

# Advanced Bank Loan Data Analysis: Empowering Decision-Making through Dynamic Insights

## **From Where -**

There is a repository in github which has bank loan data. i have copied the data from this repo.

**Objective:** While i explore the data in details. i want to look in the pattern by month, state etc. The idea is to design an interactive dashboard and report so that user can look into different aspect of the data with connected fields.

**About data:** Details of loan applications and their status. This data has a state and purpose wise loan application with current position of the loan.

**Summary:** This is the overall KPI of the whole data . Like How many loan application, amount disbursed etc.

**Overview:** Different graphs sowing different metrics by month, term , state, Purpose etc.

**Details:** It has everything on single table.



# BANK LOAN REPORT | SUMMARY

Total Loan Application

38.6K

MTD

MOM

4.3K

6.9%

Total Funded Amount

\$435.8M

MTD

MOM

\$54.0M

13.0%

Total Amount Received

\$473.1M

MTD

MOM

\$58.1M

15.8%

Average Interest Rate

12.0%

MTD

MOM

12.4%

3.5%

Average DTI

13.3%

MTD

MOM

13.7%

2.7%

Introduction

Summary

Overview

Details

State :

All



Grade :

All

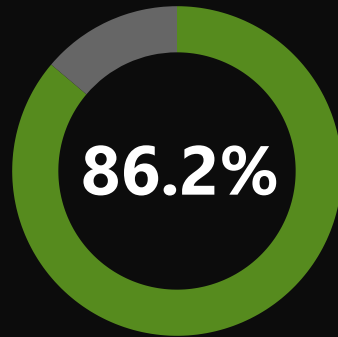


Good vs Bad Loans :

All



Good Loan Issued



Good Loan Application

\$33.2K

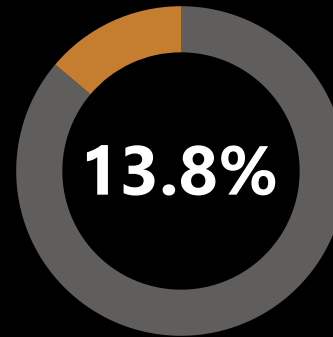
Good Loan Funded Amount

\$370.2M

Good Loan Received Amount

\$435.8M

Bad Loan Issued



Bad Loan Application

\$5.3K

Bad Loan Funded Amount

\$65.5M

Bad Loan Received Amount

\$37.3M

## LOAN STATUS

Loan Status	Total Loan Application	Total Funded Amount	Total Received Amount	MTD Funded Amount	MTD Received Amount	Average Interest Rate	Average DTI
Fully Paid	32145	\$35,13,58,350	\$41,15,86,256	\$4,13,02,025	\$4,78,15,851	11.64%	13.17%
Charged Off	5333	\$6,55,32,225	\$3,72,84,763	\$87,32,775	\$53,24,211	13.88%	14.00%
Current	1098	\$1,88,66,500	\$2,41,99,914	\$39,46,625	\$49,34,318	15.10%	14.72%
Total	38576	\$43,57,57,075	\$47,30,70,933	\$5,39,81,425	\$5,80,74,380	12.05%	13.33%



# BANK LOAN REPORT | OVERVIEW

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Select Measure :

Total Loan Applicatio... ▾

State :

All ▾

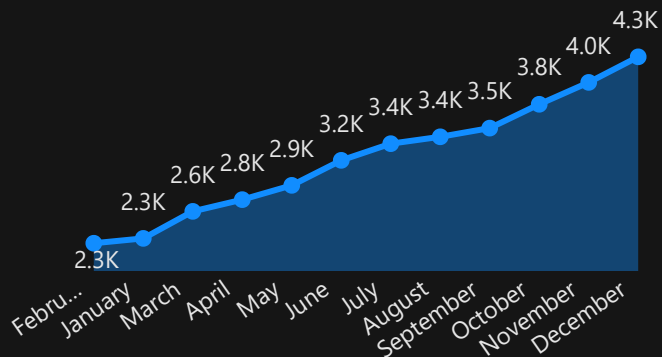
Grade :

All ▾

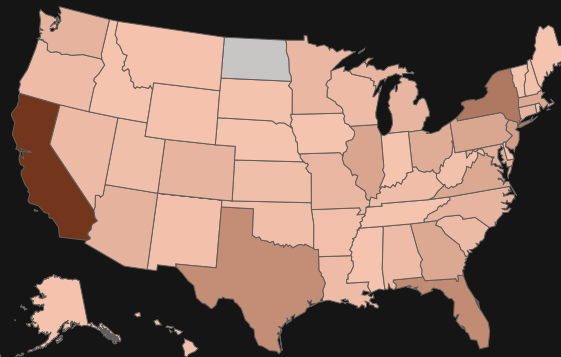
Good vs Bad Loans :

