Here’s a **short summary** of your banking loan portfolio analysis:

* **Portfolio size:** ₹21.25M across 1,000 loans.
* **Status split:** 55% Paid, 35% Active, 10% Defaulted.
* **Profitability:** Current profit ~₹97.35M, but many high-LTV and low-grade loans show heavy losses.
* **Goal Seek:** Raising average interest rate slightly (15.08% → 15.20%) achieves the ₹100M profit target.
* **Scenario Analysis:**
  + **Optimistic:** Profit >₹100M (lower defaults, higher rates).
  + **Pessimistic:** Profit ~₹95M (higher defaults, lower rates).
* **Key Insight:** Profit is more sensitive to **default rates** than interest rates. Tightening credit risk controls is more impactful than just raising prices.