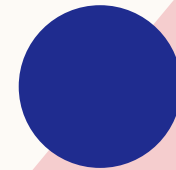
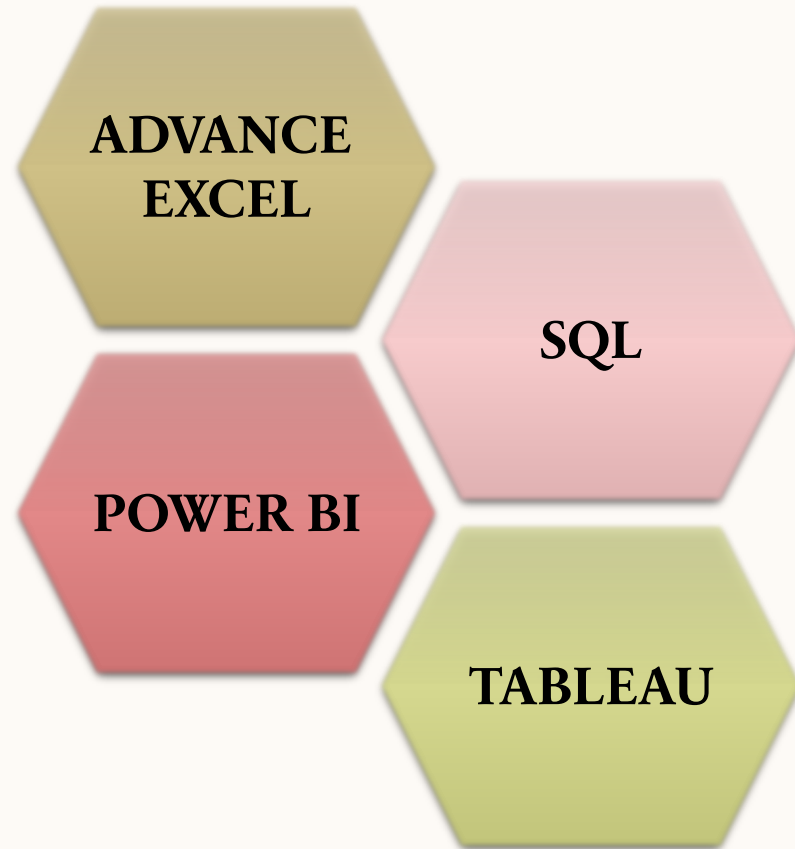


# **BANK LOAN ANALYSIS**

# TOOLS USED

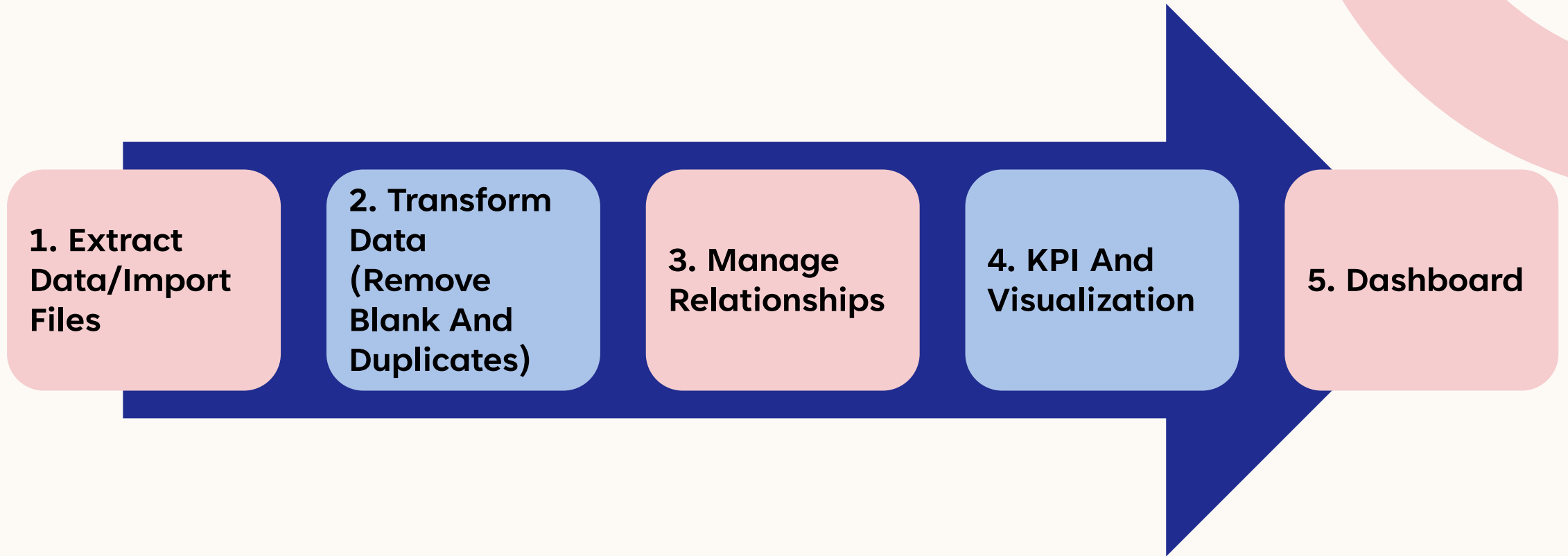




# OVERVIEW

This project is an in-depth analysis of bank loan data, aimed at uncovering key insights into loan issuance trends, customer credit behavior, and financial performance metrics. The analysis combines SQL, Tableau, Excel and Power BI for data extraction and transformation into data visualization, providing a comprehensive overview of loan trends over time, the financial health of different customer segments, and risk assessment across various loan grades. This project serves as a crucial tool for understanding the dynamics of loan portfolios and guiding strategic decision-making in the financial sector.

