

# OVERALL SUMMARY DASHBOARD

GO TO:-

Demographic Risk Insight

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

LoanPurpose

All

EmploymentType

All

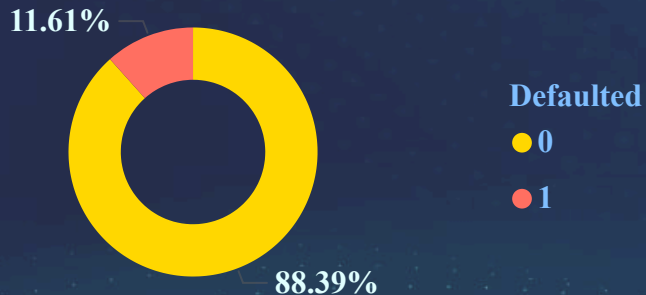
InterestRate (bins)

All

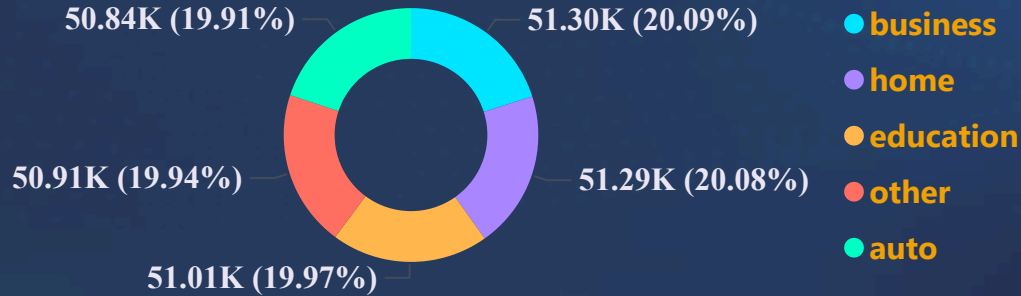
HasCoSigner

All

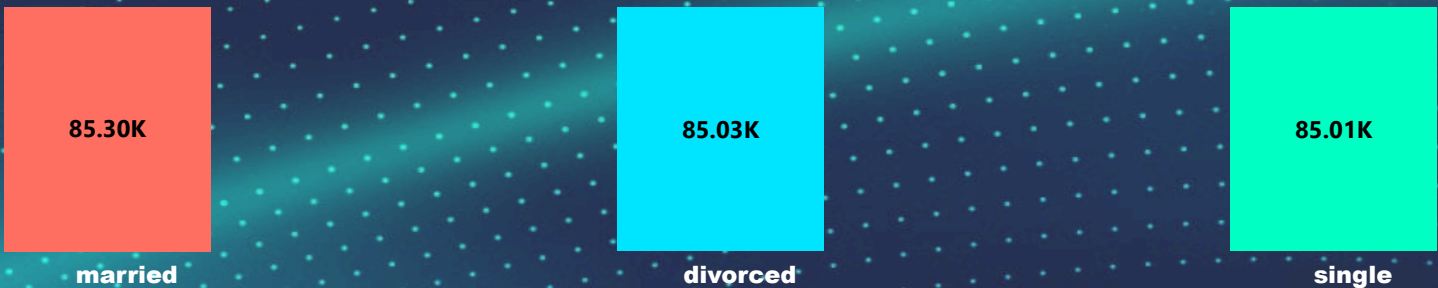
Defaulted VS Non-Defaulted



Distribution By Loan Purpose



Defaulted By Marital Status



# DEMOGRAPHIC RISK INSIGHTS

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Income (Bins)

15000

149999

CreditScore (Bins)

All

LoanPurpose

All

EmploymentType

All

InterestRate (bins)

