

Czechoslovakia Bank Financial Data Analysis

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2017

2018

2019

2020

2021

Banking Financial Data Analysis of Czechoslovakia Bank

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

The objective of this analysis is to provide the Czechoslovakia Bank with actionable insights that can help them make informed decisions about their financial operations.

Total Number Of
Banks

18

No of District

77

No of City

77

No of Accounts

4500

No of Clients

5369

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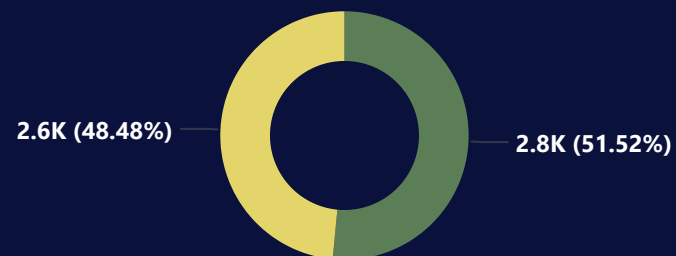
Conclusion

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Overview of Demographics

Gender Ratio

Male Female



2017

2018

2019

2020

2021

Total Number Of Banks

18

Average Age

43.75

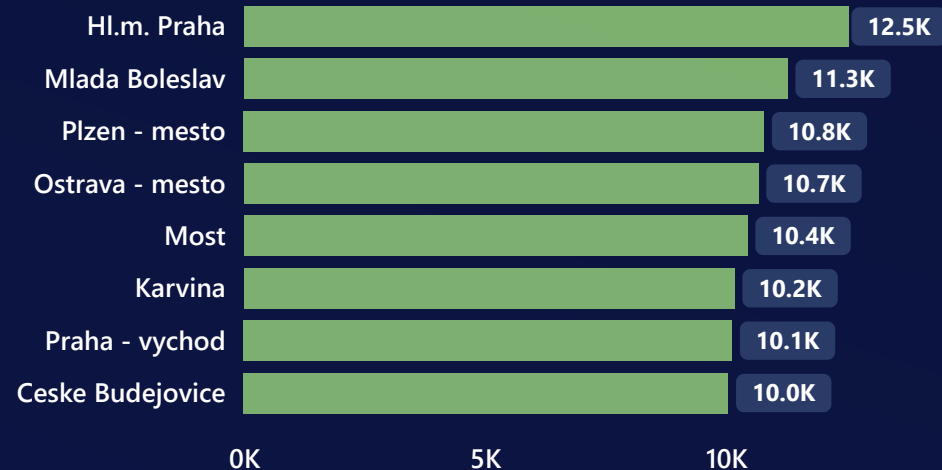
