Loan Default Risk Analysis Dashboard

Loan Data Overview

Total Applicants

300

Default Rate (%)

31%

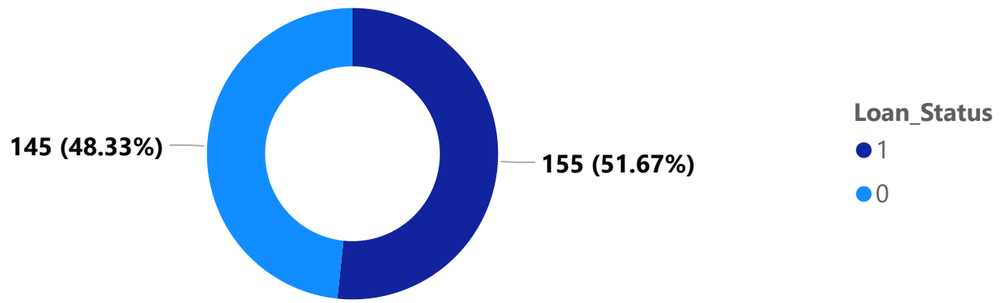
Average Loan Amount

₹ 329.38

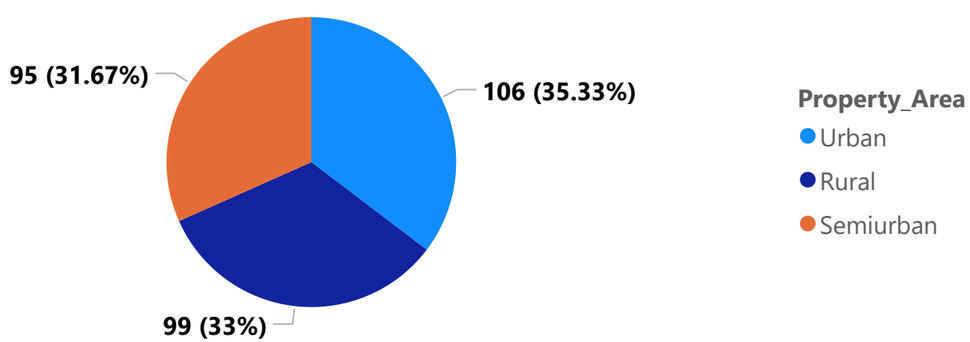
Credit History Coverage (%)

