

Project Objective

1

Comprehensive Interface

To provide a comprehensive and user-friendly interface for accessing vital loan data.

2

One-Stop Solution

To serve as a one-stop solution for users seeking detailed insights into our loan portfolio, borrower profiles, and loan performance.

3

High-Level Summary

To provide a high-level summary of the bank's loan portfolio.

4

Loan Performance Monitoring

To monitor the performance of individual loans and assess risk.

5

Loan Repayment Tracking

To track loan repayment patterns and assess borrower behavior.

6

Customer Segmentation

To understand the characteristics and needs of different customer segments.

Project Insights

Loan Application

The total loan application is 38.58K and the MTD loan application is 4314, which changes by 6.9% MoM.

Loan Funding

The total loan amount funded is \$435.8M and the MTD amount funded is \$53.98M, which changes by 13.04% MoM.

Loan Received

The total loan amount received is \$473.1M and the MTD amount received is \$58.07M, which changes by 15.84% MoM.

Project Insights

Interest Rate

The average interest rate is 12.05% and the MTD average interest rate is 12.36%, which changes by 3.74% MoM.

Key Insights

The good loan amount is very high at 86.18%. In December, there is a maximum number of loan applications.

The highest loan application is from state CA, which is 6.9k. Majority of the people choose a loan of 60 months term, and the majority of the loan is taken for debt consolidation. \$370.2M is funded for good loans, whereas \$65.5M is funded for bad loans.

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DTI Rate

The average DTI rate is 13.33% and the MTD DTI rate is 13.67%, which changes by 2.73% MoM.