# Customer Demographics

**99.27K**
Average Income

**44.00**
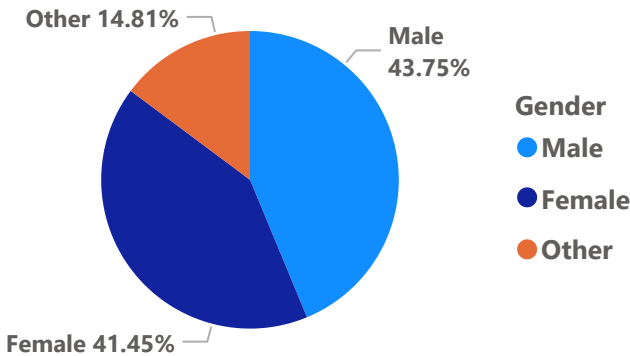Average Age

**3134**
Total Customers

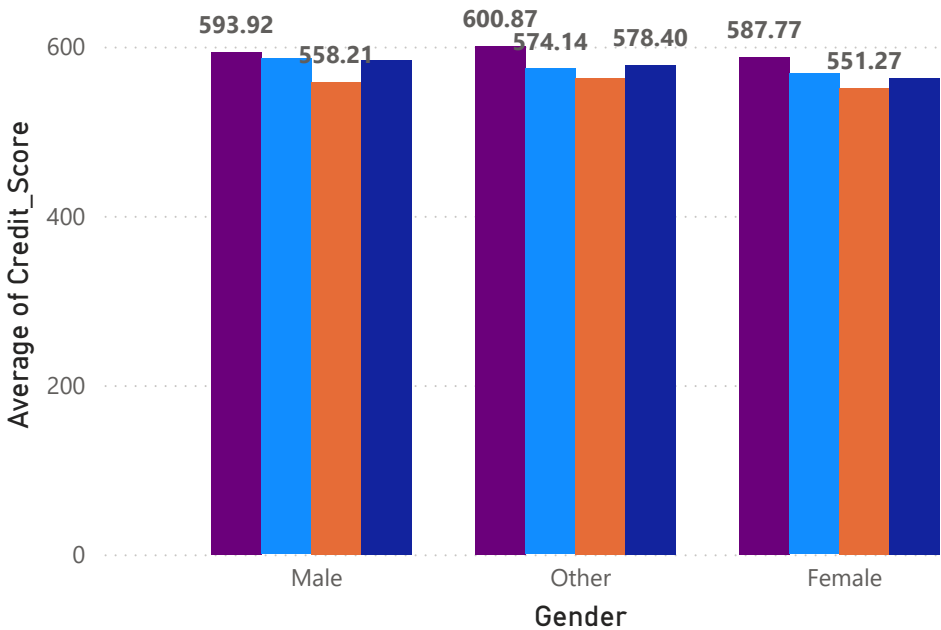## Income Buckets, Credit Score Buckets
- [ ] Select all
- [+] [ ] High
- [+] [ ] Low
- [+] [ ] Medium

## Customer bifurcation with Gender



Other 14.81%
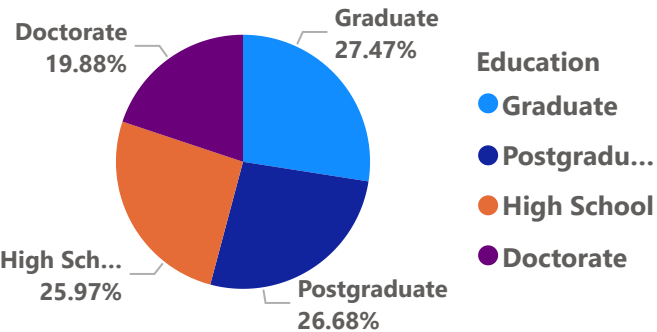Male 43.75%
Female 41.45%

**Gender**
- Male
- Female
- Other

## Credit Score by Gender and Education Level

Education_Level  ● Doctorate  ● Graduate  ● High School  ● Postgraduate



| | Doctorate | Graduate | High School | Postgraduate |
|---|---|---|---|---|
| Male | 593.92 | | 558.21 | |
| Other | 600.87 | 574.14 | | 578.40 |
| Female | 587.77 | | 551.27 | |