# PROJECT WORKFLOW



# KPI's

**01** Year Wise Loan Amount Stats

**02** Grade And Sub Grade Wise Revol Bal

**03** Total Payment For Verified Status Vs Total Payment For Non Verified Status

**04** State Wise And last\_credit\_pull\_d Wise Loan Status

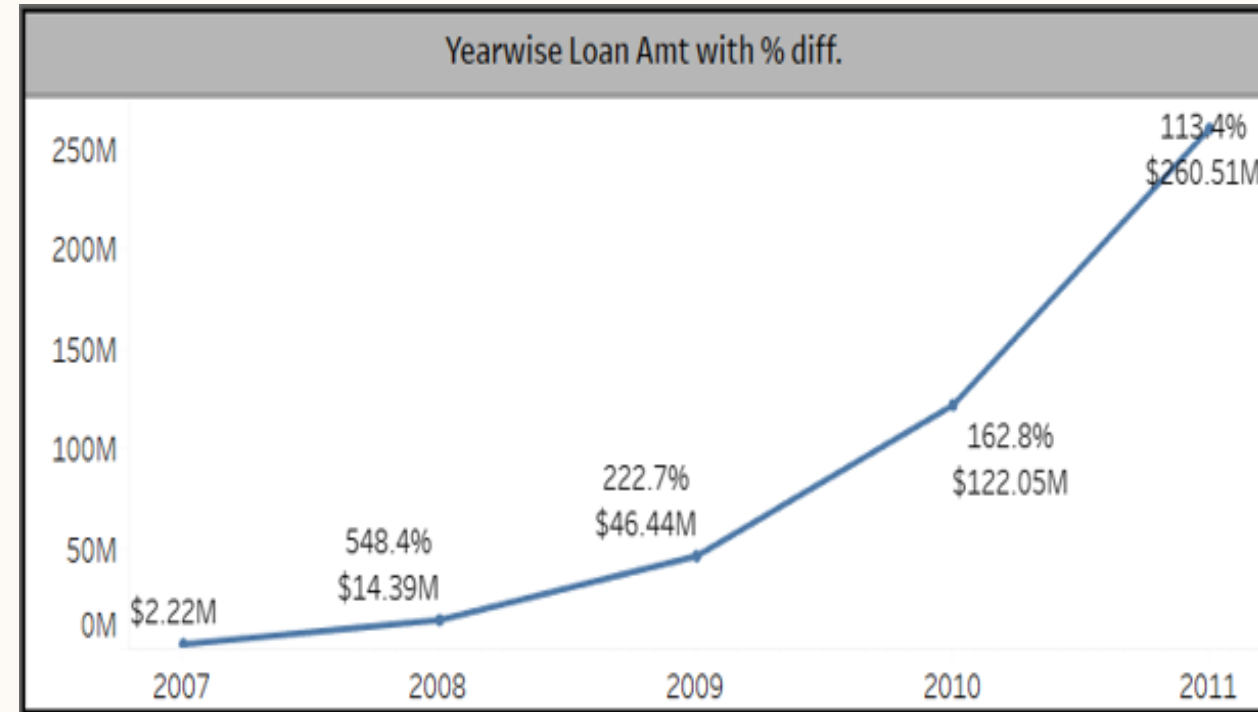
**05** Home Ownership Vs Last Payment Date Stats



## KPI 01

### YEAR WISE LOAN AMOUNT STATS

- In 2007, the loan amount was **\$2.2M**, marking the baseline for our growth.
- By 2008, the loan amount skyrocketed to **\$14.39M**, representing a **548% increase**, which reflects a significant rise in demand and market penetration.
- Moving into 2009, the upward trend continued with a **223% growth**, bringing the loan amount to **\$46.44M**, indicating sustained momentum.
- In 2010, the loan amount grew to **\$122.05M**, reflecting a **163% increase** as the company expanded its loan offerings further.



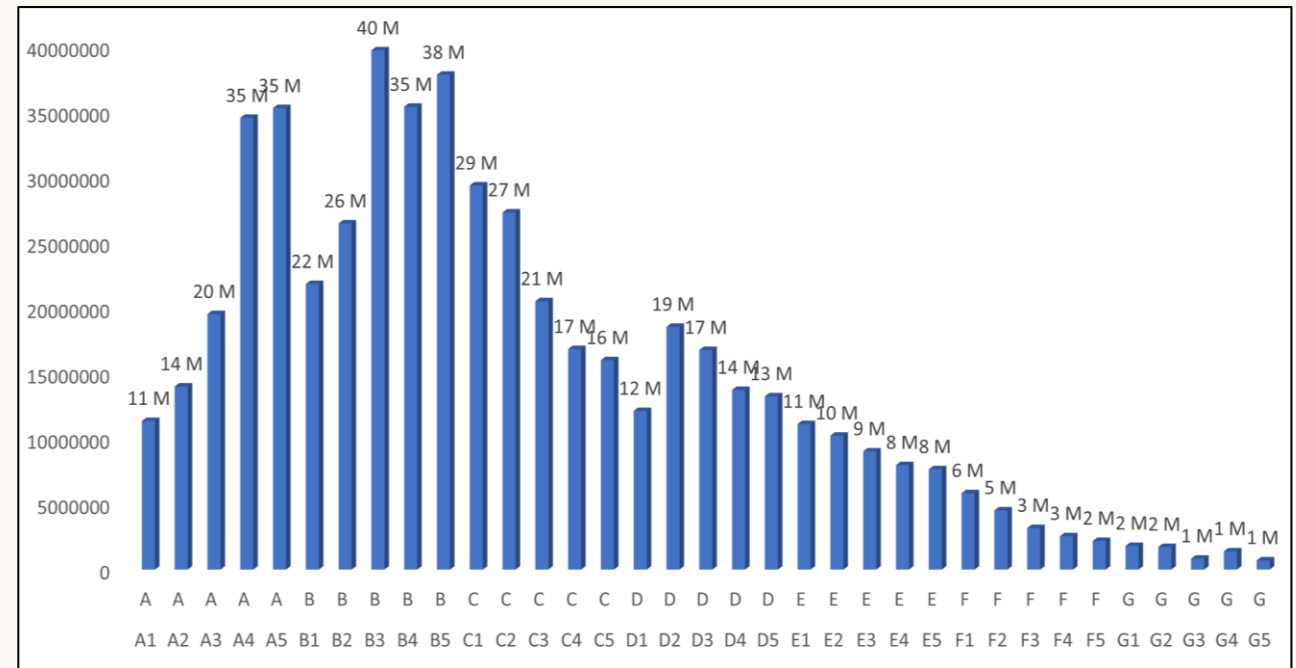
- By 2011, the loan amount reached **\$260.51M**, growing by **113%**. Though the growth rate slowed slightly, the overall expansion remained strong, showcasing consistent scaling.

