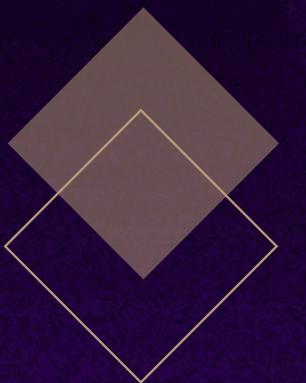


BANK LOAN REPORT DATA ANALYSIS



PURPOSE OF THE BANK LOAN REPORT PROJECT

A BANK LOAN REPORT PROJECT IS DESIGNED TO ANALYZE, VISUALIZE, AND INTERPRET LOAN-RELATED DATA TO HELP BANKS, FINANCIAL INSTITUTIONS, AND STAKEHOLDERS MAKE DATA-DRIVEN DECISIONS. THE PROJECT AIMS TO TRACK LOAN PERFORMANCE, DETECT TRENDS, AND IDENTIFY RISKS IN LOAN APPROVALS, REPAYMENTS, AND DEFAULTS.

OBJECTIVE

- ANALYZING LOAN APPLICATIONS, FUNDED AMOUNTS, AND REPAYMENTS.
- UNDERSTANDING GOOD VS. BAD LOANS.
- IDENTIFYING TRENDS BASED ON LOAN STATUS, REGION, TERM, AND EMPLOYMENT LENGTH.

PROBLEM STATEMENT

DASHBOARD 1: SUMMARY

TO EFFECTIVELY MONITOR AND EVALUATE OUR BANK'S LENDING ACTIVITIES, WE'VE DEVELOPED A COMPREHENSIVE BANK LOAN REPORT. THIS REPORT PROVIDES INSIGHTS INTO KEY LOAN-RELATED METRICS AND THEIR CHANGES OVER TIME, ENABLING US TO MAKE DATA-DRIVEN DECISIONS, TRACK THE HEALTH OF OUR LOAN PORTFOLIO, AND IDENTIFY TRENDS THAT CAN INFORM OUR LENDING STRATEGIES.

PROBLEM STATEMENT

KEY PERFORMANCE INDICATORS (KPIS):

1. TOTAL LOAN APPLICATIONS
2. TOTAL FUNDED AMOUNT
3. TOTAL AMOUNT RECEIVED
4. AVERAGE INTEREST RATE
5. AVERAGE DEBT-TO-INCOME RATIO (DTI)

PROBLEM STATEMENT

GOOD LOAN V BAD LOAN KPI'S

IN ORDER TO EVALUATE THE PERFORMANCE OF OUR LENDING ACTIVITIES AND ASSESS THE QUALITY OF OUR LOAN PORTFOLIO, WE NEED TO CREATE A COMPREHENSIVE REPORT THAT DISTINGUISHES BETWEEN 'GOOD LOANS' AND 'BAD LOANS' BASED ON SPECIFIC LOAN STATUS CRITERIA

GOOD LOAN KPIS:

1. **GOOD LOAN APPLICATION PERCENTAGE:** WE NEED TO CALCULATE THE PERCENTAGE OF LOAN APPLICATIONS CLASSIFIED AS 'GOOD LOANS.' THIS CATEGORY INCLUDES LOANS WITH A LOAN STATUS OF 'FULLY PAID' AND 'CURRENT.'
2. **GOOD LOAN APPLICATIONS:** IDENTIFYING THE TOTAL NUMBER OF LOAN APPLICATIONS FALLING UNDER THE 'GOOD LOAN' CATEGORY, WHICH CONSISTS OF LOANS WITH A LOAN STATUS OF 'FULLY PAID' AND 'CURRENT.'
3. **GOOD LOAN FUNDED AMOUNT:** DETERMINING THE TOTAL AMOUNT OF FUNDS DISBURSED AS 'GOOD LOANS.' THIS INCLUDES THE PRINCIPAL AMOUNTS OF LOANS WITH A LOAN STATUS OF 'FULLY PAID' AND 'CURRENT.'
4. **GOOD LOAN TOTAL RECEIVED AMOUNT:** TRACKING THE TOTAL AMOUNT RECEIVED FROM BORROWERS FOR 'GOOD LOANS,' WHICH ENCOMPASSES ALL PAYMENTS MADE ON LOANS WITH A LOAN STATUS OF 'FULLY PAID' AND 'CURRENT.'

