

Financial Risk Assessment Analysis Report

Home

Loan Amount
Trends and
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Loan Amount Trends and Comparisons

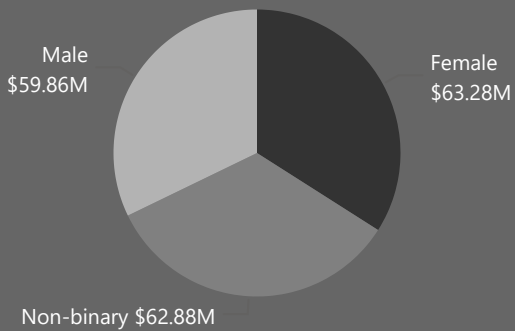
Lunaland

City with Highest Loan

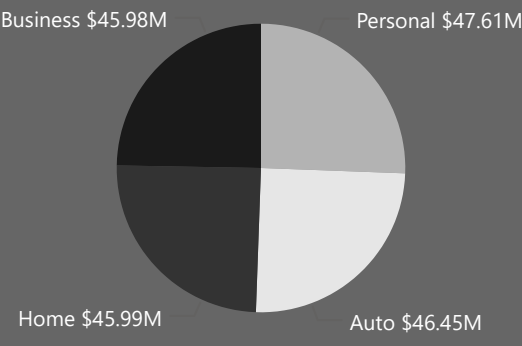
PhD

Education Level with Highest Loan

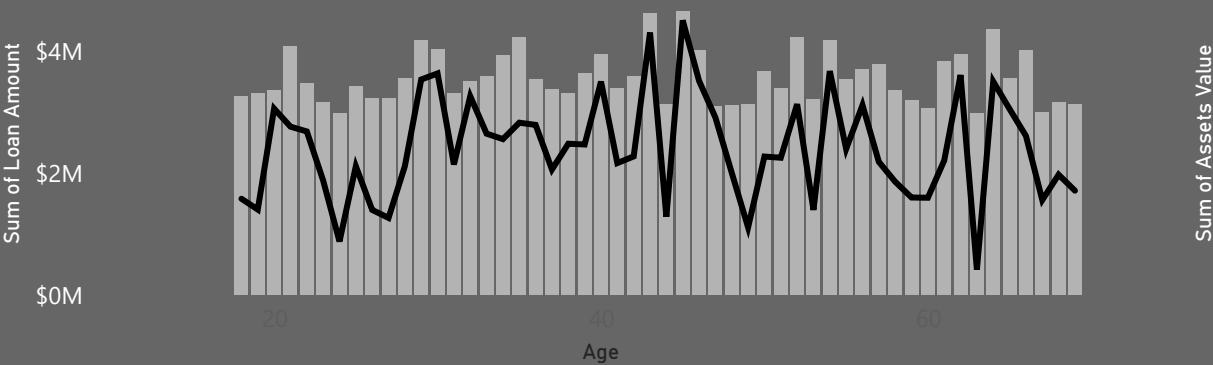
Loan Amount Distribution by Gender



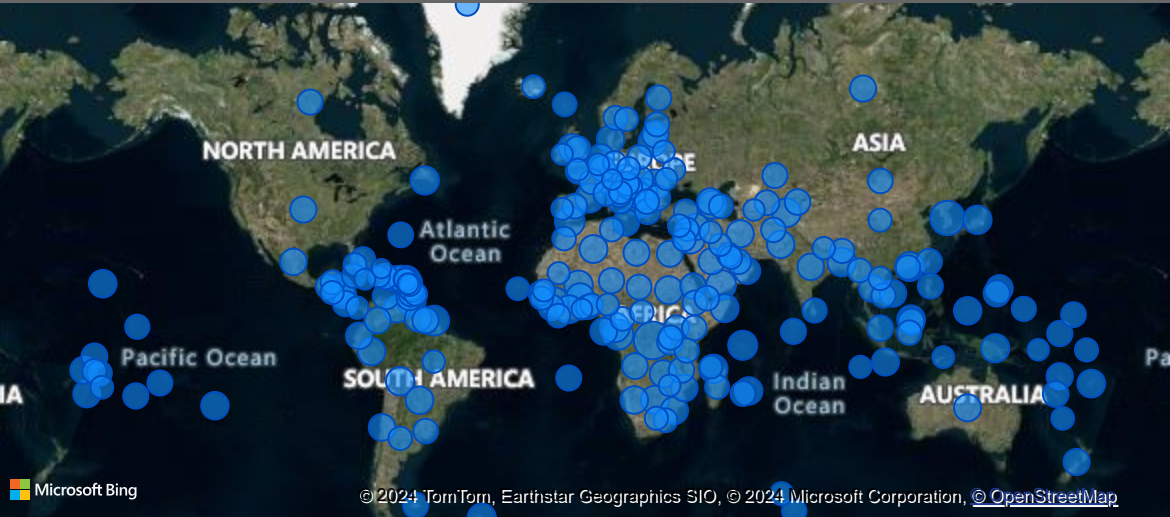
Loan Amount Distribution by Purpose



Distribution of Loan Amount and Asset Value by Age



Loan Amount Analysis by Country



Loan Amount Analysis by Purpose, and Employment Status

Personal			Home		
				Employed	
Self-employed	Unemployed	Employed	Unemployed	Self-employed	
Auto			Business		
Employed	Unemployed	Self-employed	Unemployed	Self-employed	Employed