53.3%

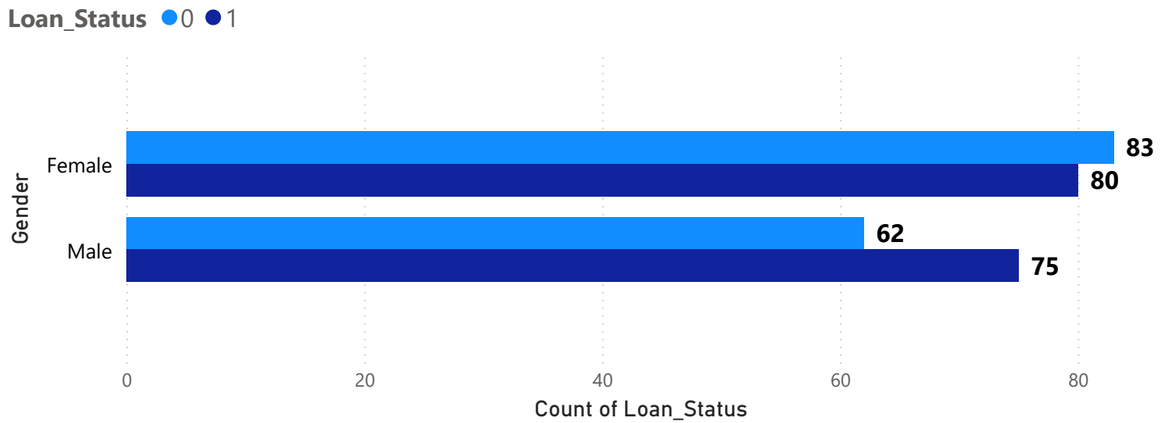
Loan Status Distribution



Property Area Distribution



Gender vs Loan Status

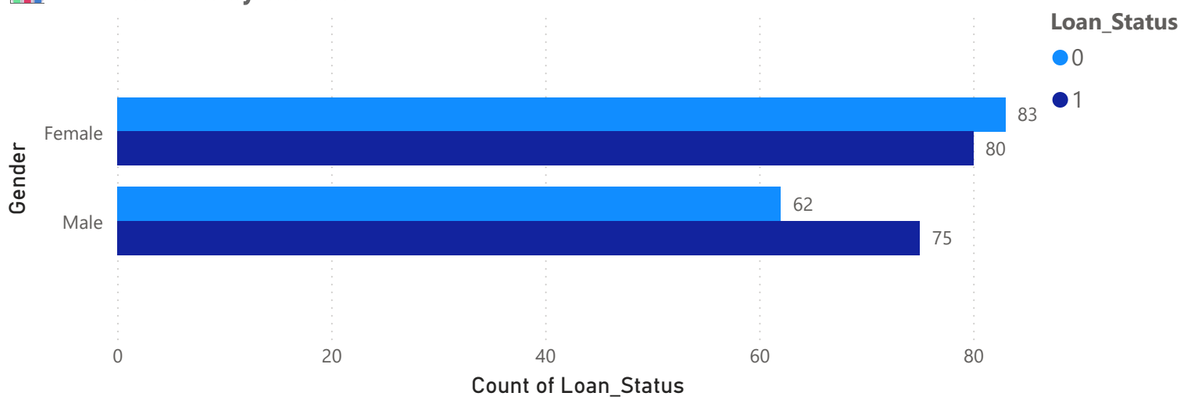


This overview provides a snapshot of the loan applicant demographics and risk profile. The current default rate is 31%, and the credit card history is 53.3%. Semiurban areas represent the highest loan application volume.

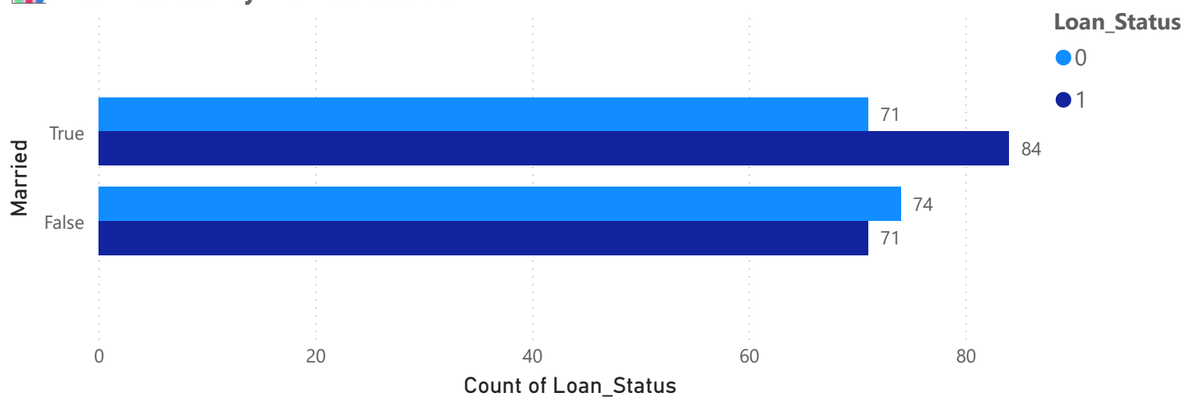
Demographic Analysis

Gender	Education	Marital Status	Self-Employed
Female	Graduate	False	FALSE
Male	Not Graduate	True	TRUE

