**Bank Loan Project (SQL Queries):-**

KPIs:-

1.Total Loan Applicants-

select count(id) from financial\_loan;



2. MTD Total loan applicants:-

select count(id) as MTD\_Loan\_applicants from financial\_loan

where month(issue\_date)=month((select max(issue\_date) from financial\_loan))

and year(issue\_date)=year((select max(issue\_date) from financial\_loan));



3.MOM Loan applicants:-

select ((MTD\_Loan\_applicants-PMTD\_Loan\_applicants)/PMTD\_Loan\_applicants)\*100 as MOM\_LOan\_applicants

from (select

(select count(id) from financial\_loan

where month(issue\_date)=month((select max(issue\_date) from financial\_loan))

and year(issue\_date)=year((select max(issue\_date) from financial\_loan))) as MTD\_Loan\_applicants,

(select count(id) as PMTD\_Loan\_applicants from financial\_loan

where month(issue\_date)=month((select max(issue\_date) from financial\_loan))-1

and year(issue\_date)=year((select max(issue\_date) from financial\_loan))) as PMTD\_Loan\_applicants

) as x;



4.Total amount funded:-

Select sum(loan\_amount) from financial\_loan;



5. MTD Total amount funded:-

select sum(loan\_amount) as MTD\_Loan\_amount

from financial\_loan

where month(issue\_date)=month((select max(issue\_date) from financial\_loan))

and year(issue\_date)=year((select max(issue\_date) from financial\_loan));



6.MoM amount funded:-

select ((MTD\_Loan\_amount-PMTD\_Loan\_amount)/PMTD\_Loan\_amount)\*100 as MOM\_Loan\_amount

from (select

(select sum(loan\_amount) as MTD\_Loan\_amount

from financial\_loan

where month(issue\_date)=month((select max(issue\_date) from financial\_loan))

and year(issue\_date)=year((select max(issue\_date) from financial\_loan))) as MTD\_Loan\_amount,

(select sum(loan\_amount) as PMTD\_Loan\_amount

from financial\_loan

where month(issue\_date)=month((select max(issue\_date) from financial\_loan))-1

and year(issue\_date)=year((select max(issue\_date) from financial\_loan))) as PMTD\_Loan\_amount

)as X;



7. Total amount received:-

select sum(total\_payment) as Total\_amount\_recieved from financial\_loan;



8.MTD Total amount received:-

select sum(total\_payment) as MTD\_total\_amount\_recieved

from financial\_loan

where month(issue\_date)=month((select max(issue\_date) from financial\_loan))

and year(issue\_date)=year((select max(issue\_date) from financial\_loan));



9.MoM total amount received:-

select ((MTD\_total\_amount\_recieved-PMTD\_total\_amount\_recieved)/PMTD\_total\_amount\_recieved)\*100 as MOM\_Amount\_recieved

from (select

(select sum(total\_payment) as MTD\_total\_amount\_recieved

from financial\_loan

where month(issue\_date)=month((select max(issue\_date) from financial\_loan))

and year(issue\_date)=year((select max(issue\_date) from financial\_loan))) as MTD\_total\_amount\_recieved,

(select sum(total\_payment)

from financial\_loan

where month(issue\_date)=month((select max(issue\_date) from financial\_loan))-1

and year(issue\_date)=year((select max(issue\_date) from financial\_loan))) as PMTD\_total\_amount\_recieved

)as X;



10.Average interest rate:-

select avg(int\_rate)\*100 as average\_interest\_rate from financial\_loan;



11.MTD average interest:-

select avg(int\_rate)\*100 as average\_interest\_rate

from financial\_loan

where month(issue\_date)=month((select max(issue\_date) from financial\_loan))

and year(issue\_date)=year((select max(issue\_date) from financial\_loan));



