BANK LOAN ANALYSIS

Problem Statement

SUMMARY DASHBOARD

KPI Requirements:

1   Total Loan Applications

We need to calculate the total number of loan applications received during a specified period. Additionally, it is essential to monitor the Month-to-Date (MTD) Loan Applications and track changes Month-over-Month (MoM).

2   Total Funded Amount

Understanding the total amount of funds disbursed as loans is crucial. We also want to keep an eye on the MTD Total Funded Amount and analyse the Month-over-Month (MoM) changes in this metric.

3   Total Amount Received

Tracking the total amount received from borrowers is essential for assessing the bank's cash flow and loan repayment. We should analyse the Month-to-Date (MTD) Total Amount Received and observe the Month-over-Month (MoM) changes.

4   Average Interest Rate

Calculating the average interest rate across all loans, MTD, and monitoring the Month-over-Month (MoM) variations in interest rates will provide insights into our lending portfolio's overall cost.

5   Average Interest Rate

Calculating the average interest rate across all loans, MTD, and monitoring the Month-over-Month (MoM) variations in interest rates will provide insights into our lending portfolio's overall cost.

6 Average Debt-to-Income Ratio (DTI)

Evaluating the average DTI for our borrowers helps us gauge their financial health. We need to compute the average DTI for all loans, MTD, and track Month-over-Month (MoM) fluctuations.

Good Loan vs Bad Loans KPIs

Good Loans
1) Good Loan Applications
2) Good Loan Applications Percentage
3) Good Loan Funded Amount
4) Good Loans Amount Recieved

Bad Loans
1) Bad Loan Applications
2) Bad Loan Applications Percentage
3) Bad Loan Funded Amount
4) Bad Loans Amount Recieved

Load Status Grid View

In order to gain a comprehensive overview of our lending operations and monitor the performance of loans, we aim to create a grid view report categorized by 'Loan Status.' By providing insights into metrics such as 'Total Loan Applications,' 'Total Funded Amount,' 'Total Amount Received,' 'Month-to-Date (MTD) Funded Amount,' 'MTD Amount Received,' 'Average Interest Rate,' and 'Average Debt-to-Income Ratio (DTI),' this grid view will empower us to make data-driven decisions and assess the health of our loan portfolio.

DETAILS DASHBOARD

1. Monthly Trends by Issue Date (Line Chart):

To identify seasonality and long-term trends in lending activities

2. Regional Analysis by State (Filled Map):

To identify regions with significant lending activity and assess regional disparities

3. Loan Term Analysis (Donut Chart):

To allow the client to understand the distribution of loans across various term lengths.

4. Employee Length Analysis (Bar Chart):

How lending metrics are distributed among borrowers with different employment lengths, helping us assess the impact of employment history on loan applications.

5. Loan Purpose Breakdown (Bar Chart):

Will provide a visual breakdown of loan metrics based on the stated purposes of loans, aiding in the understanding of the primary reasons borrowers seek financing.

6. Home Ownership Analysis (Tree Map):

For a hierarchical view of how home ownership impacts loan applications and disbursements.

Metrics to be shown: 'Total Loan Applications,' 'Total Funded Amount,' and 'Total Amount Received'

<div align="center">

OVERVIEW DASHBOARD

</div>

GRID

Need for a comprehensive 'Details Dashboard' that provides a consolidated view of all the essential information within our loan data. This Details Dashboard aims to offer a holistic snapshot of key loan-related metrics and data points, enabling users to access critical information efficiently.

Objective:

The primary objective of the Details Dashboard is to provide a comprehensive and user-friendly interface for accessing vital loan data. It will serve as a one-stop solution for users seeking detailed insights into our loan portfolio, borrower profiles, and loan performance.