Executive Summary – Loan Approval Analysis Dashboard

This interactive Excel dashboard provides a comprehensive analysis of loan applications and approvals across multiple dimensions, enabling stakeholders to make data-driven lending decisions. **Key Insights:**

1. **Applicants by Income Range:** Loan applications are evenly distributed across income ranges, with higher income groups generally applying for larger loan amounts.

2. **Average Loan Amount by Income Range:** Loan amount requests increase steadily with income, showing a strong positive correlation between applicant earnings and loan demand.

3. **Loan Term Trends:** Average loan term length is relatively stable across income ranges, with minor variations, suggesting consistent repayment preferences.

4. **Loan Approval by Income Range:** Approval rates remain steady across most income brackets, but rejections are slightly higher among lower-income groups.

5. **Education Impact:** Graduates have a higher approval rate compared to non-graduates, indicating education as a significant factor in loan eligibility.

6. **Employment Status:** Self-employed applicants experience slightly lower approval rates compared to salaried applicants, likely due to income stability concerns.

7. **CIBIL Score Influence:** Approval rates increase significantly with higher credit scores. Applicants with a CIBIL score of 600+ have much higher approval chances, while those below 450 face a higher rejection rate.

8. **Asset Contribution:** Residential assets account for the largest share of total collateral, followed by bank assets, highlighting the importance of tangible security in loan approval decisions.

Strategic Value:

- This dashboard equips financial institutions with an interactive tool to filter by loan status, education, employment, and CIBIL score, making it easier to segment applicants.
- It helps identify risk-prone groups (low-income, non-graduates, low CIBIL scores) and optimize loan policies accordingly.
- Provides a clear view of asset-backed security contributions, supporting better collateral management.