Average Salary

9.03K

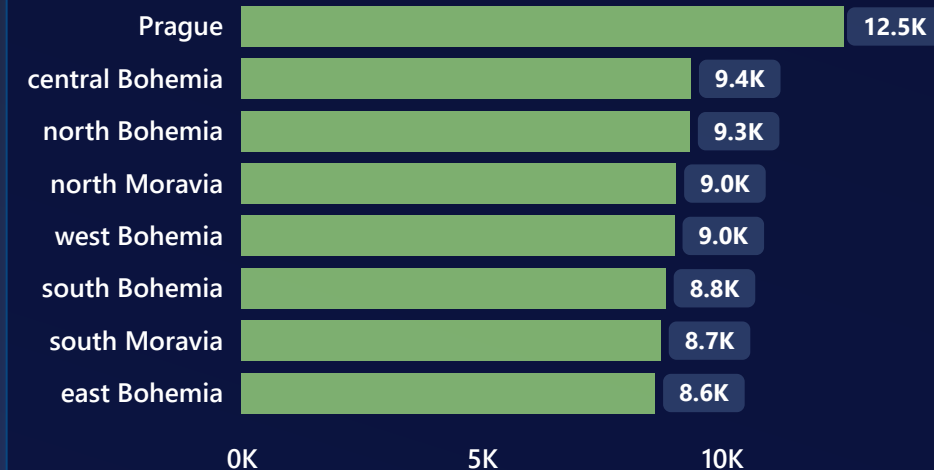
Total Number Of Clients

5369

Top 8 Average Salary By District Name



Top 8 Average Salary By Region



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Overview of Account

Total no of Accounts

4500

2017

2018

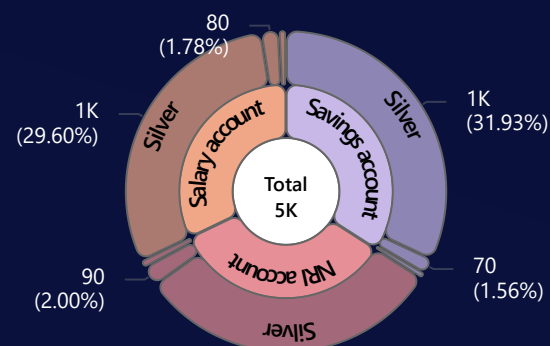
2019

2020

2021

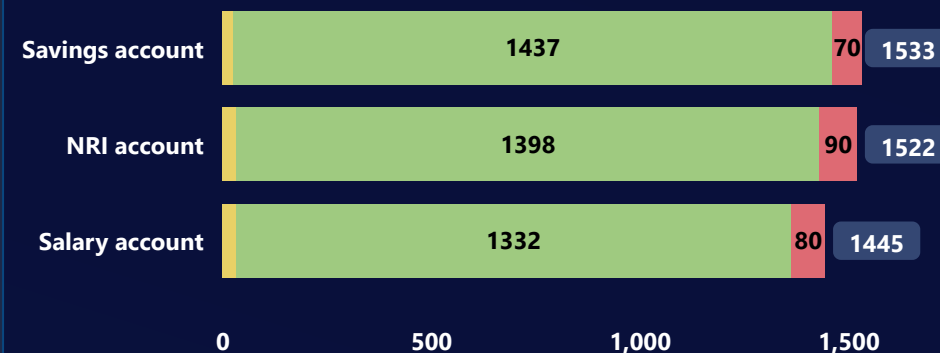
No. of Accounts by Account Type and Card Assigned

ACCOUNT_TYPE ● NRI account ● Salary account ● Savings account



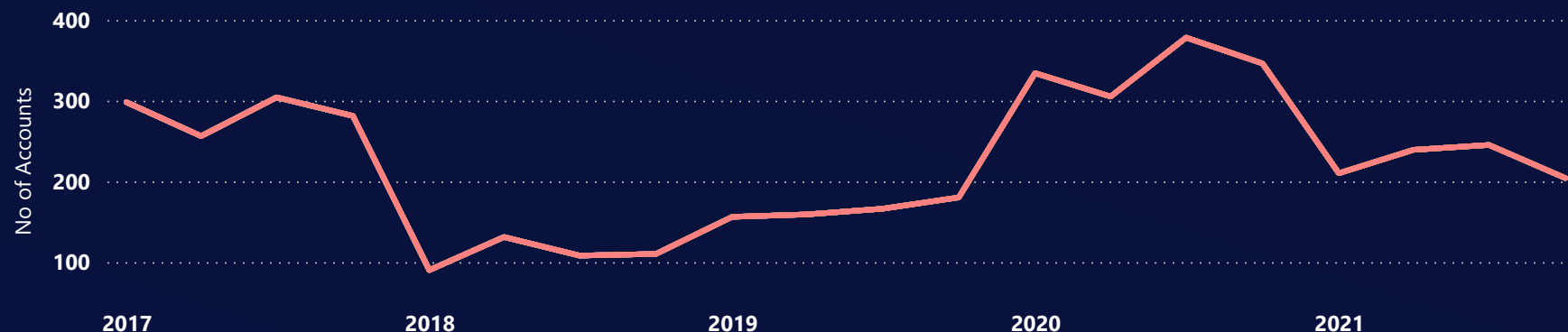
Types of Accounts and Frequency of Account Issuance

● Issuance After A Transaction ● Monthly Issuance ● Weekly Issuance



Year Wise Account Opened

BANK ● ADB Bank ● Air Bank ● Bank Creditas ● Czech ex... ● DBS Bank ● Fio bank ● Hypotecni ... ● J&T Bank ● Kameron ... ● Max bank ● Moneta ...



