



# Main Key Point Indicators

Average Loan Amount

127.58K

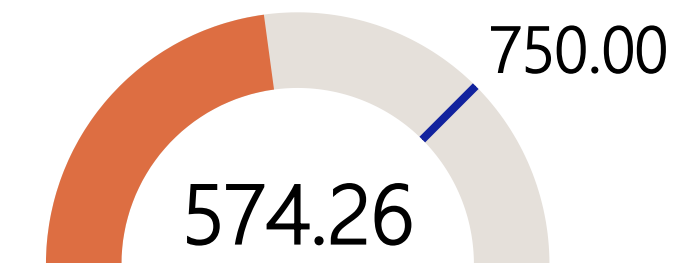
Total Number of Loans

255.35K

Average Loan Term

36.03

Average Credit Score

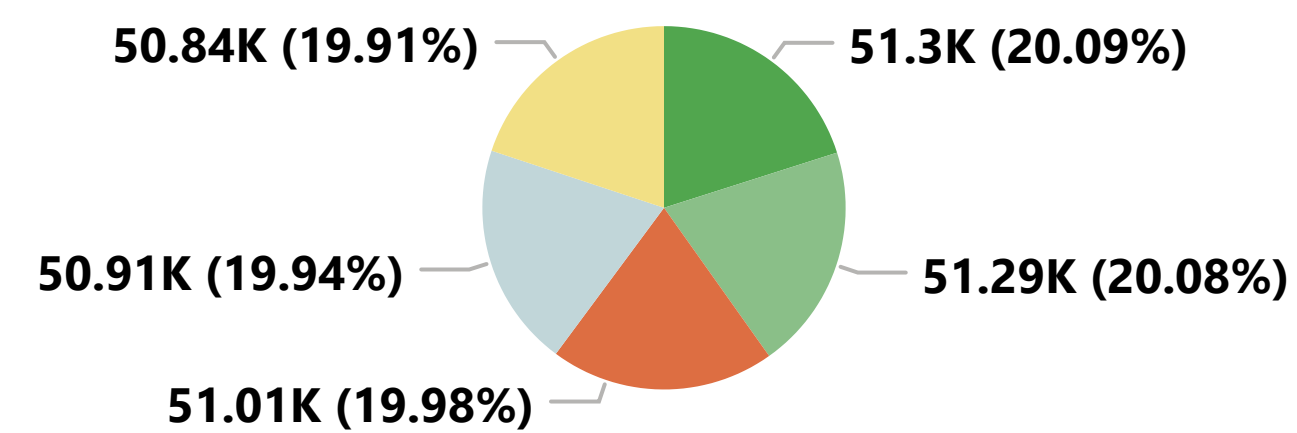


Filter by Loan Purpose

All



Loan Purpose

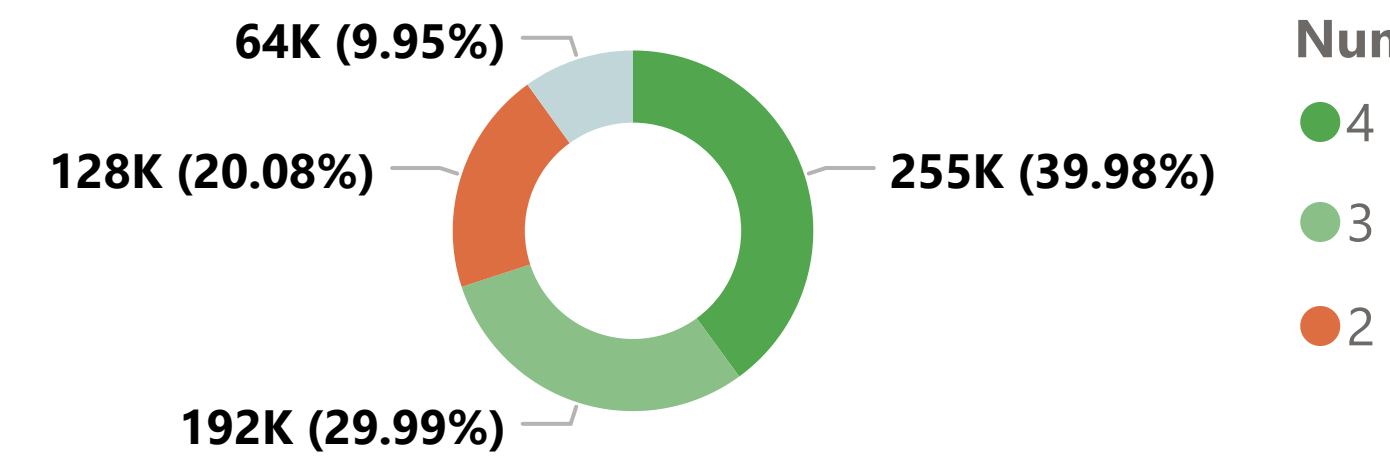


Loan Purpose

- Business
- Home
- Education



Credit Line Allocation

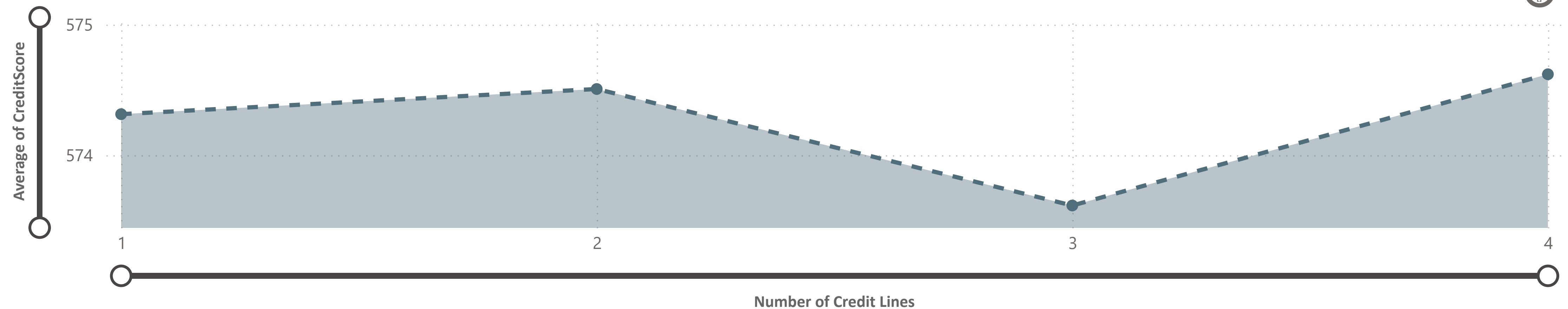


Number of Credit Lines

- 4
- 3
- 2



