LOAN PORTFOLIO DASHBOARD

USER MANUAL by CA Vikal Jain

Built with Claude Excel Add-in

For all staff involved in loan monitoring, credit review, and portfolio management

Version 1.0
Classification: Internal Use Only
Audience: All Staff | Loan Officers | Branch Managers | Risk Team

Contents

1. Introduction

This manual provides a complete guide to the Loan Portfolio Dashboard built using the Claude Excel Add-in. The dashboard consolidates all loan data from a single master table into interactive visual reports, enabling teams across branches, risk, and management to monitor portfolio health at a glance.

1.1 Purpose of This Manual

- Help new users understand the dashboard structure and navigate it confidently
- Define every data field in the source table so data is entered correctly and consistently
- Explain each dashboard section and what business question it answers
- Provide guidance on filtering, interpreting results, and taking action
- Document data entry standards to maintain dashboard accuracy over time

1.2 Who Should Use This Manual

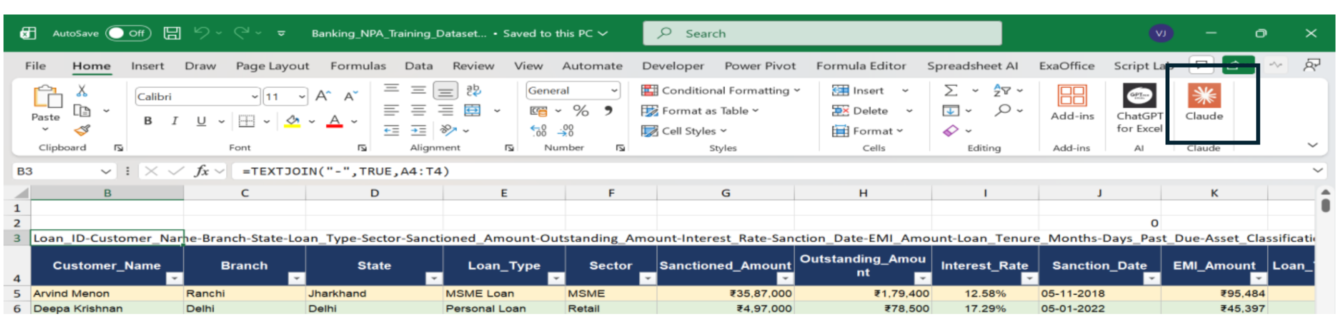
- Loan Officers: for daily portfolio monitoring and early warning on stressed accounts
- Branch Managers: for branch-level performance review and NPA tracking
- Risk & Credit Teams: for asset quality analysis and regulatory reporting preparation
- Senior Management: for top-level portfolio KPIs and strategic decision-making
- IT / Data Entry Teams: for understanding correct data formats before updating the master table

> *IMPORTANT: This dashboard reads data from a single Excel table. The accuracy of every chart and KPI depends entirely on the quality of data entered in that table. Always follow the field definitions in Section 3.*

