Loan Application Evaluation PowerBI Report

Introduction-

Evaluating a loan application involves analysing several key factors & applicants like, approving applicants with strong financial

1. Income and Employment Stability

2. Loan Amount and Purpose

3. Loan Term and Interest Rates

4. Civil & record of client

Key Matrics overview-

| Total Applied Amount	Total Sanctioned Amount	Total Disbursed Amount	Total Recovery Amount
245K	**213K**	**196K**	**104K**

Key Metrics and KPIs-

1.   Total Applied Amount: 245K
2.   Total Sanctioned Amount: 213K
3.   Total Debt: 196K
4.   Total Recovered: 104K
5.   Loan Funnel: Tracks the funnel from total applied to total recovered.

6.   Applied Amount by Products: Breakdown by loan product categories (Group, Individual, etc.)

7.   Loan Applied by Year: Annual loan trends.

8.   Applied Amount by Channels: Loan applications through channels like Digital Sales Agencies, Walk-ins, and others.

9.   Applied Amount vs. Recovered Amount: Regional mapping of applied and recovered loans.

10. Key Influencers: Age and Gender segments influencing loan applications above 10K.
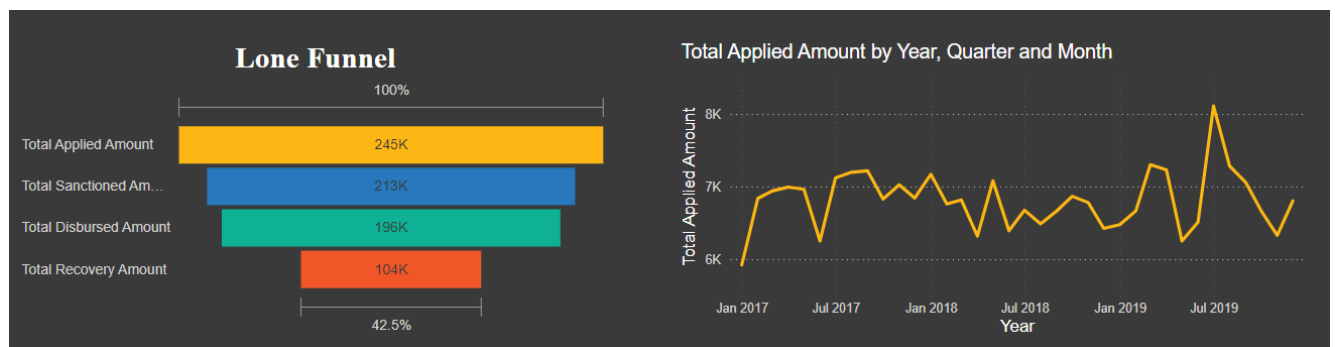
Loan Funnel o Conversion Rate:

1.   Starting from a total applied amount of 245K, 213K has been sanctioned (87% conversion), and out of that, 104K has been recovered (42.4% recovery). This indicates strong sanctioning but a lower recovery rate, which may need strategic focus on repayment methods and policies.

2.   Loan Applied per Year o A peak in loans can be seen in one of the quarters, but overall loan application trends suggest a strong performance across the year. This trend will inform quarterly financial planning
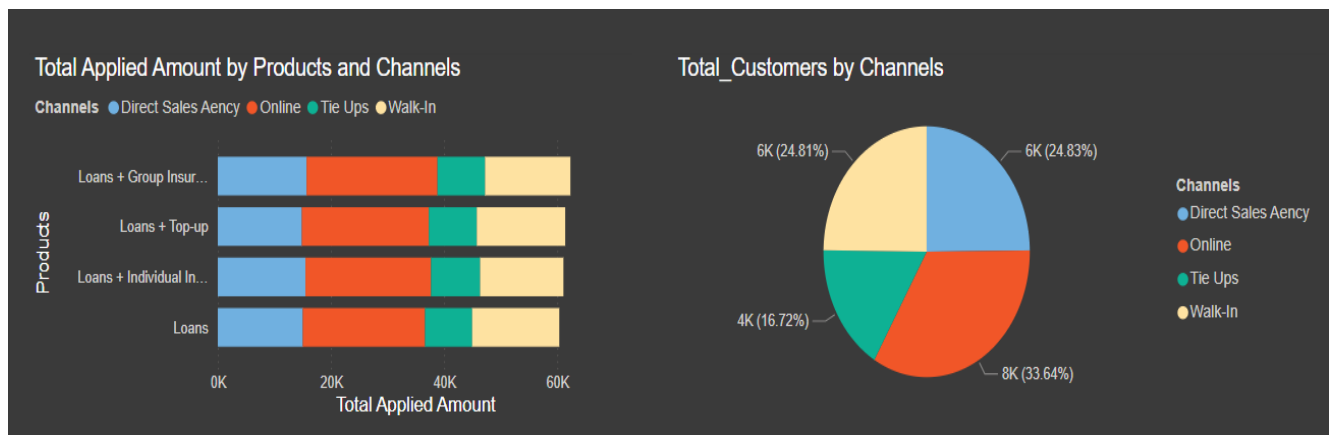
1. Bar Chart: Sum of Applied Loan Amount in Lacs by: Products-
   - ○This chart shows the applied loan amounts for di erent loan products.
   - ○The products listed are:
     - ■ Loans + Group (possibly Loans + Group)
     - ■ Loans + Top-up (possibly Loans + Top-Up)
     - ■ Loans + Individual (possibly Loans + Individual) ■ Loans
   - ○ Each product's applied loan amount is nearly equal, around 50K lacs (or 50,000 lacs).