Average of Credit_Score (y-axis): 0, 200, 400, 600

Gender (x-axis): Male, Other, Female

## Customer bifurcation with Education Level



Doctorate 19.88%
Graduate 27.47%
High Sch... 25.97%
Postgraduate 26.68%

**Education**
- Graduate
- Postgradu...
- High School
- Doctorate

# Loan Portfolio & Performance

## Total Loan Amount
₹ 252.63M

## Avg Interest Rate
8.97
3.01 — 15.00

## Average Installment
2.11K

## Loans Split by Type



- 1.03K (20.58%)
- 0.97K (19.32%)
- 0.99K (19.74…)
- 1.01K (20.14%)
- 1.01K (20.22%)
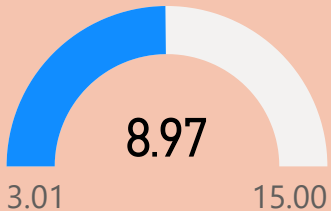
**Loan_Type**
- ● Student
- ● Auto
- ● Mortgage
- ● Personal
- ● Small Business
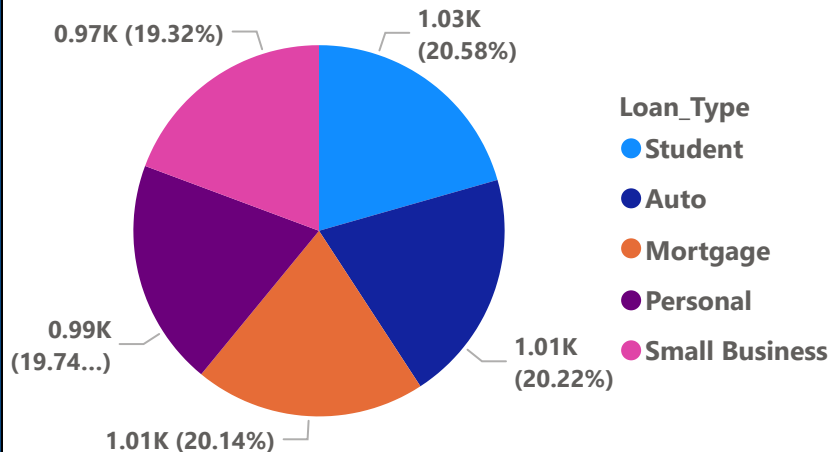
## Loans split by Type and Status

**Status** ● Active ● Closed ● Defaulted

| Loan_Type | Active | Closed | Defaulted |
|---|---|---|---|
| Student | 625 | 297 | 107 |
| Auto | 611 | 300 | 100 |
| Mortgage | 604 | 294 | 109 |
| Personal | 564 | 323 | 100 |
| Small Business | 567 | 296 | 103 |

Count of Loan_ID (0, 200, 400, 600)
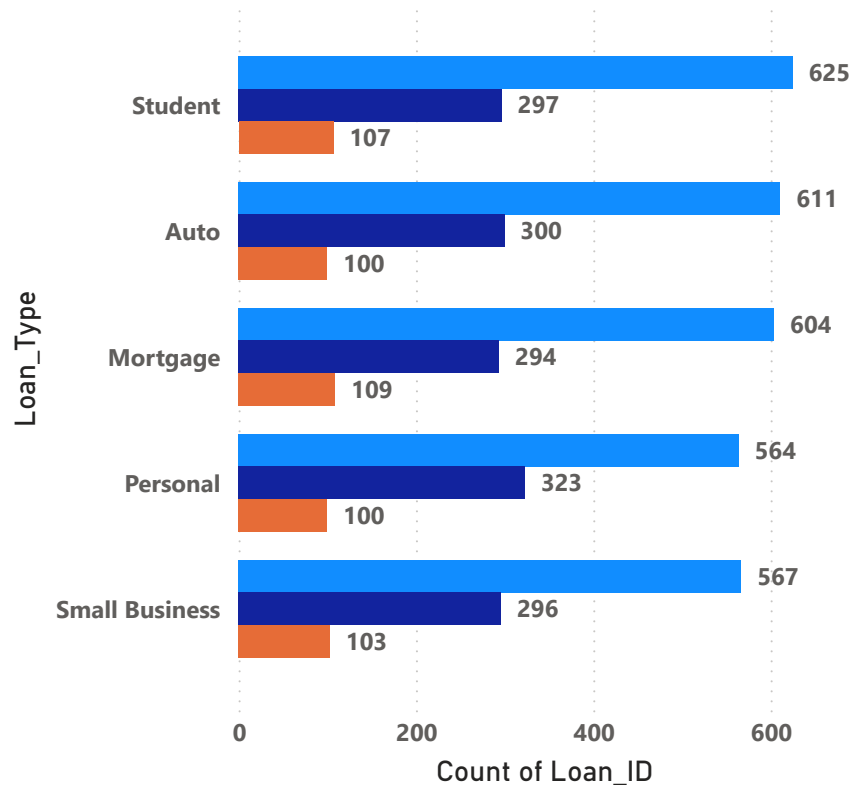
## Income Buckets, Credit Score Buckets
- ⊞ ☐ **High**
- ⊞ ☐ **Low**
- ⊞ ☐ **Medium**

