1. Top-Level KPIs

614
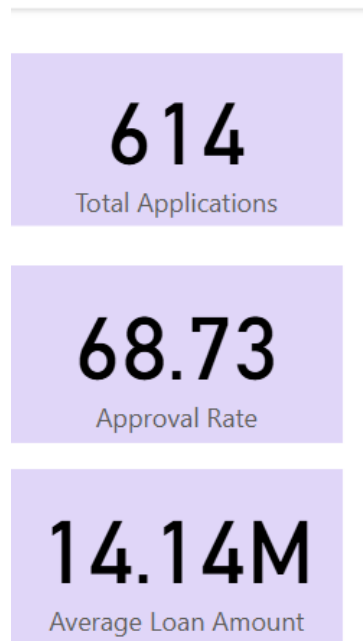Total Applications

68.73
Approval Rate

14.14M
Average Loan Amount

- **Total Applications**: 614
- **Approval Rate**: 68.73% – suggesting that around two-thirds of applications are approved.
- **Average Loan Amount**: 14.14M – this is relatively high, which might indicate the inclusion of large-value loans.
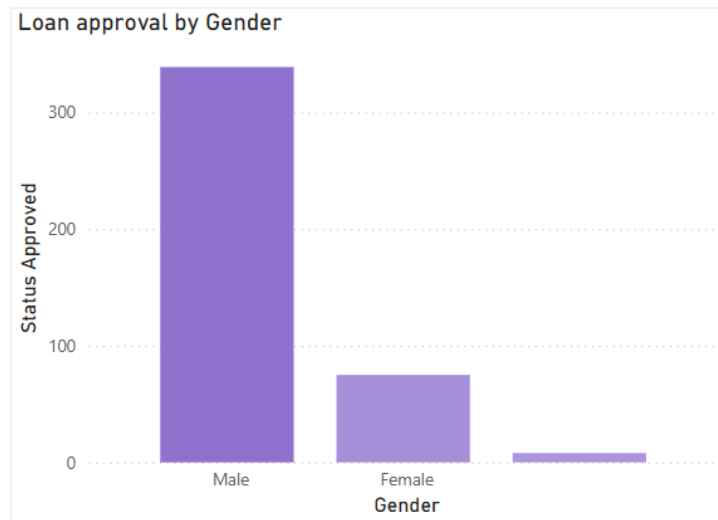
2. Area-wise Distribution

Area wise distribution

29.15%

37.95%

Area
- Semiurban
- Urban
- Rural

32.9%
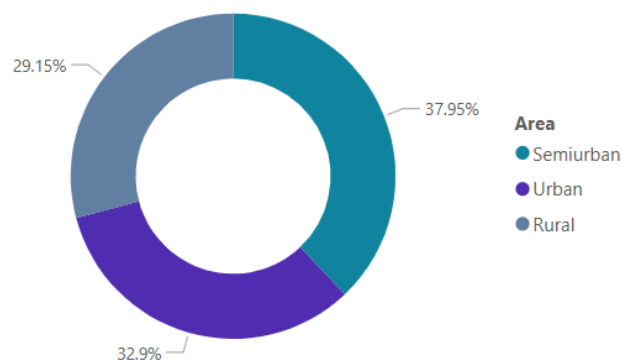
This could imply a target demographic concentration in semiurban zones

