
1. Customer Demographics

- **Gender distribution:** Balanced — 10 Female, 10 Male. No gender bias in lending.
- **Age distribution:**
 - 26–35 → 12 customers
 - 36–50 → 8 customers
 - No customers in 18–25 or 50+ groups.

Insight: Bank primarily serves young to middle-aged adults. Opportunity to target 18–25 for future growth.

2. Loan Portfolio Overview

- **Total loans:** 20, total amount = 12,160,000.
- **Average loan amount by type:**
 - Home Loan → 1,750,000
 - Car Loan → 441,667
 - Personal Loan → 235,000
 - Education Loan → 275,000
- **Loan type share by total amount:**
 - Home Loan → 57.57%
 - Car Loan → 21.79%
 - Personal Loan → 11.60%
 - Education Loan → 9.05%
- **Loan status distribution:**
 - Active → 10 loans, 8,410,000 (69% of portfolio)
 - Closed → 6 loans, 2,380,000 (30%)
 - Defaulted → 4 loans, 1,370,000 (20%)

Insight: Portfolio is heavily weighted toward Home Loans, which are high-value and carry higher financial risk if defaults occur. Most loans are still active, representing potential revenue.

3. Payment / Default Analysis

- **Repayment rate (Closed loans):** 30%
- **Default rate:** 20%

Insight: Default rate is significant; repayment rate is low relative to active loans. Bank should monitor high-value active loans closely.

4. Customer Payment Behavior

- **Total payments per customer:**
 - Range: 10,000 → 40,000
 - Top payers: Amit Sharma (40,000), Rahul Mehta (30,000), Priya Verma & Sanjay Gupta (30,000)

Insight: Total payments give a clearer picture of cash flow. Customers with low total payments may overlap with defaulted loans, indicating higher risk. Average payment per customer is less useful for analysis.

5. High-Risk Customers

- **Defaulted loans (high-risk customers):**
 - Arjun Singh – 29, Male, Income 58,000, Credit Score 640
 - Meera Joshi – 30, Female, Income 70,000, Credit Score 690
 - Ramesh Yadav – 42, Male, Income 87,000, Credit Score 745
 - Nikhil Verma – 37, Male, Income 89,000, Credit Score 725

Insight: Defaults are across mid-to-high income and varying credit scores, mostly males. Targeted follow-up or risk mitigation is needed.

6. Key Risk & Portfolio Insights

- Portfolio is **Home Loan-heavy**, which increases exposure if defaults rise.
 - **Defaulted loans** represent 20% of loans — significant risk.
 - **Active loans** make up 69% of the portfolio → future revenue potential, but also exposure.
 - **Top paying customers** are critical for maintaining cash flow; monitoring others can reduce default risk.
 - **Customer targeting:** Young adults (26–35) dominate; opportunities exist to diversify age segments.
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Overall Summary:

The bank's loan portfolio shows a concentration in high-value Home Loans and a moderate default risk. While most loans are active (revenue potential), 20% defaults and low repayment rates indicate the need for **focused risk management, especially on high-value borrowers and mid-income customers with lower credit scores.**