

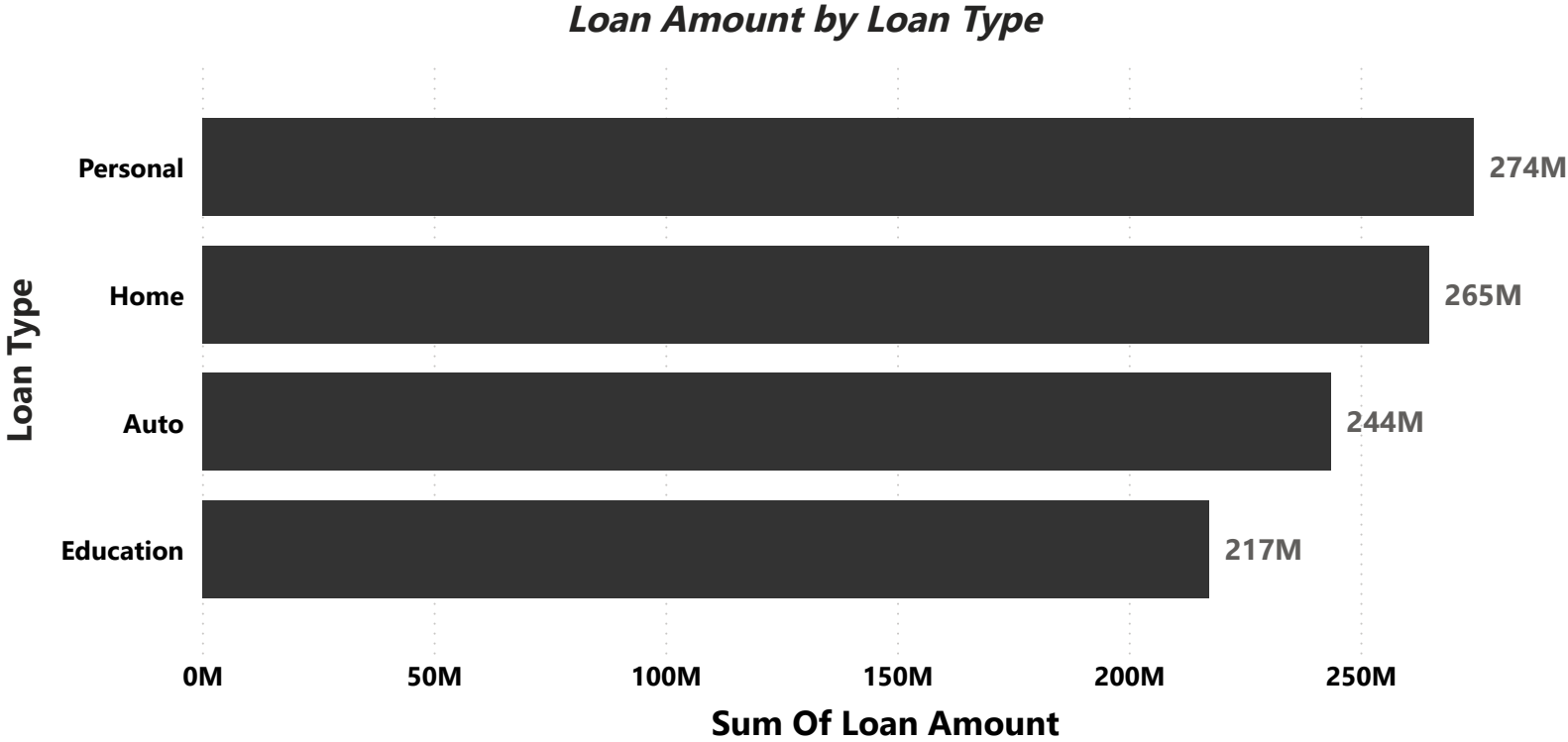
**200**  
*Total Customers*

**1bn**  
*Total Loan Amount*

**30%** *High Risk*  
*Default Rate %*

**132**  
*Active Loans*

 Default % is 30% and it is very high



Personal loan has highest sum of Loan Amount and Education loan has lowest

**Region**

East

North

South

West

**Loan Status**

Active

Closed

Default

**Loan Type**

Auto

Educ...