3. Loan Approval by Gender

Loan approval by Gender

The higher number of approvals for males likely reflects a higher number of male applicants. There is no clear evidence that loan approval is gender biased since the approval rate based on total applications submitted by approved for men and women is almost similar.
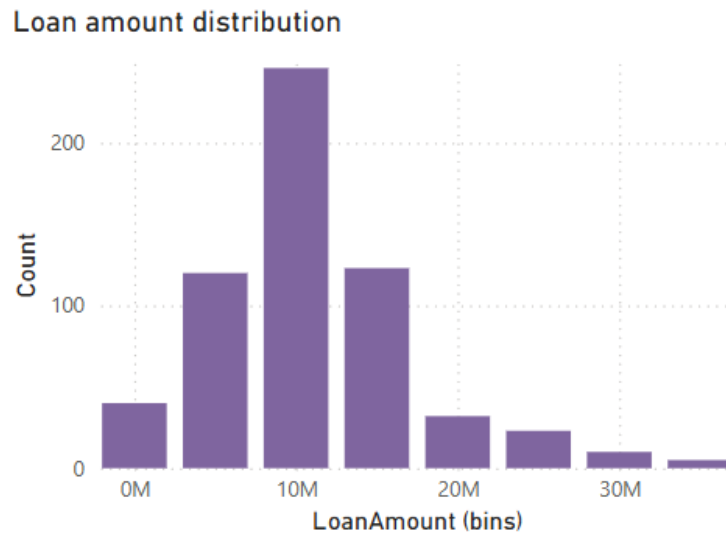
4. Status by Education

Status by Education
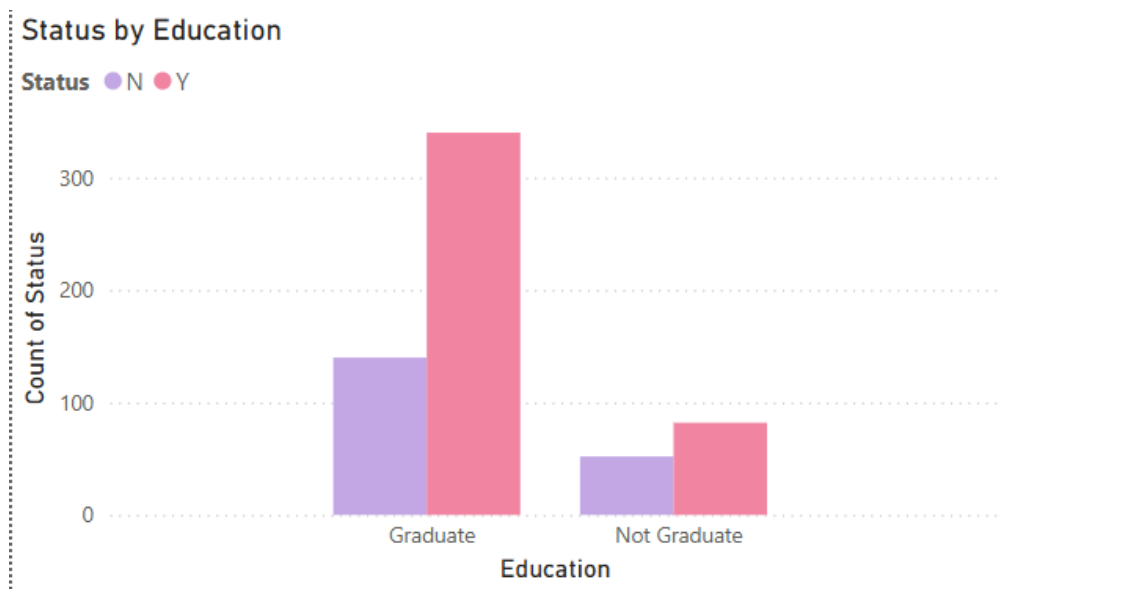
The rejection rate for graduates is around 29% whereas for non-graduates is 38%

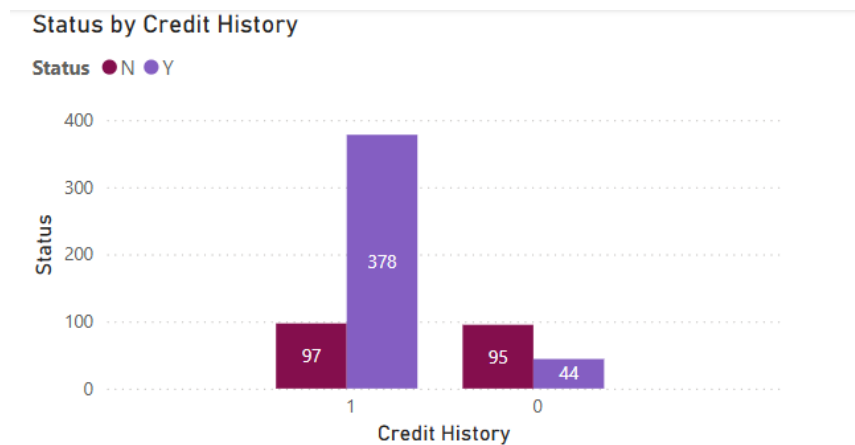This may be implying education is a factor in loan eligibility.