This progression highlights rapid early growth, followed by consistent and stable expansion. It underscores the company's successful efforts in scaling its lending operations over the years.

## KPI 02

### GRADE AND SUB GRADE WISE REVOL BAL

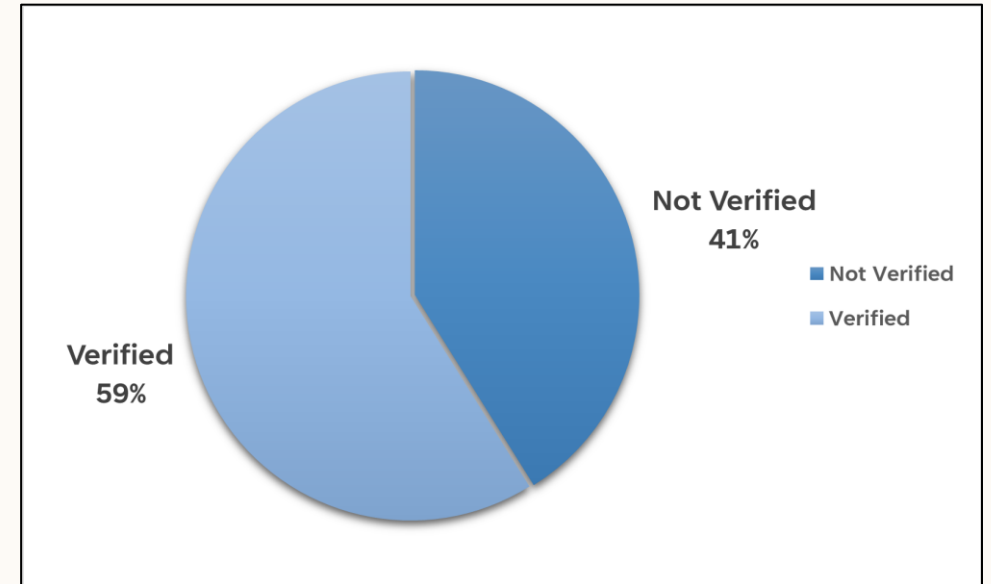
- The chart indicates that Grade A and Grade B have the highest total revolving balances, with subgrades A4 and A5 with approximately 35M being the highest in grade A. Similarly, B3 with 40M, B4 with 35M and B5 with 38M in Grade B.
- On the contrary, Grade F and G are having the lowest revolving balances with F5 with 2M and G5 with 1M being the lowest in their respective grades.



## KPI 03

# TOTAL PAYMENT FOR VERIFIED STATUS VS TOTAL PAYMENT FOR NON VERIFIED STATUS

- The banking and financial services, discerning the disparities in total payments between verified and non-verified statuses among bank loan customers holds significant implications for customer verification processes.
- Total payment for verified status is approximately 59% more than the payment for non-verified status which is approximately 41%. But if you look at the bigger picture approximately 2/3rd of the payment is done to the non-verified accounts, which shows that the loan disbursement institutions are approving loans at a very high rate.





## KPI 04

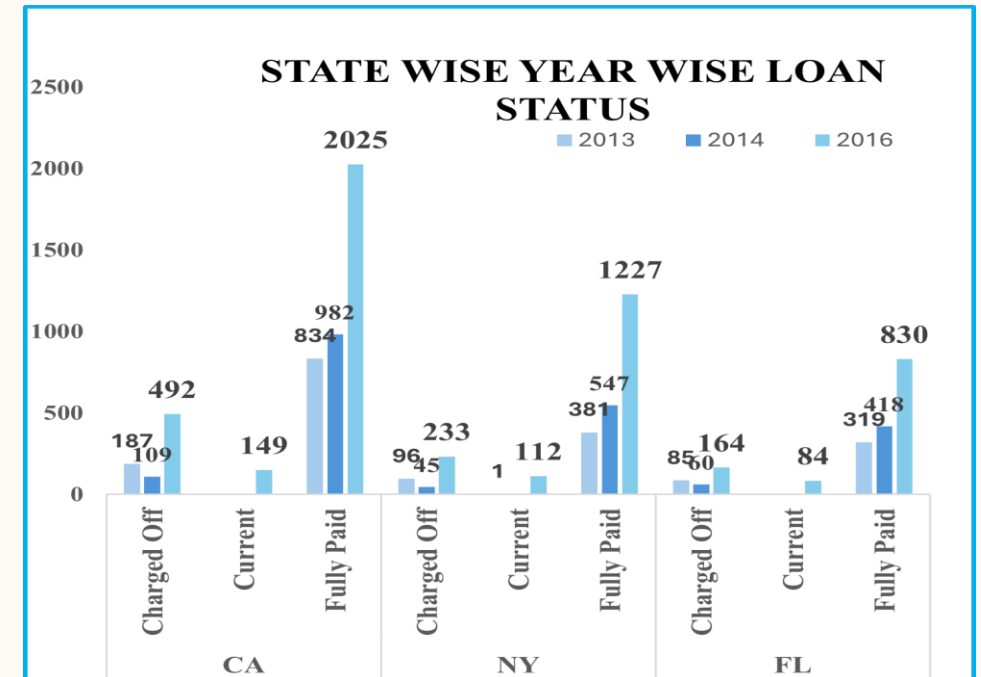
### STATE WISE AND LAST\_CREDIT\_PULL\_D WISE LOAN STATUS

