# **OVERALL SUMMARY DASHBOARD**

GO TO:-LoanPurpose All **EmploymentType** 

**Demographic Risk Insight** 

 $\checkmark$ 

**Financial Behaviour & Credit Risk** 

**Deep Dive Analysis** 

**Key Findings And** Recommendations

255.35K

**Total Applicants** 

29.65K

**Total Defaults** 

11.61%

**Default Rate %** 

32.58bn

**Total Loan Amount** 

13.49

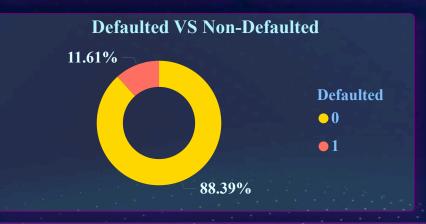
**Average Interest Rate** 

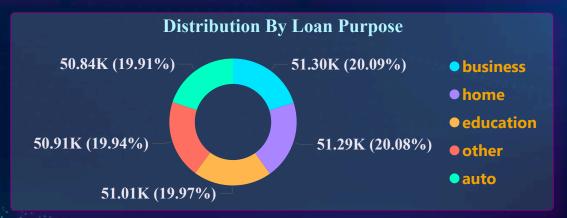
All

InterestRate (bins)

All

HasCoSigner







85.30K 85.03K married divorced

## **DEMOGRAPHIC RISK INSIGHTS**

GO TO:-

**Summary** 

Financial Behaviour & Credit Risk

**Deep Dive Analysis** 

**Key Findings And Recommendations** 

#### **Income (Bins)**

15000

149999

**CreditScore (Bins)** 

All

LoanPurpose

All

#### **EmploymentType**

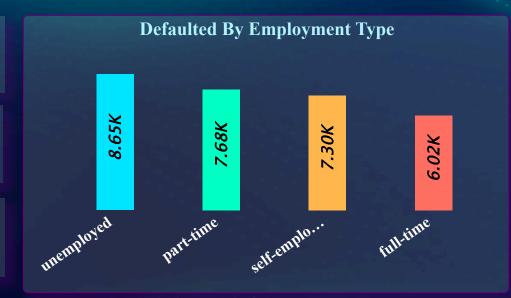
All

InterestRate (bins)

All

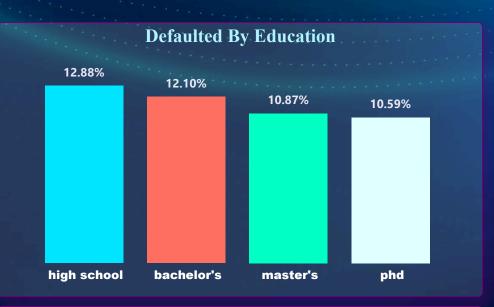
HasCoSigner

All

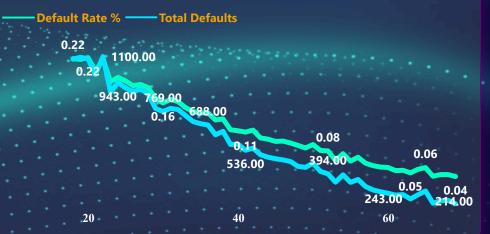


#### **Default Count By Credit Score & Income Range**

| CreditScore (bins) | 14868 | 15930 | 16992 | 18054 | 19116 | 20178 | 2124 |
|--------------------|-------|-------|-------|-------|-------|-------|------|
| 297                | 11    | 7     | 10    | 12    | 7     | 13    |      |
| 308                | 7     | 16    | 13    | 14    | 9     | 12    | 12.  |
| 319                | 10    | 12    | 16    | 10    | 8     | 7     |      |
| 330                | 24    | 11    | 8     | 9     | 5     | 14    | 12   |
| 341                | 20    | 9     | 10    | 6     | 10    | 11    | 12   |
| 352                | 15    | 13    | 12    | 10    | 14    | 10    | 1(   |
| 363                | 10    | 20    | 15    | 12    | 12    | 7     | 12-  |
| 374                | 12    | 20    | 10    | 8     | 9     | 7     |      |
| 385                | 13    | 17    | 11    | 9     | 10    | 9     | 1    |
| Total              | 559   | 585   | 595   | 489   | 432   | 450   | 41   |







**Key Findings And** GO TO:-**Summary Demographic Risk Insight Deep Dive Analysis** Recommendations **Defaulted By Employment Type Defaulted By Credit Score CreditScore (Bins) Defaulted ●0 ●1** ● Default Rate % ● Sum of Defaulted 0.14 0.12 0.10 LoanPurpose All 0.08 10bn 0bn 5bn 15bn 20bn 200 400 600 800 **Defaulted By Interest Rate EmploymentType** 11.18K All 22.27K 21.96K 127.58K 22.13K 22.38K **Average Loan Amount** 22.44K InterestRate (bins) 22.04K 22.11K

**Key Findings And** GO TO:-**Demographic Risk Insight Financial Behaviour & Credit Risk Summary** Recommendations **Credit Score Vs Interest Rate** LoanPurpose **Defaulted By Employment Type & Marital Status** All **● divorced ● married ● single Defaulted •0 •1** 16 unemployed 3.1K 2.5K 3.0K part-time 2.7K 2.4K 2.7K self-employed 2.7K 2.2K 2.5K **EmploymentType** full-time 2.2K 1.8K 2.0K 12 200 All 400 600 800 Average Loan Amount By Loan Purpose & Co-Signer InterestRate (bins) **Defaulted By Employment Type & Marital Status** All ● No ● Yes **●** divorced **●** married **●** single 128.37K 127.89K 127.18K 127.71K 127.41K unemployed 2.5K 3.0K 3.1K part-time 2.7K 2.4K 2.7K self-employed 2.2K 2.5K 2.7K HasCoSigner full-time 2.2K 1.8K 2.0K auto education other home business

### **KEY FINDINGS**

#### **High Default Risk by Employment Type**

Unemployed, Self-employed, High-School and part-time applicants show the highest default rates.

#### **Loan Purpose Affects Default Rate**

Loans for medical expenses and debt consolidation are riskier than those for home improvement or major purchases.

#### Low Credit Scores & High Interest Rates Lead to More Defaults

Applicants with credit scores below 600 and interest rates above 15% are more likely to default.

#### Higher DTI Ratio (Debt-to-Income) Increases Default Risk

A DTI ratio above 0.4 is common among defaulters.

#### Loan Term & Loan Amount Influence Risk

Longer loan terms (60 months) and higher loan amounts are correlated with increased default probability.

### **RECOMMENDATIONS**

#### **Tighten Approval Criteria for High-Risk Segments**

Be cautious with applicants who are self-employed, part-time, unemployed or have low credit scores.

#### **Cap DTI Ratio Thresholds**

Set stricter limits on DTI ratios, ideally below 0.4, to reduce lending risk.

#### **Use Interest Rate as a Risk-Based Pricing Tool**

Offer lower rates to low-risk borrowers and carefully evaluate high-rate applicants.

#### Reassess High-Risk Loan Purposes

Review and possibly limit loans for medical or debt consolidation unless strong repayment capacity is evident

#### **Promote Financial Literacy**

Educate customers on the importance of maintaining good credit scores and managing debt.

GO TO:-

**Summary** 

**Demographic Risk Insight** 

**Financial Behaviour & Credit Risk** 

**Deep Dive Analysis**