PROBLEM STATEMENT

BAD LOAN KPIS:

1. **BAD LOAN APPLICATION PERCENTAGE:** CALCULATING THE PERCENTAGE OF LOAN APPLICATIONS CATEGORIZED AS 'BAD LOANS.' THIS CATEGORY SPECIFICALLY INCLUDES LOANS WITH A LOAN STATUS OF 'CHARGED OFF.'
2. **BAD LOAN APPLICATIONS:** IDENTIFYING THE TOTAL NUMBER OF LOAN APPLICATIONS CATEGORIZED AS 'BAD LOANS,' WHICH CONSISTS OF LOANS WITH A LOAN STATUS OF 'CHARGED OFF.'
3. **BAD LOAN FUNDED AMOUNT:** DETERMINING THE TOTAL AMOUNT OF FUNDS DISBURSED AS 'BAD LOANS.' THIS COMPRISES THE PRINCIPAL AMOUNTS OF LOANS WITH A LOAN STATUS OF 'CHARGED OFF.'
4. **BAD LOAN TOTAL RECEIVED AMOUNT:** TRACKING THE TOTAL AMOUNT RECEIVED FROM BORROWERS FOR 'BAD LOANS,' WHICH INCLUDES ALL PAYMENTS MADE ON LOANS WITH A LOAN STATUS OF 'CHARGED OFF.'

PROBLEM STATEMENT

LOAN 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.' THIS REPORT WILL SERVE AS A VALUABLE TOOL FOR ANALYSING AND UNDERSTANDING THE KEY INDICATORS ASSOCIATED WITH DIFFERENT LOAN STATUSES. 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.

PROBLEM STATEMENT

DASHBOARD 2: OVERVIEW

IN OUR BANK LOAN REPORT PROJECT, WE AIM TO VISUALLY REPRESENT CRITICAL LOAN-RELATED METRICS AND TRENDS USING A VARIETY OF CHART TYPES. THESE CHARTS WILL PROVIDE A CLEAR AND INSIGHTFUL VIEW OF OUR LENDING OPERATIONS, FACILITATING DATA-DRIVEN DECISION-MAKING AND ENABLING US TO GAIN VALUABLE INSIGHTS INTO VARIOUS LOAN PARAMETERS. BELOW ARE THE SPECIFIC CHART REQUIREMENTS:

1. MONTHLY TRENDS BY ISSUE DATE (LINE CHART)
2. REGIONAL ANALYSIS BY STATE (FILLED MAP)
3. LOAN TERM ANALYSIS (DONUT CHART)
4. EMPLOYEE LENGTH ANALYSIS (BAR CHART)
5. LOAN PURPOSE BREAKDOWN (BAR CHART)
6. HOME OWNERSHIP ANALYSIS (TREE MAP)

PROBLEM STATEMENT

DASHBOARD 3: DETAILS

IN OUR BANK LOAN REPORT PROJECT, WE RECOGNIZE THE 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.

PROBLEM STATEMENT

A.BANK LOAN REPORT | SUMMARY

KEY PERFORMANCE INDICATORS (KPIS):

1.Total Loan Applications

SELECT

COUNT(id) AS Total_Loan_Application

FROM bank;

Total_Loan_Application

38576

2.Total Funded Amount

SELECT

SUM(loan_amount) AS Total_Funded_Amount

FROM bank;

Total_Funded_Amount

435757075

3.Total Amount Received

SELECT

SUM(total_payment) AS Total_Amount_Recieved

FROM bank;

Total_Amount_Recieved

473070933

4.Average Interest Rate

SELECT

ROUND(AVG(int_rate)*100,2) AS Avg_Interest_Rate

FROM bank;

Avg_Interest_Rate

12.05

PROBLEM STATEMENT

KEY PERFORMANCE INDICATORS (KPIS):

5.Average Debt-to-Income Ratio (DTI)

SELECT

ROUND(AVG(dti)*100,2) AS Avg_DTI

FROM bank;

Avg_DTI

13.33

GOOD LOAN VS BAD LOAN

GOOD LOAN

1.Good Loan Application Percentage

SELECT

(COUNT

(CASE WHEN loan_status = 'Fully Paid' OR loan_status = 'Completed' THEN 1

END) *100) /

COUNT(ID) AS good_loan_percentage

FROM bank;

good_loan_percentage

86.1753

PROBLEM STATEMENT

GOOD LOAN VS BAD LOAN

2.Good Loan Applications

SELECT

COUNT(loan_status) AS Good_Loan_Applications

FROM bank

WHERE loan_status IN('Fully Paid', 'Current') ;

3.Good Loan Funded Amount

SELECT

SUM (loan_amount) AS 'Good Loan Funded Amount'

FROM bank

WHERE

loan_status = 'Fully Paid' OR loan_status='Current';

4.Good Loan Total Received Amount

SELECT

SUM (total_payment) AS 'Good Loan Total Received Amount'

FROM bank

WHERE

loan status= 'Fully Paid' OR loan status= 'Current';

Good_Loan_Applications

33243

Good Loan Funded
Amount

370224850

Good Loan Total Received
Amount

435786170

PROBLEM STATEMENT

GOOD LOAN VS BAD LOAN

BAD LOAN

1.Bad Loan Application Percentage

SELECT

COUNT (loan_status)*100 / (SELECT

COUNT(*) FROM bank) AS bad_loan_percentage

FROM bank

WHERE

loan_status = 'Charged Off';