5. Loan Amount Distribution

Loan amount distribution

Very few applicants take high-value loans above 30M

Most applications are in the 10M range

6. Credit History and Approval

Status by Credit History

Applicants with a credit history are far more likely to be approved. **Credit history is a major determinant** for loan approval

When credit history = 0, rejection is more likely than approval (95 rejections vs 44 approvals).
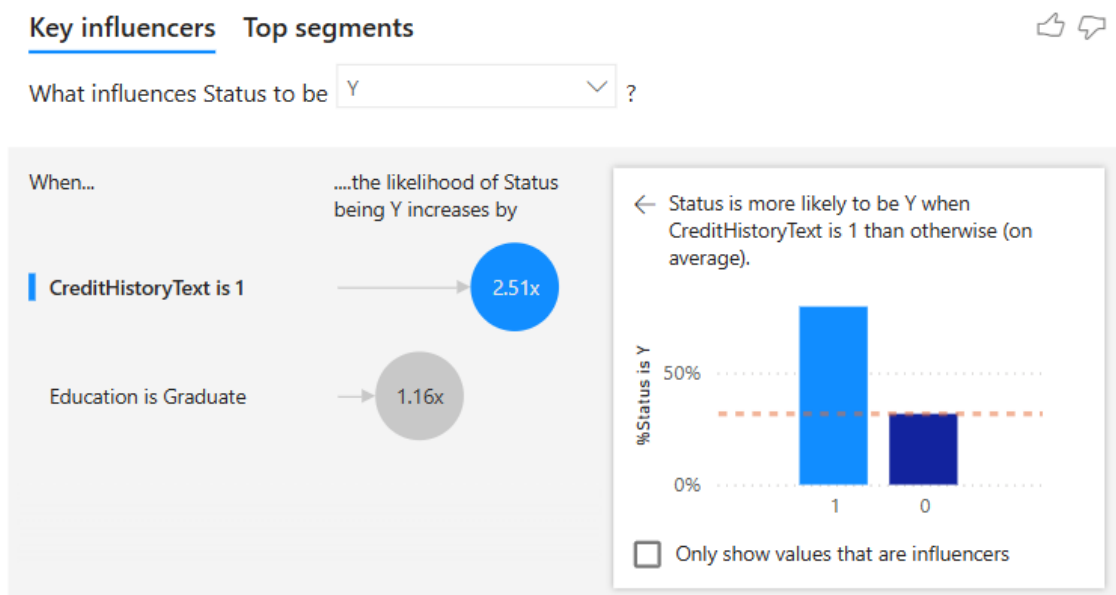
7. Marital Status & Gender

Gender		Marital Status		Total
		No	Yes	
		3	10	13
Female	1	80	31	112
Male	2	130	357	489
Total	**3**	**213**	**398**	**614**

The gender ratio of applicants is **not equal** – males dominate the applicant pool.