#### ❖ California:

- Significant increase in Fully Paid loans, peaking in 2015 (2025).
- Growth in loans from 2013 (834) to 2014 (982).
- 492 Current loans in 2014, indicating a healthy market.
- Charged Off loans reduced from 187 in 2014 to 96 in 2016, showing improved borrower behavior.

#### ❖ New York:

- Steady increase in Fully Paid loans (450 in 2014 to 547 in 2016).
- Current loans dropped from 233 in 2014 to 96 in 2015, reflecting loan repayments.
- Charged Off loans reduced from 112 in 2014 to 45 in 2015, indicating better credit risk management.



## KPI 04

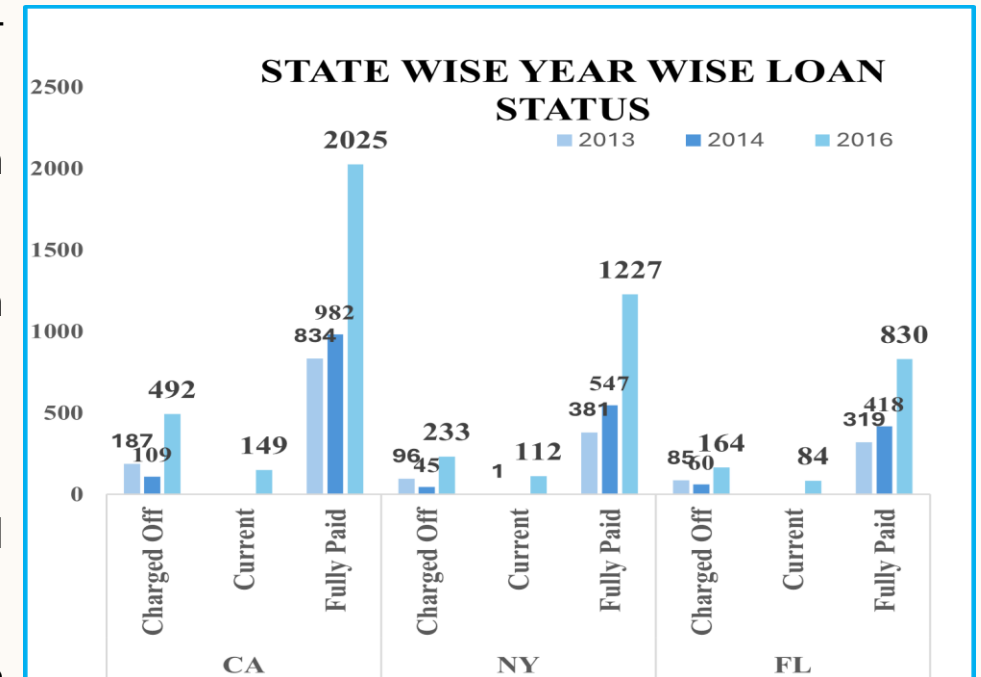
### STATE WISE AND LAST\_CREDIT\_PULL\_D WISE LOAN STATUS

#### ❖ Florida:

- Lower performance with 319 Fully Paid loans in 2014 and 418 in 2015.
- Current loans were 164 in 2015, indicating active loan servicing.
- Charged Off loans remained flat (85 in 2014 to 84 in 2015), suggesting persistent challenges with defaults.

#### ❖ Recommendations:

- California: Continue leveraging successful strategies and explore aggressive markets.
- New York: Sustain loan repayment progress and reduce default rates with better borrower engagement.
- Florida: Implement financial literacy programs, loan restructuring, and improved credit assessments to reduce defaults and improve loan repayments.