12.MoM average interest:-

select ((MTD\_average\_interest\_rate-PMTD\_average\_interest\_rate)/PMTD\_average\_interest\_rate)\*100 as MOM\_average\_interest

from (select

(select avg(int\_rate)

from financial\_loan

where month(issue\_date)=month((select max(issue\_date) from financial\_loan))

and year(issue\_date)=year((select max(issue\_date) from financial\_loan))) as MTD\_average\_interest\_rate,

(select avg(int\_rate)

from financial\_loan

where month(issue\_date)=month((select max(issue\_date) from financial\_loan))-1

and year(issue\_date)=year((select max(issue\_date) from financial\_loan))) as PMTD\_average\_interest\_rate

)as X;



13.Average dTI:-

select avg(dti) as average\_dti from financial\_loan;



14.MTD\_average\_dti:-

select avg(dti) as MTD\_average\_dti

from financial\_loan

where month(issue\_date)=month((select max(issue\_date) from financial\_loan))

and year(issue\_date)=year((select max(issue\_date) from financial\_loan));



15.Good loan applicants:-

select count(id) as good\_loan

from financial\_loan

where loan\_status in ("Fully Paid","Current");



16.Bad Loan applicants:-

select count(id) as bad\_loan

from financial\_loan

where loan\_status in ("Charged off");



17.Good loan amount:-

select sum(loan\_amount) as good\_loan\_amount

from financial\_loan

where loan\_status in ("Fully Paid","Current");



18.Bad loan amount:-

select sum(loan\_amount) as bad\_loan\_amount

from financial\_loan

where loan\_status in ("Charged off");



19.Good loan amount received:-

select sum(total\_payment) as good\_loan\_amount\_recieved

from financial\_loan

where loan\_status in ("Fully Paid","Current");



20.Bad loan amount received:-

select sum(loan\_amount) as bad\_loan\_amount

from financial\_loan

where loan\_status in ("Charged off");



21.Good loan percentage:-

select

(count(case when loan\_status in ("Fully Paid","Current") then id end)\*100)/

count(id) as good\_loan\_percentage

from financial\_loan;



22.Bad loan percentage:-

select

(count(case when loan\_status in ("Charged off") then id end)\*100)/

count(id) as bad\_loan\_percentage

from financial\_loan;



23.Loan status:-

select

loan\_status,

count(id) as total\_loan\_applicants,

sum(loan\_amount) as total\_loan\_amount,

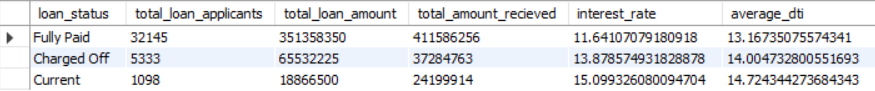
sum(total\_payment) as total\_amount\_recieved,

avg(int\_rate\*100) as interest\_rate,

avg(dti\*100) as average\_dti

from financial\_loan

group by loan\_status;



24.MTD Loan status:-

select

loan\_status,

sum(loan\_amount) as MTD\_total\_loan\_amount,

sum(total\_payment) as MTD\_total\_amount\_recieved

from

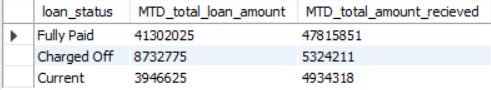
financial\_loan

where month(issue\_date)=month((select max(issue\_date) from financial\_loan))

and year(issue\_date)=year((select max(issue\_date) from financial\_loan))

group by

loan\_status;



**Month wise trends:-**

select

MONTH(issue\_date),

monthname(issue\_date),

count(id) as total\_loan\_applicants,

sum(loan\_amount) as total\_loan\_amount,

sum(total\_payment) as total\_amount\_recieved

from

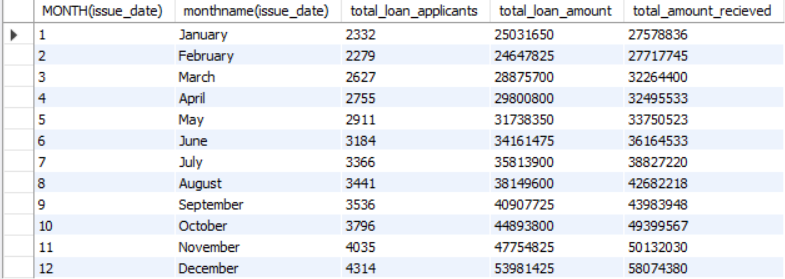
financial\_loan

group by

MONTH(issue\_date),monthname(issue\_date)

order by

MONTH(issue\_date);