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Overview of Loan

Total Loan Amount

103.26M

Total Loan Borrowers

682

Duration wise Loan Borrower



2017

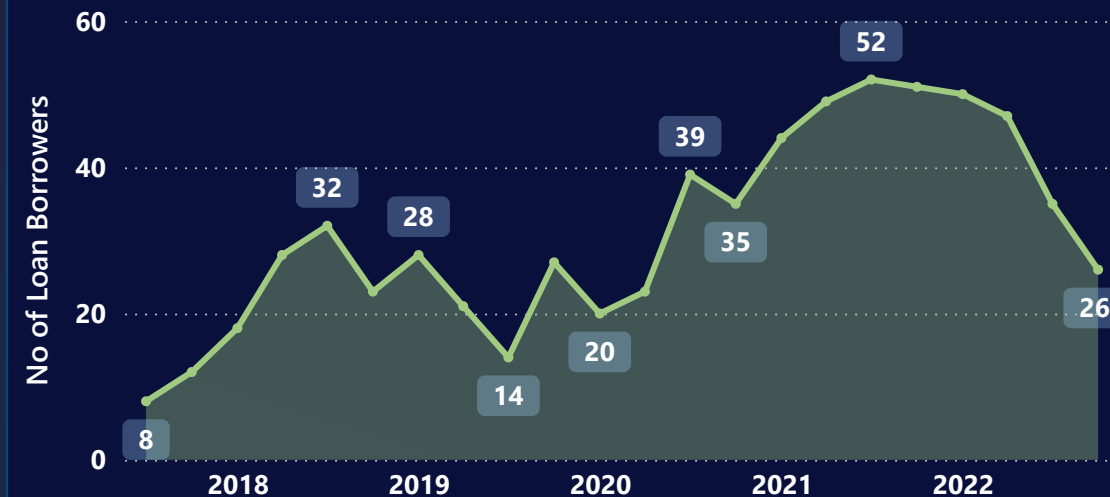
2018

2019

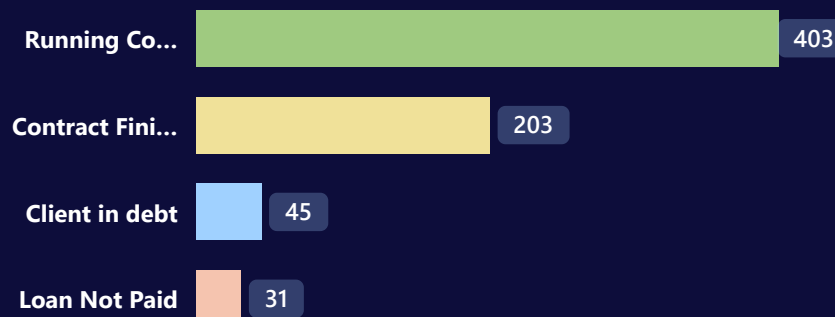
2020

2021

Year Wise Loan Borrowers



Loan Status



Average of LOAN_ID	ACCOUNT_ID	Sum of EMI	Sum of DURATION
7,308.00	11,362.00	5,392.00	24.00
7,305.00	11,359.00	4,502.00	12.00
7,304.00	11,349.00	6,998.00	60.00
7,295.00	11,328.00	4,674.00	60.00
7,294.00	11,327.00	1,632.00	24.00
7,292.00	11,317.00	5,291.00	60.00
7,286.00	11,271.00	1,870.00	36.00
7,284.00	11,265.00	4,399.00	12.00
7,279.00	11,244.00	6,490.00	24.00
7,277.00	11,231.00	7,440.00	12.00
7,271.00	11,186.00	6,541.00	60.00

Overview Of Card

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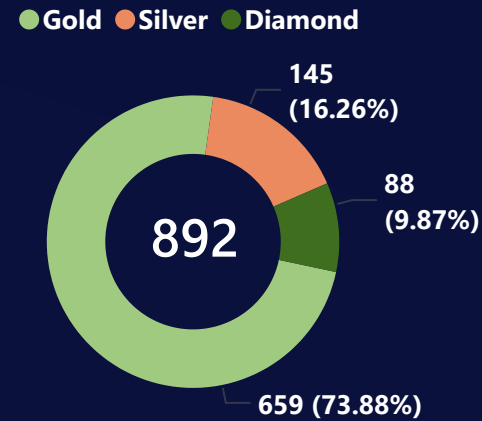
Card