2.Bad Loan Applications

SELECT

COUNT(loan_status) AS Bad_Loan

FROM bank

WHERE

loan_status = 'Charged Off';

bad_loan_percentage

13.8247

Bad_Loan

5333

PROBLEM STATEMENT

GOOD LOAN VS BAD LOAN

BAD LOAN

3.Bad Loan Funded Amount

SELECT

SUM (loan_amount) AS Bad_Loan_Funded_Amount

FROM bank

WHERE

loan_status='Charged Off';

4.Bad Loan Total Received Amount

SELECT

SUM (total_payment) AS Bad_Loan_Received_Amount

FROM bank

WHERE

loan_status='Charged Off';

Bad_Loan_Funded_Amount

65532225

Bad_Loan_Received_Amount

37284763

PROBLEM STATEMENT

LOAN STATUS GRID VIEW

SELECT

loan_status , COUNT(id) AS Toatal_Loan_Application,
SUM(loan_amount) AS Total_Funded_Amount,
SUM(total_payment) AS Total_Recieved_Amount,
ROUND(AVG(int_rate*100),2) AS Avg_Int_Rate,
ROUND(AVG(dti*100),2) AS Debt_To_Income_Ratio

FROM bank

GROUP BY

loan_status;

loan_status	Toatal_Loan_Application	Total_Funded_Amount	Total_Recieved_Amount	Avg_Int_Rate	Debt_To_Income_Ratio
Charged Off	5333	65532225	37284763	13.88	14
Fully Paid	32145	351358350	411586256	11.64	13.17
Current	1098	18866500	24199914	15.1	14.72

PROBLEM STATEMENT

Month-to-Date (MTD) Funded Amount , MTD Amount Received

SELECT

loan_status,
SUM(loan_amount) AS MTD_Funded_Amount,
SUM(total_payment) AS MTD_Amount_Received

FROM bank

WHERE

Issue_date IS NOT NULL AND MONTH(STR_TO_DATE(issue_date , '%d-%m-%Y')) = 12

GROUP BY

loan_status;

loan_status	MTD_Funded_Amount	MTD_Amount_Received
Fully Paid	41302025	47815851
Charged Off	8732775	5324211
Current	3946625	4934318

PROBLEM STATEMENT

B.BANK LOAN REPORT | OVERVIEW

1. Monthly Trends By Issue Date

```
SELECT
    MONTHNAME(STR_TO_DATE(issue_date,'%d-%m-%Y')) AS Month,
    COUNT(id) AS `Total Loan Applications`,  SUM(loan_amount) AS `Total Funded Amount`,
    SUM(total_payment) AS `Total Amount Received`
FROM bank
GROUP BY
    MONTH(STR_TO_DATE(issue_date,'%d-%m-%Y')),
    MONTHNAME(STR_TO_DATE(issue_date,'%d-%m-%Y'))
ORDER BY
    MONTH(STR_TO_DATE(issue_date,'%d-%m-%Y')) ASC;
```

Month	Total Loan Applications	Total Funded Amount	Total Amount Received
January	2332	25031650	27578836
February	2279	24647825	27717745
March	2627	28875700	32264400
April	2755	29800800	32495533
May	2911	31738350	33750523
June	3184	34161475	36164533
July	3366	35813900	38827220
August	3441	38149600	42682218
September	3536	40907725	43983948
October	3796	44893800	49399567
November	4035	47754825	50132030
December	4314	53981425	58074380

PROBLEM STATEMENT

B.BANK LOAN REPORT | OVERVIEW

2. Regional Analysis by State

```
SELECT
    address_state,
    COUNT(id) AS `Total Loan Applications`,
    SUM(loan_amount) AS `Total Funded Amount`,
    SUM(total_payment) AS `Total Amount Received`
FROM bank
GROUP BY
    address_state;
```

address_state	Total Loan Applications	Total Funded Amount	Total Amount Received
GA	1355	15480325	16728040
CA	6894	78484125	83901234
TX	2664	31236650	34392715
IL	1486	17124225	18875941
PA	1482	15826525	17462908
FL	2773	30046125	31601905
MI	685	7829900	8543660
RI	196	1883025	2001774

50 row(s) returned

PROBLEM STATEMENT

B.BANK LOAN REPORT | OVERVIEW

3. Loan Term Analysis

```
SELECT
    term, COUNT(id) AS `Total Loan Applications`,
    SUM(loan_amount) AS `Total Funded Amount`,
    SUM(total_payment) AS `Total Amount Received`
FROM bank
GROUP BY
    term;
```

term	Total Loan Applications	Total Funded Amount	Total Amount Received
60 months	10339	162715850	178361475
36 months	28237	273041225	294709458