Home

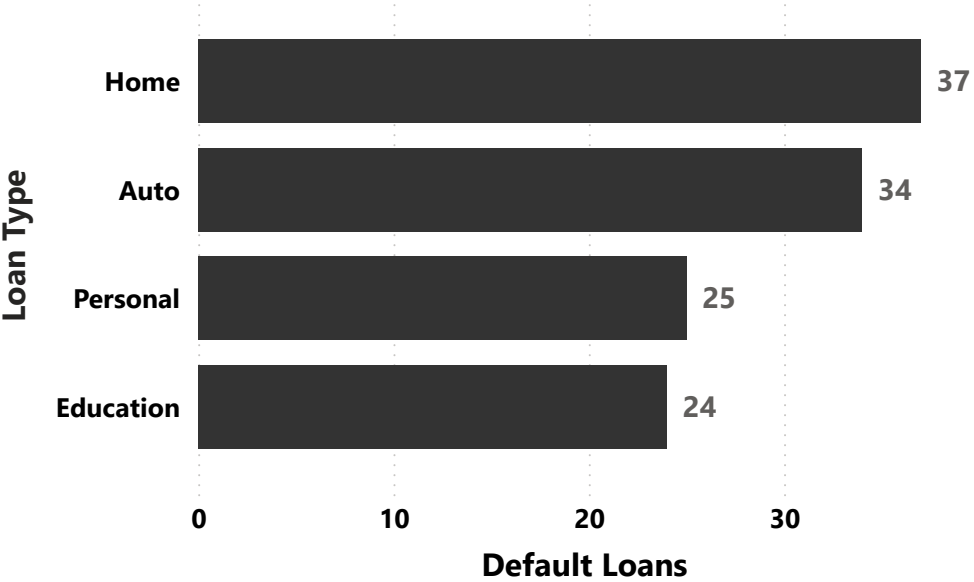
Personal

LoanStatus	Total Loans	Total Loan Amount	Loan % by Status	Default Rate %
Closed	148	373915147	37%	81%
Active	132	336964969	33%	91%
Default	120	289167139	30%	100%
Total	400	1000047255	100%	30%



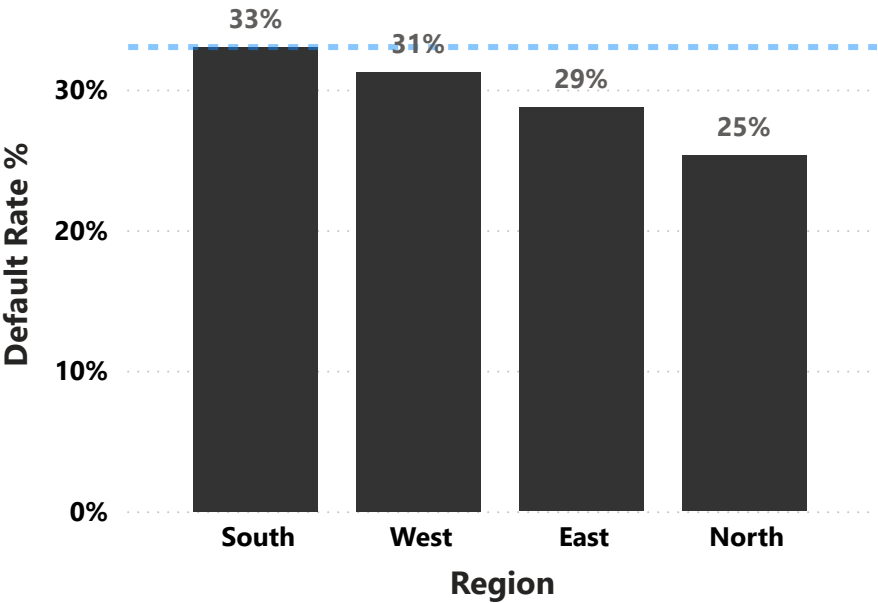
Total 120 Loans are default out of 400

Default Loans by Loan Type



Maximum Default Loans are Home Loans

Default Rate % by Region



Maximum Default Loans are from South Region

Loan Type

Auto

Educat...