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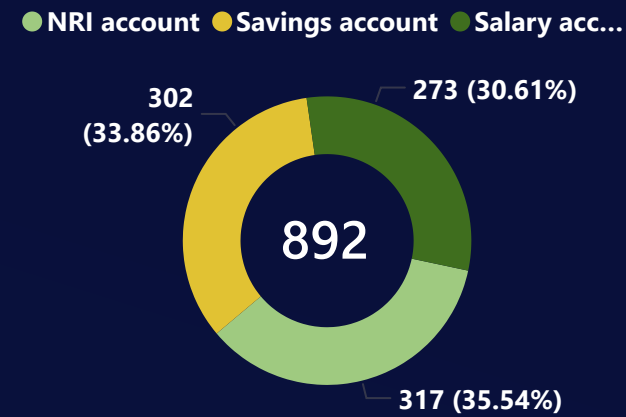
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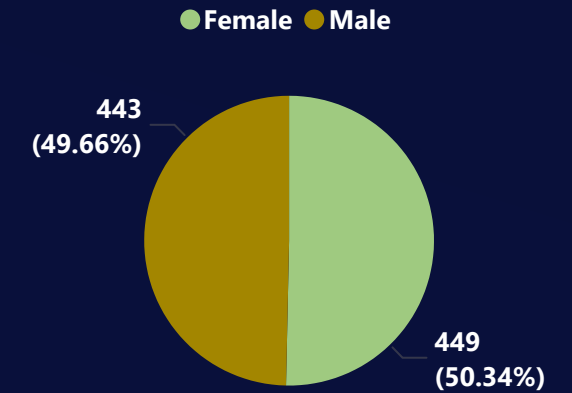
No of Different Card Type



