

BANK LOAN DETECTION AND RISK SCORING

327

Total Applications

69%

Approval Rate %

31%

Rejection Rate %

225

Approved Loan

102

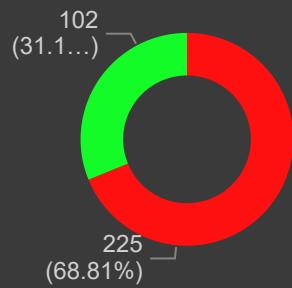
Rejected Loans

701.96

Average credit score

Approved vs Rejected

● Approved Loan ● Rejected Loans

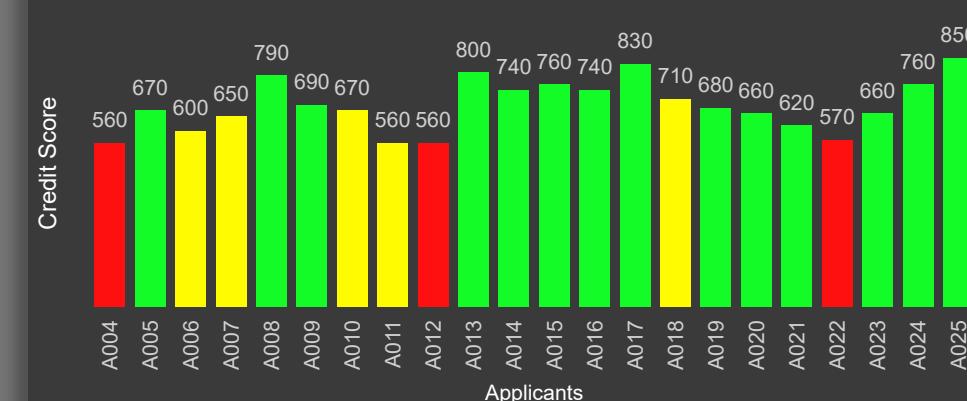


DTI vs Credit score



Applicants and Credit Score

Risk Category ● Medium Risk ● Low Risk ● High Risk



Risk Category

- High Risk
- Low Risk
- Medium Risk

Loan Type

- Business
- Home
- Personal

Applicants Loan Amount EMI (₹) Interest Rate (%) Loan Term Years Approved Payable Amount

Applicants	Loan Amount	EMI (₹)	Interest Rate (%)	Loan Term Years	Approved Payable Amount
A002	₹8,70,000	₹33,711	0.12	2.5	₹10,11,325.80
A003	₹11,10,000	₹35,764	0.10	3.0	₹12,87,521.64
A005	₹3,90,000	₹12,583	0.18	3.5	₹5,28,488.52
A007	₹97,50,000	₹1,26,163	0.10	10.0	₹1,51,39,514.40
A008	₹2,16,000	₹8,370	0.12	2.5	₹2,51,087.70
A009	₹7,50,000	₹37,443	0.18	2.0	₹8,98,633.92
A010	₹67,50,000	₹87,343	0.10	10.0	₹1,04,81,202.00
Total					₹2,25,90,98,235.78

Previous Default

- No
- Yes

Employment Type

- Salaried
- Self-Employed

Age: All

- 22
- 23
- 24
- 25
- 26
- 27
- 28
- 29
- 30
- 31