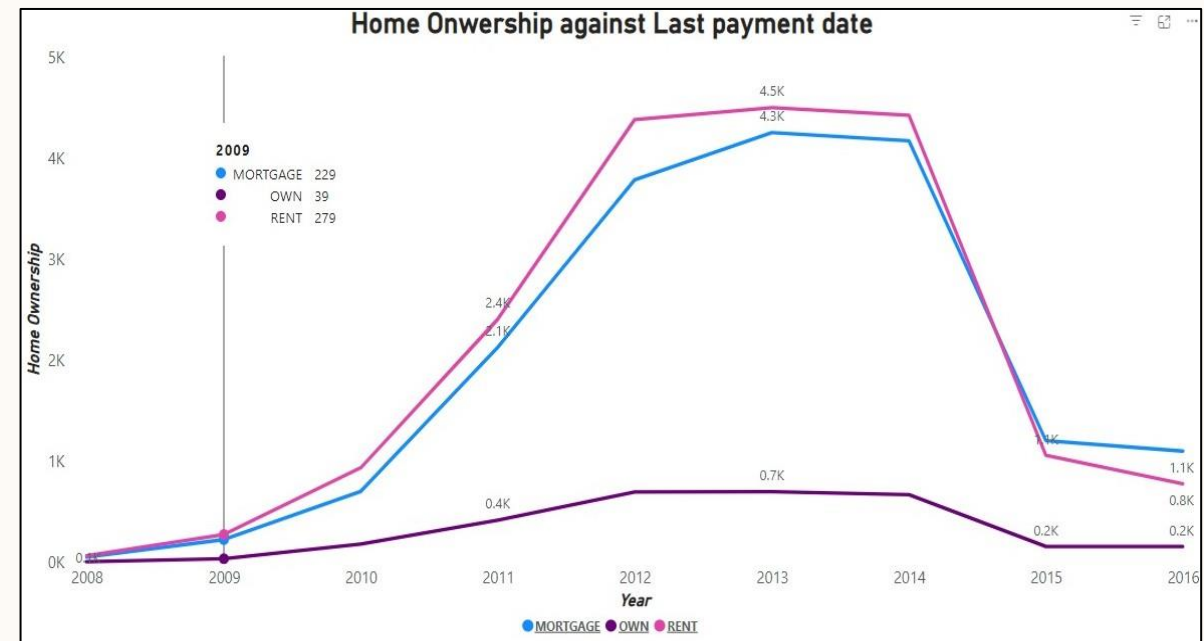


## KPI 05

# HOME OWNERSHIP VS LAST PAYMENT DATE STATS

Based on the Year wise split-up of the Home ownership against the last Payment date's Year

- The Rented people account for 47.5% of the total loans
- The Rented and Mortgage people account for close to 92% loans
- Which indicates, that the people who own the house have limited interest in taking the loan which is in contrast to the people with Mortgage / Rented houses.



## MORE FINDINGS

**TOTAL LOAN  
AMOUNT**



**\$446M**

**TOTAL FUNDED  
AMOUNT**



**\$435M**

**AVERAGE  
INTEREST RATE**

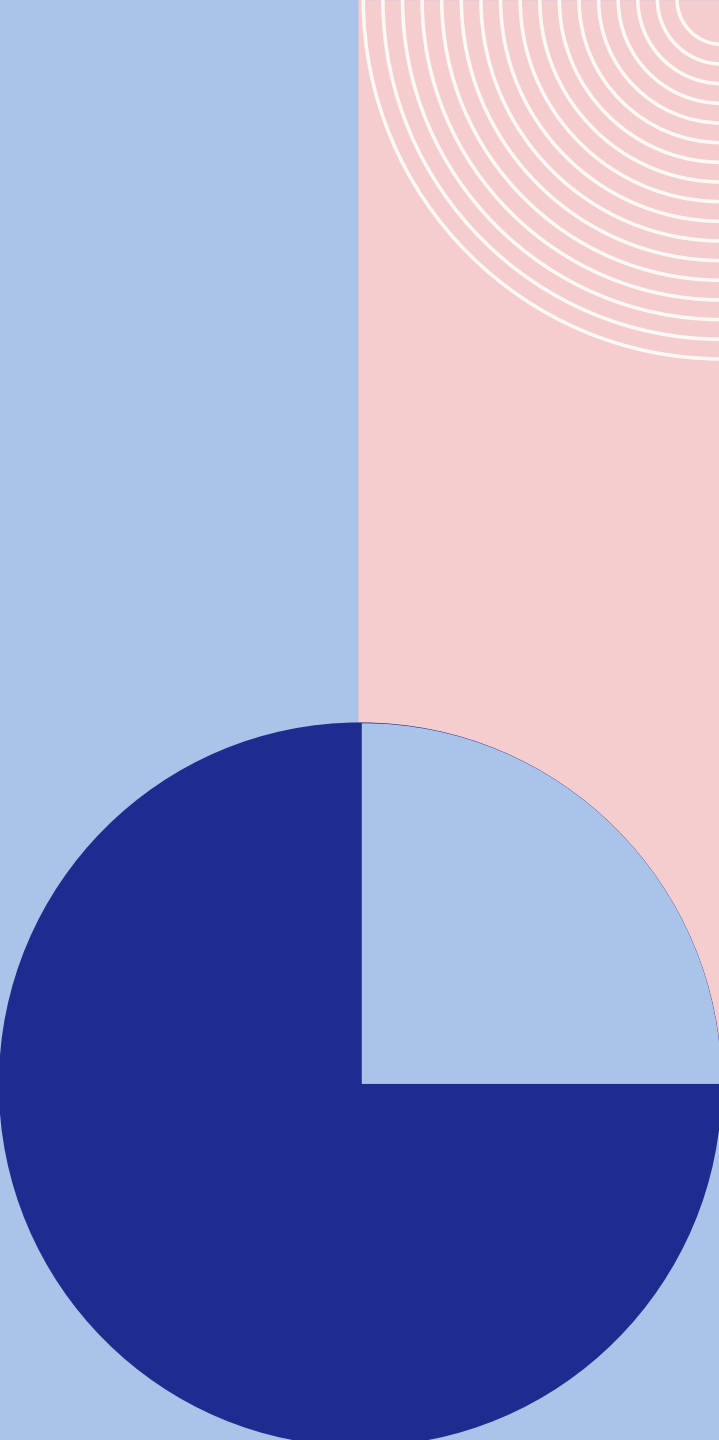


**12.02%**

**TOTAL  
RECOVERIES**

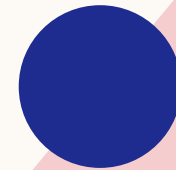


**4M**



# SOLUTIONS AND RECOMMENDATIONS

- **Strengthen Loan Verification:** Improve credit checks and verification methods to reduce risk from non-verified applicants.
- **Target Homeowners & Renters:** Focus marketing on homeowners while exploring opportunities with renters and non-mortgage applicants.
- **State-Specific Strategies:** Develop targeted approaches for underrepresented states to capture new markets and diversify geographically.
- **Manage High Revolving Balances:** Focus on risk management for customers in grades B and C with tailored repayment plans to reduce default risk.
- **Monitor Growth:** Track loan growth carefully to avoid overexposure and ensure balanced expansion across segments and regions.

