

Banking Risk Analysis Dashboard

SMA1

5

SMA2

4

NPA

4

NPA Ratio

20.00

Gender

All



Total Loans

20

Default Rate%

45.00%

Avg Credit Score

655.75

High Risk Loans

4

Region

All



Loan Term

All

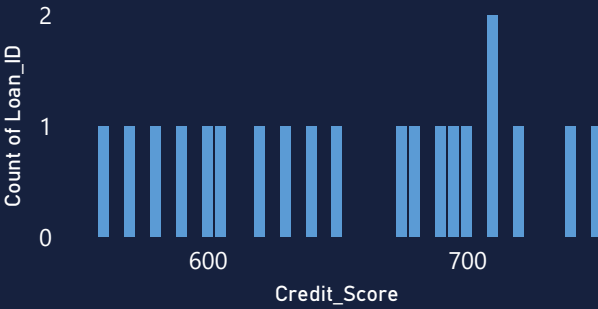


Employee Status

All



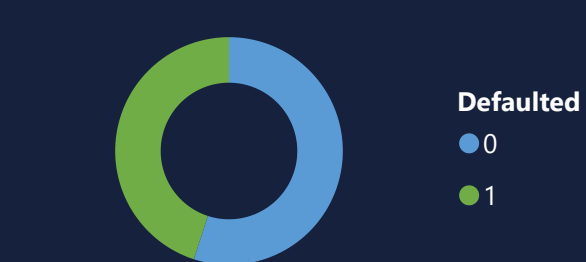
Credit Score Distribution



Loan ID by Defaulted and Loan Status



Count of Region by Defaulted



Loan Summary

Out of 20 loan applications, 13 were approved and 7 were rejected, resulting in an approval rate of 65.0%. The average credit score is 656 and the average loan amount is ₹164,250. 20.0% of applicants have a credit score below 600, indicating higher risk. 25.0% of loans are classified as Non-Performing Assets (NPAs), totaling 5 cases. The region with the highest number of approvals is East. Gender-wise, there were 7 approved male applicants and 6 approved female applicants.

Risk Deep Dive

Region

All

Grade

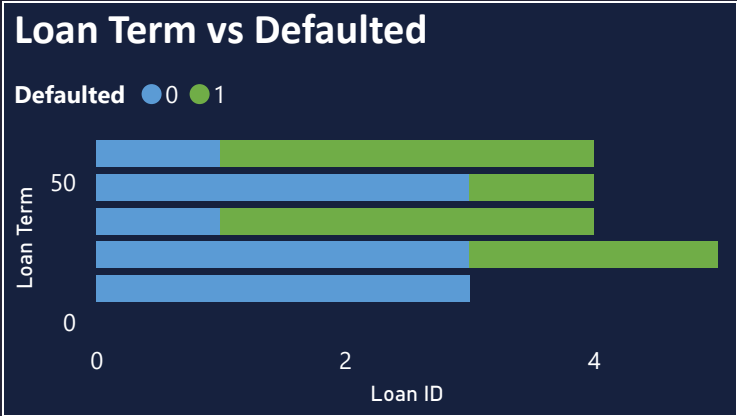
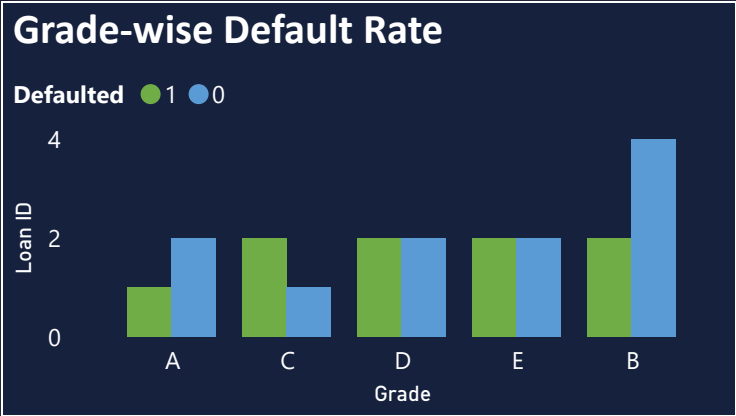
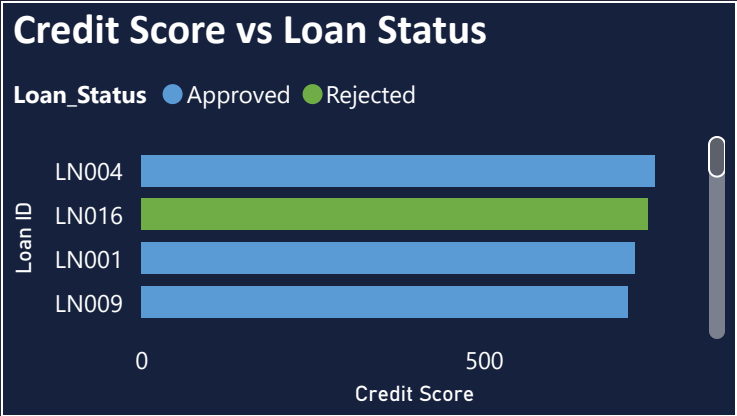
All

Employee Status

All

Loan Term

All



Raw Data View

Region

All



Grade

All



Loan Status

All



Employee Status

All



Loan_ID	Customer_Name	Gender	Age	Credit Score	Grade	Loan Amount	Loan Term	Defaulted	Loan Status	Employment Status	Region
LN001	Customer 1	Male	25	720	A	100000	12	0	Approved	Employed	East
LN010	Customer 10	Female	30	560	E	170000	60	1	Approved	Self-employed	West
LN011	Customer 11	Male	28	650	C	140000	24	1	Rejected	Unemployed	North
LN012	Customer 12	Female	50	690	B	210000	36	0	Approved	Employed	South
LN013	Customer 13	Male	33	630	D	155000	48	0	Approved	Employed	East
LN014	Customer 14	Female	44	600	D	190000	60	1	Rejected	Self-employed	West
LN015	Customer 15	Male	37	580	E	125000	24	0	Approved	Unemployed	North
LN016	Customer 16	Female	36	740	A	165000	36	1	Rejected	Employed	South
LN017	Customer 17	Male	48	695	B	175000	12	0	Approved	Employed	East
LN018	Customer 18	Female	31	710	B	185000	48	1	Rejected	Self-employed	West
LN019	Customer 19	Male	39	605	D	195000	60	0	Approved	Unemployed	North
Total			761	13115		3285000	732	9			