Home

Personal

Region

☐ East

☐ North

☐ South

☐ West

Gender

☐ Female

☐ Male

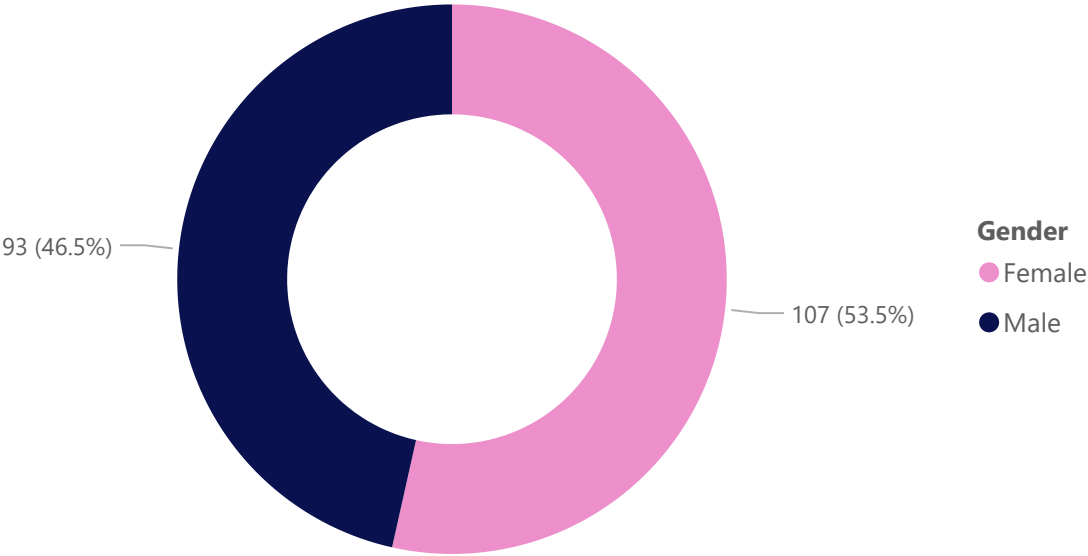
113

High Risk Customers

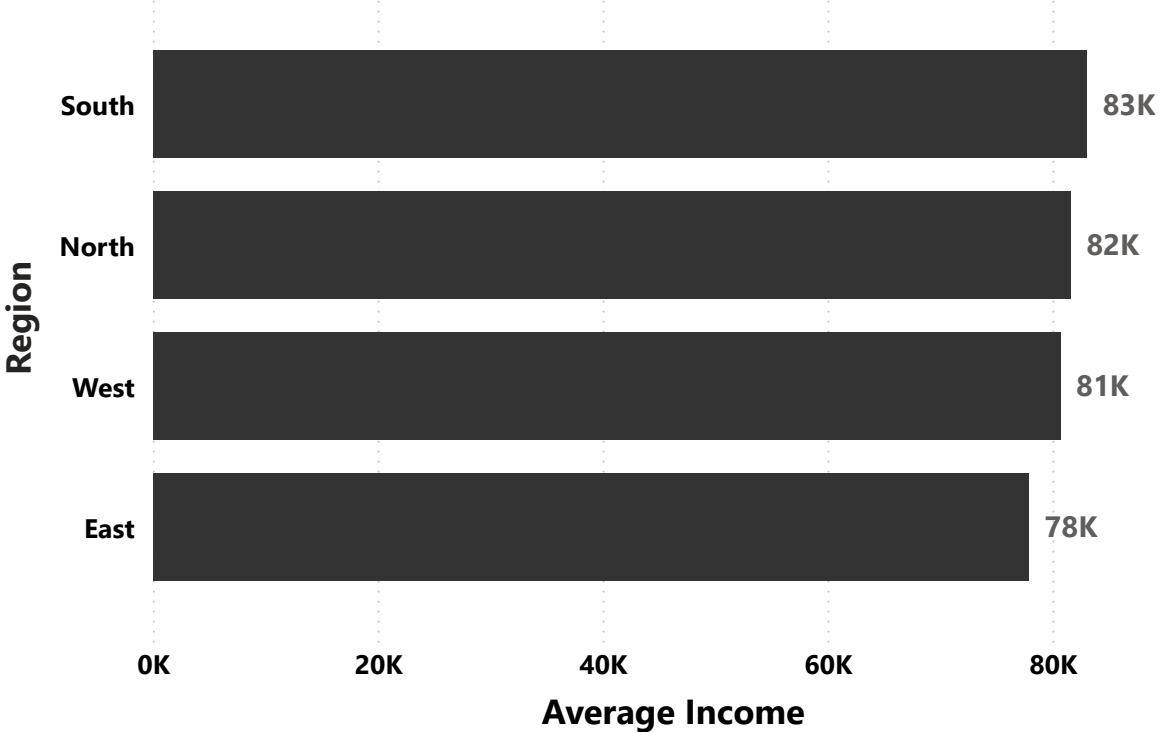
56.5%

High Risk Customer %

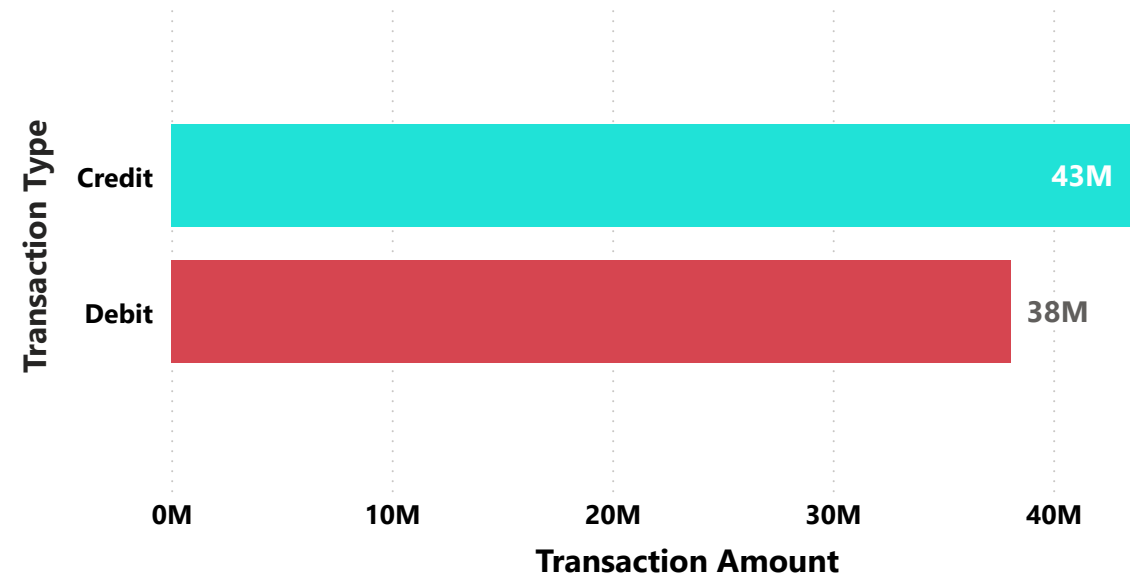