4. Home Ownership Analysis

```
SELECT
    home_ownership,
    COUNT(id) AS `Total Loan Applications`,
    SUM(loan_amount) AS `Total Funded Amount`,
    SUM(total_payment) AS `Total Amount Received`
FROM bank
GROUP BY
    home_ownership
```

home_ownership	Total Loan Applications	Total Funded Amount	Total Amount Received
RENT	18439	185768475	201823056
MORTGAGE	17198	219329150	238474438
OWN	2838	29597675	31729129
OTHER	98	1044975	1025257
NONE	3	16800	19053

PROBLEM STATEMENT

B.BANK LOAN REPORT | OVERVIEW

5. Employee Length Analysis

```
SELECT
    emp_length,
    COUNT(id) AS `Total Loan Applications`,
    SUM(loan_amount) AS `Total Funded Amount`,
    SUM(total_payment) AS `Total Amount Received`
FROM bank
GROUP BY
    emp_length;
```

emp_length	Total Loan Applications	Total Funded Amount	Total Amount Received
< 1 year	4575	44210625	47545011
9 years	1255	15084225	16516173
4 years	3428	37600375	40964850
10+ years	8870	116115950	125871616
3 years	4088	43937850	47551832
5 years	3273	36973625	40397571
1 year	3229	32883125	35498348
6 years	2228	25612650	27908658
2 years	4382	44967975	49206961
7 years	1772	20811725	22584136
8 years	1476	17558950	19025777

PROBLEM STATEMENT

B.BANK LOAN REPORT | OVERVIEW

6. Loan Purpose Breakdown

```
SELECT
    purpose,
    COUNT(id) AS `Total Loan Applications`,
    SUM(loan_amount) AS `Total Funded Amount`,
    SUM(total_payment) AS `Total Amount Received`

FROM bank

GROUP BY
    purpose;
```

purpose	Total Loan Applications	Total Funded Amount	Total Amount Received
car	1497	10223575	11324914
credit card	4998	58885175	65214084
Debt consolidation	18214	232459675	253801871
educational	315	2161650	2248380
home improvement	2876	33350775	36380930
house	366	4824925	5185538
major purchase	2110	366251600	18676927
medical	667	5533225	5851372
moving	559	3748125	3999899
other	3824	31155750	33289676
renewable_energy	94	845750	898931
small business	1776	24123100	23814817
vacation	352	1967950	2116738
wedding	928	9225800	10266856

PROBLEM STATEMENT

B.BANK LOAN REPORT | OVERVIEW

6. Loan Purpose Breakdown

```
SELECT
    purpose,
    COUNT(id) AS `Total Loan Applications`,
    SUM(loan_amount) AS `Total Funded Amount`,
    SUM(total_payment) AS `Total Amount Received`

FROM bank

GROUP BY
    purpose;
```

purpose	Total Loan Applications	Total Funded Amount	Total Amount Received
car	1497	10223575	11324914
credit card	4998	58885175	65214084
Debt consolidation	18214	232459675	253801871
educational	315	2161650	2248380
home improvement	2876	33350775	36380930
house	366	4824925	5185538
major purchase	2110	366251600	18676927
medical	667	5533225	5851372
moving	559	3748125	3999899
other	3824	31155750	33289676
renewable_energy	94	845750	898931
small business	1776	24123100	23814817
vacation	352	1967950	2116738
wedding	928	9225800	10266856



