**KPI’s Problem Statements**

**DASHBOARD 1: SUMMARY**

1. **Total Loan Applications:**

* Calculate the total number of loan applications received during a specified period.
* Monitor the Month-to-Date (MTD) Loan Applications
* Track changes Month-over-Month (MoM).

1. **Total Funded Amount:**
   * Total amount of funds disbursed as loans is crucial.
   * MTD Total Funded Amount
   * Analyse the Month-over-Month (MoM) changes in this metric.
2. **Total Amount Received:**

* Total amount received from borrowers
* Analyse the Month-to-Date (MTD) Total Amount Received
* observe the Month-over-Month (MoM) changes.

1. **Average Interest Rate:**

* Calculating the average interest rate across all loans MTD
* Monitoring the Month-over-Month (MoM)

1. **Average Debt-to-Income Ratio (DTI):**

* Evaluating the average DTI for our borrowers
* compute the average DTI for all loans, MTD
* Track Month-over-Month (MoM) fluctuations.

**Good Loan v Bad Loan KPI’s**

**Good Loan v Bad Loan KPI’s**

**Good Loan:**

1. **Good Loan Application Percentage**
2. **Good Loan Applications**
3. **Good Loan Funded Amount**
4. **Good Loan Total Received Amount**

**Bad Loan:**

1. **Bad Loan Application Percentage**
2. **Bad Loan Applications**
3. **Bad Loan Funded Amount**
4. **Bad Loan Total Received Amount**

**Loan Status**

'Total Loan Applications,' 'Total Funded Amount,' 'Total Amount Received,' 'Month-to-Date (MTD) Funded Amount,' 'MTD Amount Received,' 'Average Interest Rate,' and 'Average Debt-to-Income Ratio (DTI),' this grid view will empower us to make data-driven decisions and assess the health of our loan portfolio.

**DASHBOARD 1: OVERVIEW**

1. **Monthly Trends by Issue Date :** To identify seasonality and long-term trends in lending activities
2. **Regional Analysis by State :** To identify regions with significant lending activity and assess regional disparities.
3. **Loan Term Analysis :** To allow the client to understand the distribution of loans across various term lengths.
4. **Employee Length Analysis :** How lending metrics are distributed among borrowers with different employment lengths, helping us assess the impact of employment history on loan applications.
5. **Loan Purpose Breakdown : W**ill provide a visual breakdown of loan metrics based on the stated purposes of loans, aiding in the understanding of the primary reasons borrowers seek financing.
6. **Home Ownership Analysis :** For a hierarchical view of how home ownership impacts loan applications and disbursements.

**Metrics to be shown** *: '*Total Loan Applications,' 'Total Funded Amount,' and 'Total Amount Received'