Interest Rate Analysis Dashboard
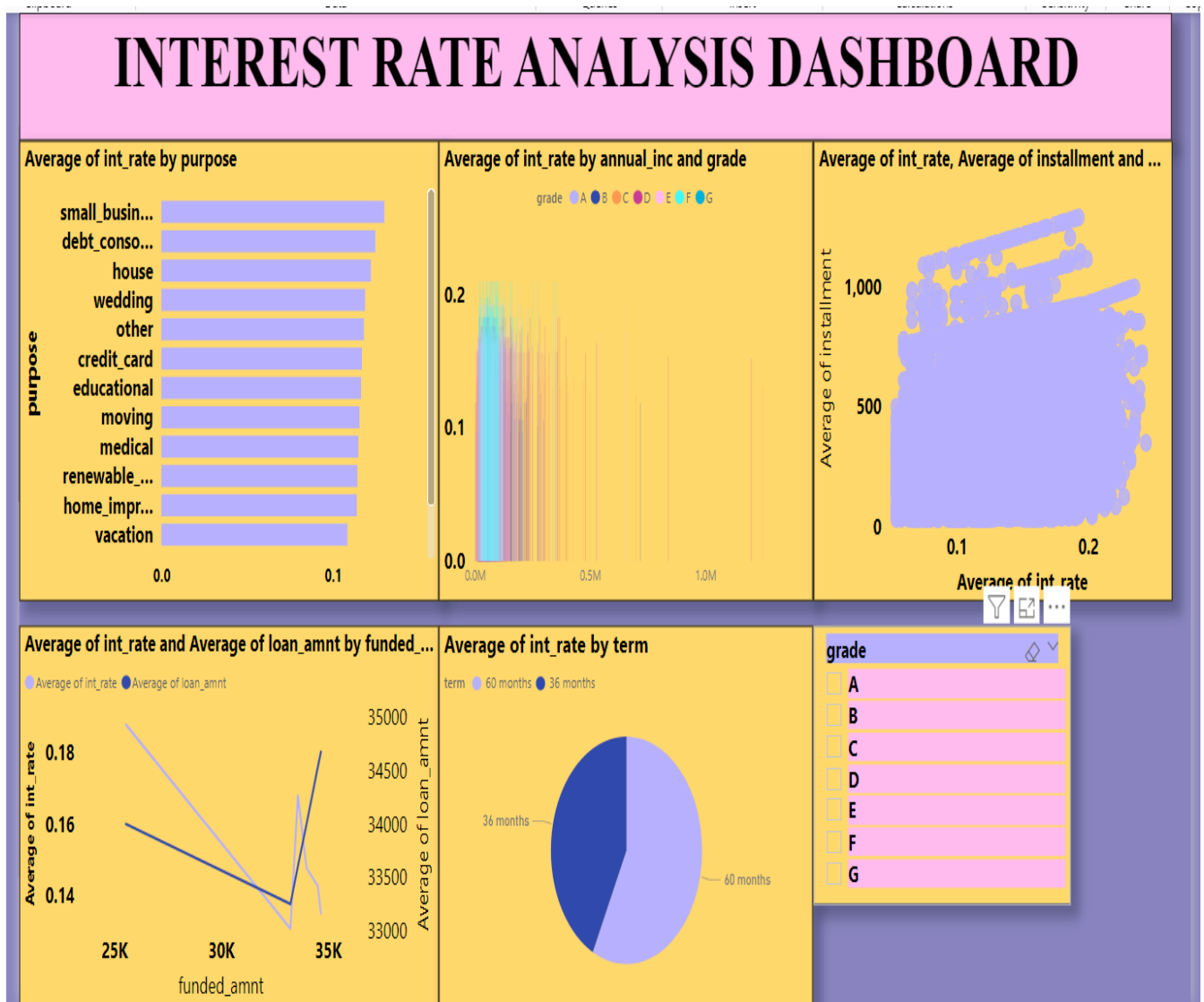
Dataset Domain: Finance

Dataset Details: Extracted from Kaggle.com

Dataset: Finance 39,717 rows and 24 columns

Dashboard/Project Title: Interest Rate Analysis Dashboard

Problem Statement: Determine factors incuding interest rate and their impact on borrower behaviour.

Charts Used: Stacked Bar chart,Column Clustered Chart, Scatterv Plot, Line Chart, Pie Chart,Slicer

Insights:

The average interest rate by purpose is highest for small business 0.13% and lowest for vacation 0.11%.

The highest average interest rate of 0.23% is for the purpose of renewable energy with grade points G.

The highest interest rate by grades is for F grade is 0.19%.

The annual income for member with hughest F grade is 78000.

The lowest average interest is 0.09% for grade A member.

The member with lowest grade points is D having annual income more than grade f which is Rs.1,48,000.

The highest avearge rate with respect to average of loan amount with members having F grade is 0.12 for Rs.35000.00.

The lowest of interest rate with respect to average of loan amount Rs.31825.00

The highest loan amount funded is of Rs.35000.00 with avearge interest rate 0f 0.22% with grade points G.

The difference between the average of interest rate with terms 36 months and 60 months is 4%.

The highest interest rate for 60 months term is 51.89% with grade F.

The lowest interest rate for 36 months term is 48.445 with grade G.

The highest interest rate of 0.19% with average installment is for emp_title delta sheet metal.

The lowest interest of 0.05 with average installment 66.36% is for the emp_title peninsula hospital.