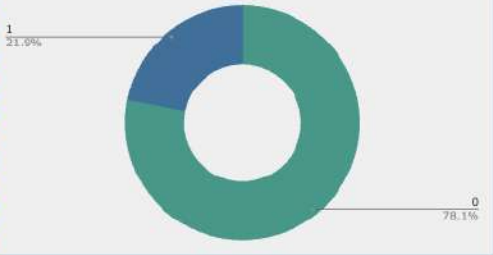


Customers Total	Loan Amount Average	Person income Average	Percent Income Average	Loan Interest Rate Average	Age Average
32411	9,876.69	67,531.05	0.18	11.19	28

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.

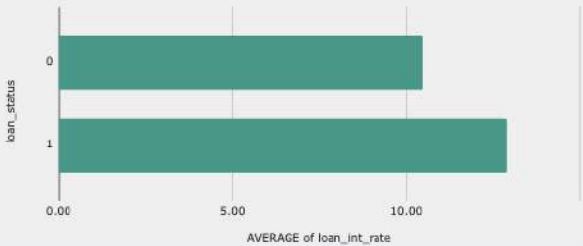
Default vs Non-Default share



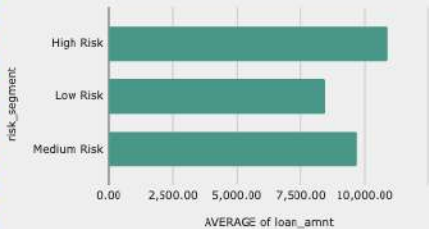
\*Defaulters are charged higher interest rates (~12.9%) compared to non-defaulters (~10.5%).  
 \*This suggests risk-based pricing, but also indicates that higher interest burden may contribute to defaults.

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

Average Interest Rate: Default vs Non-Default



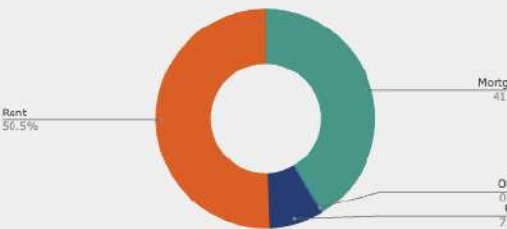
Average Loan Amount according to risk involved



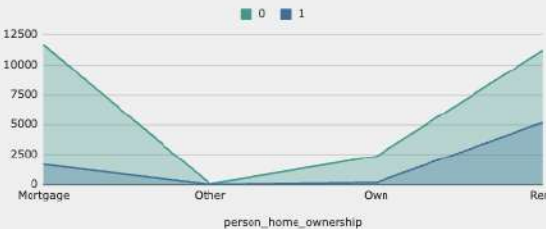
\*High-risk customers receive the highest average loan amount (~₹10.9K).  
 \*Low-risk customers receive smaller loans (~₹8.5K).

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

Customer Distribution home ownership



Comparison of loan status Based on Home Ownership



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

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

Loan Distribution according to experience



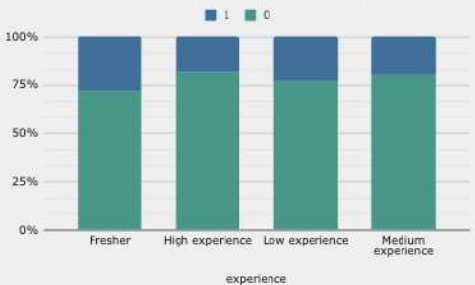
\*Freshers show a relatively higher default proportion compared to experienced customers.  
 \*Customers with high and medium experience exhibit better repayment behavior.

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

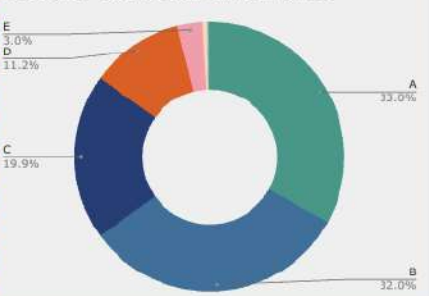
\*Medical, personal, and venture loans show higher default counts.  
 \*Education and home improvement loans perform relatively better.

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

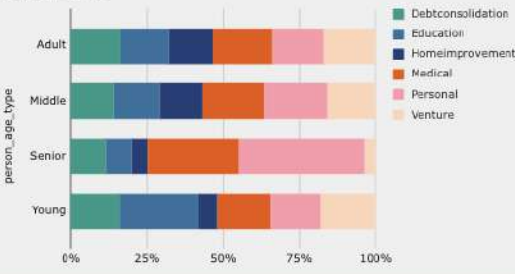
Default and Non Default users distribution



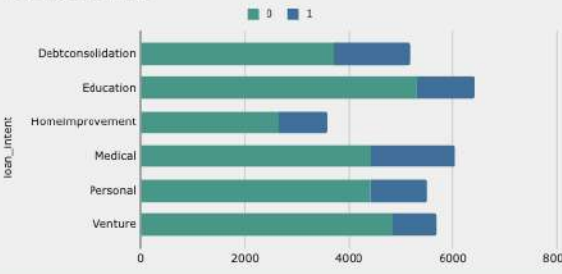
Customer distribution on loan grade



Loan purpose analysis According to age



Customer Distribution According to loan intent



### 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.