| Customer_Details.Name | Sum of Loan_Amount | Loan_Type |
|---|---|---|
| Andrew Taylor | 78290 | Personal |
| Antonio Briggs | 95803 | Small Busine |
| Ashley Kline | 99569 | Mortgage |
| Caleb Martin | 80012 | Student |
| Caroline Watson | 95803 | Small Busine |
| Charles Johnson | 91046 | Mortgage |
| Christopher Shaw | 83371 | Auto |
| Corey Brown | 70957 | Auto |
| Eric Perez | 91046 | Mortgage |
| Jeffrey Morales | 82981 | Small Busine |
| Jennifer Austin | 80012 | Personal |
| Jennifer Patterson | 70957 | Small Busine |
| **Total** | **1705442** | |

## Active

## Defaulted

| Customer_Details.Name | Sum of Loan_Amount | Loan_Type |
|---|---|---|
| Whitney Freeman | 99761 | Mortgage |
| Timothy Robinson | 70527 | Auto |
| Shane Gilbert | 98530 | Auto |
| Rachel Stevens | 98506 | Mortgage |
| Lisa Brown | 98287 | Student |
| Kelly Henry | 99830 | Small Business |
| Katie Rodriguez | 70527 | Auto |
| Joseph Gilbert | 99162 | Auto |
| James Barton | 99991 | Small Business |
| **Total** | **1030961** | |

# Financial Risk Analysis

| 519 | 26M | Income & Credit Score Buckets ⌄ | 2547 | 127.97M |
|---|---|---|---|---|
| **Defaulted_Loans** | **Default_Loan_Amount** | All ⌄ | **High_Risk_Loans** | **High_Risk_Loan_Amount** |

## Default Loans & Amount



Employment_Sta...
- ● Self-employed
- ● Full-time
- ● Part-time
- ● Unemployed

6M (21.81%), 7M (27.95%), 6M (24.3%), 7M (25.94%)
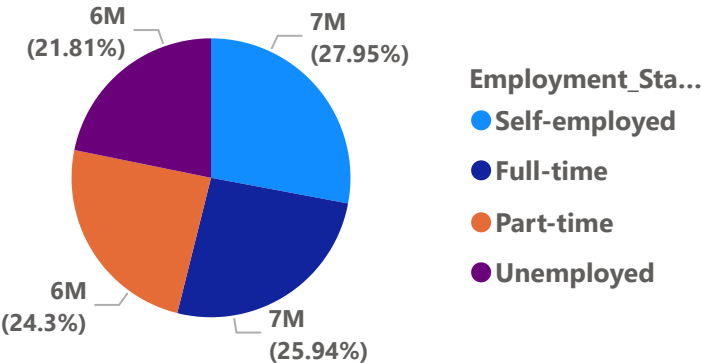
## Credit Score VS Customers



Employment_Status
- ● Full-time
- ● Part-time
- ● Self-employed
- ● Unemployed

| Credit Score Bucket | Unemployed | Self-employed | Part-time | Full-time |
|---|---|---|---|---|
| Poor | 372 | 429 | 379 | 416 |
| Fair | 121 | 134 | 119 | 142 |
| Good | 101 | 95 | 108 | 105 |
| Very Good | 92 | 83 | 80 | 81 |
| Excellent | 72 | 68 | 68 | 69 |