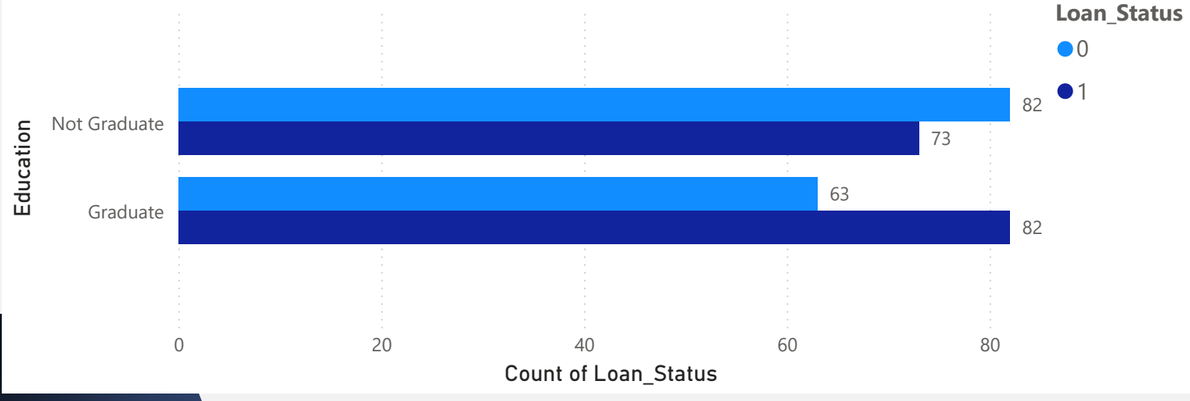
Loan Status by Gender



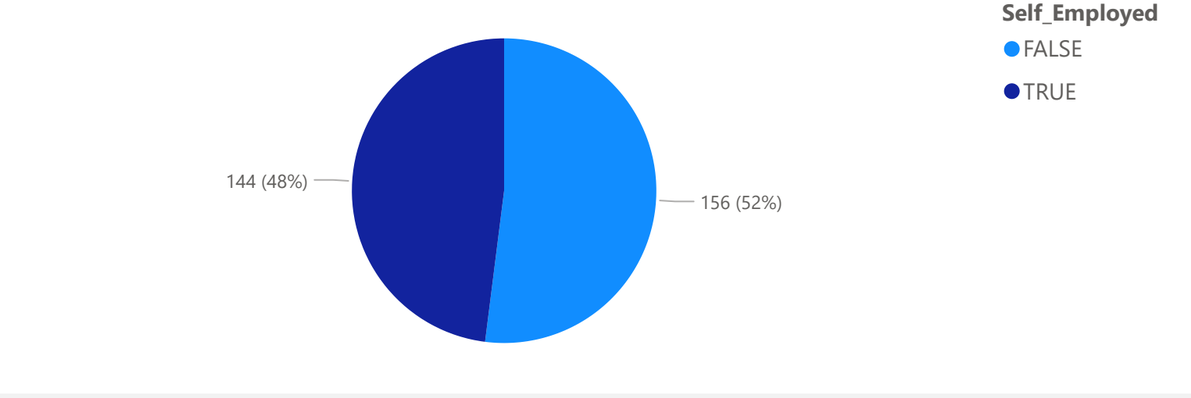
Loan Status by Marital Status



Loan Status by Education



Self-Employed Applicants



Loan & Income Insights

Avg Loan Amount - Defaulted

331.54

Avg Loan Amount - Non-Defaulted

327.08

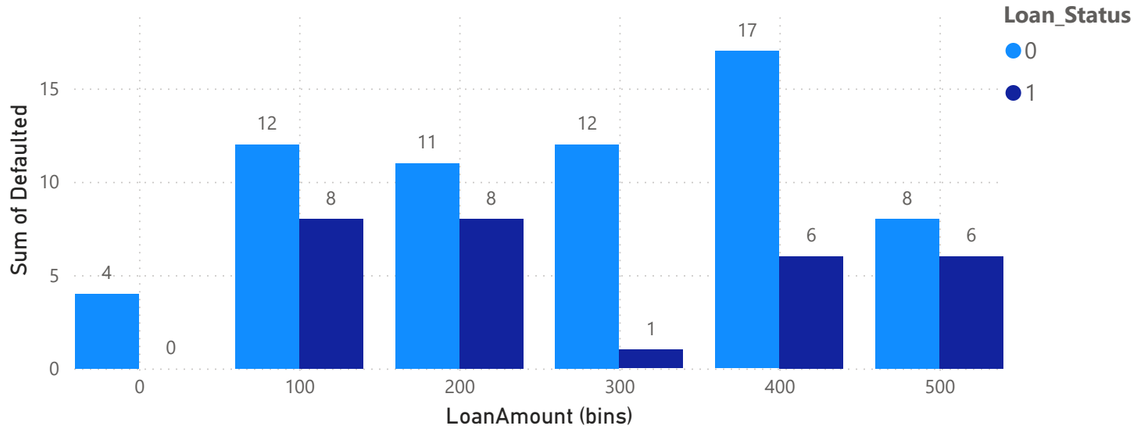
Avg Income - Defaulted

8.99K