2. Getting Started

2.1 Prerequisites

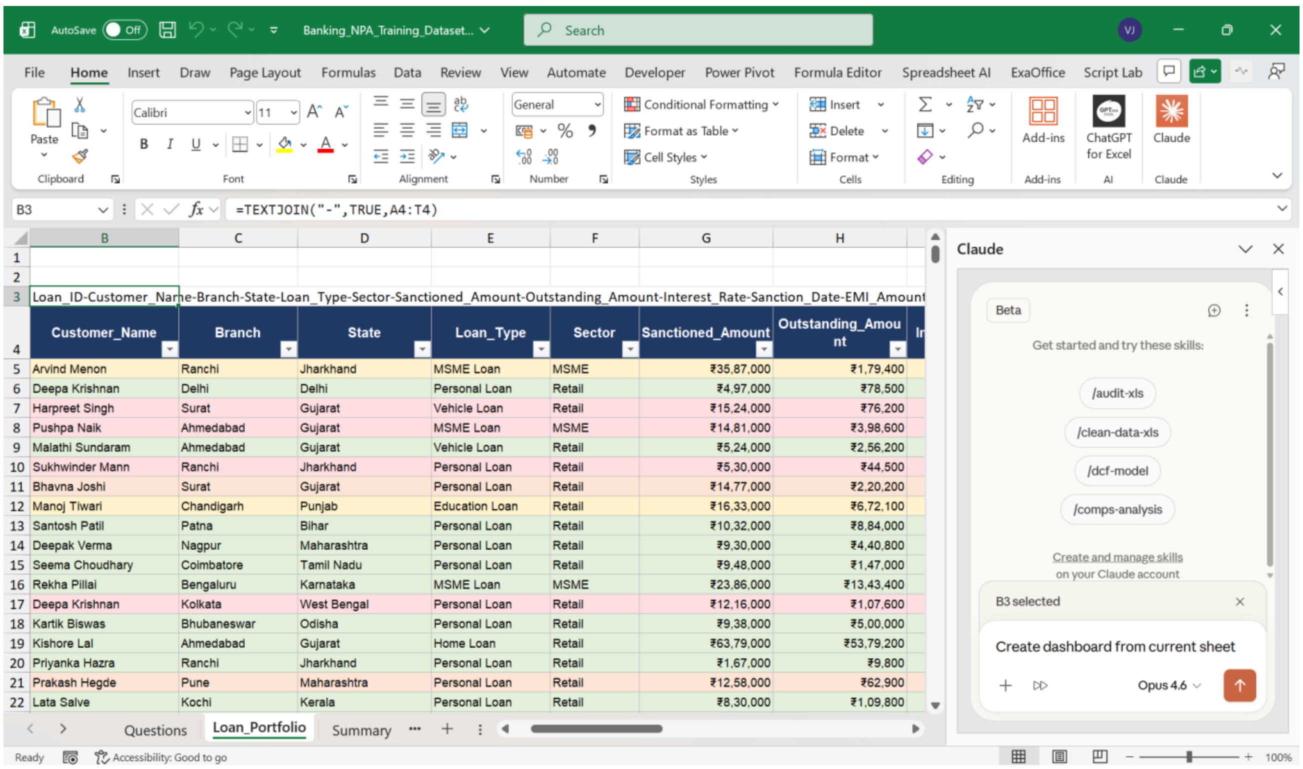
- Microsoft Excel 2016 or later (Windows or Mac), or Microsoft 365
- Claude Excel Add-in installed and activated (contact your IT administrator if not installed)
- Access to the shared loan data workbook (contact your data team or branch manager)
- Minimum screen resolution of 1366 x 768 for optimal dashboard viewing



2.2 Opening the Claude and Give Instructions

1. Open the Excel workbook shared by your team (typically named LoanPortfolio_Dashboard.xlsx).
2. If prompted, click Enable Content or Enable Macros to allow the dashboard to function correctly.
3. The workbook contains one main sheet: Data (the master loan table)
4. Give instructions to Claude
5. Enjoy.

TIP: Always refresh the dashboard after new data is entered in the Data sheet. Changes are not reflected automatically unless the file uses live data connections.



3. Understanding My the Data Fields

The master table in the Data sheet contains 20 columns. Each row represents one loan account. Below is a complete definition of every field, including correct formats and accepted values.

Field Name	Description	Values / Format
Loan_ID	Unique identifier for each loan record	Text (e.g., LN-00001)
Customer_Name	Full name of the borrower	Text
Branch	Branch office that processed the loan	Text (Branch name)
State	State/region of the branch	Text (State name)
Loan_Type	Category of loan product	Home / Auto / Personal / Business / Education