## High Risk Loans & Amount



Employment_Sta...
- ● Self-employed
- ● Full-time
- ● Part-time
- ● Unemployed

29.7M (23.21%), 34.79M (27.19%), 30.37M (23.74%), 33.1M (25.87%)
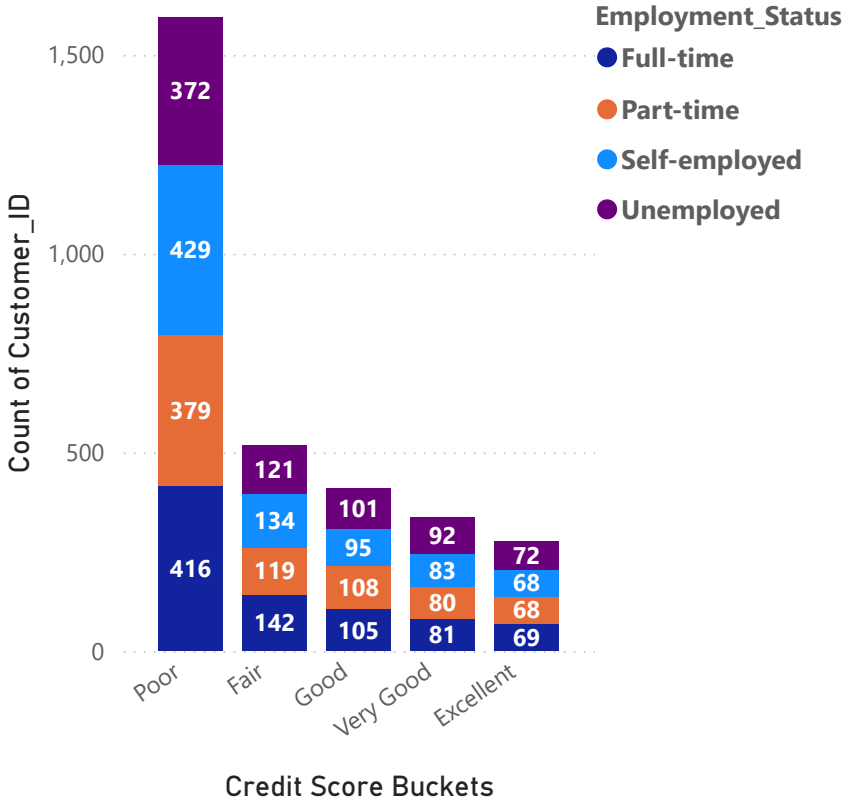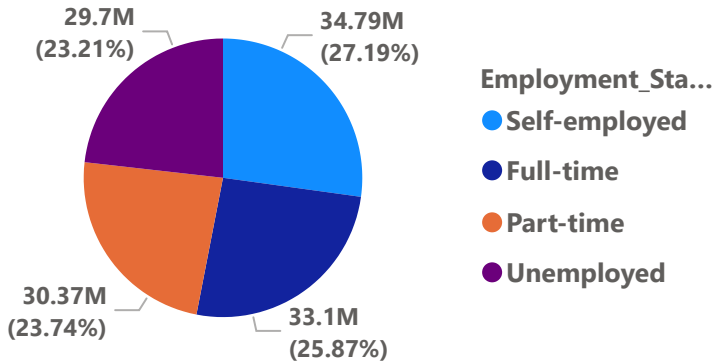
| Income Buckets | Defaulted_Loans | Default_Loan_Amount |
|---|---|---|
| ⊞ High | 193 | 10106772 |
| ⊞ Medium | 214 | 10048018 |
| ⊞ Low | 112 | 6037826 |
| **Total** | **519** | **26192616** |

| Income Buckets | High_Risk_Loans | High_Risk_Loan_Amount |
|---|---|---|
| ⊞ High | 939 | 47364377 |
| ⊞ Low | 659 | 33059489 |
| ⊞ Medium | 949 | 47545345 |
| **Total** | **2547** | **127969211** |