**BANK LOAN ANALYSIS**

**MOHANISH GUPTA**

**PROBLEM STATEMENT**

**Total Loan Applications: We need to calculate the total number of loan applications received during a specified period.**

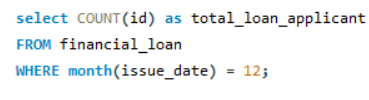
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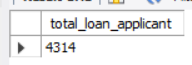
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**it is essential to monitor the Month-to-Date (MTD) Loan Applications and track changes Month-over-Month (MoM)**

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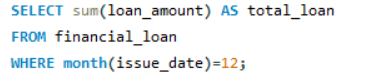
**Total Funded Amount: Understanding the total amount of funds disbursed as loans is crucial.**

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**We also want to keep an eye on the MTD Total Funded Amount and analyse the Month-over-Month (MoM) changes in this metric**

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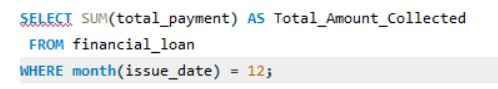
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**Total Amount Received: Tracking the total amount received from borrowers is essential for assessing the bank's cash flow and loan repayment.**

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**We should analyse the Month-to-Date (MTD) Total Amount Received and observe the Month-over-Month (MoM) changes.**

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**Average Interest Rate: Calculating the average interest rate across all loans**

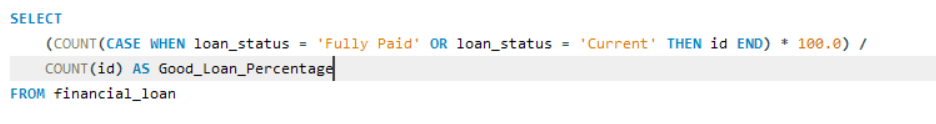
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**Average Debt-to-Income Ratio (DTI): Evaluating the average DTI for our borrowers helps us gauge their financial health**

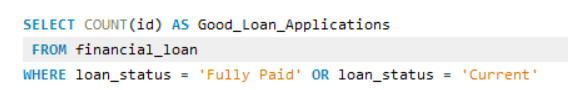
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**Good Loan Percentage**

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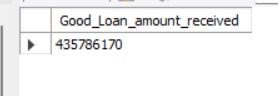
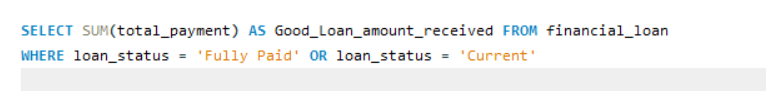
**Good Loan Applications**

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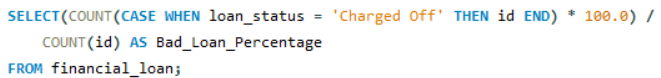
**Good Loan Funded Amount**

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**Good Loan Amount Received**

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**Bad Loan Percentage**

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**Bad Loan Applications**

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**Bad Loan Funded Amount**

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**Bad Loan Amount Received**

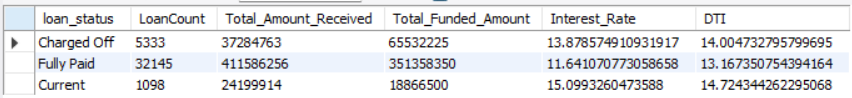
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**LOAN STATUS**

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**LOAN STATUS MONTHLY**

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**LOAN STATUS BASED ON STATE**

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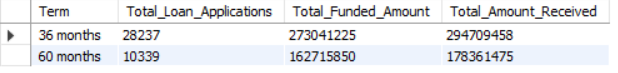
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LOAN STATUS BASED ON TERM

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LOAN STATUS BASED ON EMPLOYEE LENGTH

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LOAN STATUS BASED ON PURPOSE

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LOAN STATUS BASED ON HOME OWNERSHIP

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