

Loan Application Analysis Report

Based on the SHAP analysis, the loan application has been **rejected**.

Positive Impact Factors

None

Unfortunately, none of the features had a positive impact on the loan application, indicating that the lender did not find sufficient grounds to approve the loan.

Negative Impact Factors

Credit History:-0.521

The credit history had the most significant negative impact, suggesting that the lender is concerned about the borrower's creditworthiness and ability to repay debts on time.

Income:-0.159

The income level had a significant negative impact, indicating that the lender may view the borrower's income as insufficient to repay the loan.

Loan Amount:-0.043

The loan amount also had a negative impact, possibly indicating that the lender is concerned about the borrower's ability to manage the loan's repayment.

Recommendations for Improvement

1. Improve Credit History:

Focus on maintaining a good credit score by paying bills on time, keeping credit utilization low, and avoiding unnecessary credit inquiries.

2. Increase Income:

Increase income by taking on a new job, pursuing additional income streams, or optimizing their current income to demonstrate a stable financial position.

3. Reduce Loan Amount:

Consider applying for a lower loan amount to demonstrate the lender's willingness to manage the loan repayments.

This report was generated based on SHAP analysis of the loan application data.