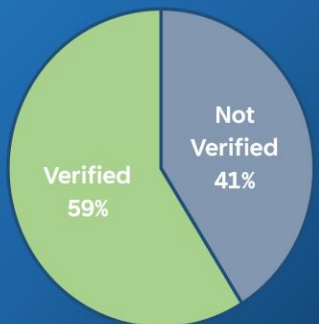


# EXCEL DASHBOARD

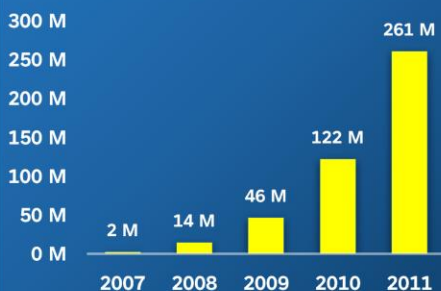


## BANK LOAN ANALYSIS DASHBOARD

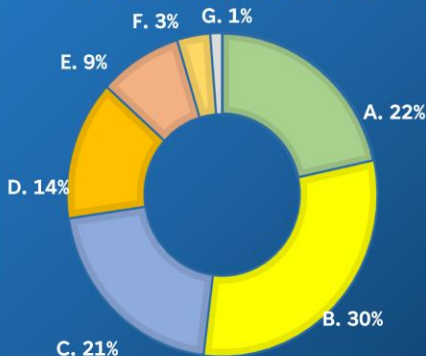
PAYMENT FOR VERIFIED AND NON-VERIFIED STATUS