Total Customers by Gender



Avg Income by Region

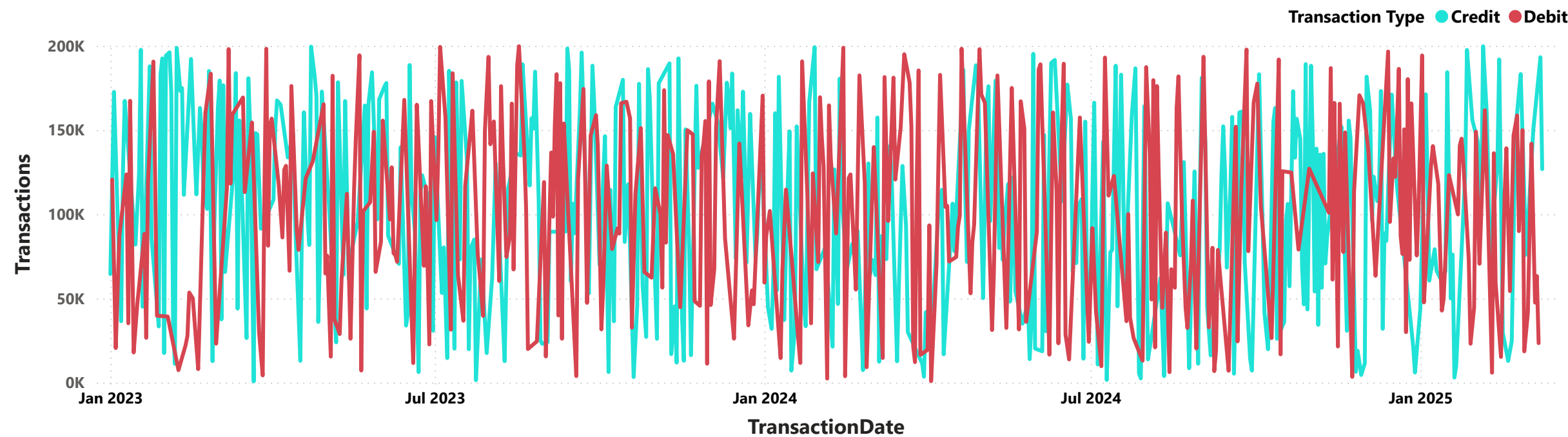


Credit vs Debit Transaction Amount

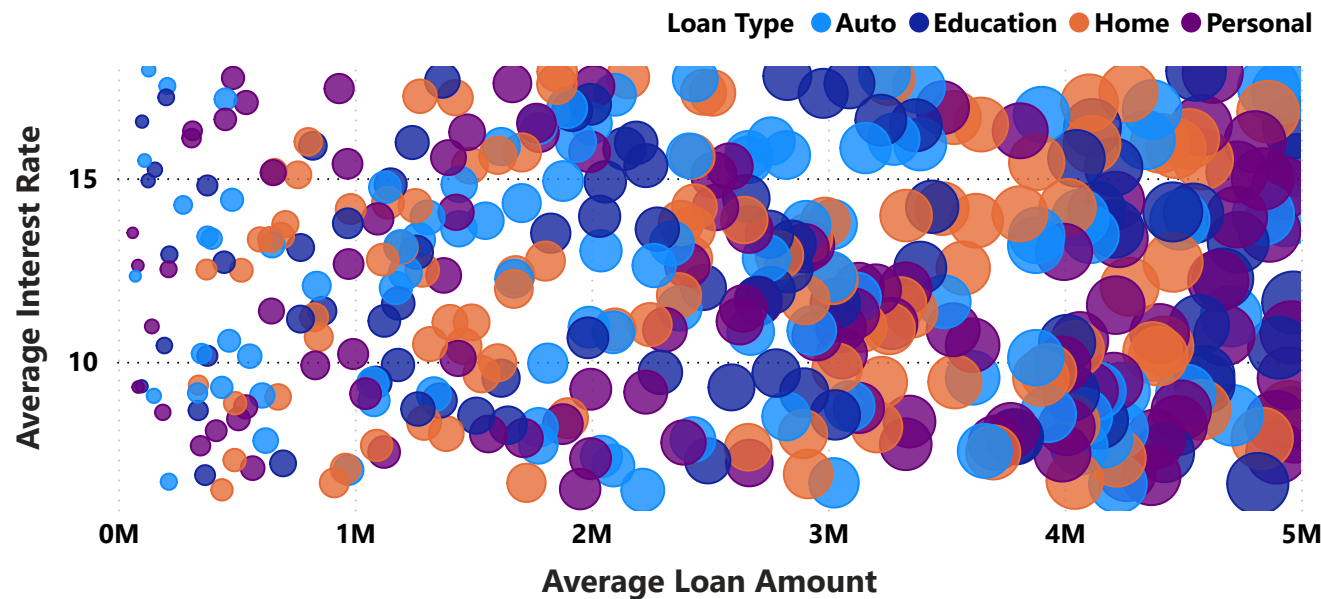


CustomerID	Total Transaction Amount	Gender	Sum of Age	Sum of CreditScore
1057	948K	Male	56	477
1156	920K	Male	22	659
1047	906K	Male	46	311
1013	891K	Male	56	755
1008	876K	Female	39	750
1188	858K	Male	44	307
1099	848K	Female	55	300
1179	844K	Female	29	513
1109	842K	Female	28	549
1098	828K	Female	28	756
Total	8762K		403	5377

