

Czechoslovakia Bank Data Analysis

by - ONKAR ARJUNWADE

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Welcome

About

The Czechoslovakia Bank has provided a dataset containing information about its financial activities for the past 5 years.

Home

Demographic

Accounts

Loans

Cards

Transactions

Conclusion

482

No of City



77

No of District



18

Count of BANK





Home
Demographic
Accounts
Loans
Cards
Transactions
Conclusion

Overview

77

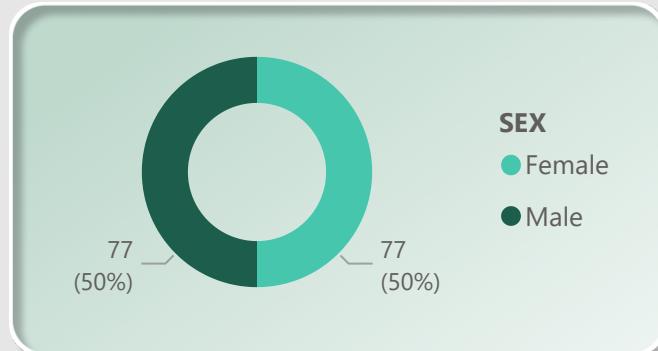
Male Female Ratio %

43.79

Average Age

9.03K

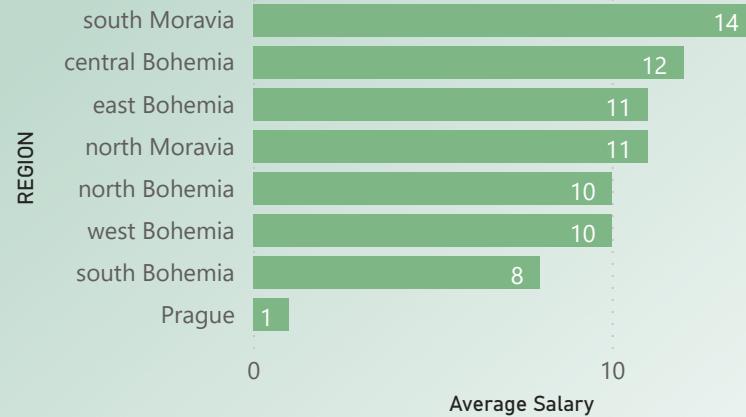
Average Salary



TOP 10 Average salary by District



Average salary by Region





Home

Demographic

Accounts

Loans

Cards

Transactions

Conclusion

Overview

4500

No of Accounts

3

Account Types

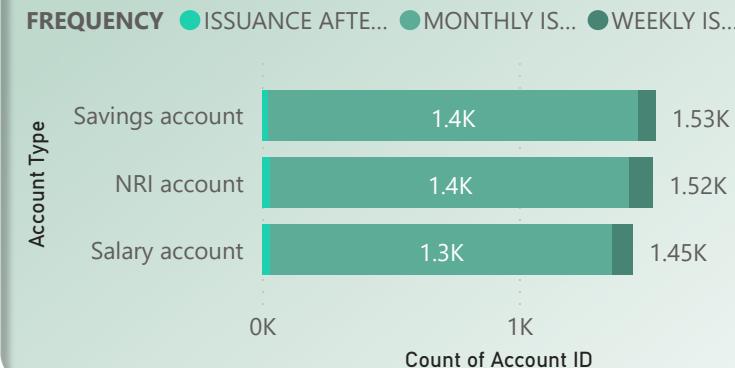