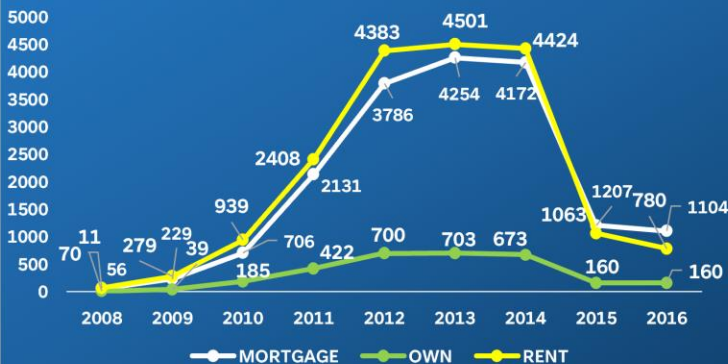
YEAR WISE LOAN AMOUNT STATS



GRADE WISE REVOL BALANCE



HOME OWNERSHIP VS LAST PAYMENT DATE STATS



Year

2007

2008

2009

2010

2011

Grade

A

B

C

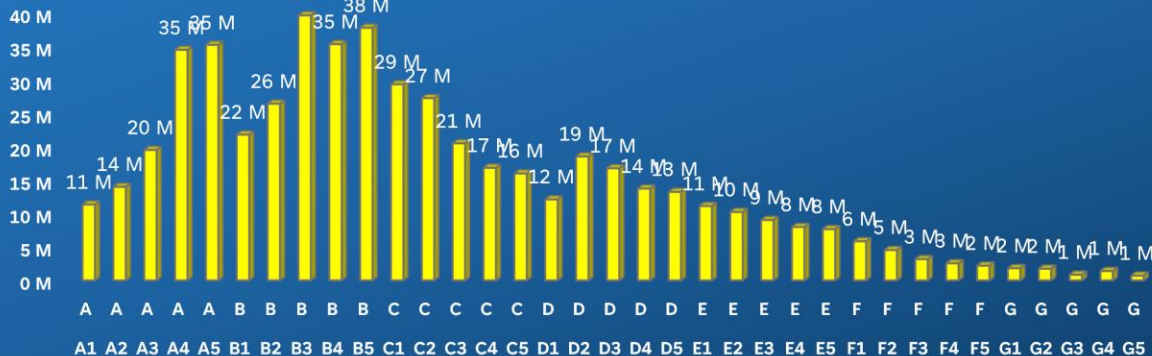
D

E

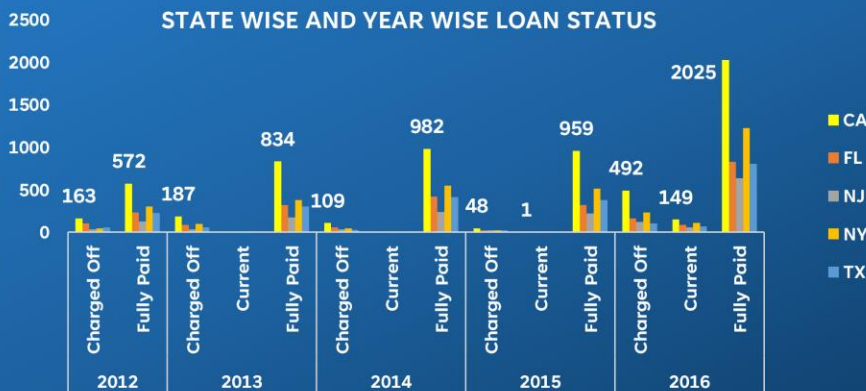
F

G

GRADE AND SUBGRADE WISE REVOL BALANCE



STATE WISE AND YEAR WISE LOAN STATUS



TOTAL LOAN AMOUNT  
446 M

TOTAL FUNDED AMOUNT  
435 M

AVERAGE OF INTEREST RATE  
12.02%



# POWER BI DASHBOARD

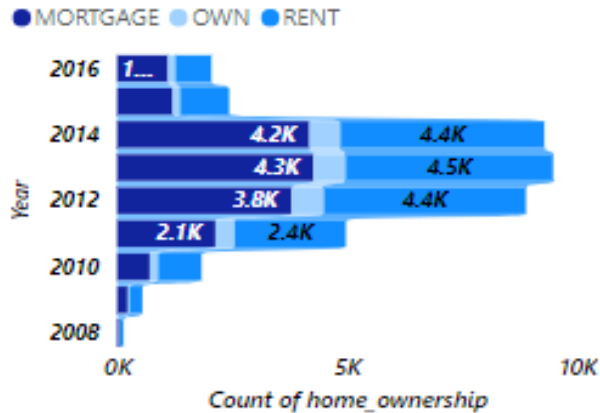


## BANK LOAN ANALYSIS DASHBOARD

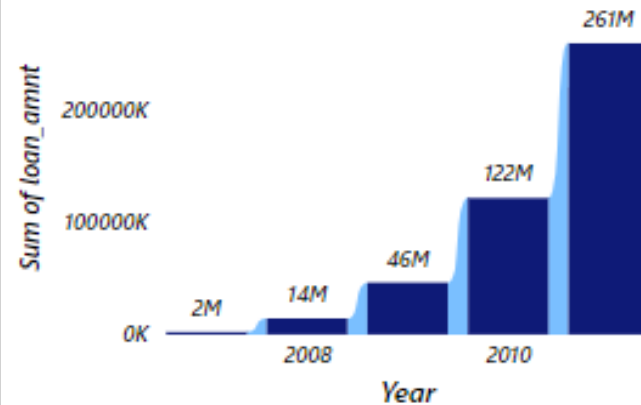
A B C D E F G

2007 2008 2009 2010 2011

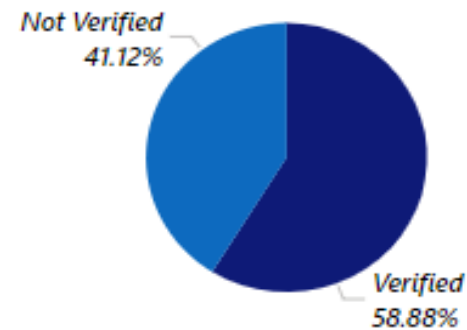
Home Ownership VS Last Payment Date Stats