All ▾

## Total Loan Applications by Month

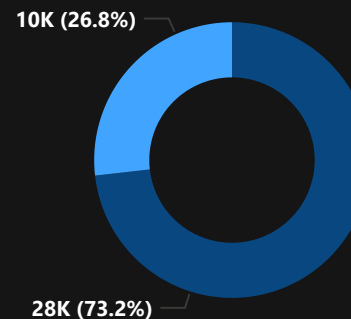


## Total Loan Applications by State

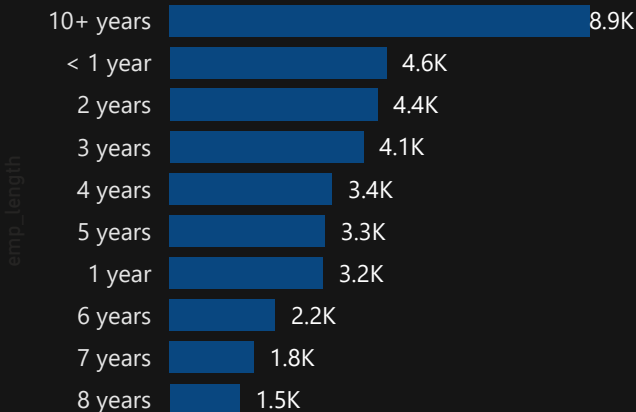


## Total Loan Applications by Term

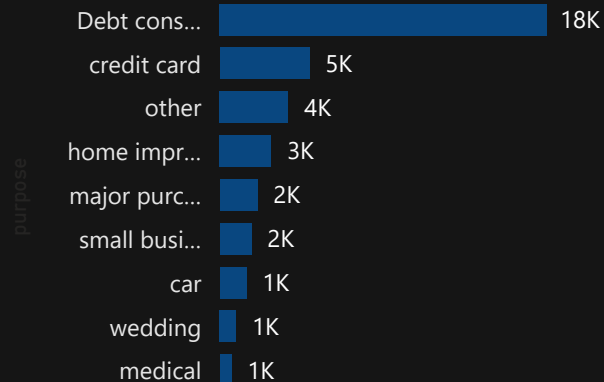
36 months 60 months



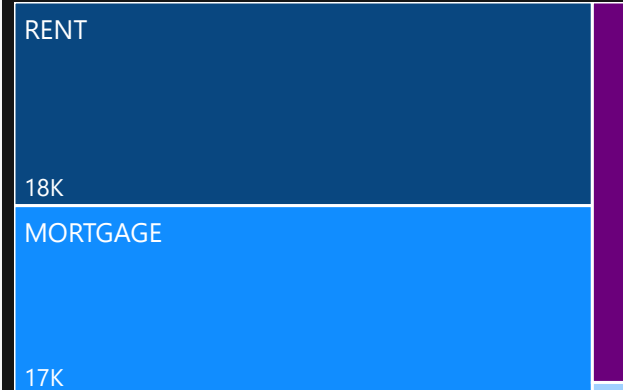
## Total Loan Applications by Employee Length



## Total Loan Applications by Purpose



## Total Loan Applications by Home Ownership





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State :

All



Grade :

All



Good vs Bad Loans :

All



ID	Purpose	Home Ownership	Grade	Sub Grade	Issued Date	Funded Amount	Interest Rate	Installment	Received Amount
54734	Debt consolidation	RENT	B	B4	09 August 2021	\$25,000	0.12	829.10	\$29,330
55742	credit card	RENT	B	B5	08 May 2021	\$7,000	0.11	228.22	\$8,216
57245	Debt consolidation	OWN	C	C2	10 March 2021	\$1,200	0.13	40.50	\$1,458
57416	Debt consolidation	RENT	C	C3	09 November 2021	\$10,800	0.14	366.86	\$13,208
58915	Debt consolidation	RENT	B	B3	08 April 2021	\$7,500	0.10	162.34	\$5,844
59006	credit card	MORTGAGE	C	C5	09 September 2021	\$3,000	0.14	102.92	\$3,705
61390	credit card	MORTGAGE	A	A5	10 February 2021	\$4,000	0.08	125.13	\$4,452
61419	Debt consolidation	RENT	D	D2	10 February 2021	\$5,600	0.15	194.02	\$6,475
62102	Debt consolidation	RENT	B	B1	10 April 2021	\$3,200	0.10	103.08	\$3,414
65426	car	MORTGAGE	B	B1	09 August 2021	\$4,000	0.11	131.22	\$2,755
65640	home improvement	MORTGAGE	C	C2	08 May 2021	\$5,000	0.11	87.19	\$3,154
66431	Debt consolidation	RENT	B	B5	09 February 2021	\$2,525	0.12	84.12	\$3,028
66749	Debt consolidation	MORTGAGE	C	C4	08 December 2021	\$10,625	0.13	360.43	\$12,975
66943	Debt consolidation	RENT	B	B4	10 August 2021	\$2,800	0.11	61.57	\$3,144
66964	Debt consolidation	MORTGAGE	D	D3	08 June 2021	\$7,500	0.13	253.58	\$9,129
67503	Debt consolidation	MORTGAGE	A	A4	09 October 2021	\$10,000	0.09	316.11	\$11,280
68163	small business	MORTGAGE	A	A3	10 February 2021	\$3,000	0.07	92.82	\$3,342