BANK LOAN REPORT | SUMMURY



SUMMARY

OVERVIEW

DETAILS

STATE

All

GRADE

All

PURPOSE

All

TOTAL LOAN APPLICATIONS

38.58K

MTD

4.31K

MoM

6.91%

TOTAL FUNDED AMOUNT

\$435.76M

MTD

\$53.98M

MoM

13.04%

TOTAL AMOUNT RECEIVED

\$473.07M

MTD

\$58.07M

MoM

15.84%

AVG INTEREST RATE

12.05%

MTD

12.36%

MoM

3.47%

AVG DBI RATIO

13.33%

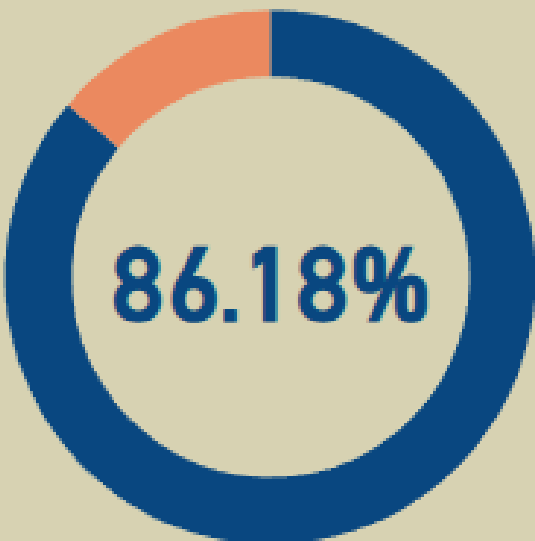
MTD

13.67%

MoM

2.78%

GOOD LOAN ISSUED



GOOD LOAN APPLICATION

33.24K

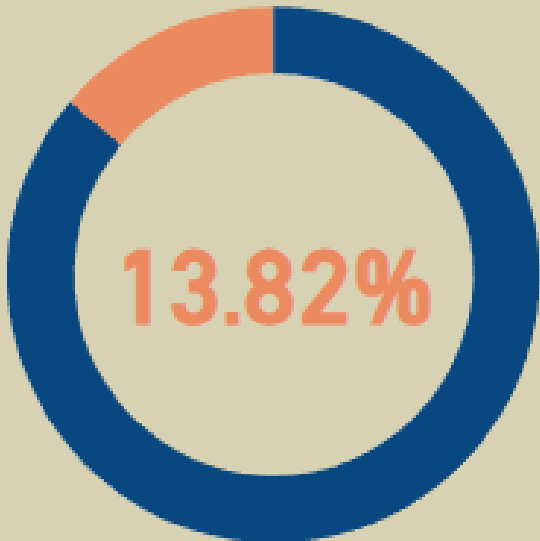
GOOD LOAN FUNDED AMOUNT

\$370.22M

GOOD LOAN RECEIVED AMOUNT

\$435.79M

BAD LOAN ISSUED



BAD LOAN APPLICATION

5.33K

BAD LOAN FUNDED AMOUNT

\$65.53M

BAD LOAN RECEIVED AMOUNT

\$37.28M

LOAN STATUS

LOAN_STATUS	TOTAL LOAN APPLICATION	TOTAL FUNDED AMOUNT	TOTAL AMOUNT RECEIVED	MTD FUNDED AMOUNT	MTD AMOUNT RECEIVED	AVG INTEREST RATE	AVG DTI RATIO
Charged Off	5333	\$6,55,32,225	\$3,72,84,763	\$87,32,775	\$53,24,211	13.88%	14.00%
Current	1098	\$1,88,66,500	\$2,41,99,914	\$39,46,625	\$49,34,318	15.10%	14.72%
Fully Paid	32145	\$35,13,58,350	\$41,15,86,256	\$4,13,02,025	\$4,78,15,851	11.64%	13.17%
GRAND TOTAL	38576	\$43,57,57,075	\$47,30,70,933	\$5,39,81,425	\$5,80,74,380	12.05%	13.33%