3

Types Of Cards

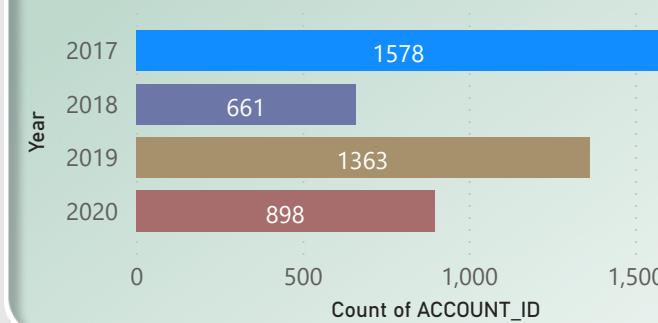
No of Card assigned by Account type



Frequency of Account Issuence



No of accounts open by Year



2017
Year

2018
Year

2019
Year

2020
Year



Home

Demographic

Accounts

Loans

Cards

Transactions

Conclusion

Overview

682

No of Loan Borrowers

103.26M

Total Loan Amount

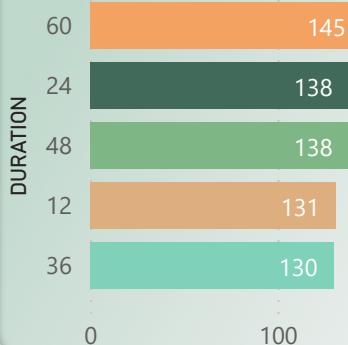
Year wise Loan Borrower



Top 10 Loan Defaulter

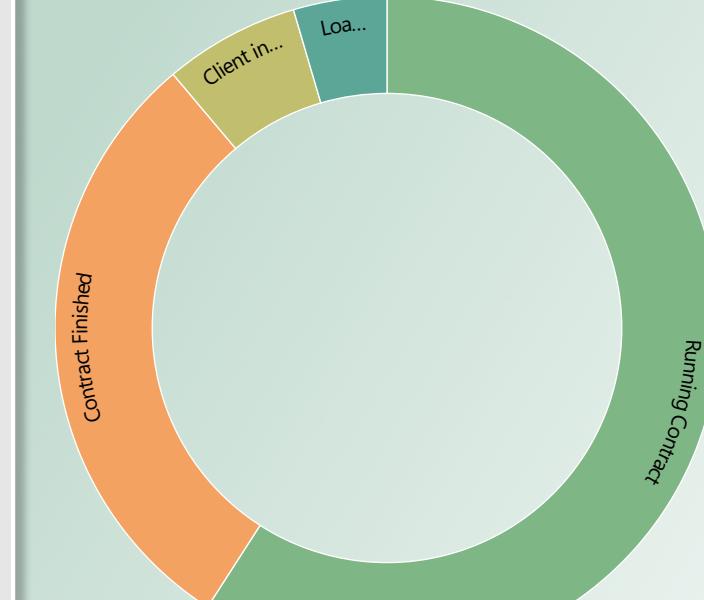
ACCOUNT_ID	STATUS	Sum of AMOUNT
2335	Client in debt	541,200.00
10451	Client in debt	482,940.00
7966	Client in debt	473,280.00
4794	Client in debt	465,504.00
3711	Client in debt	460,980.00
6075	Client in debt	407,952.00
1583	Client in debt	388,512.00
6083	Client in debt	360,864.00
3037	Client in debt	277,884.00
472	Client in debt	196,800.00