Field Name	Description	Values / Format
Sector	Industry or economic sector of borrower	Agriculture / Retail / Manufacturing / Others
Sanctioned_Amount	Original loan amount approved	Numeric (INR, no symbols)
Outstanding_Amount	Current remaining principal balance	Numeric (INR, no symbols)
Interest_Rate	Annual interest rate charged	Numeric (e.g., 8.5 for 8.5%)
Sanction_Date	Date the loan was approved/disbursed	Date (DD-MM-YYYY)
EMI_Amount	Monthly installment payable by borrower	Numeric (INR)
Loan_Tenure_Months	Total repayment period in months	Numeric (e.g., 240 for 20 years)
Days_Past_Due	Number of days payment is overdue	Numeric (0 = current, update monthly)
Asset_Classification	RBI asset quality category	Standard / Sub-standard / Doubtful / Loss
NPA_Category	Non-Performing Asset sub-classification	Performing / Sub-standard / Doubtful 1/2/3 / Loss
Recovery_Status	Current status of loan recovery efforts	Performing / Notice Sent / Legal / Written-off
Collateral_Type	Type of security pledged against loan	Property / Vehicle / Gold / Fixed Deposit / None
Credit_Score	Borrower credit bureau score	Numeric (300-900)
Loan_Officer	Name of the assigned loan officer	Text (Officer name)
LTV %	Loan-to-Value ratio (loan vs collateral value)	Numeric (e.g., 75 for 75%) - lower is better

DATA ENTRY RULE: Never leave Loan_ID blank. It is the unique key that links every row across the dashboard. Duplicate or missing IDs will cause incorrect aggregations in all charts.

4. Dashboard Sections Explained

The Dashboard sheet is organized into multiple visual sections. Each section answers a specific business question about your loan portfolio. The table below provides an overview, followed by detailed explanations for each section.

Dashboard Section	What It Shows
Portfolio Summary	Top-level KPIs: total loans, sanctioned and outstanding amounts, NPA rate, avg interest rate and credit score
NPA & Asset Quality	Breakdown by asset classification and NPA category; trend of stressed assets over time
Branch & State Analysis	Geographic distribution of loans, outstanding amounts, and NPA rates by branch and state
Loan Type Distribution	Portfolio mix across Home, Auto, Personal, Business, and Education loans
Recovery Tracker	Loans segmented by recovery status: Performing, Notice Sent, Legal, Written-off
Credit Risk Overview	Credit score distribution, LTV bands, and high-risk loan identification list

Dashboard Section	What It Shows
Officer Performance	Loan officer-wise portfolio size, NPA counts, and recovery rates
Collateral Coverage	Collateral type distribution and LTV analysis for risk assessment

5. Data Entry Guidelines

The accuracy of the dashboard depends entirely on correct and consistent data entry in the Data sheet. All staff who enter or update loan records must follow these rules.

5.1 General Rules

- Each row represents one unique loan account. Never merge rows or skip the header row.
- Do not insert blank rows between records. The table must be continuous.
- Do not change column headers. Dashboard formulas depend on exact field names as listed.
- Use the standard dropdown values for all categorical fields.
- Enter all currency amounts as plain numbers without commas, currency symbols, or text. Enter 500000, not Rs. 5,00,000.
- Dates must follow the format DD-MM-YYYY consistently across all records.
- Percentages must be entered as numbers (e.g., 8.5 for 8.5%). Do not enter as decimals (0.085).
- Do not use special characters in text fields unless they are part of an actual name.

5.2 Accepted Values for Categorical Fields

Field	Accepted Values (enter exactly as shown)
Loan_Type	Home / Auto / Personal / Business / Education
Asset_Classification	Standard / Sub-standard / Doubtful / Loss
NPA_Category	Performing / Sub-standard / Doubtful 1 / Doubtful 2 / Doubtful 3 / Loss
Recovery_Status	Performing / Notice Sent / Legal / Written-off
Collateral_Type	Property / Vehicle / Gold / Fixed Deposit / None

WARNING: Entering values not in the accepted list (e.g., typing 'NPA' instead of 'Sub-standard') will cause those records to be excluded from the relevant dashboard charts without any error message. Always use the dropdown if available.

6. Contact us

For training & consulting, connect at vikaljain@gmail.com or on WhatsApp +91-9213331108