BANK LOAN REPORT | OVERVIEW



SUMMARY

OVERVIEW

DETAILS

SELECT MEASURE

TOTAL LOAN APPLI... ▾

STATE

All ▾

GRADE

All ▾

GOOD VS BAD LOAN

All ▾

TOTAL LOAN APPLICATIONS

38.58K

MTD 4.31K
MoM 6.91%

TOTAL FUNDED AMOUNT

\$435.76M

MTD \$53.98M
MoM 13.04%

TOTAL AMOUNT RECEIVED

\$473.07M

MTD \$58.07M
MoM 15.84%

AVG INTEREST RATE

12.05%

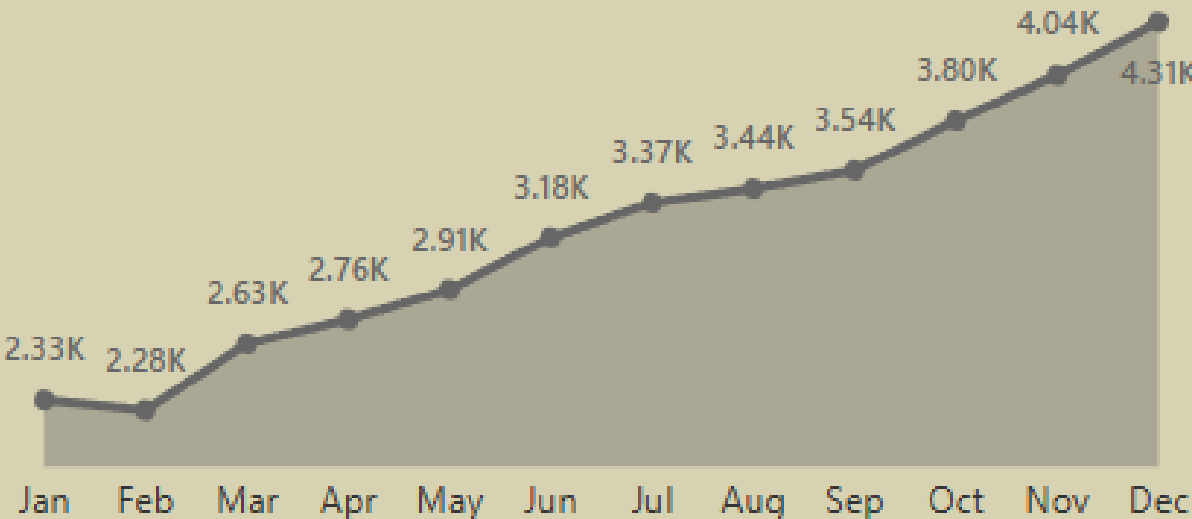
MTD 12.36%