**Regional wise trends:-**

select

address\_state,

count(id) as total\_loan\_applicants,

sum(loan\_amount) as total\_loan\_amount,

sum(total\_payment) as total\_amount\_recieved

from

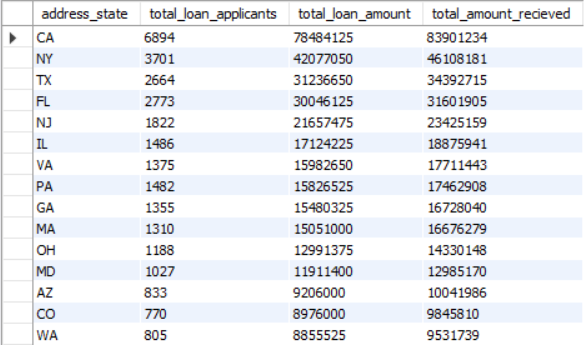
financial\_loan

group by

address\_state

order by

sum(loan\_amount) desc;



**Loan term analysis:-**

select

term,

count(id) as total\_loan\_applicants,

sum(loan\_amount) as total\_loan\_amount,

sum(total\_payment) as total\_amount\_recieved

from

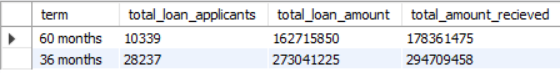
financial\_loan

group by

term

order by

sum(loan\_amount);



**Employee length analysis:-**

select

emp\_length,

count(id) as total\_loan\_applicants,

sum(loan\_amount) as total\_loan\_amount,

sum(total\_payment) as total\_amount\_recieved

from

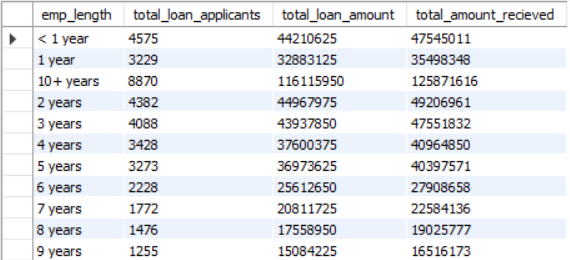
financial\_loan

group by

emp\_length

order by

emp\_length;



**Loan Purpose Breakdown:-**

select

purpose,

count(id) as total\_loan\_applicants,

sum(loan\_amount) as total\_loan\_amount,

sum(total\_payment) as total\_amount\_recieved

from

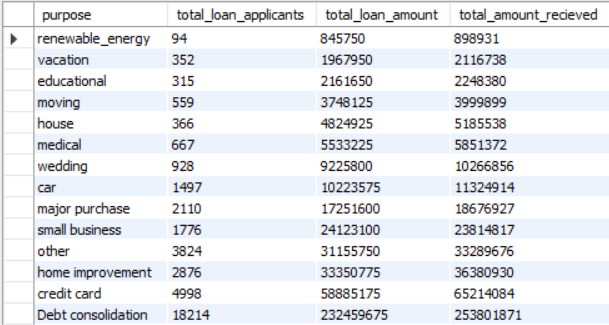
financial\_loan

group by

purpose

order by

sum(loan\_amount);



**Home ownership dependencies:-**

select

home\_ownership,

count(id) as total\_loan\_applicants,

sum(loan\_amount) as total\_loan\_amount,

sum(total\_payment) as total\_amount\_recieved

from

financial\_loan

group by

home\_ownership

order by

sum(loan\_amount);