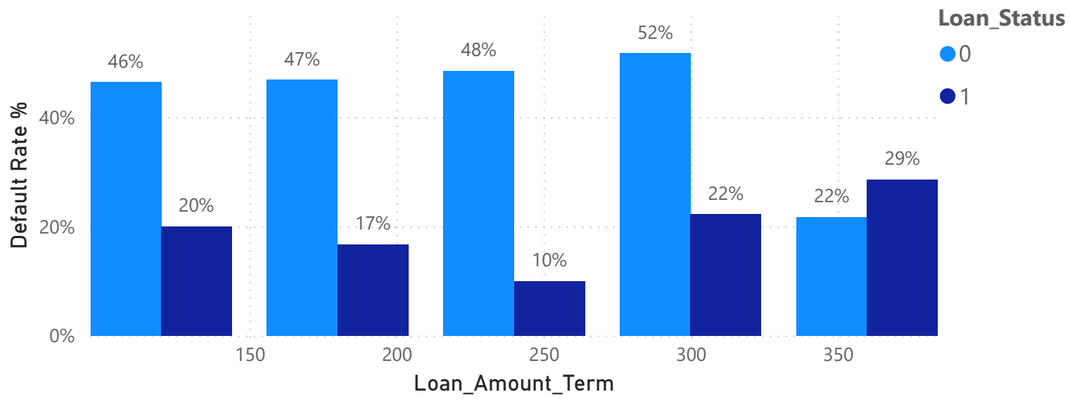
Avg Income - Non-Defaulted

8.60K

Loan Amount (binned) vs Default Rate



Loan Term vs Default Rate



Income vs Loan Amount

📈 **Default rates are highest in the ₹400K–₹500K loan range**, suggesting increased financial pressure or risk in this band.

📉 **Longer loan terms (250–300 months) show default rates above 50%**, implying tenure is a strong risk factor.

