

# paisabazaar Banking Fraud Analysis

High-Risk Customers

**96K**

EMI as % of Salary

**3.5%**

Avg. Delayed Payments per User

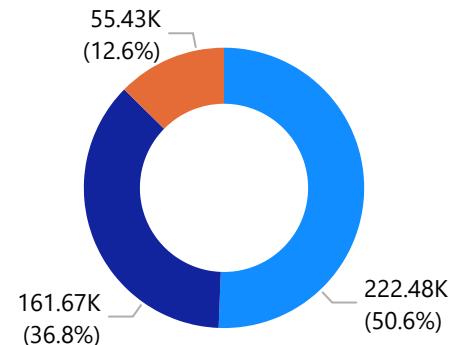
**0.99**

Average Credit Utilization

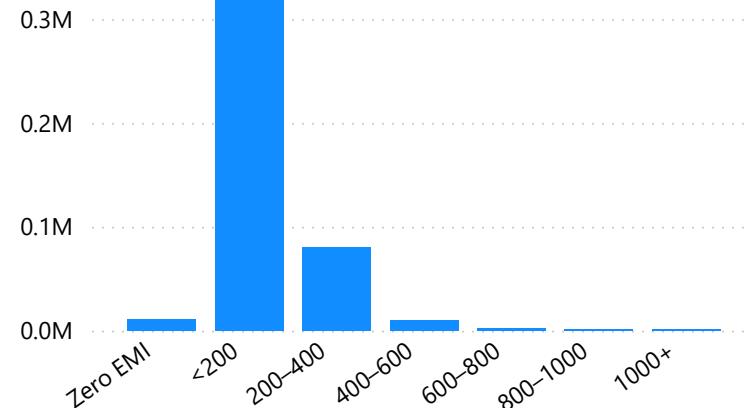
**32.0 %**

## Credit Score Distribution

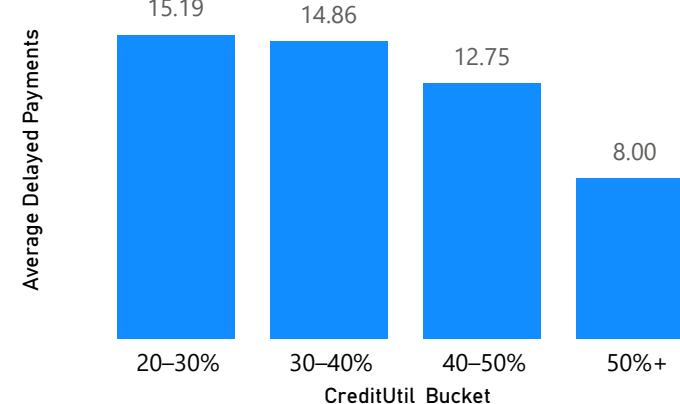
● Standard ● Poor ● Good



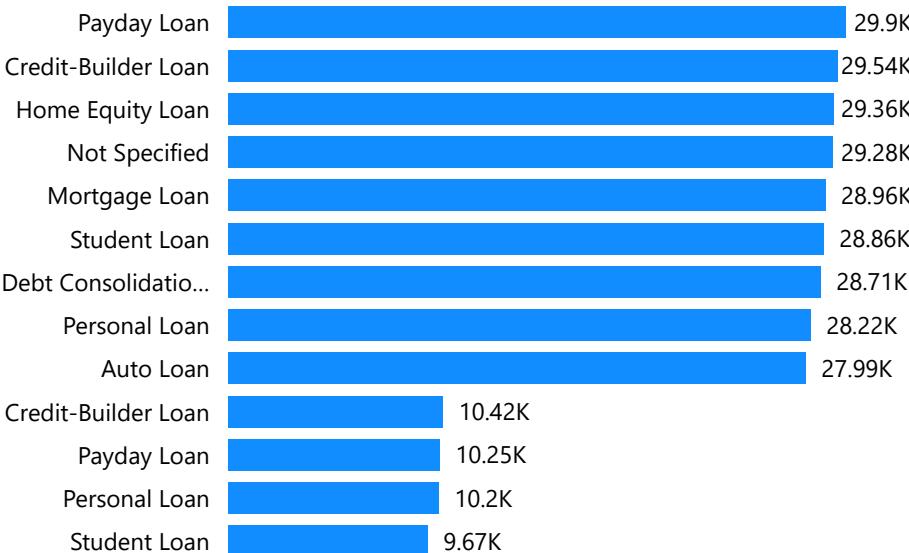
## Debt Load by EMI Range



## Avg Delayed Payments vs Credit Utilization Bucket



## Top Loan Types Taken



## Avg. Delayed Payments by Occupation

Credit\_Score ● Good ● Poor ● Standard

