

## **Loan Analysis – Key Insights**

- Loan acceptance increases significantly with higher income levels.
- Mid-career customers are more likely to take loans compared to younger or retired customers.
- Higher education levels show a positive relationship with loan uptake.
- Customers with moderate family sizes display higher loan demand.
- Higher average bank balances are linked with better loan approval rates.
- Ownership of credit cards or securities indicates stronger loan acceptance.
- Customers with existing mortgages are more likely to opt for personal loans.
- Lower credit risk profiles result in higher approval likelihood.
- High income alone does not guarantee approval without strong financial indicators.
- Customers using multiple financial products are perceived as lower risk.
- Targeting high-income and professionally educated customers improves conversion.
- Cross-selling loans to existing customers is more effective than new acquisition.
- Segmented marketing strategies outperform generic campaigns.
- Pre-approved offers work best for financially stable customers.
- Loan acceptance is driven by a combination of income, financial maturity, and credit behavior.