Credit vs Loan Default

Total Borrowers

300

Total Defaults

155

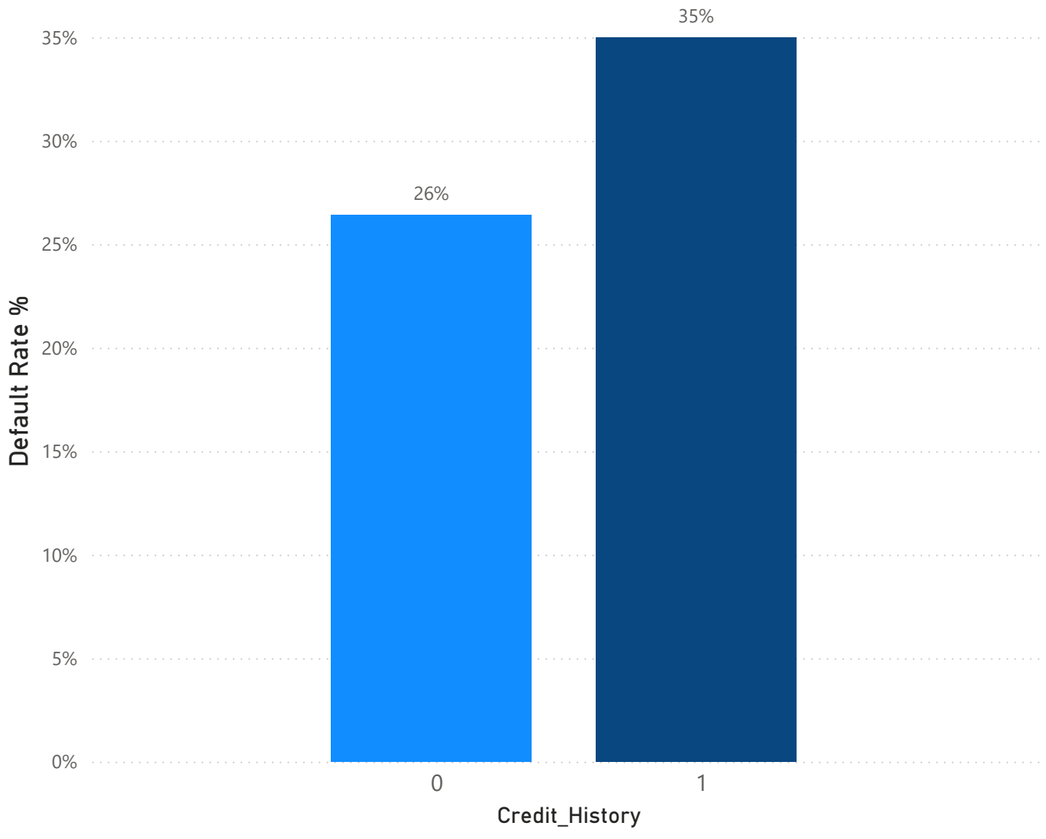
% of Borrowers With Credit History

0.53

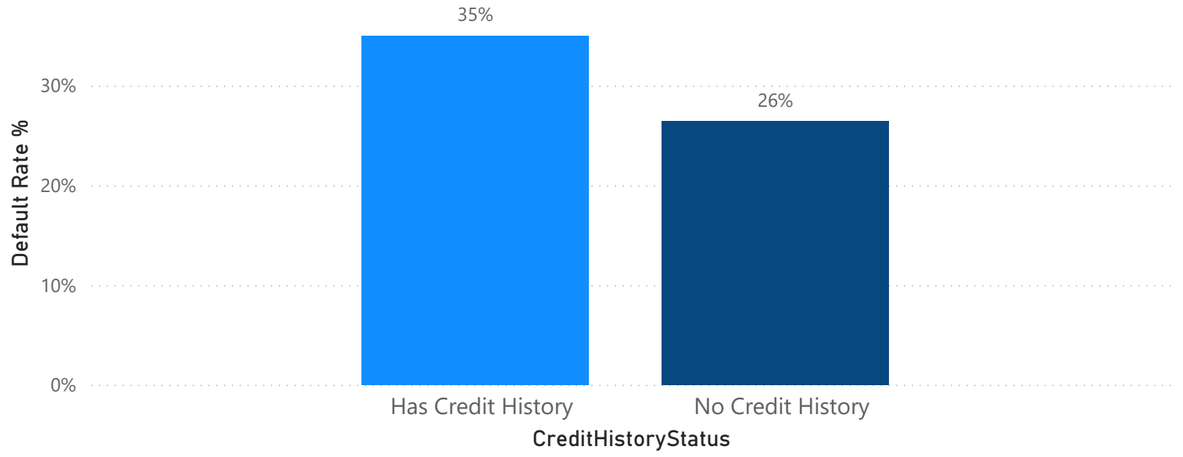
% of Defaulters With Credit History

0.52

Credit History vs Default Rate



Default Rate % by CreditHistoryStatus



Borrowers with credit history have a higher default rate (~34%) than those without credit history (~27%).

