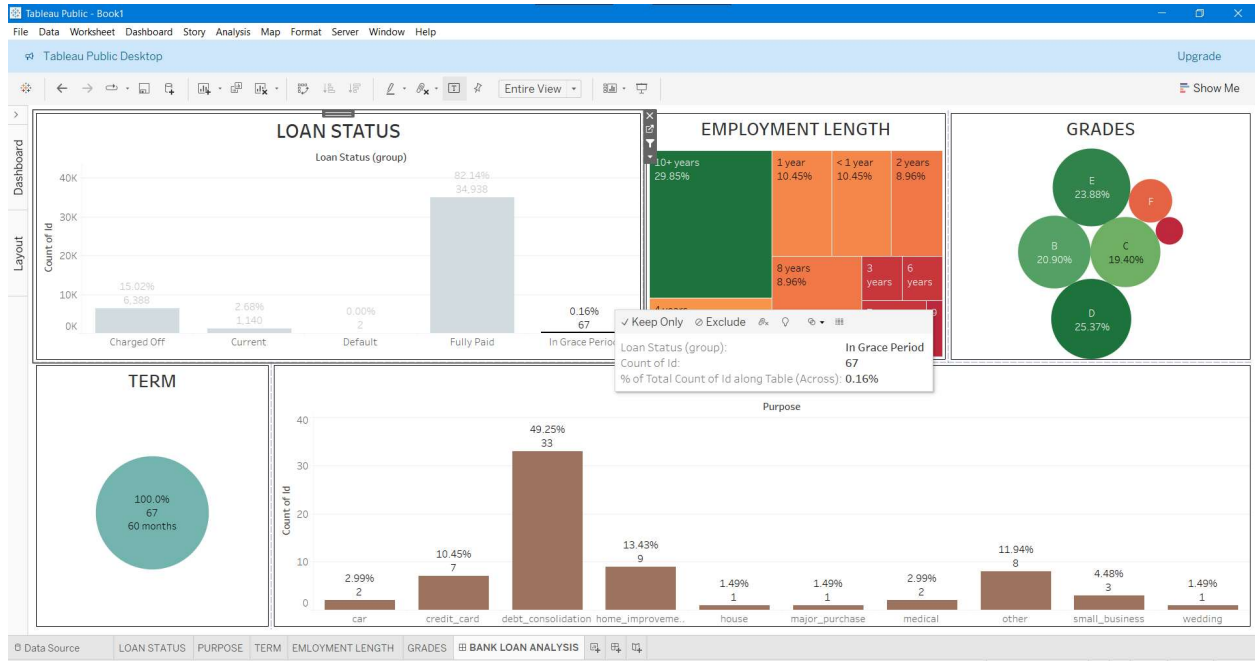

CURRENT

➢ For FULLY PAID clients,we observed that the majority (80%)of them had a 36 months term. Most of the clients either belonged to A or B grade, i.e. 27% and 30% respectively.

FULLY PAID

➢ All the clients in the GRACE period had a 60 months term. 50% of the clients belong to D & E grade and 40% belong to A & B grade. There was no loan for Education, Renewable energy, Vacation or Moving purpose.

GRACE PERIOD