Trends in Average Credit Score by Number of Credit Lines





# Customer Insights

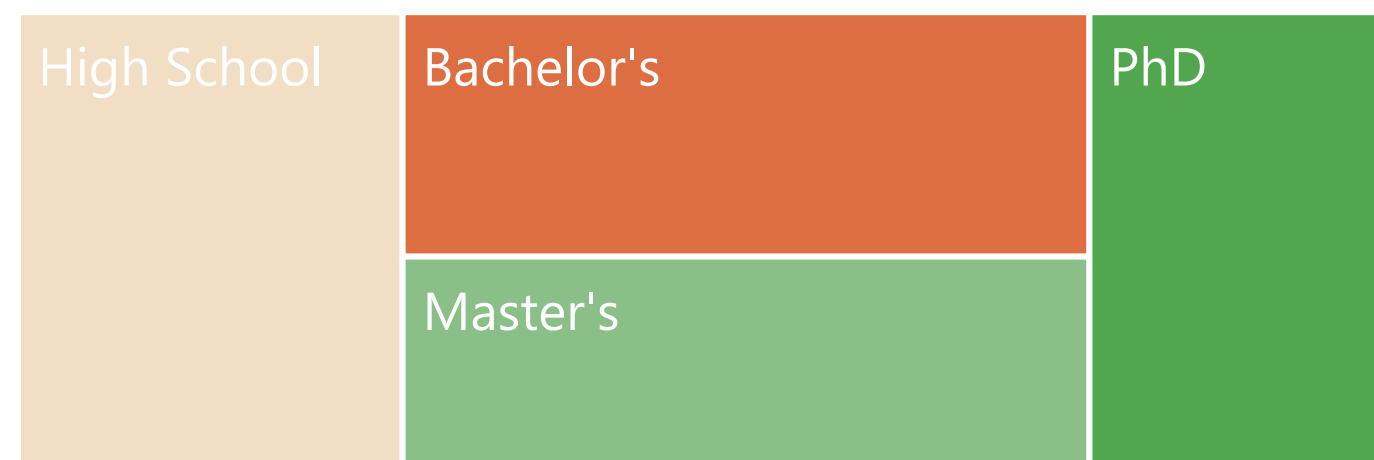
## Demographics



Average Age

36.56

Education Level Breakdown



## Financial Metrics



Average Income

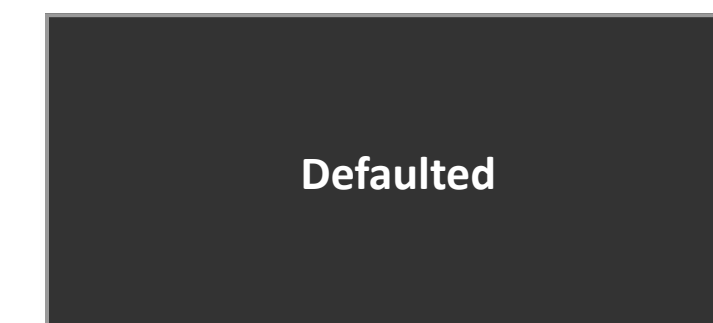
₹ 71.84K



Average DTI Ratio

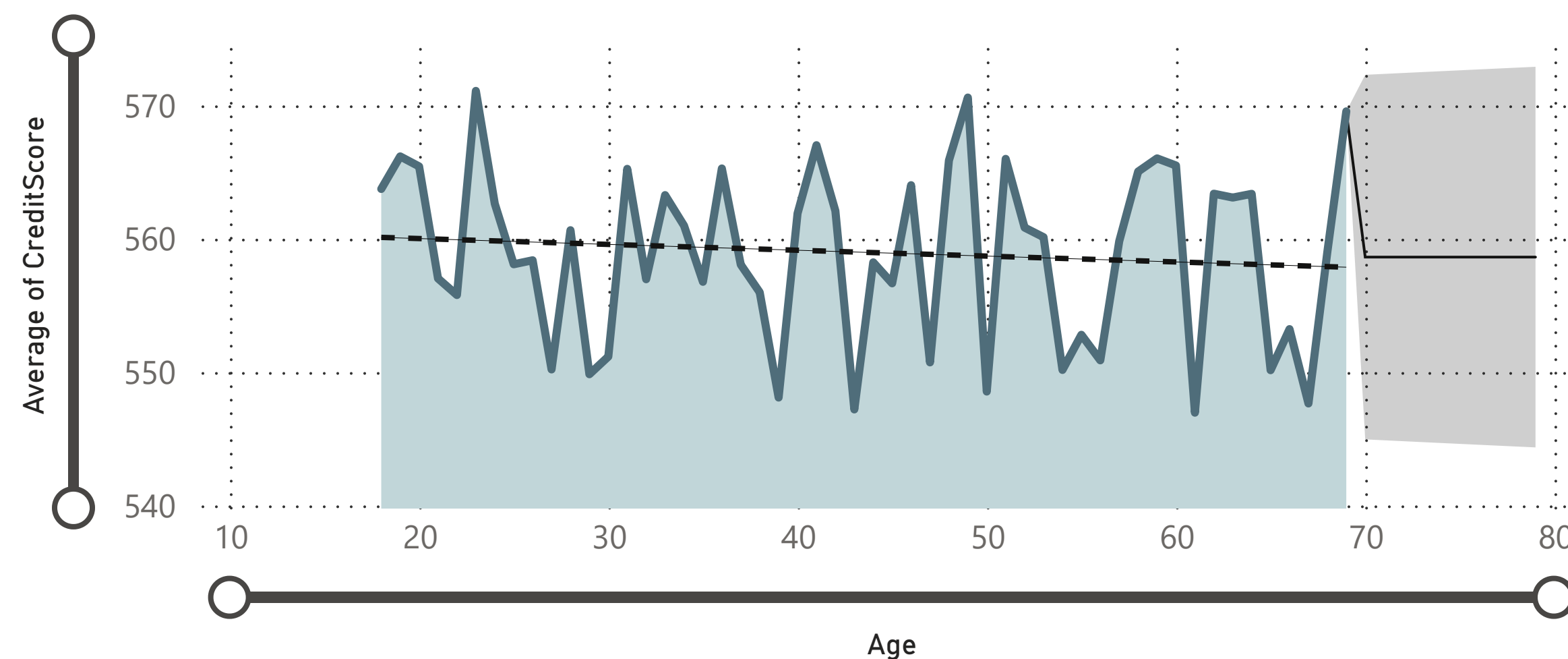
0.51

## Data Exploration Controls



- Select all
- Bachelor's
- High School
- Master's
- PhD

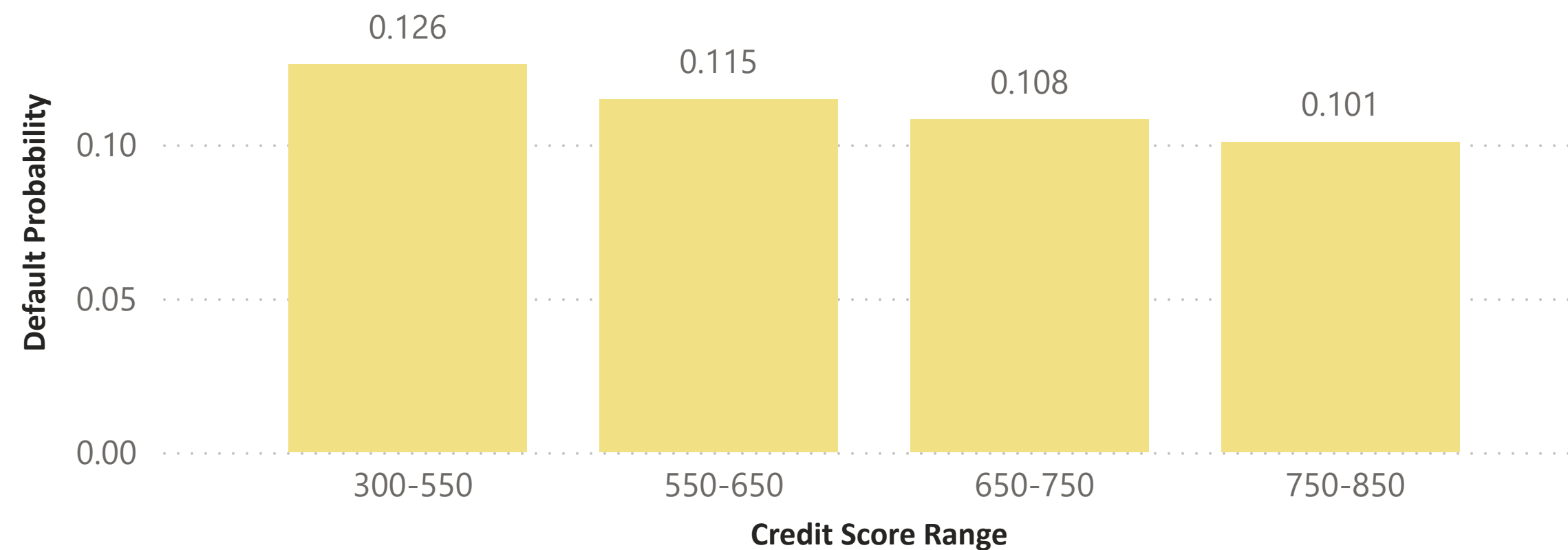
Credit Score Trends across Age Groups



