Problem Statement

Business Requirement Document (BRD) 1: Summary

Key Performance Indicators (KPIs):

1. **Total Loan Applications:** Calculate the total number of loan applications within a specified period. Monitor Month-to-Date (MTD) applications.

2. **Total Funded Amount:** Track the total loan amount disbursed. Include MTD funded amount.

3. **Total Amount Received:** Measure the total repayments received from borrowers. Include MTD received amount.

4. **Average Interest Rate:** Calculate the average interest rate across all loans to understand overall cost.

5. **Average Debt-to-Income (DTI) Ratio:** Compute the average borrower DTI to assess financial health.

Good Loan vs Bad Loan KPIs

Good Loan KPIs:

1. Percentage of Good Loan Applications
2. Count of Good Loan Applications
3. Total Funded Amount for Good Loans
4. Total Amount Received for Good Loans

Bad Loan KPIs:

1. Percentage of Bad Loan Applications
2. Count of Bad Loan Applications
3. Total Funded Amount for Bad Loans
4. Total Amount Received for Bad Loans

Business Requirement Document (BRD) 2: Overview

Charts and Visualizations:

1. Monthly Trends by Issue Date (Line/Area Chart): Identify seasonality and long-term lending activity trends.

2. Regional Loan Analysis by State (Bar Chart): Assess regions with significant lending activity and disparities.

3. Loan Term Distribution (Donut Chart): Understand loan distribution across different term lengths.

4. Borrower Employment Length Analysis (Bar Chart): Explore lending metrics across different employment lengths.

5. Loan Purpose Breakdown (Bar Chart): Visualize loan purposes to understand borrower needs.

6. Home Ownership Impact (Tree/Heat Map): Analyze how home ownership influences loan applications and disbursements.