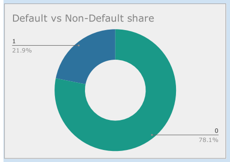
Customers	Loan Amount	Person income	Percent Income	Loan Interest Rate	Age
Total	Average	Average	Average	Average	Average
32411	9,876.69	67,531.05	0.18	11.19	28

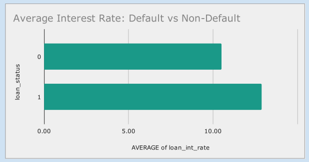
Out of 32,411 customers, ~21.9% have defaulted, indicating a moderate but significant credit risk in the portfolio.
The majority (~78.1%) are non-defaulters, showing overall portfolio stability.



*Defaulters are charged higher interest rates (≈12.9%) compared to non-defaulters (≈10.5%).

*This suggests risk-based pricing, but also indicates that higher interest burden may contribute to defaults.

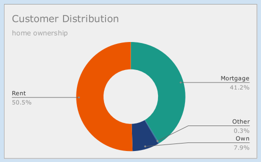
Business takeaway :
High interest rates may increase short-term revenue but can elevate default probability.

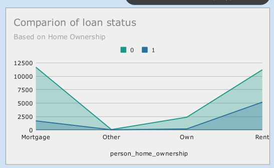


risk_segment All

person_home_ownership All

Home Ownership Type All



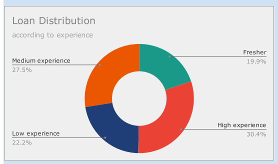


*High-risk customers receive the highest average loan amount (~₹10.9K).
*Low-risk customers receive smaller loans (~₹8.5K).

Risk Observation :
Lending larger amounts to high-risk customers increases potential loss exposure.

Renters show the highest number of defaults, followed by mortgage holders.
Customers who own homes have comparatively lower default counts.

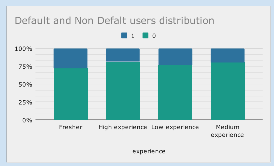
Buisness takeaway
Home ownership is a strong indicator of financial stability and lower default risk.



*Freshers show a relatively higher default proportion compared to experienced customers.
*Customers with high and medium experience exhibit better repayment behavior.

Risk Interpretation :
Work experience correlates positively with loan repayment reliability.

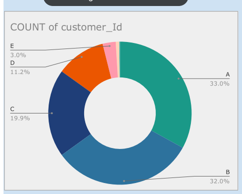
Experience type All

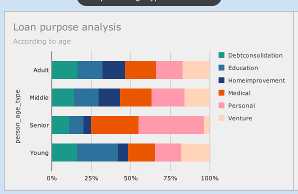


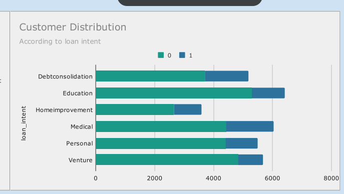
loan_grade All

person age type All

Loan Intent All







*Medical, personal, and venture loans show higher default counts.
*Education and home improvement loans perform relatively better.

Strategic Insight
Loans for non-income-generating or emergency purposes carry higher default risk.

Key Risk Signals Summary

High interest rates linked to higher defaults

Renters and freshers are the most vulnerable segments

Medical & personal loans carry higher default risk

High loan amounts issued to high-risk customers increase exposure

Conclusion:
The dashboard highlights that default risk is strongly influenced by interest rate, employment experience, home ownership, and loan purpose. Optimizing loan size and pricing for high-risk segments can significantly improve portfolio performance.