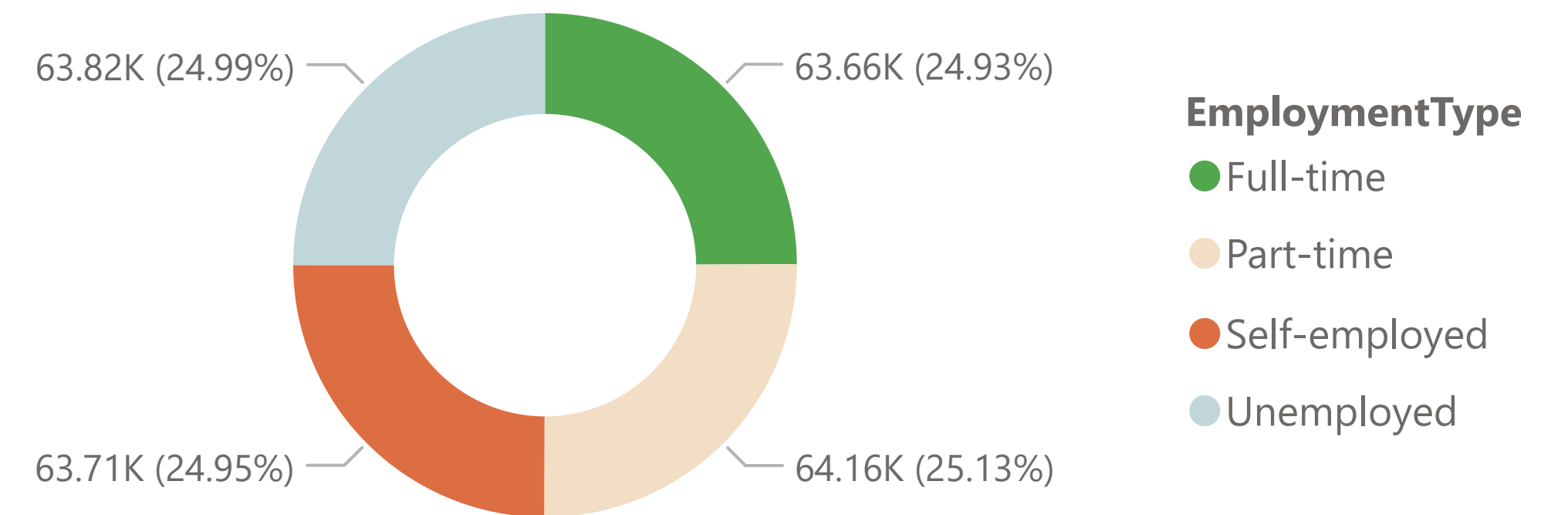


# Risk , Performance and Employment Insights

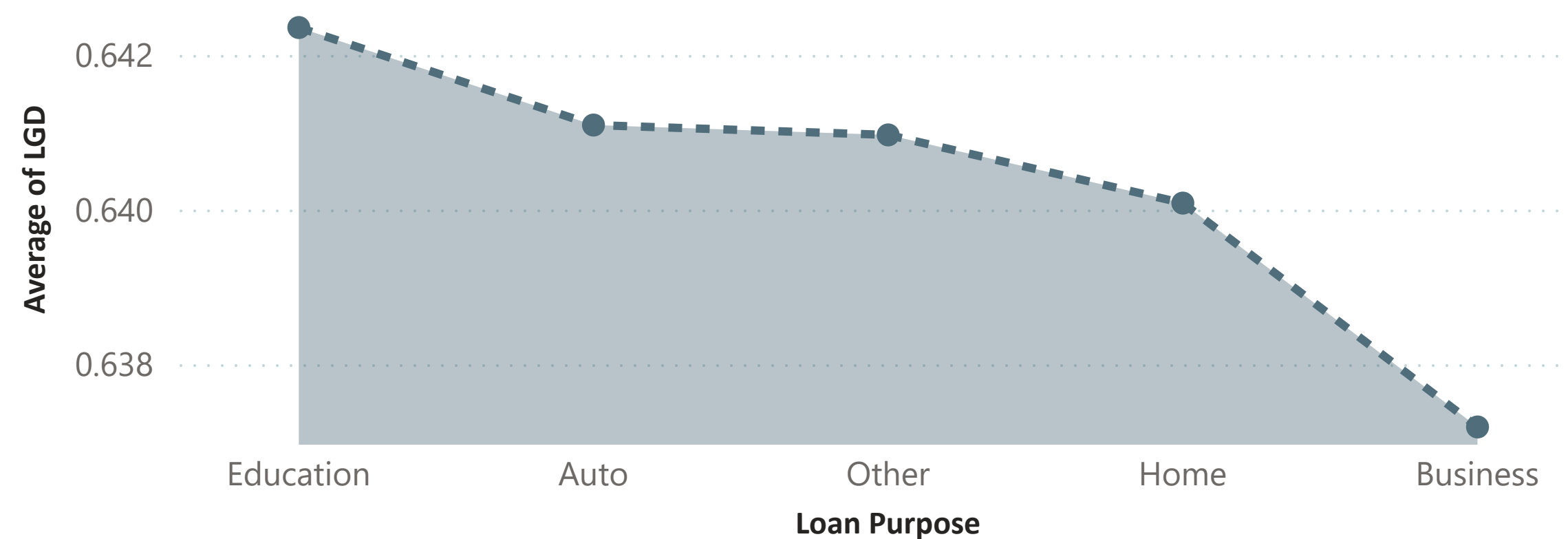
## Default Probability by Credit Score



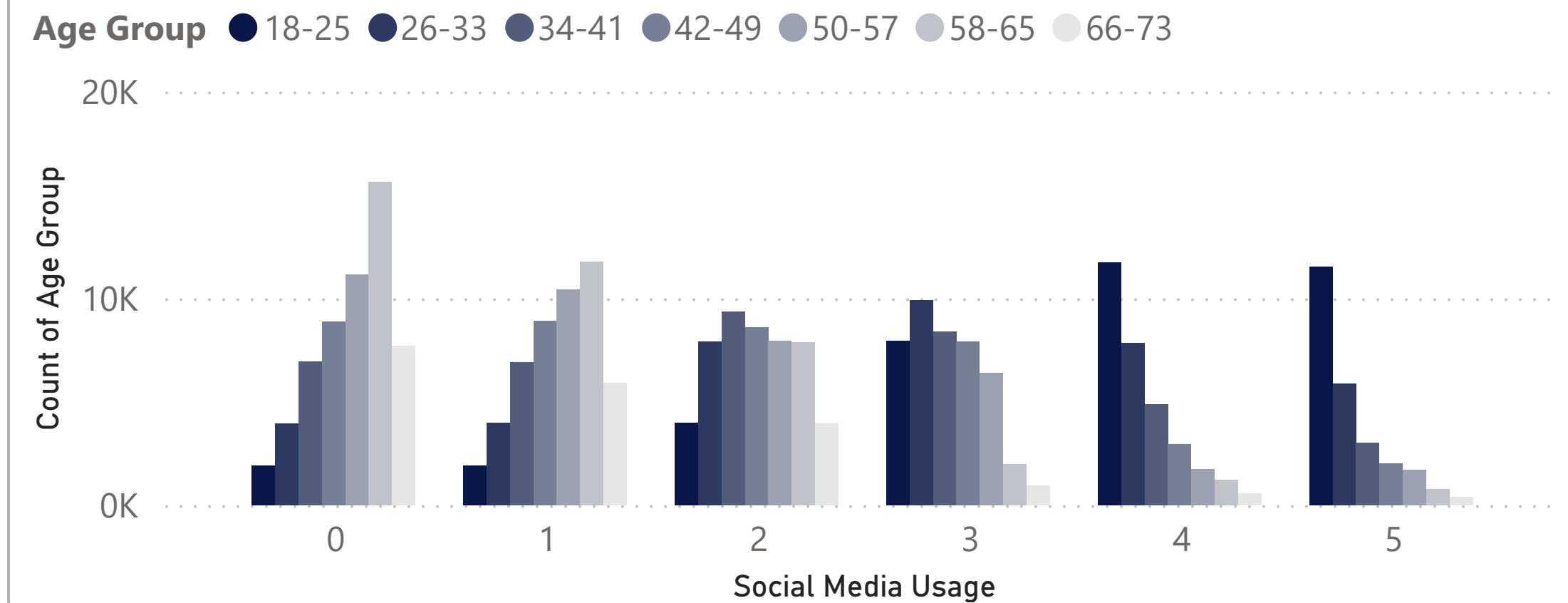
## Employment Type



## Profile of Average LGD by Loan Type



## Social Media Usage by Age Group



## **Average Age**

Represents the average age of all individuals included in the data set. Calculated by averaging the ages of all participants.

## **Education Level Breakdown**

Shows the distribution of educational attainment among individuals. Green represents those with PhD degrees, and yellow represents those with Bachelor's degrees. The size of each section reflects the proportion of individuals with each educational level.

## **Credit Score Trends across Age Groups**

Displays the trend in average credit scores across

**Average Income:** Displays the mean income of individuals, calculated across all data entries, presented in thousands of Indian Rupees (₹).

**Average DTI Ratio:** Shows the Debt-to-Income (DTI) ratio, representing the average proportion of debt to personal income among the surveyed individuals.

This section allows you to filter the data based on default status and educational attainment. The bar chart displays the proportion of defaulted versus non-defaulted individuals. Use the checkboxes below to include data for specific educational levels: Bachelor's, High School, Master's, or PhD. 'Select all' applies the filter across all educational categories.

This graph illustrates the trends in average credit scores based on the number of credit lines held by individuals. The x-axis represents the number of credit lines ranging from 1 to 4, while the y-axis indicates the average credit score. Notice the dip in average scores with two credit lines followed by an increase as the number of lines rises to four, suggesting varying credit management behaviors across different credit line counts.