No of Cards By Account Id



Count of CARD_ID by SEX



Year Wiser Card Opened



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Overview of Transaction

Total Transactions
1.05M

Average TPA
52.42

2017

2018

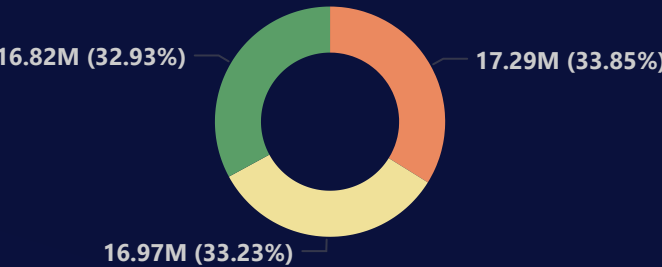
2019

2020

2021

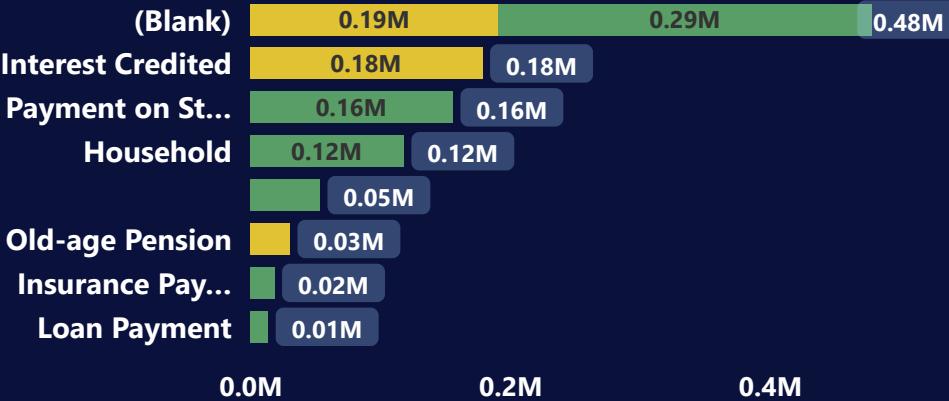
Account type Wise Transactions

Savings account Salary account NRI account

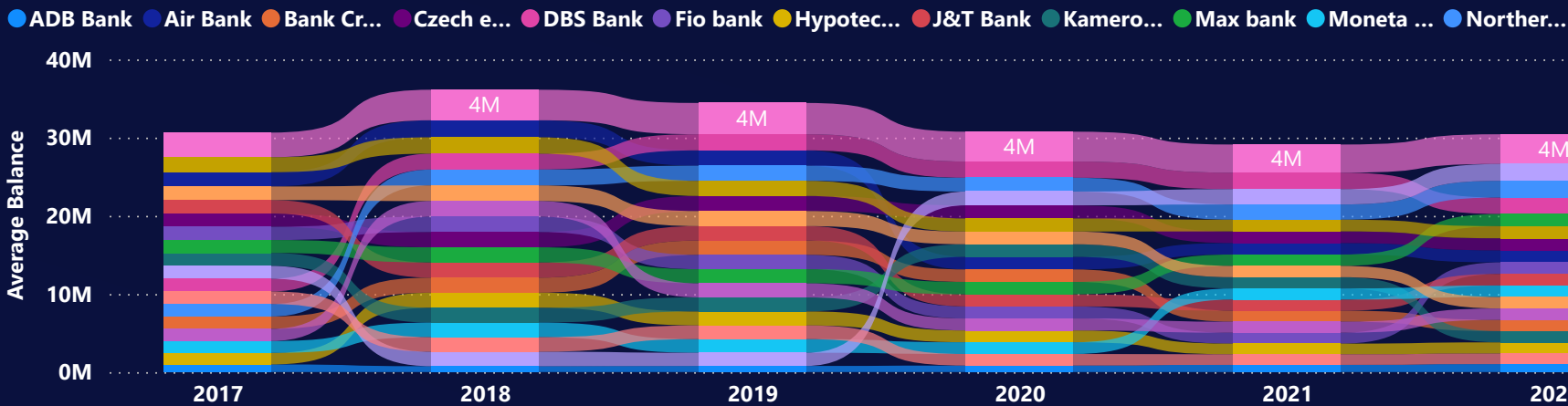


Purpose and Frequency of Transaction

Credit Withdrawal



Year Wise Average Balance of Different Banks



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Pros :

- 1) Czechoslovakia has banks in every district and major city.
- 2) The male-female ratio is almost equal.
- 3) Loan borrowers have increased in the past 5 years except 2022.
- 4) Gold Card usage is high, but Diamond Card usage increased in Q3 2021 and Q3 2022 compared to Silver Card.
- 5) Account holder distribution and year-wise withdrawals have an upward trend. Sky Bank is the best performer of all time.

Cons :

- 1) There aren't many accounts in Czechoslovakia banks, indicating a lack of awareness among the people.
- 2) Future predictions suggest a decrease in year-wise account openings.
- 3) Gold and Diamond usage is not prevalent among Czechoslovakia's people.
- 4) Yearly loan borrowers have decrease in the past year and are expected to continue declining.

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To improve customer service and satisfaction levels in the following ways:

- 1) Increase financial literacy initiatives to raise awareness and encourage account openings.
- 2) Offer customized loan products that cater to the specific needs of different customers.
- 3) Provide incentives and rewards to increase Gold and Diamond card usage.
- 4) Focus on improving customer experience through better communication, faster service, and personalized attention.
- 5) Enhance digital banking services to offer greater convenience and accessibility to customers.
- 6) Conduct regular customer surveys to gain feedback and address issues promptly.
- 7) Invest in staff training and development to improve knowledge and skills to better serve customers.

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Czechoslovakia banks can introduce new financial products or services :

- 1) Launch awareness campaigns to educate people about the benefits of banking and credit cards.
- 2) Introduce new loan products with competitive interest rates to attract more borrowers.
- 3) Invest in digital banking services for better accessibility and convenience.
- 4) Provide personalized financial advice to increase customer satisfaction and loyalty.
- 5) Expand the bank's reach by opening new branches in underrepresented areas.
- 6) Collaborate with other companies to offer bundled services.
- 7) Develop a customer loyalty program.
- 8) Explore alternative revenue streams like investment banking or insurance.