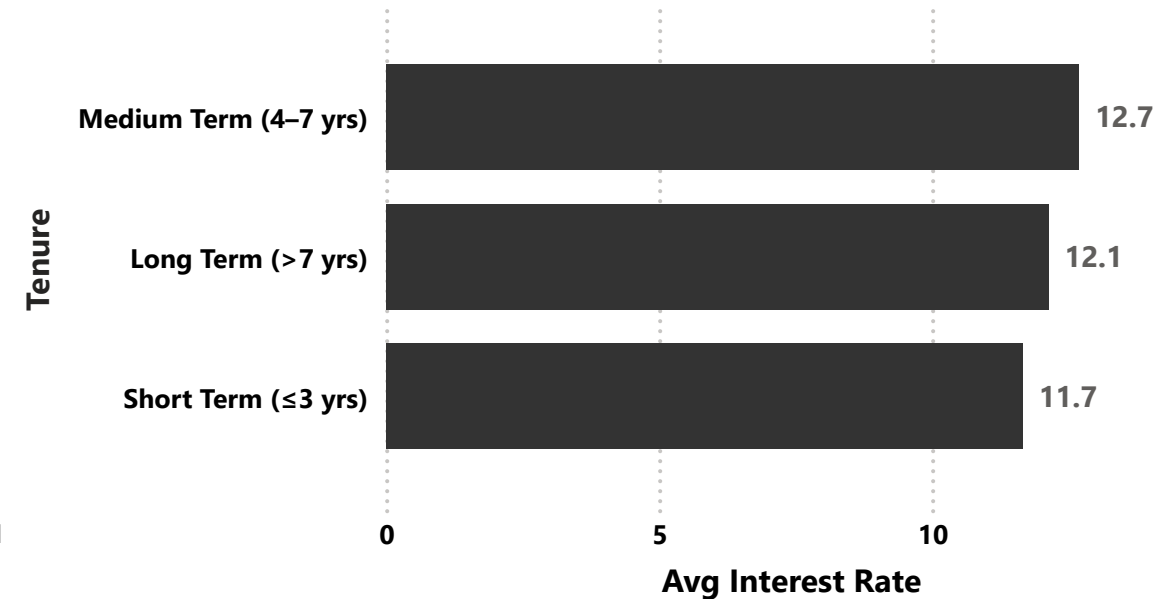
Transaction Trend Over Time



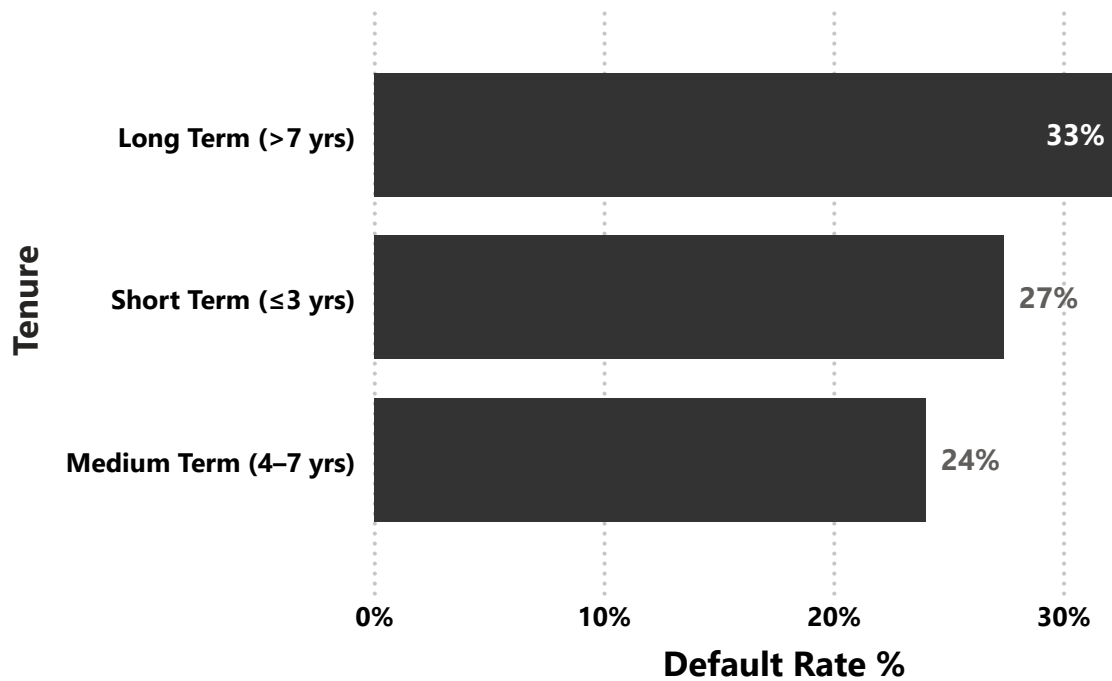
**Loan Amount vs Interest Rate**



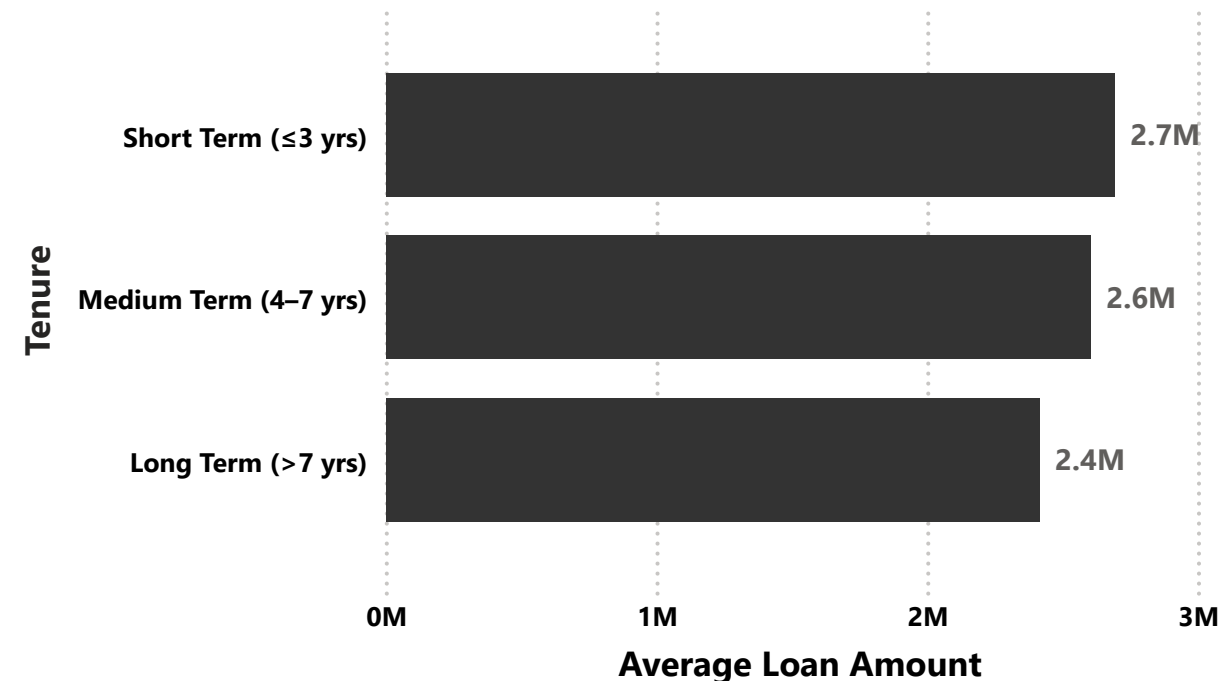
**Avg Interest Rate By Tenure**



**Default Rate By Tenure**



**Avg Loan By Tenure**



43M