Year Wise Loan Amount Stats



Verified VS Non-Verified Stats



Total Loan Amount

446M

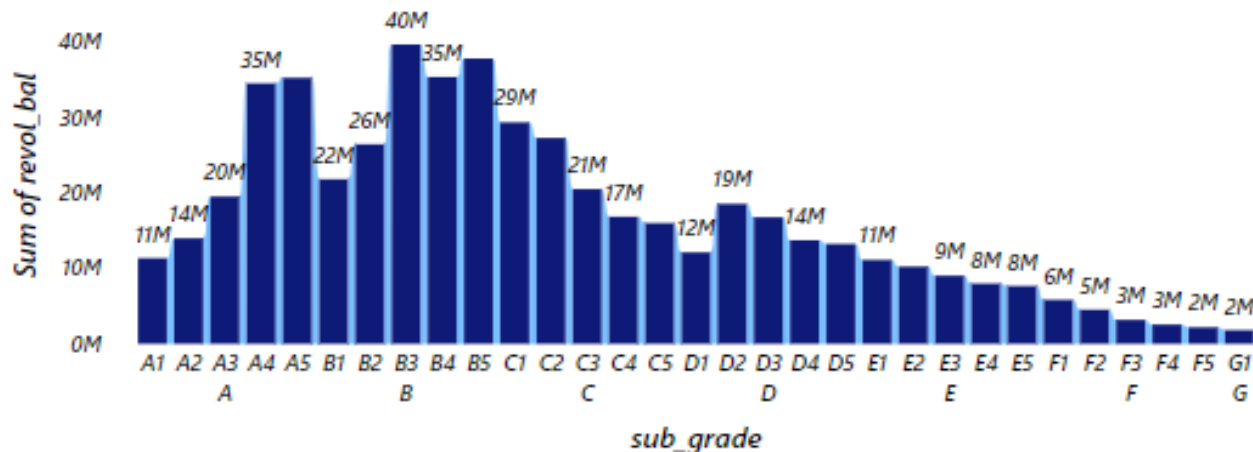
Average Interest Rate

0.12

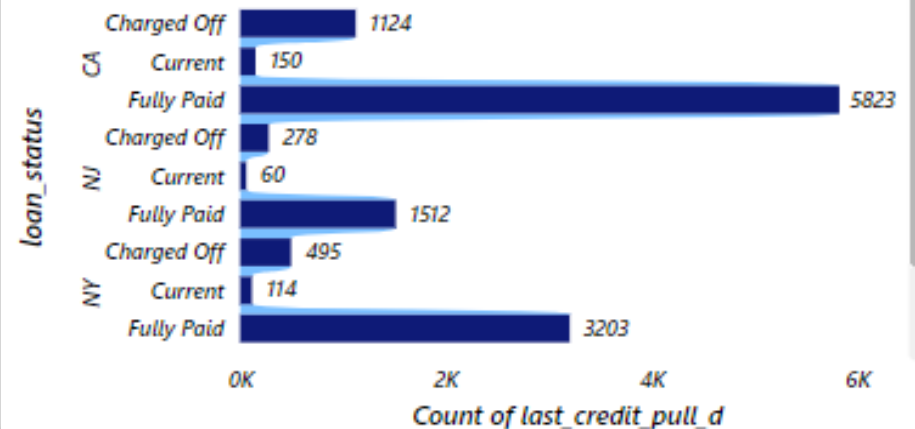
Total Funded Amount

413M

Grade And Subgrade Wise Revol Balance



State Wise And Year Wise Loan Status



# TABLEAU DASHBOARD



## BANK LOAN ANALYSIS DASHBOARD

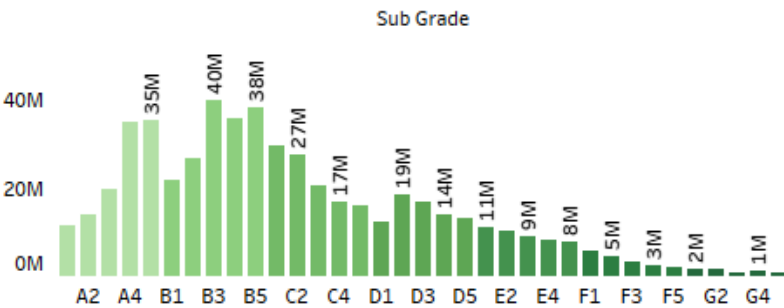
TOTAL LOAN  
AMOUNT  
**\$446M**

AVERAGE INTEREST RATE  
**12.02%**

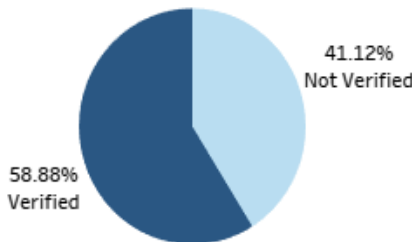
TOTAL RECOVERIES  
**40K**

TOTAL FUNED AMOUNT  
**\$435M**

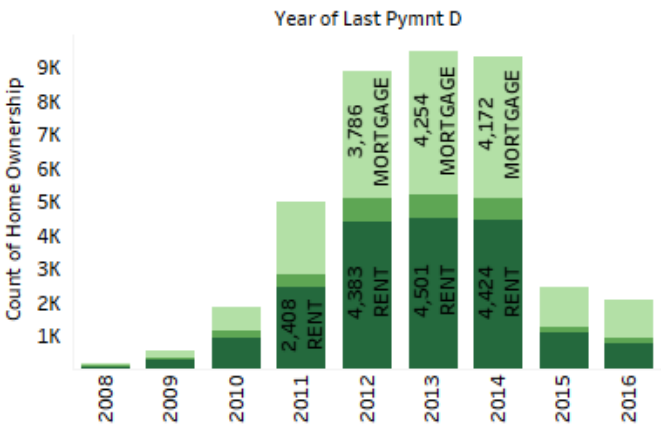
Grade and Sub Grade Wise Revol Bal



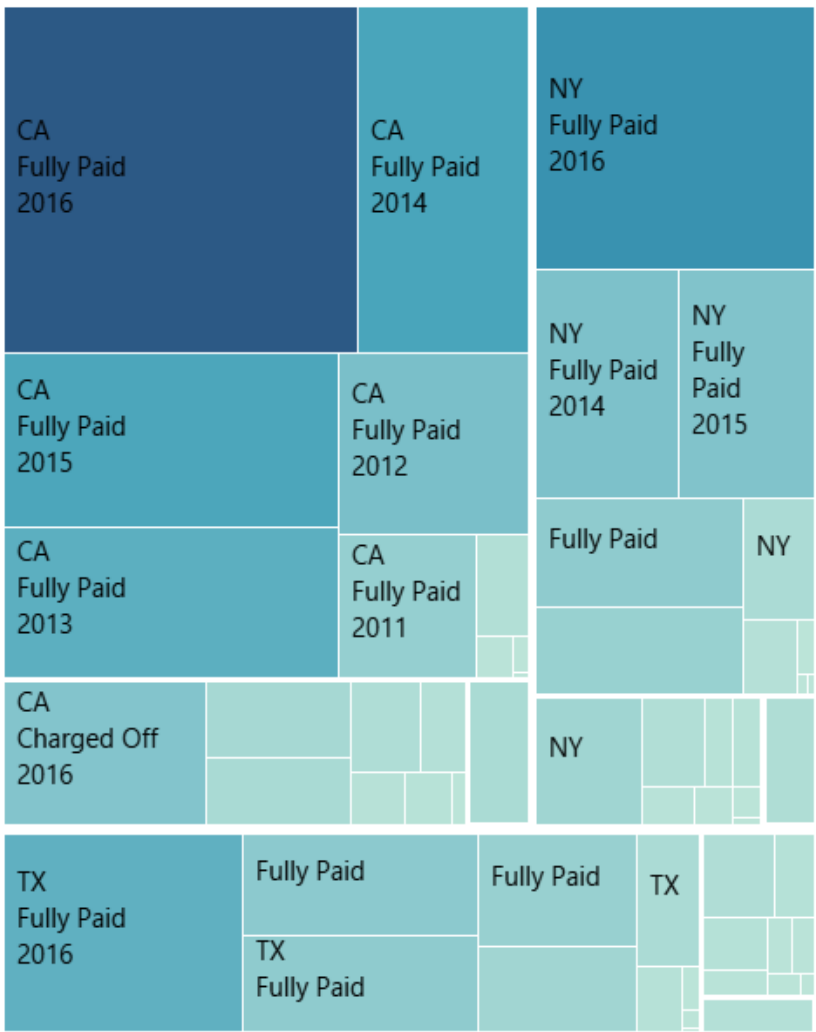
Verified Status Vs Non Verified Status



Home Ownership Vs Last Payment Date Stats



State Wise and Year Wise Loan Status





The background features a large, light cream-colored circle on the left. To its right is a large, light pink circle. The top and bottom edges of the image are filled with a solid dark blue color. In the upper right quadrant, within the pink circle, there are several thin, white, concentric circular lines.

**THANK YOU**