Loan Analysis

Bideepta Basu
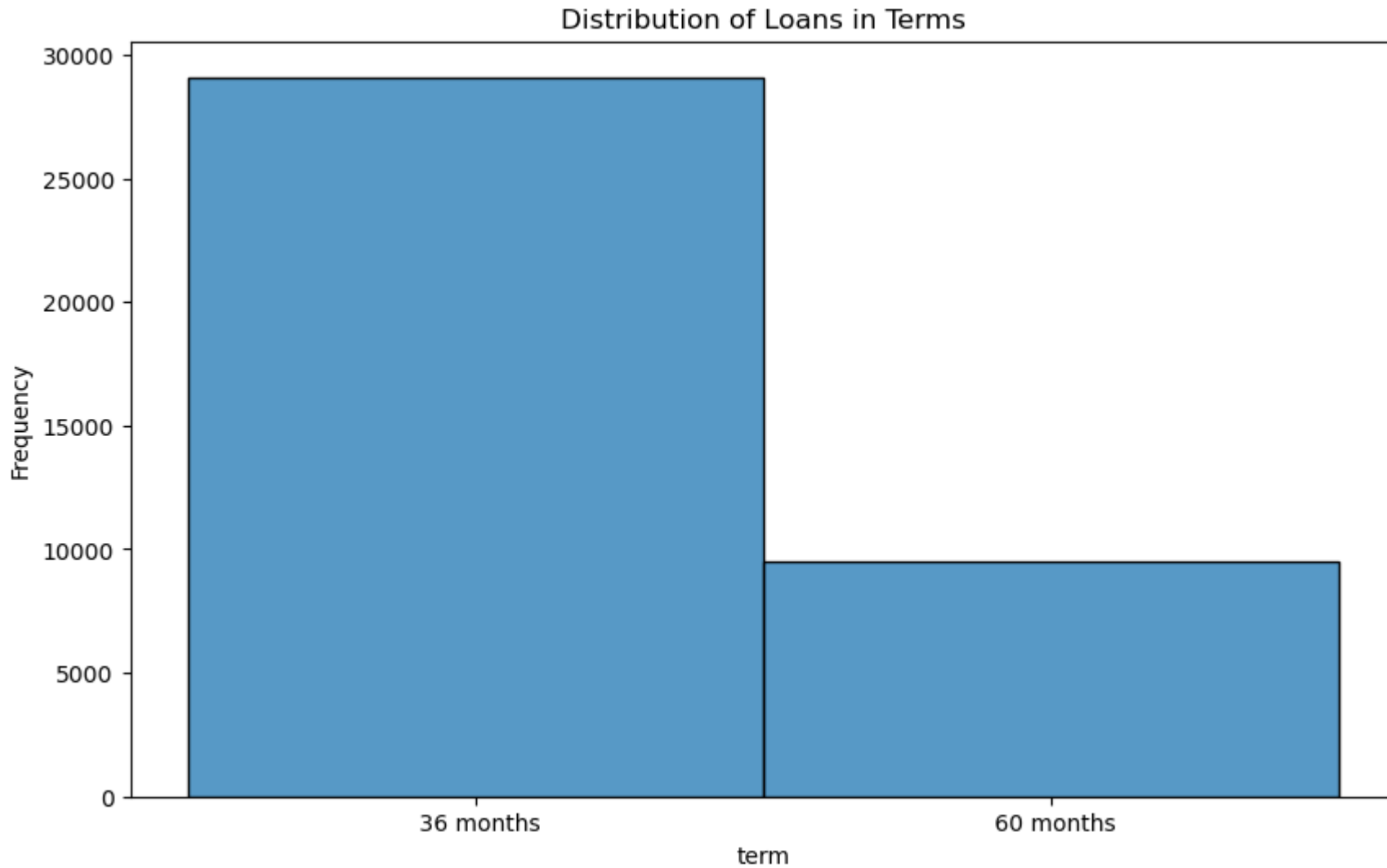
Loan Amount Taken Max