This suggests that having credit history doesn’t always mean lower risk — it may indicate past debt or poor repayment behavior.

Employment Type vs Default Rate

Total Borrowers

300

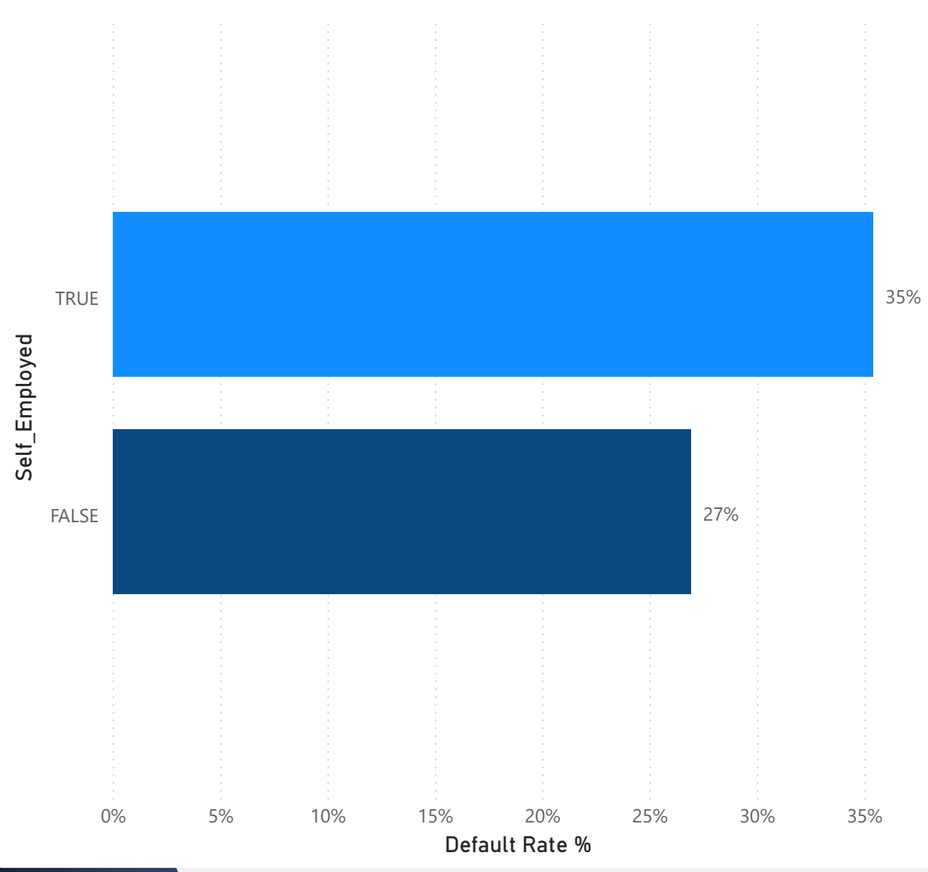
Default Rate – Self-Employed

49.31%

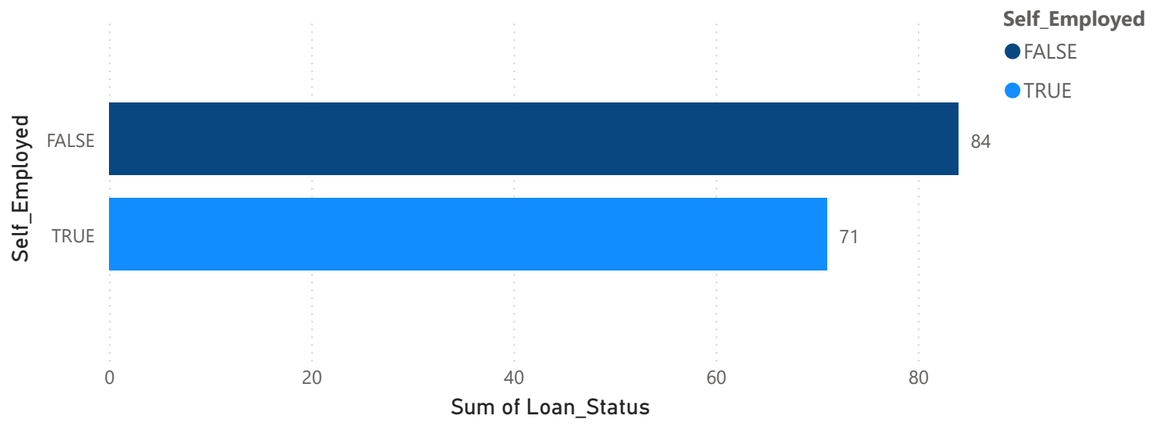
Default Rate – NonSelf-Employed

53.85%

Default rate by Self employed



Default rate by Loan Status