Duration wise Loan Borrower



Legend

● Loan not payed ● Client in debt ● Contract Finished





Home

Demographic

Accounts

Loans

Cards

Transactions

Conclusion

Overview

3

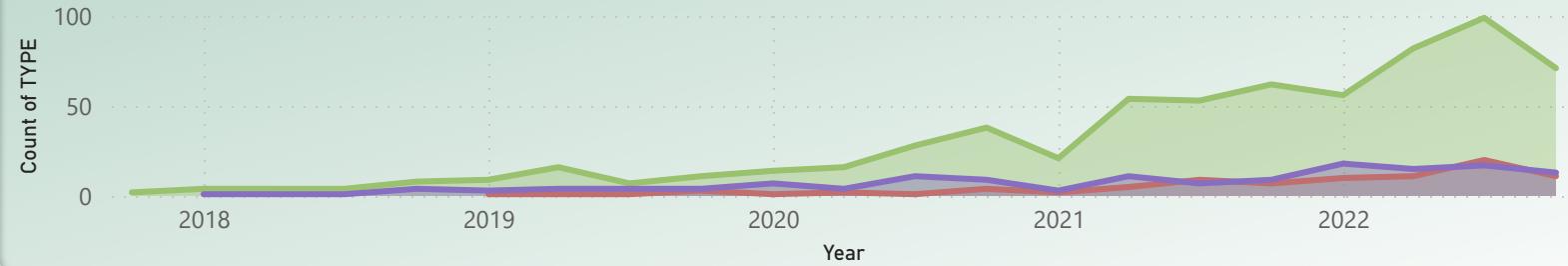
Types of Card

892

No of Card Issued

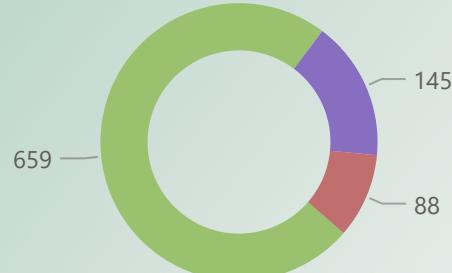
Card issued over year by Card Type

TYPE ● Diamond ● Gold ● Silver



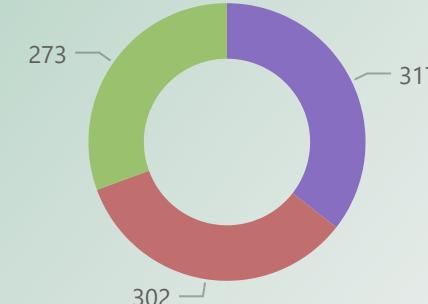
No of Accounts by Card Type

● Gold ● Silver ● Diamond



No of Accounts by Account Type

● NRI account ● Savings acco... ● Salary ac...





