



Loan Prediction

Insights & Recommendations

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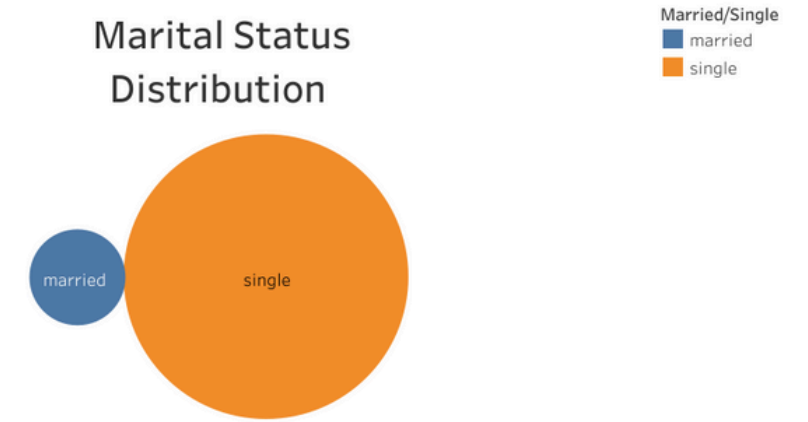
Context

The goal of this Project is to analyze customer data to understand key factors influencing loan applications and identify areas for strategic improvement

A background image showing three business professionals in an office setting. A man on the left is talking on a mobile phone while looking at a laptop. A woman in the center is looking at a laptop. A man on the right is standing and looking at a laptop. The entire image has a blue overlay.

Insights Deep-Dive

- **Marital Status:** A large majority of loan applicants are married representing a significant demographic segment to target

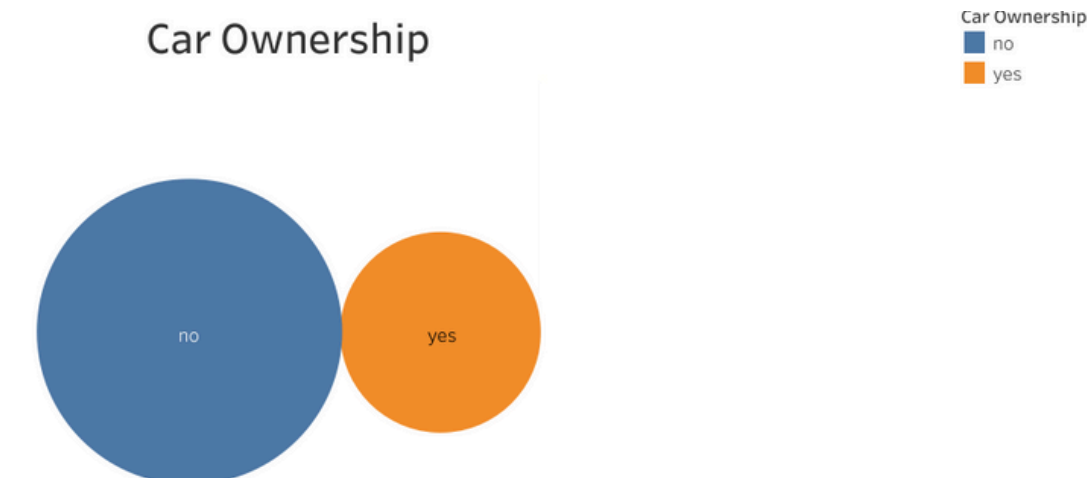


- **Profession & Income:** Air traffic controller and Analyst are top professions with high income and customer numbers

Income by Profession

Profession	Income
Air_traffic_controller	26,185,425,044
Analyst	22,846,037,882
Architect	23,303,994,734
Army_officer	23,745,337,375
Artist	25,105,923,549
Aviator	24,142,584,546
Biomedical_Engineer	25,545,418,786
Chartered_Accountant	22,475,030,281
Chef	22,433,006,674
Chemical_engineer	27,012,934,998

- **Geography:** Maharashtra and Uttar Pradesh have the highest customer concentration, ideal for targeted marketing
- **Car Ownership:** 80% of customer do not own a car opportunity for car loan offerings



Cavets & Next Steps

- **Current Limitations:** Dashboard is a static snapshot Lacks data on credit score,age,and existing debt insights are limited by available variables
- **Future Work**
 - Build a predictive model for loan default
 - Incorporate more data features (Credit history, age)
 - Develop a real-time Dashboard for continuous monitoring.

Technical Process

The dashboard was created using a tableau platform to visualize the data. The process involved

- **Data Ingestion:** The raw data likely from a CSV, Excel or database was ingested into the tableau
- **Data Cleaning and Transformation:** The data was cleaned to handle missing values and cloumn were formatted appropriately
- **Visualization Creation:** Various charts and tables were created to represents the data, including pie charts, bar charts, and KPI ties
- **Dashboard Layout:** The visualizations were arranged in a logical and easy to understand layout to create the final dashbord.

Appendix

- **Key Performance Indicators (KPI)**
 - Car Ownership Rate: 20%
 - High Risk%: 0%
 - Loan Approved Rate: 0%
 - Total Customer: 252,000
- **Data Fields:** Marital Status, Profession, State, Income, Car Ownership, etc