Out of 300 borrowers, non–self-employed people have a higher default rate (53.85%) than self-employed borrowers (49.31%).

It means other factors like loan amount or credit history might have a bigger impact on defaults than job type.

Report Summary & Key Insights

Total Applicants

300

Default Rate (%)

31%

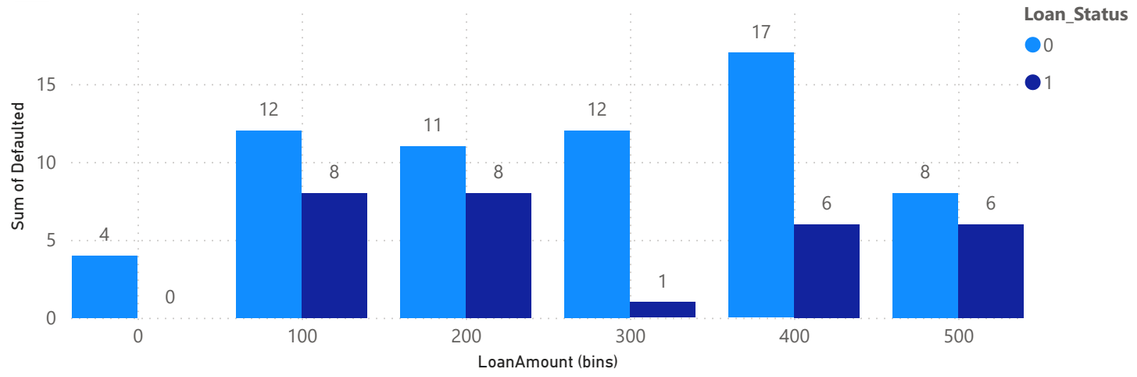
Average Loan Amount

₹ 329.38

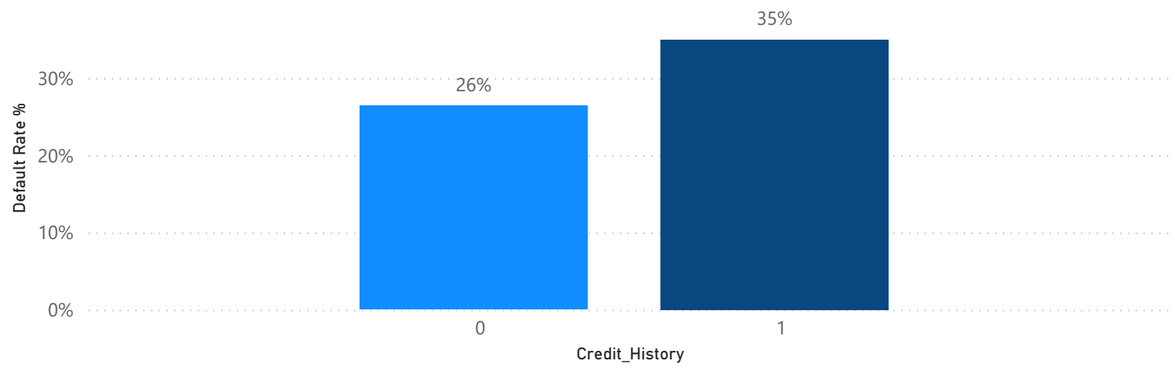
Credit History Coverage (%)