Distribution of Loan Amounts
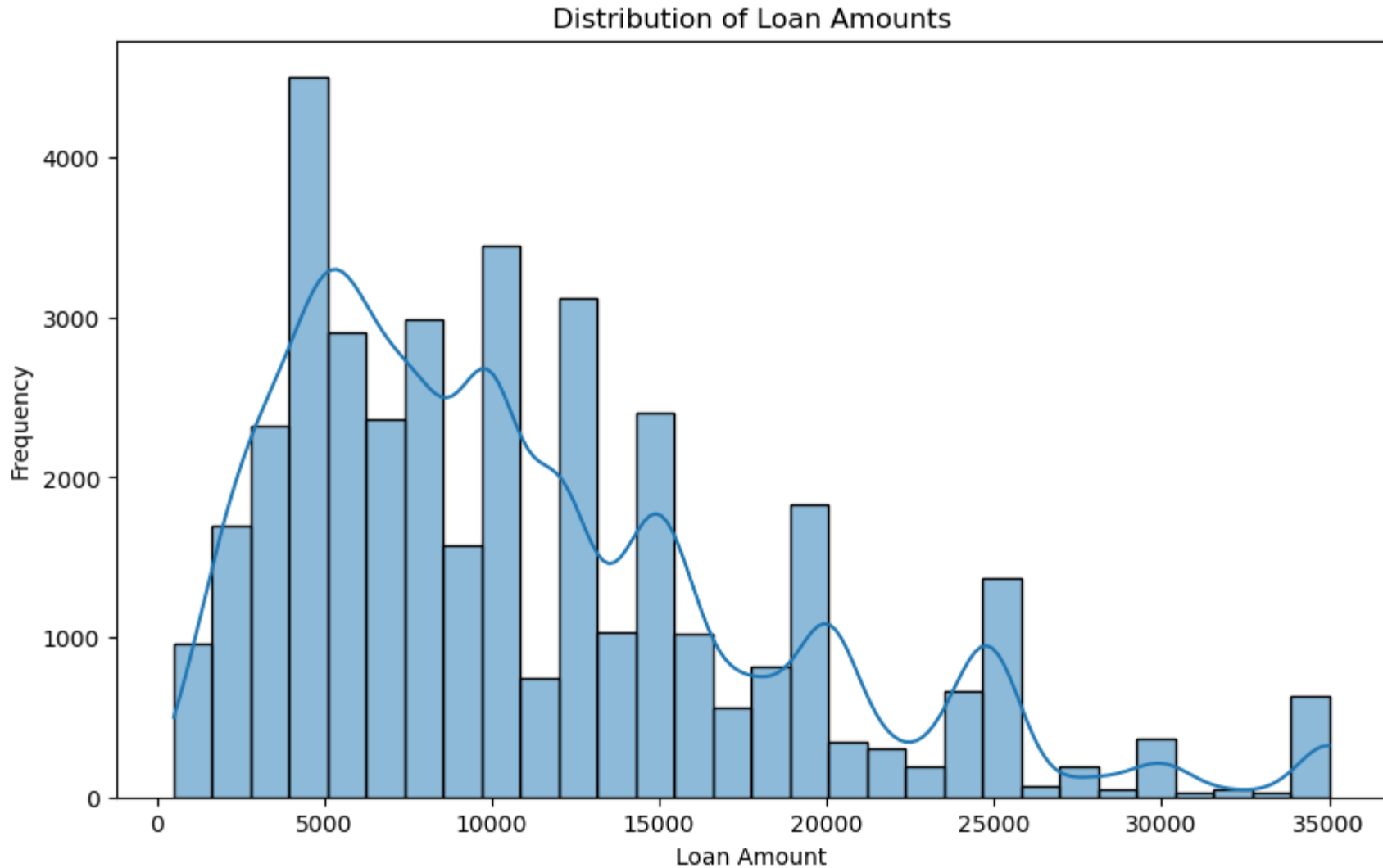
Observation:

1. Maximum loan amount taken in of Rs. 5000/-

Loan Term

Distribution of Loans in Terms
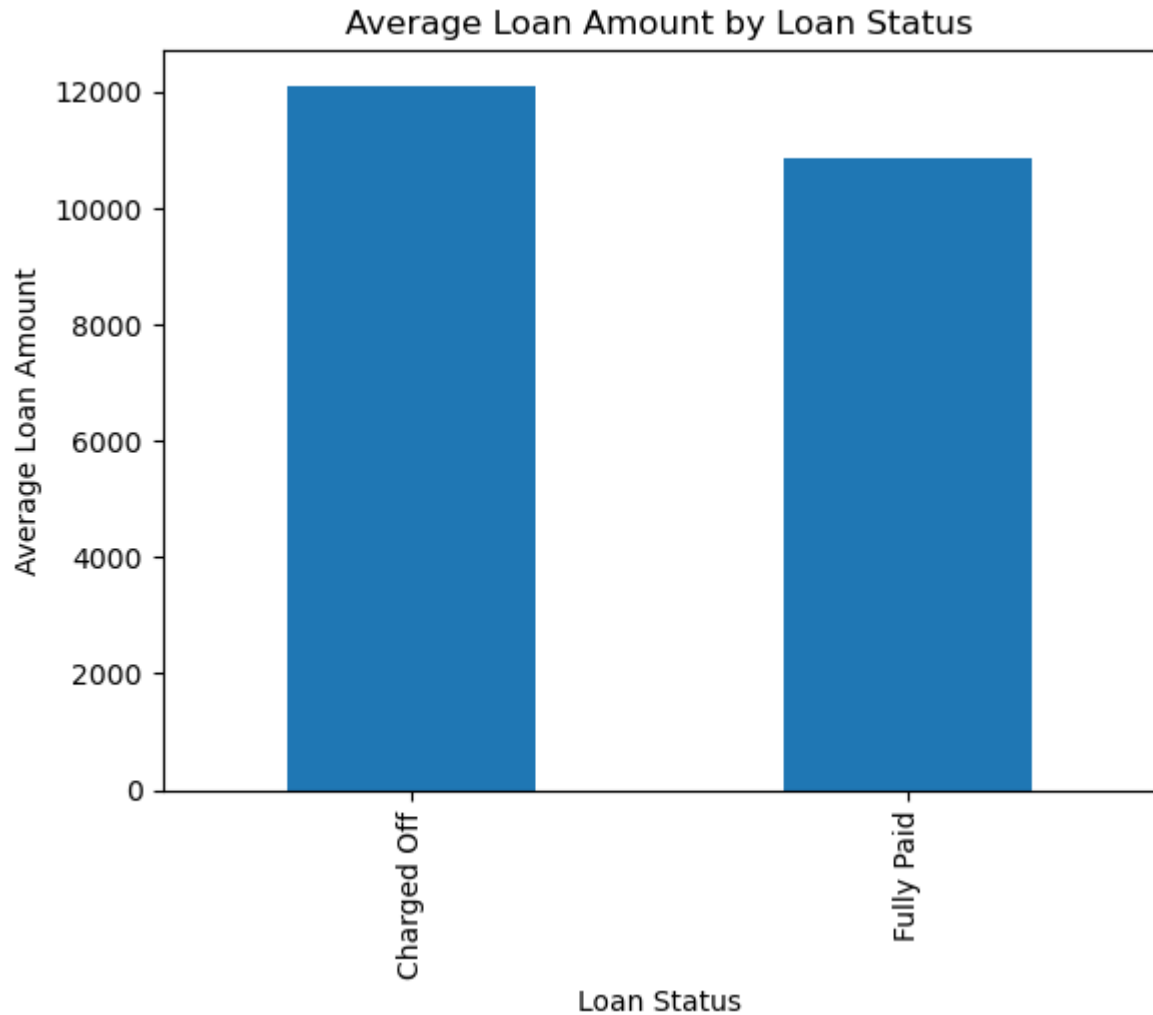
Observation:

1. Loan taken of tenure 36 months is more than double than that of 60 months
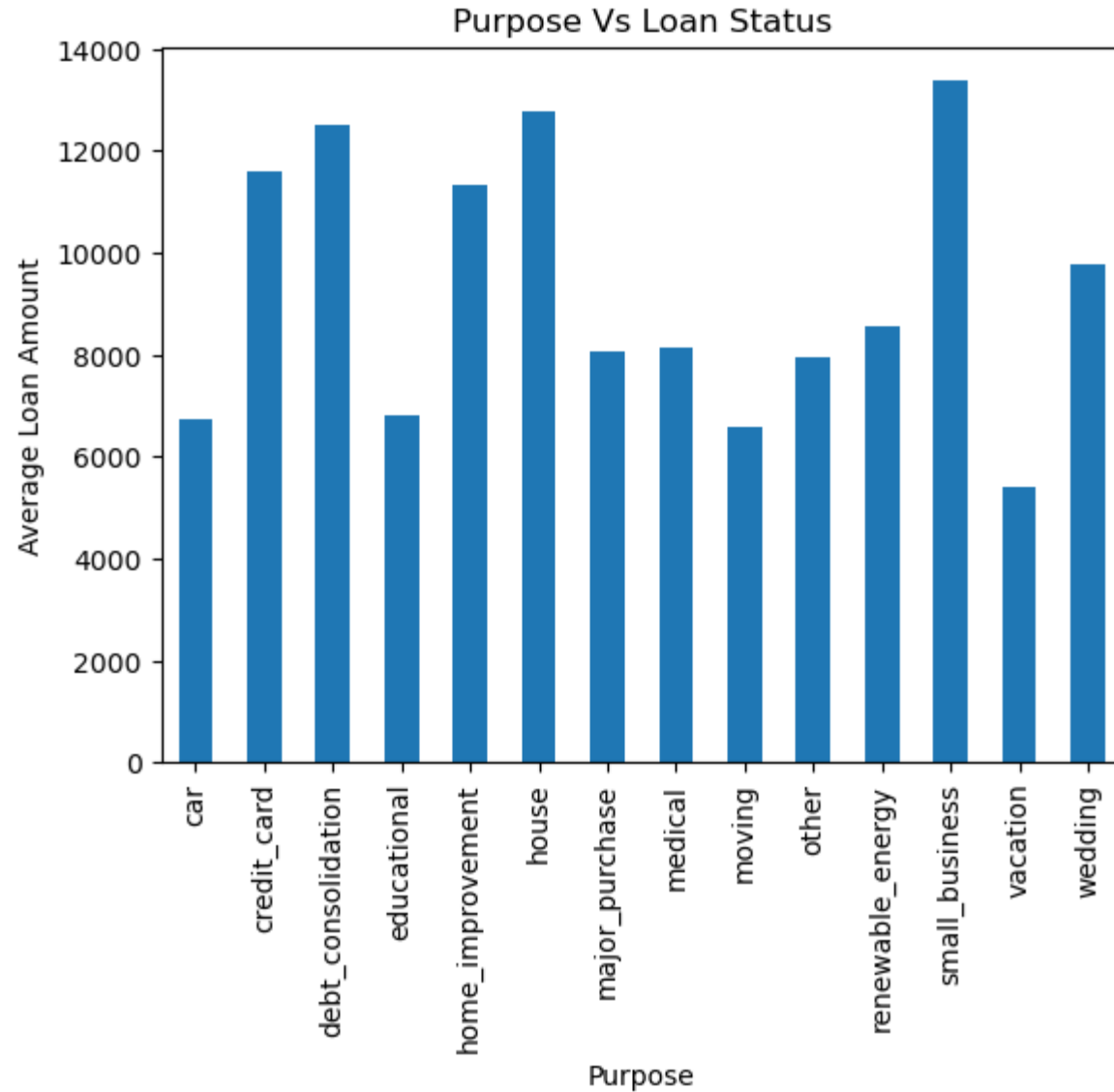
Loan Amount vs Loan Status

Average Loan Amount by Loan Status

Observation:

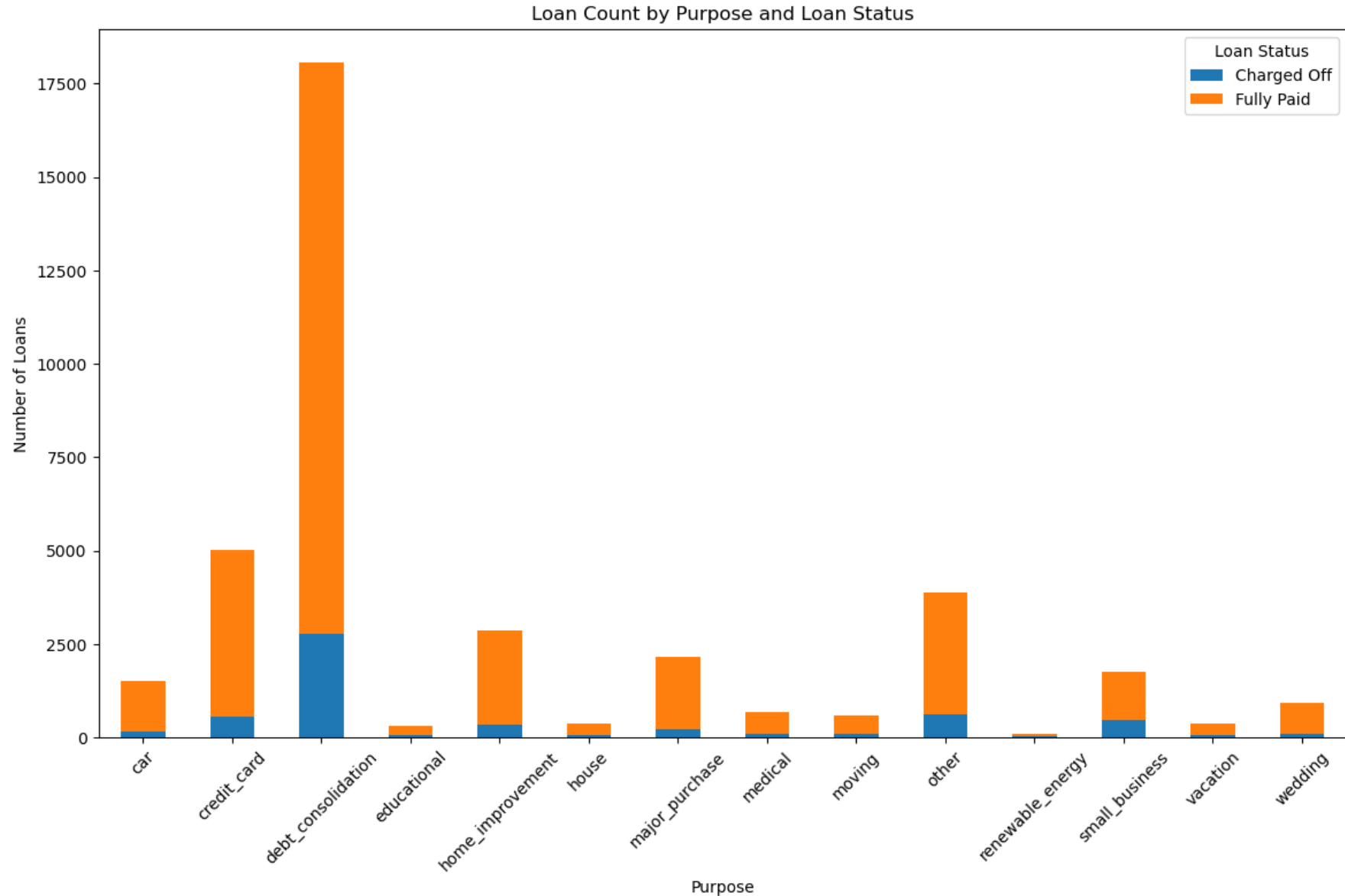1. Average ticket size of charged off loans are more than Fully paid loans

Purpose vs Loan Status

Observation:

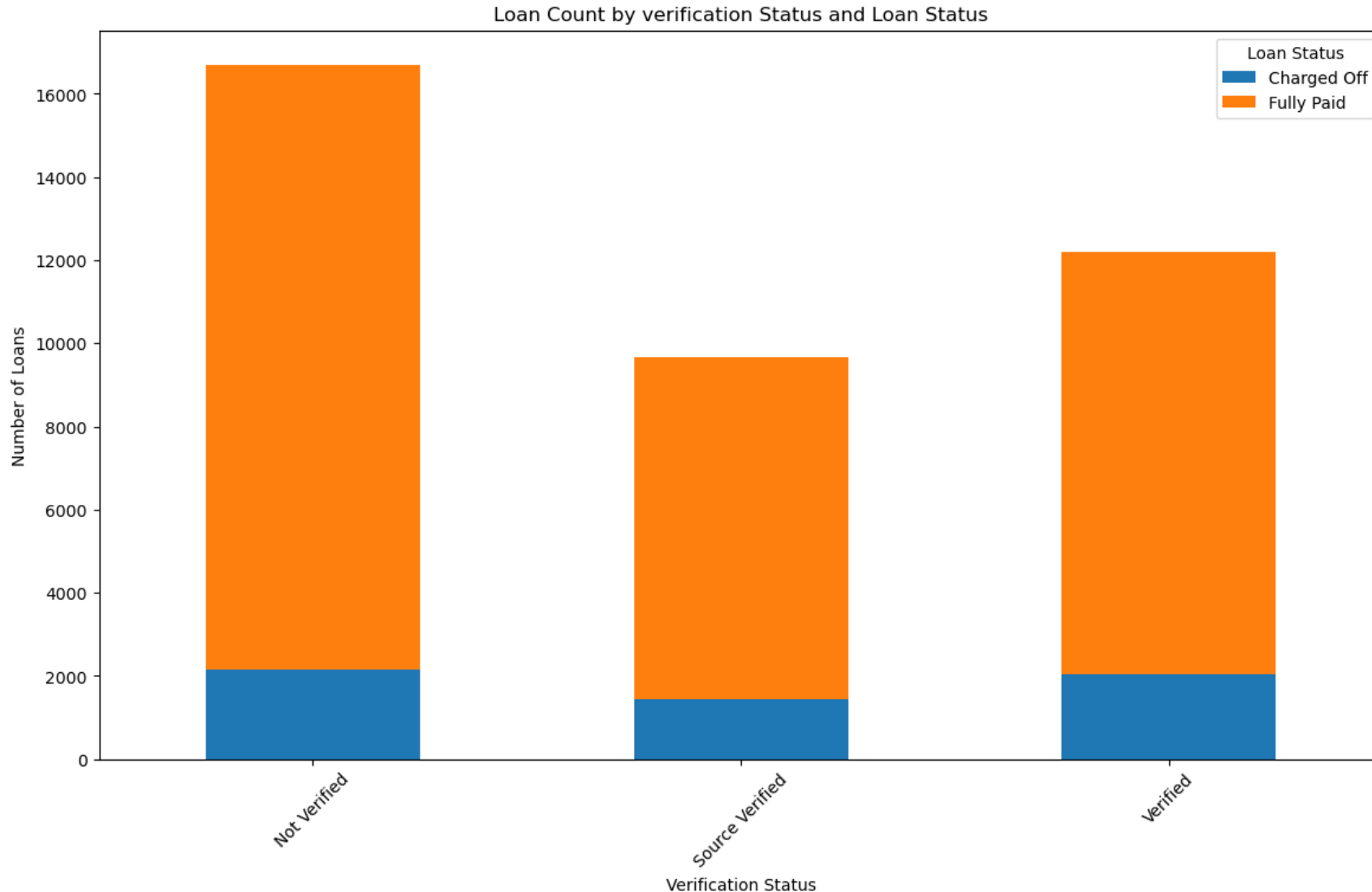1. Average ticket size of loans taken for small business is highest

Purpose vs Loan Status wise count

Observation:

1. Loan taken for debt consolidation incurs the highest charged off amount.

Income Verification status vs Loan Status wise count

Loan Count by verification Status and Loan Status

Observation:

1. Share of not verified loan count is highest among all types in verification. Although it has not any significant impact on loan status