

Bank Loan Report Dashboard

Banks provide loans to customers for many purposes such as education, buying a house, purchasing a vehicle, medical expenses, or paying existing debts. Every day, the bank receives many loan applications and stores information about customers, loan amounts, interest rates, repayment schedules, and payment history.

Because this data is large and stored in different tables or systems, it becomes difficult for bank employees to quickly understand the overall performance of the loan portfolio. Managers cannot easily identify whether the bank is growing safely or taking high risks. Without proper reporting, important decisions are delayed or made based on assumptions instead of facts.

Current Problems

Currently, the bank faces the following challenges:

- Loan data is scattered and difficult to analyze manually
- Management cannot quickly determine how many loans are performing well or poorly
- The monthly growth or decline in lending activities is not clearly visible
- Risky customers cannot be identified early
- Loan repayment trends are difficult to monitor
- Decision-making becomes slow and reactive instead of proactive

Because of these issues, the bank may approve risky loans, miss warning signs of defaults, and lose potential profit opportunities.

Project Goal

The goal of this project is to design an interactive Bank Loan Dashboard using Excel that combines all loan information into one place and presents it in a clear visual format.

The dashboard will allow bank employees to monitor loan performance, repayment behavior, and borrower risk instantly without manually analyzing raw data.

Objectives

The dashboard aims to:

- Monitor total loan applications and funded loan amounts
- Track the total repayment amount received from customers
- Compare current month performance with previous month (MTD and MoM analysis)
- Identify good loans and bad loans based on loan status
- Evaluate borrower financial health using Debt-to-Income (DTI) ratio
- Analyse average interest rate trends
- Detect high-risk customer segments

- Understand loan distribution by region, purpose, and employment length

Scope of the System

- The dashboard will contain three main views:
 - **Summary Dashboard**
 - Provides overall performance using KPIs such as applications, funding, repayments, interest rate, and DTI.
 - **Overview Dashboard**
 - Shows visual trends using charts like monthly trends, regional analysis, loan purpose distribution, and employment analysis.
 - **Details Dashboard**
 - Displays complete loan records so users can search, filter, and inspect individual loans.
 - Users will be able to filter the dashboard using date, region, loan type, and customer categories.

Expected Outcome

After implementing this dashboard, the bank will have a single source of truth for loan analysis. The system will:

- Reduce manual analysis effort
- Improve early risk detection
- Provide faster reporting
- Help make smarter lending decisions
- Improve profitability and portfolio health