# Portfolio Dashboard Summary and Data Modeling

This report summarizes the insights derived from a student loan disbursement dataset. The analysis includes descriptive statistics, data modeling using Excel formulas, and a detailed dashboard and pivot table setup for monitoring loan performance.

## Dashboard Overview

As of September 30, 2022, the Higher Education Loan (HEL) portfolio consists of 5,264 loans with a total POS (Portfolio Outstanding Sum) of ₹1178.40 crores. Of this, ₹1170.39 crores remains current. Only 28 loans are in arrears, accounting for ₹8.00 crores.  
DPD (Days Past Due) distribution shows the majority of arrears lie within the 1-30 DPD bucket (₹5.16 crores), followed by 31-60 DPD (₹1.86 crores), while >180 DPD accounts for ₹0.80 crores.

## Pivot Table Analysis

The pivot table enables a segment-wise view of arrears distribution across different DPD buckets. This segmentation helps understand the risk exposure of the portfolio and aids in early identification of delinquencies.

## Data Modeling Using Formulas

Formulas were applied in Excel to compute the following:  
- Loan tenure classification (e.g., 3–5 Years, 5–7 Years)  
- LTV (Loan to Value) categories  
- CIBIL score segmentation and category grouping  
- Portfolio slicing by country, institute, and program type  
These calculations enabled dynamic filtering and aggregation in dashboards.

## Descriptive Analysis Using 'Working' Sheet

The 'Working' sheet helps define bins for visual analytics:  
- Loan amount bands (e.g., <5 Lacs, 5–15 Lacs)  
- DPD categories (1–30, 31–60, etc.)  
- Tenure buckets (<1 Year to >7 Years)  
- Interest rate brackets (e.g., 10–12%, 12–14%)  
This stratification allows for more refined filtering within the dashboard.