MoM 3.47%

AVG DBI RATIO

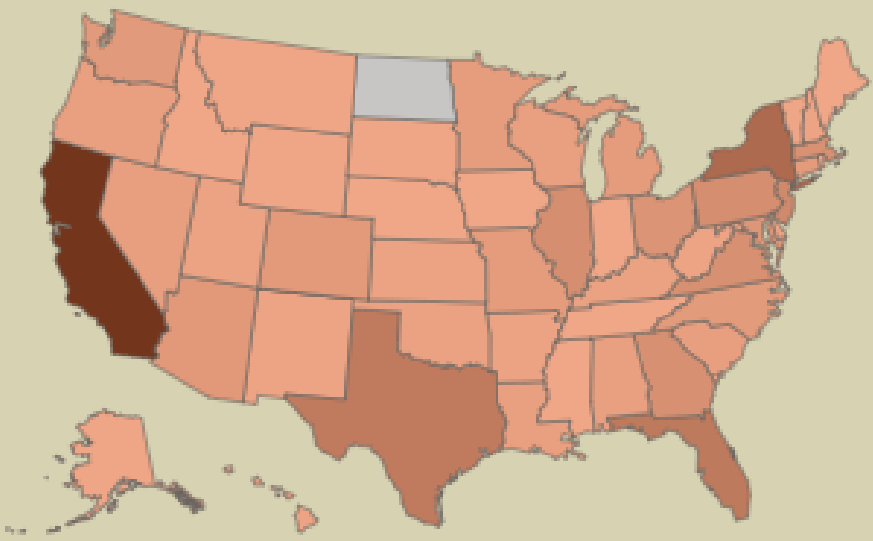
13.33%

MTD 13.67%
MoM 2.78%

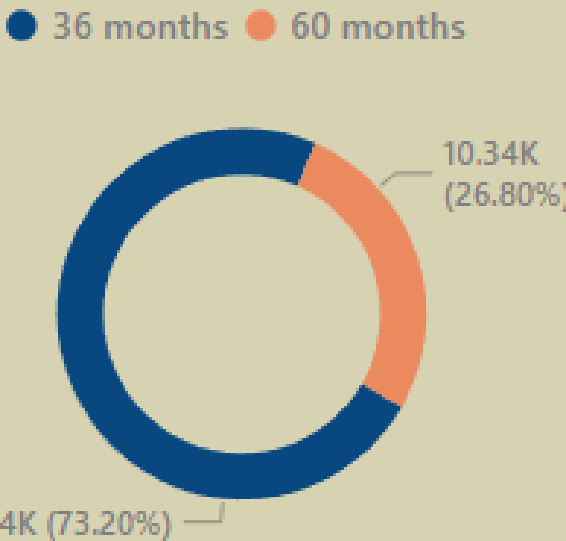
TOTAL LOAN APPLICATION BY MONTH



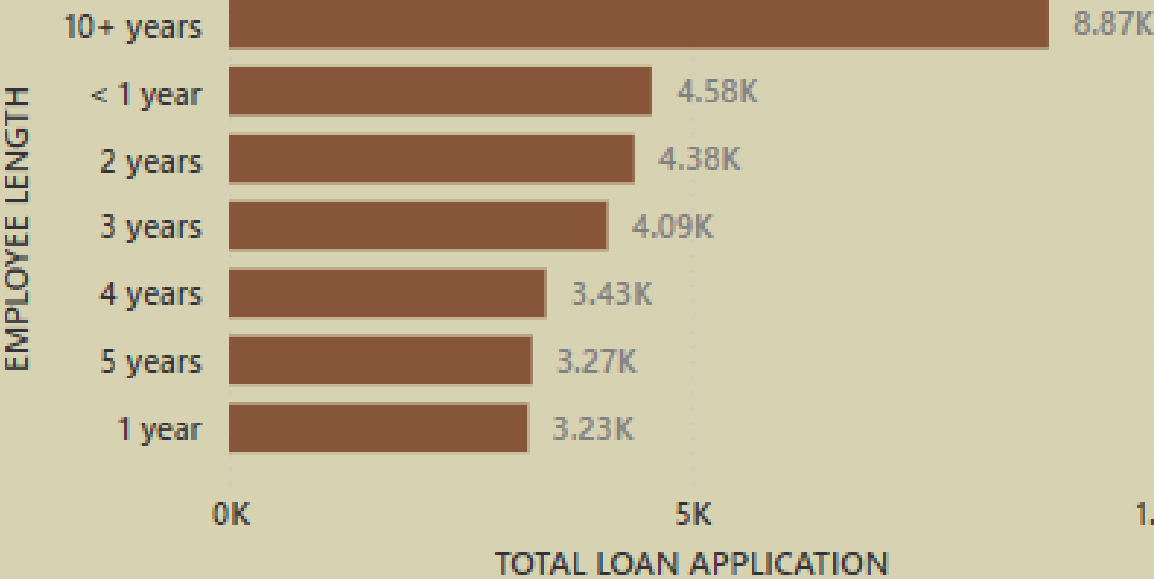
TOTAL LOAN APPLICATION BY STATE



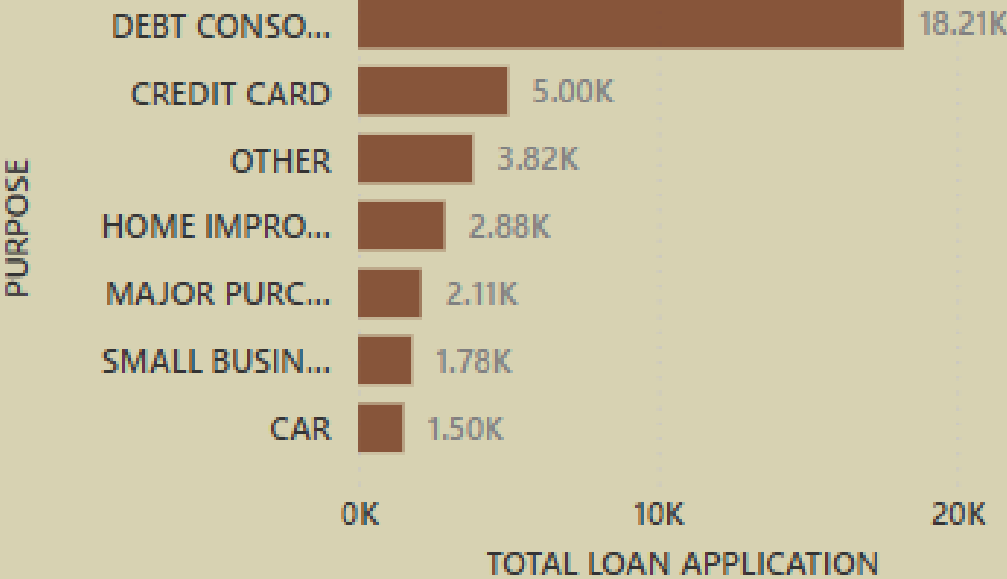
TOTAL LOAN APPLICATION BY TERM



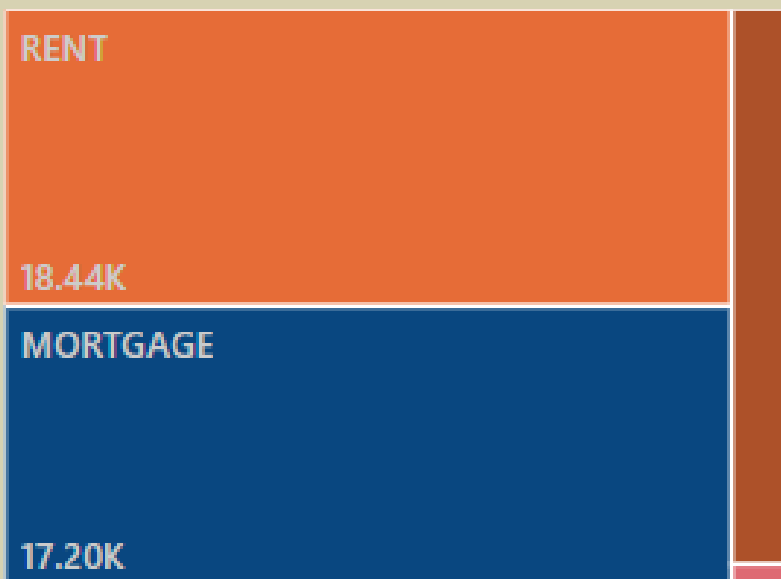
TOTAL LOAN APPLICATION BY EMPLOYEE LENGTH