53.3%

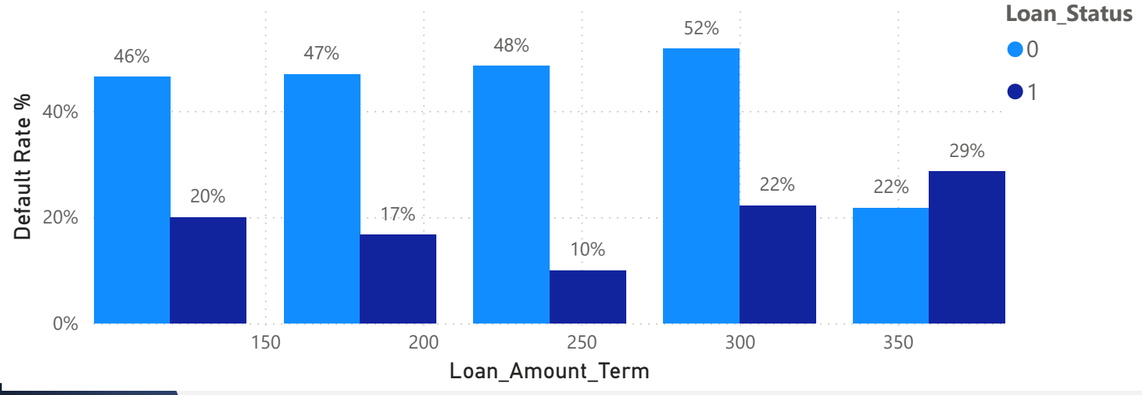
Loan Amount (binned) vs Default Rate



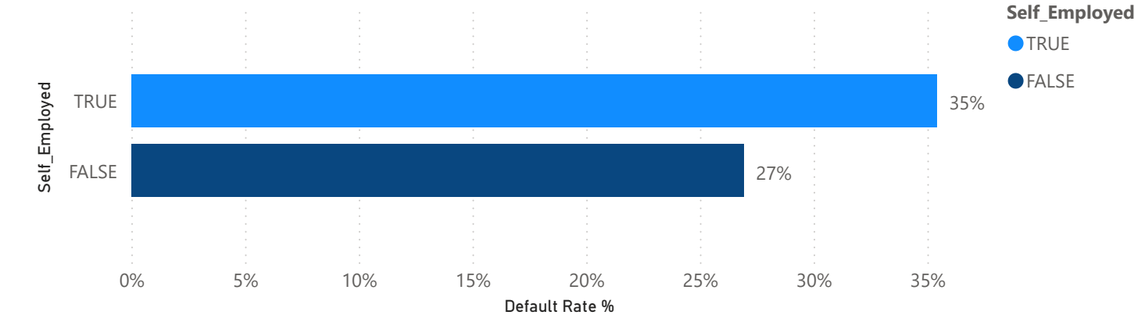
Credit History vs Default Rate



Loan Term vs Default Rate



Default rate by Self employed



🧠 Key Insights Summary

- **31% of borrowers** defaulted on their loans.
- **Highest default rates** were in the ₹400K–₹500K loan range.
- **Long-term loans (250–300 months)** had over **50% default rate**.
- Borrowers **with credit history** showed a **higher default rate (34%)** than those without (27%).
- **Non–self-employed applicants** had a slightly **higher default rate (53.85%)** than self-employed (49.31%).
- Demographics like **education, marital status, and gender** showed **minimal impact** on default risk.

✅ Conclusion

Loan amount, term length, and **credit history** are the main drivers of loan default.

Personal factors like job type or education matter less on their own.