2. Pie Chart: Total Applied Loan Amount by Channels:
   - ○ The pie chart breaks down the total applied loan amount across different sales channels:
     - ■ Direct Sales: 89K lacs (38.46%)
     - ■ Walk-In: 61K lacs (24.81%)
     - ■ Tie Ups: 61K lacs (24.91%)
     - ■ Online: 34K lacs (13.82%)

These charts provide a clear view of the distribution of loan applications across both loan products and sales channels. The largest portion of loan applications comes through direct sales, while the smallest is through online channels.

Dashbord :
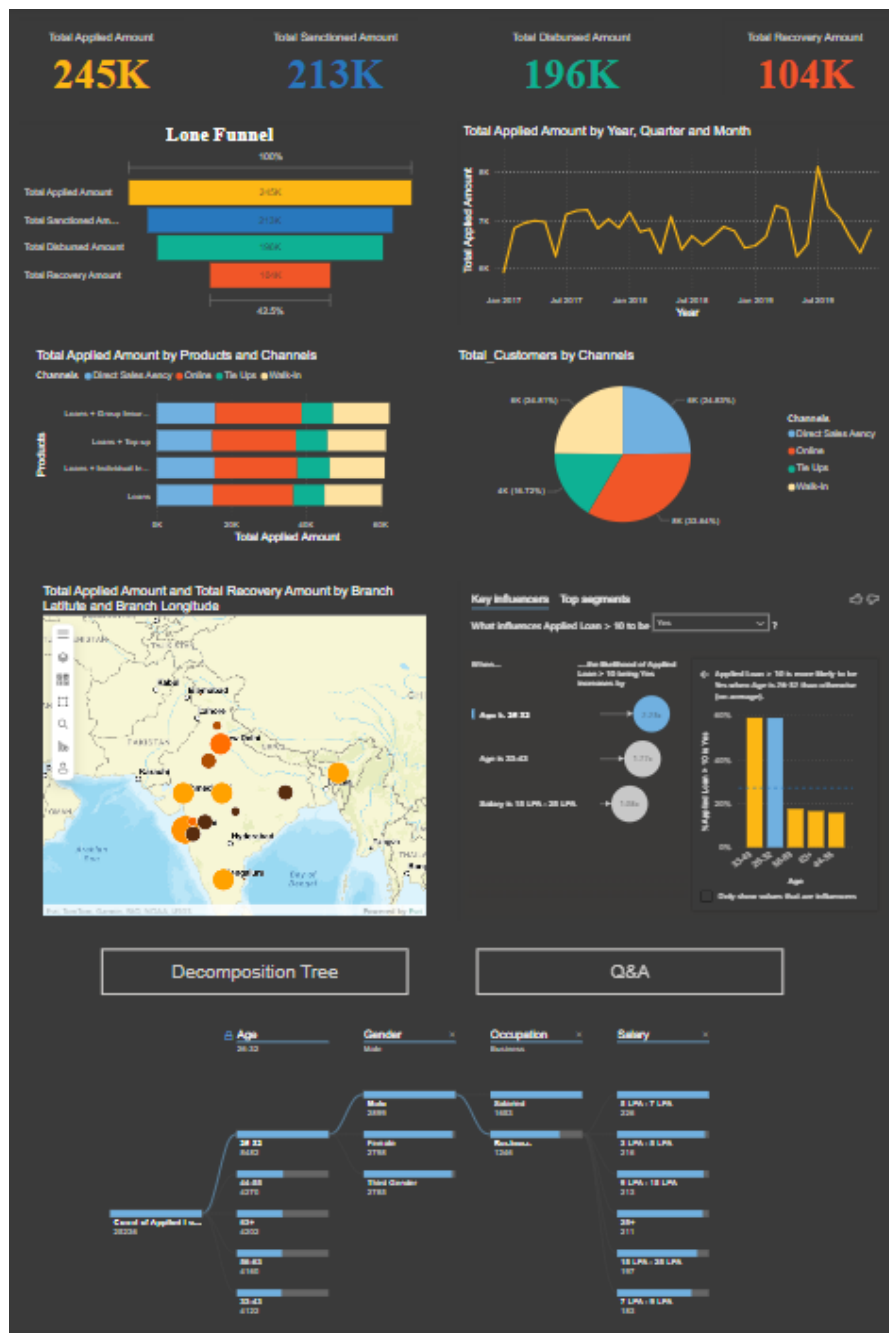
Conclusion:

- The data shows that while there are significant loan applications (245K), only a portion gets sanctioned (213K), and further reduced disbursement (196K). However, the bank has

been able to recover almost half (42.5%) of the disbursed amount.

- The line chart suggests loan demand varies over time, with certain peaks, notably in early 2019.
- The distribution across products is even, suggesting no one product dominates demand.