Risk Assessment Analysis

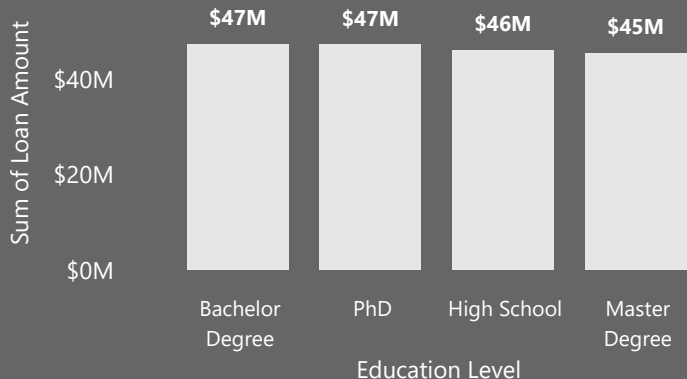
Credit Score Indicator



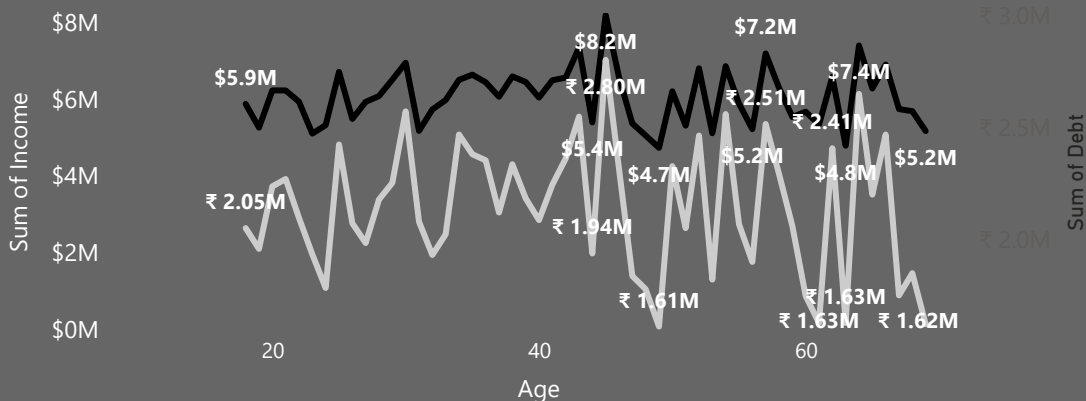
2

Average Previous Default

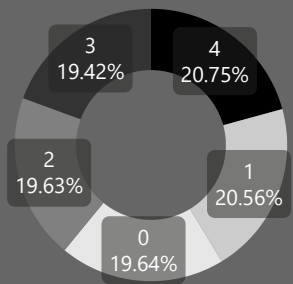
Education Level-wise Sum of Loan Amount



Age-wise Distribution of Income and Debt



Loan Amount Distribution by Dependents

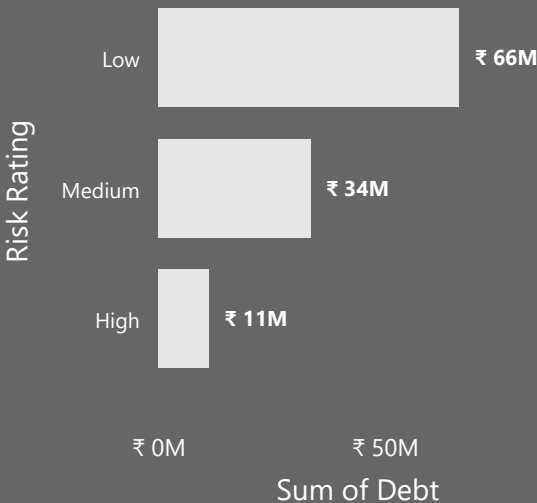


☒ Employment Status
Self-employed

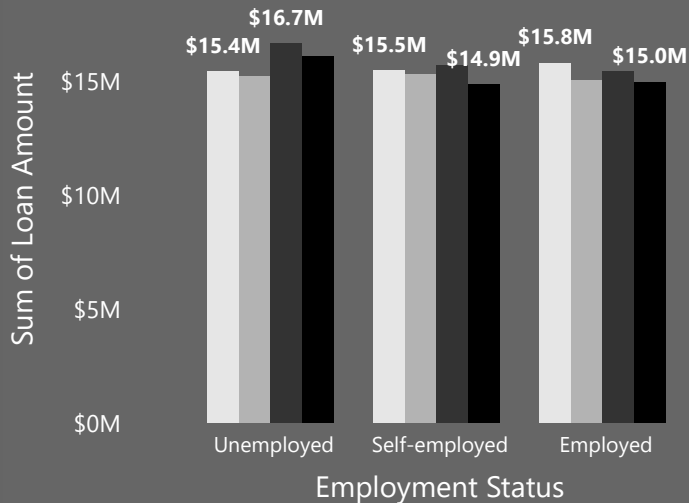
☒ Risk Rating



Debt Distribution by Risk Rating



Sum of Loan Amount by Employment Status and Payment Track Record



Business Questions and Answers

Which employment status group has the highest loan amount in the dataset?

The "Unemployed" group has the highest loan amount, total of \$6,34,46,920, followed closely by "Self-employed" and "Employed" individuals with loan amounts of \$6,13,30,211 and \$6,12,44,422, respectively.

What is the distribution of loan amounts based on risk ratings?

Loan amounts are distributed by risk rating as follows:
"Low" risk accounts for ₹66M, "Medium" risk for ₹34M,
and "High" risk for ₹11M.

How is loan amount distribution by purpose reflected in this report?

Loans for "Personal" purposes have the highest amount at \$47.61M, followed by "Auto" at \$46.45M, "Home" at \$45.99M, and "Business" at \$45.98M.

What is the trend in loan amount distribution by gender?

Loan amounts are distributed by gender as follows:
Male borrowers have \$63.28M, Non-binary borrowers have \$62.88M, and Female borrowers have \$59.86M.

Which education level corresponds to the highest loan amounts?

Loan amounts are highest among individuals with a "Bachelor Degree" and "PhD," both at approximately \$47M, followed by "High School" graduates with \$46M and those with a "Master Degree" at \$45M.