

# PROBLEM STATEMENT

## DASHBOARD 1: SUMMARY



### Key Performance Indicators (KPIs) Requirements:

- 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).
- 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.
- 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.
- 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.
- 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.

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### Good Loan v Bad Loan KPI's

#### Good Loan:

- Good Loan Application Percentage
- Good Loan Applications
- Good Loan Funded Amount
- Good Loan Total Received Amount

#### Bad Loan

- Bad Loan Application Percentage
- Bad Loan Applications
- Bad Loan Funded Amount
- Bad Loan Total Received Amount

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## DASHBOARD 2: OVERVIEW

### CHARTS

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'**