# Loan Application Analysis Report

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

## Positive Impact Factors

**Cibil score:** +0.532

The highest positive impact is from the cibil score, which increased the likelihood of approval. A good credit score is crucial for loan approval, as it indicates the borrower's creditworthiness and ability to repay debts on time.

**Other Positive Factors:**

Loan term, income, loan amount, bank asset value, education, self-employment, and luxury assets value also had positive impacts, indicating that the lender considers the application's creditworthiness, income, and the loan's terms and value.

## Positive Impact Factors

**Income:** +0.019

A higher income can increase the likelihood of loan approval, as it indicates the borrower's ability to repay debts on time.

**Loan Amount:** +0.003

A higher loan amount can also increase the likelihood of approval, as it reflects a greater financial commitment from the lender.

**Loan Term:** +0.041

A longer loan term can also increase the likelihood of approval, as it can reduce the monthly payment burden on the borrower.

**Education:** +0.001

A higher level of education can also increase the likelihood of approval, as it can indicate a higher earning potential and a better ability to repay debts on time.

**Self-employment:** +0.000

Self-employment can also increase the likelihood of approval, as it can indicate a higher earning potential and a better ability to repay debts on time.

**Luxury assets value:** +0.013

A higher value of luxury assets can also increase the likelihood of approval, as it can indicate a higher net worth and a better ability to repay debts on time.

**Bank asset value:** +0.004

A higher value of bank assets can also increase the likelihood of approval, as it can indicate a higher net worth and a better ability to repay debts on time.

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

**Bank asset value:** +0.004

A higher value of bank assets can also increase the likelihood of approval, as it can indicate a higher net worth and a better ability to repay debts on time.