**Distribution of Loan Terms**

Machine generated alternative text:
400000 
350000 
300000 
250000 
200000 
150000 
100000 
50000 
Loan Term 

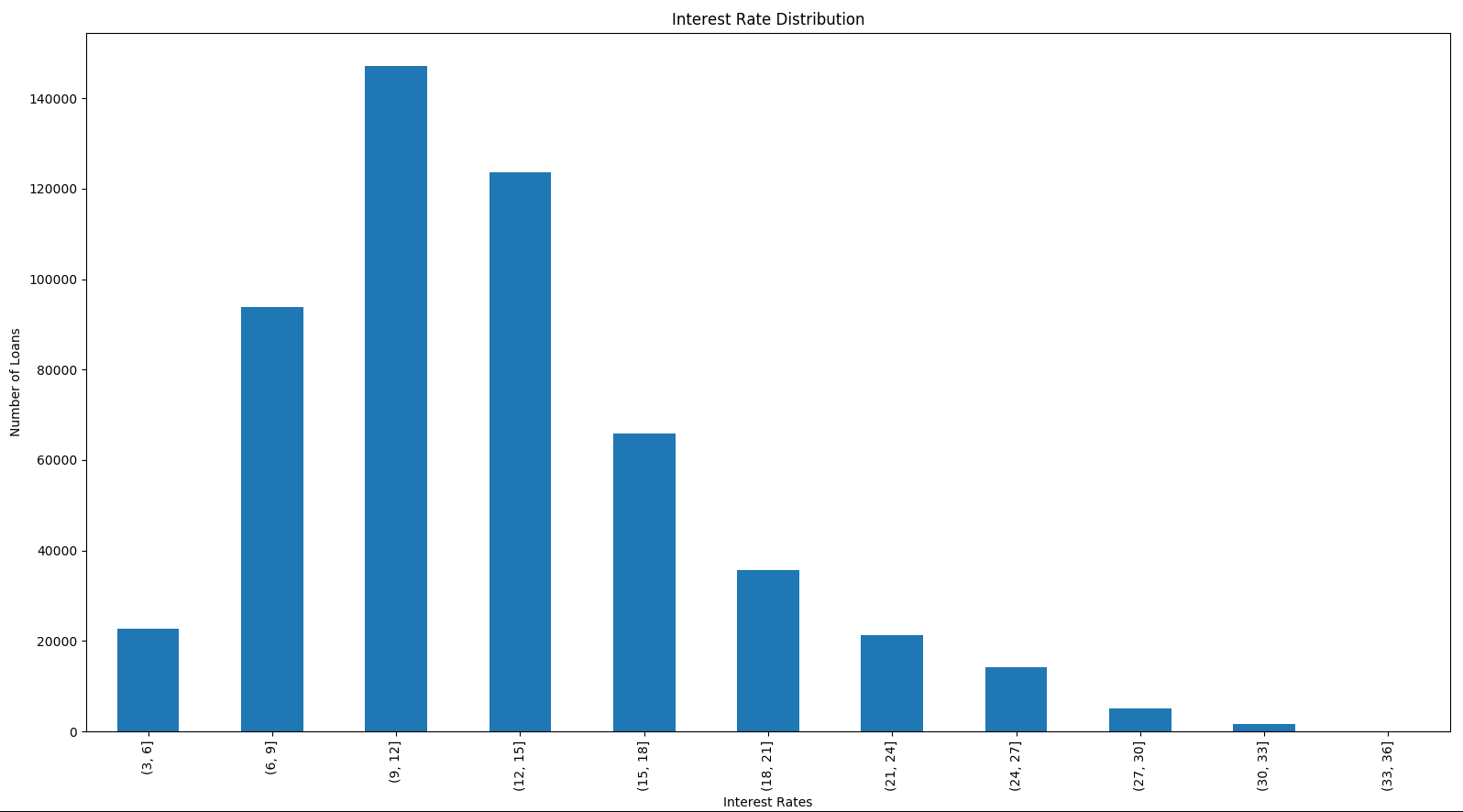
Maximum loans are for 3 year duration compared to 5 year duration

**Distribution of Loan Status**

Machine generated alternative text:
400000 
300000 
200000 
100000 
Loan Status Distribution 
Loan Status 

Maximum loans are Active. There are few loans which are either Charged Off, Late (by various durations) or in Grace Period.

**Distribution of Interest Rates**



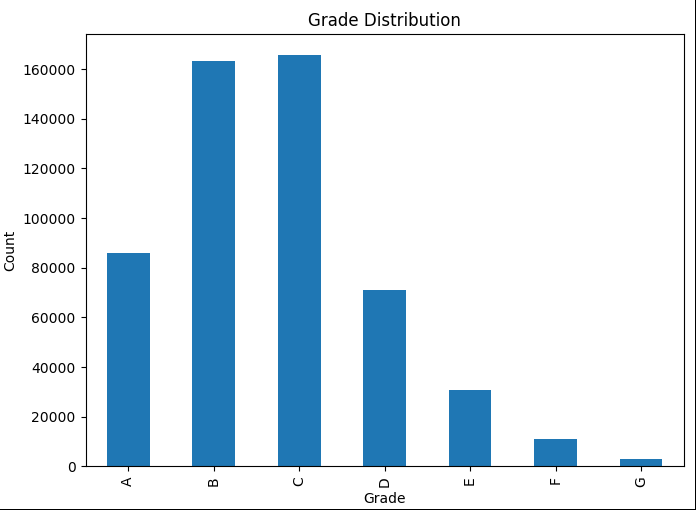
Maximum loans disbursed are in the range of 9 - 15 %. But it is extremely right skewed. There are significant number of loans upwards of 24 %. These high interest loans shall require further analysis as they could be potential candidates for defaulting.

**Distribution of Interest Rates for non-Active loans**

Machine generated alternative text:
Interest Rate Distribution for Non Current Accounts 
7000 
6000 
5000 
4000 
3000 
2000 
1000 
Interest Rate 

Maximum loans which are either Charged Off or Late Payment are in 9 - 18% range. Although the distribution is still skewed towards the Higher Interest rates but still we cannot be sure if high interest rate has a significance impact on payment default.

**Distribution of Grades**



Maximum loans disbursed are Grade B and C. The distribution is right skewed.