Home

Demographic

Accounts

Loans

Cards

Transactions

Conclusion

Overview

18

No of BANK

1.77M

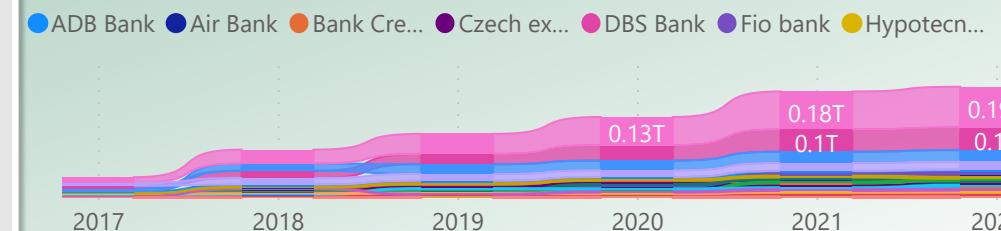
Average Balance

942.78K

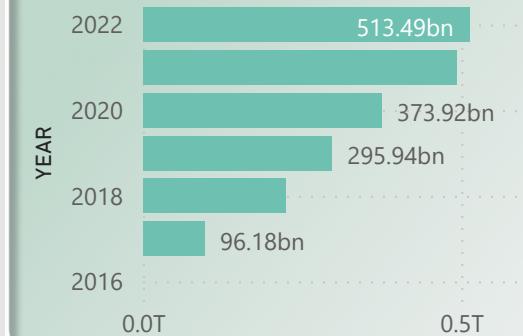
No of Accounts

2017
2018
2019
2020
2021
2022

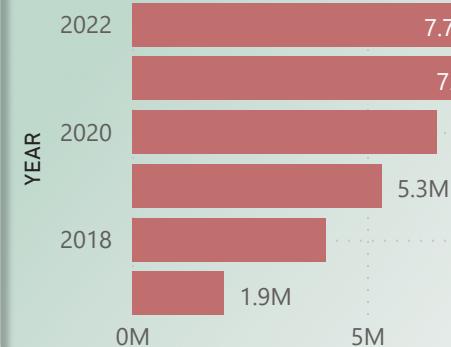
Bank Performance Over The Year



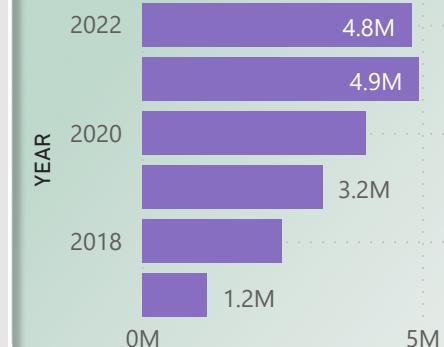
Total Balance by Year



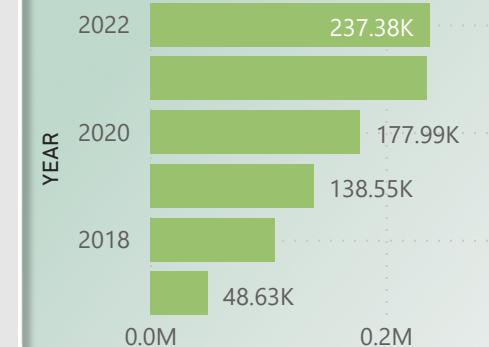
Withdrawal by Year



Deposit by Year



Accounts by Year





Home

Demographic

Accounts

Loans

Cards

Transactions

Conclusion

To improve customer service and satisfaction follow these steps :

- Customized card benefits: **Provide exclusive perks based on customer preferences.**
- Clear loan terms: Communicate loan details transparently, including rates and fees.
- Streamlined loan applications: Simplify and digitize the application process.
- Flexible repayments: **Offer options to accommodate customers financial situations.**
- Dedicated relationship managers: Assign personal points of contact for assistance.
- Clear communication: Provide transparent information and explain changes clearly.
- Prompt service: Minimize wait times and address customer queries and issues quickly.
- Personalized experience: Understand individual needs and tailor recommendations accordingly.
- Seamless omni-channel experience: Ensure consistency across all banking channels.
- Proactive problem resolution: Anticipate and resolve issues before customers notice them.





Home

Demographic

Accounts

Loans

Cards

Transactions

Conclusion

Services & Products That Bank Can Introduce To Improve Growth

Innovative Digital Banking Solutions: Develop user-friendly mobile apps and online platforms for seamless banking experiences, including features like mobile check deposit, biometric authentication, and personalized financial insights.

Personalized Wealth Management Services: Offer tailored solutions considering clients' financial goals, risk tolerance, and investment preferences, with dedicated advisors, diversified portfolios, and regular reviews.

Small Business Support: Provide specialized services like business loans, merchant services, financial planning assistance, and tailored educational workshops to support the growth and success of small businesses.

Green Financing Options: Introduce eco-friendly financial products such as green loans and mortgages to incentivize energy-efficient upgrades and sustainable investments.

Collaborative Fintech Partnerships: Foster partnerships with fintech companies to integrate their innovative technologies, such as digital payments and automated financial planning tools, into existing banking systems.

Targeted Community Engagement: Engage with local communities through financial literacy programs, community development projects, and partnerships with local organizations to strengthen relationships and enhance the bank's reputation.





Home

Demographic

Accounts

Loans

Cards

Transactions

Conclusion

Schemes That Bank Can Introduce To Improve Growth

- Robo-Advisory Services: Automated investment advice based on algorithms.
- Open Banking Solutions: Consolidated view of financial information from various accounts.
- Peer-to-Peer Lending: Facilitate direct lending between individuals.
- Impact Investing Products: Investment options aligned with sustainability and social responsibility.
- Digital Identity Services: Secure digital identity solutions for streamlined processes.
- Personal Finance Management Tools: Tools to help customers manage their finances effectively.
- Cryptocurrency Services: Explore offering cryptocurrency-related services.