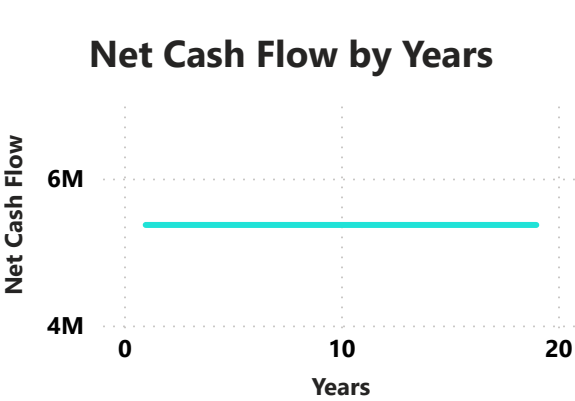
Total Credit Amount

5M

Net Cash Flow

38M

Total Debit Amount

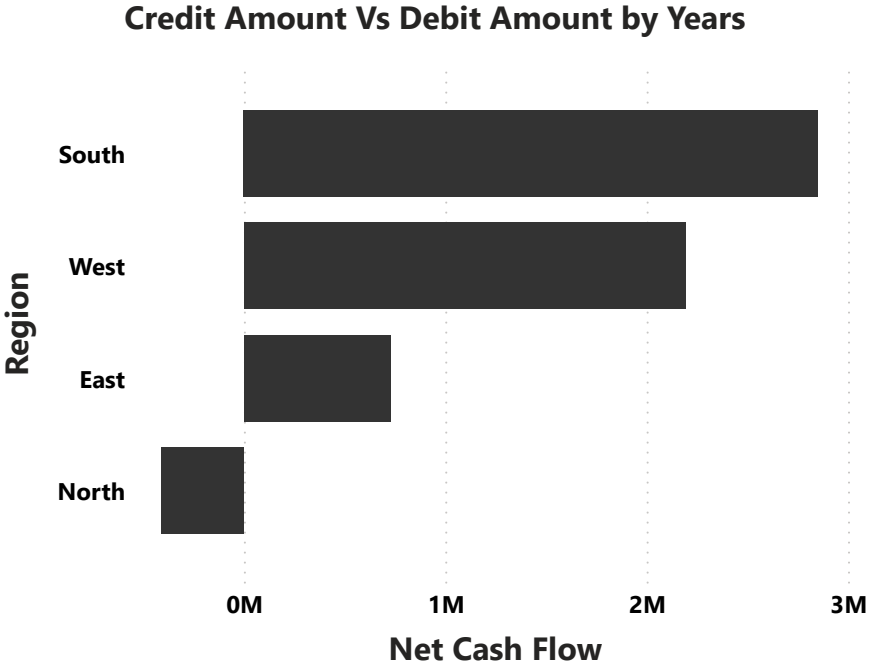
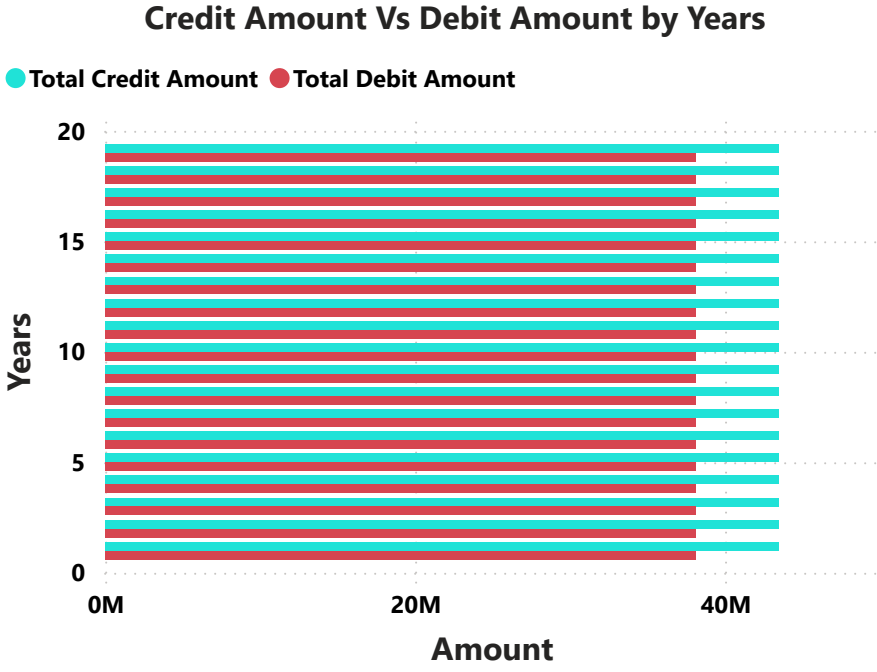


CustomerID	Total Credit Amount	Total Debit Amount	Net Cash Flow
1001	149881	167167	-17286
1002		182390	-182390
1003	75639	304287	-228648
1004	394200	171530	222670
1005	108536	358612	-250076
1006	174126		174126
1007	33454	70004	-36550
Total	43450460	38083261	5367199

Gender

☐ Female

☐ Male



Region

☐ East

☐ North

☐ South

☐ West

Type

☐ Credit

☐ Debit