Approval disparity is proportionate, so earlier assumptions of gender bias can be ruled out with this view.
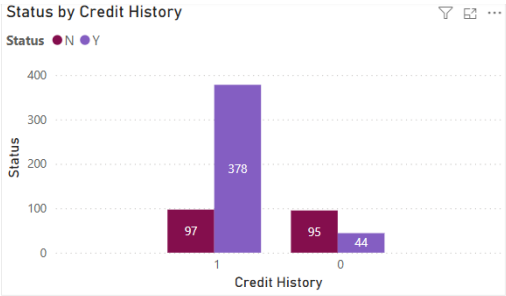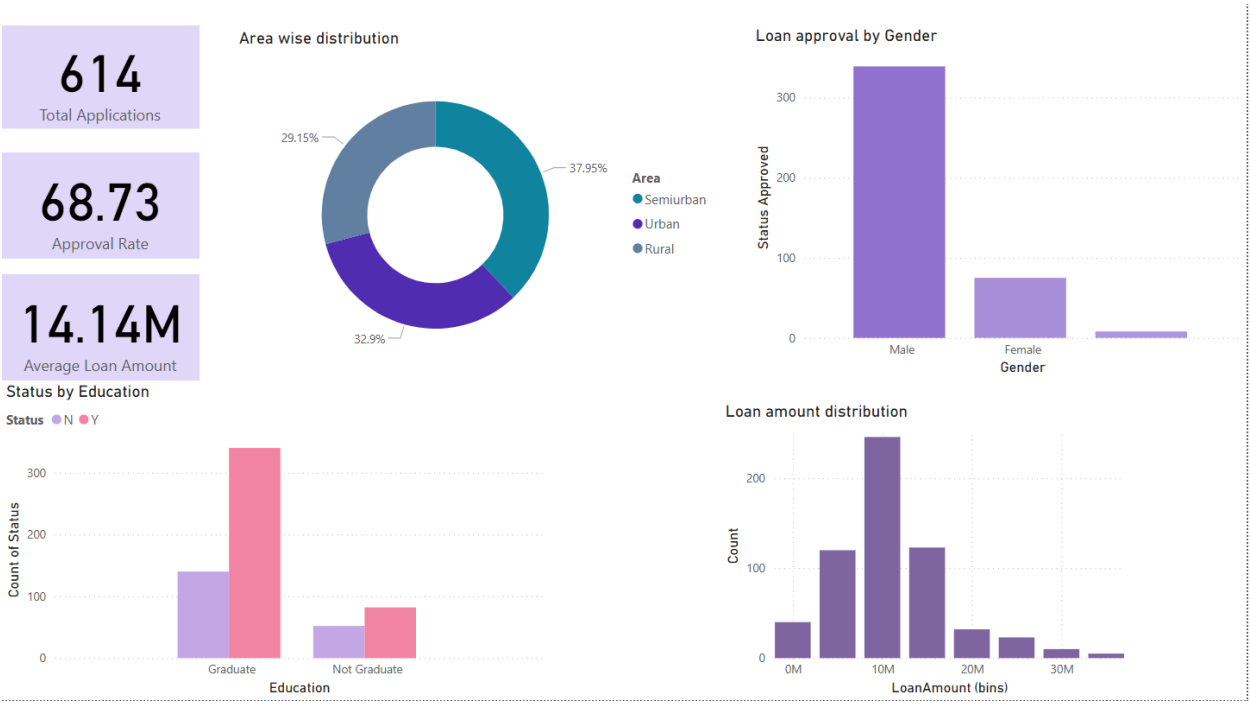
8. Key Influencer Visual

Good credit history is the most influential variable in getting approved.

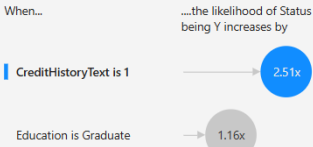Education only has a minor positive effect.

Full report:

Total Applications: 614

Approval Rate: 68.73

Average Loan Amount: 14.14M

Area wise distribution
- Semiurban: 37.95%
- Urban: 32.9%
- Rural: 29.15%

Loan approval by Gender

Status by Education
Status: ● N ● Y

Loan amount distribution

Status by Credit History
Status: ● N ● Y

Gender	Marital Status		Total
	No	yes	
		3	10	**13**
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Key influencers **Top segments**

What influences Status to be [Y ▼] ?

When...   ....the likelihood of Status being Y increases by

CreditHistoryText is 1 → **2.51x**

Education is Graduate → **1.16x**

Status is more likely to be Y when CreditHistoryText is 1 than otherwise (on average).
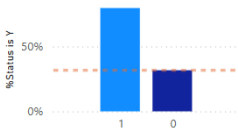
☐ Only show values that are influencers