TOTAL LOAN APPLICATION BY PURPOSE



TOTAL LOAN APPLICATION BY HOME OWNERSHIP





BANK LOAN REPORT | DETAILS



TOTAL LOAN APPLICATIONS

38.58K

MTD

4.31K

MoM

6.91%

TOTAL FUNDED AMOUNT

\$435.76M

MTD

\$53.98M

MoM

13.04%

TOTAL AMOUNT RECEIVED

\$473.07M

MTD

\$58.07M

MoM

15.84%

AVG INTEREST RATE

12.05%

MTD

12.36%

MoM

3.47%

AVG DBI RATIO

13.33%

MTD

13.67%

MoM

2.78%

SUMMARY

OVERVIEW

DETAILS

STATE

All



GRADE

All



GOOD VS BAD LOAN

All



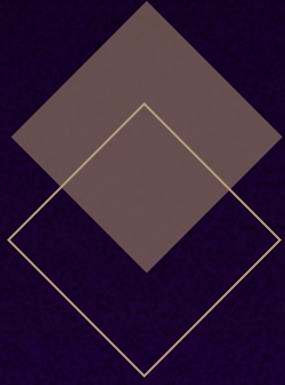
ID	PURPOSE	HOME OWNERSHIP	GRADE	SUB GRADE	ISSUE DATE	FUNDED AMOUNT	INT_RATE	INSTALLMENT	AMOUNT RECEIVED
54734	DEBT CONSOLIDATION	RENT	B	B4	09 August 2021	\$25,000	0.12	₹ 829.1	\$29,330
55742	CREDIT CARD	RENT	B	B5	08 May 2021	\$7,000	0.11	₹ 228.22	\$8,216
57245	DEBT CONSOLIDATION	OWN	C	C2	10 March 2021	\$1,200	0.13	₹ 40.5	\$1,458
57416	DEBT CONSOLIDATION	RENT	C	C3	09 November 2021	\$10,800	0.14	₹ 366.86	\$13,208
58915	DEBT CONSOLIDATION	RENT	B	B3	08 April 2021	\$7,500	0.10	₹ 162.34	\$5,844
59006	CREDIT CARD	MORTGAGE	C	C5	09 September 2021	\$3,000	0.14	₹ 102.92	\$3,705
61390	CREDIT CARD	MORTGAGE	A	A5	10 February 2021	\$4,000	0.08	₹ 125.13	\$4,452
61419	DEBT CONSOLIDATION	RENT	D	D2	10 February 2021	\$5,600	0.15	₹ 194.02	\$6,475
62102	DEBT CONSOLIDATION	RENT	B	B1	10 April 2021	\$3,200	0.10	₹ 103.08	\$3,414
65426	CAR	MORTGAGE	B	B1	09 August 2021	\$4,000	0.11	₹ 131.22	\$2,755
65640	HOME IMPROVEMENT	MORTGAGE	C	C2	08 May 2021	\$5,000	0.11	₹ 87.19	\$3,154
66431	DEBT CONSOLIDATION	RENT	B	B5	09 February 2021	\$2,525	0.12	₹ 84.12	\$3,028
66749	DEBT CONSOLIDATION	MORTGAGE	C	C4	08 December 2021	\$10,625	0.13	₹ 360.43	\$12,975
66943	DEBT CONSOLIDATION	RENT	B	B4	10 August 2021	\$2,800	0.11	₹ 61.57	\$3,144
66964	DEBT CONSOLIDATION	MORTGAGE	D	D3	08 June 2021	\$7,500	0.13	₹ 253.58	\$9,129
67503	DEBT CONSOLIDATION	MORTGAGE	A	A4	09 October 2021	\$10,000	0.09	₹ 316.11	\$11,280
68163	SMALL BUSINESS	MORTGAGE	A	A3	10 February 2021	\$3,000	0.07	₹ 92.82	\$3,342
68381	DEBT CONSOLIDATION	RENT	A	A5	08 March 2021	\$6,625	0.09	₹ 209.54	\$7,542
68817	MAJOR PURCHASE	MORTGAGE	C	C1	08 March 2021	\$10,000	0.11	₹ 327.53	\$11,709

HERE ARE SOME INTERESTING INSIGHTS

- STABLE EMPLOYMENT (5+ YEARS) AND HOMEOWNERSHIP REDUCE DEFAULT RISKS.
- SHORT-TERM LOANS (36 MONTHS) ARE MORE SECURE COMPARED TO LONG-TERM LOANS (60 MONTHS).
- HIGH DEBT-TO-INCOME (DTI) RATIOS CORRELATE WITH INCREASED DEFAULTS, EMPHASIZING THE NEED FOR RISK-ADJUSTED INTEREST RATES.
- SMALL BUSINESS LOANS CARRY HIGHER DEFAULT RISKS, REQUIRING STRICTER APPROVAL POLICIES.
- GEOGRAPHIC ANALYSIS REVEALS VARYING DEFAULT RATES ACROSS STATES, SUPPORTING REGION-SPECIFIC LENDING STRATEGIES.

CONCLUSION

THE BANK LOAN REPORT ANALYSIS HAS PROVIDED A DEEPER UNDERSTANDING OF LENDING PATTERNS, BORROWER BEHAVIOR, AND RISK FACTORS AFFECTING LOAN PERFORMANCE. THROUGH STRUCTURED DATA ANALYSIS USING SQL AND POWER BI, WE SUCCESSFULLY IDENTIFIED KEY INDICATORS THAT INFLUENCE LOAN APPROVALS, REPAYMENTS, AND DEFAULTS.



THANK YOU!