All

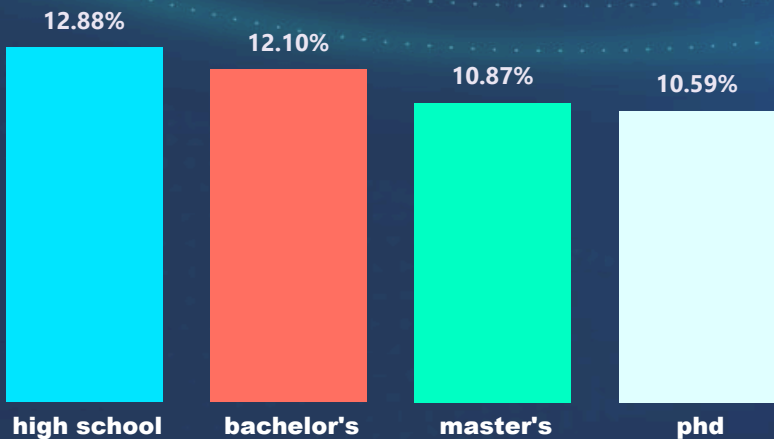
HasCoSigner

All

Defaulted By Employment Type



Defaulted By Education



Default Count By Credit Score & Income Range

CreditScore (bins)	14868	15930	16992	18054	19116	20178	21240
297	11	7	10	12	7	13	11
308	7	16	13	14	9	12	11
319	10	12	16	10	8	7	11
330	24	11	8	9	5	14	11
341	20	9	10	6	10	11	11
352	15	13	12	10	14	10	11
363	10	20	15	12	12	7	11
374	12	20	10	8	9	7	11
385	13	17	11	9	10	9	11
Total	559	585	595	489	432	450	411

Age VS Default Rate




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CreditScore (Bins) 


All




LoanPurpose 


All




EmploymentType 

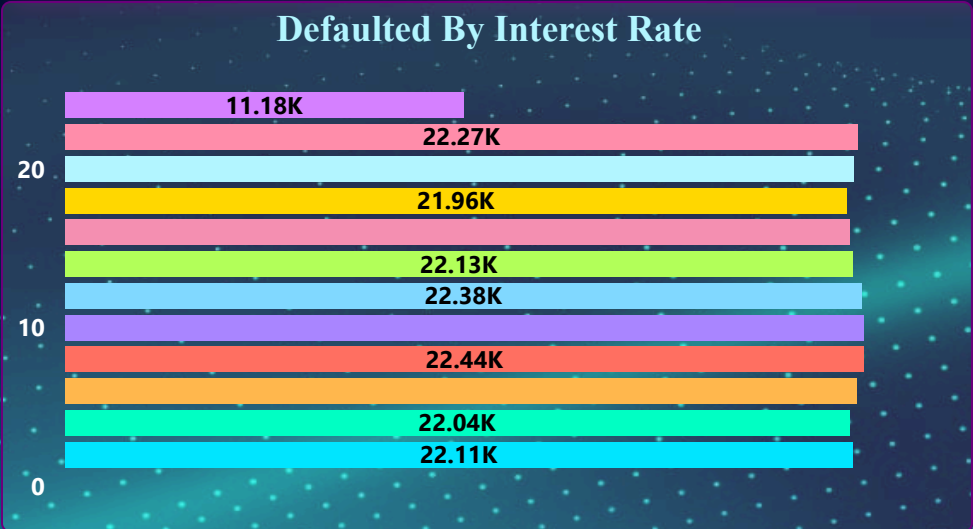
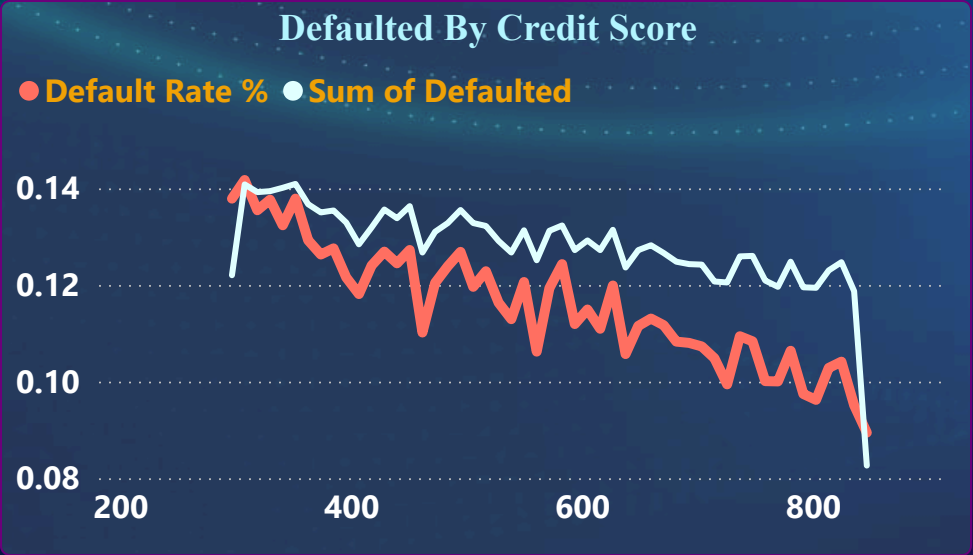
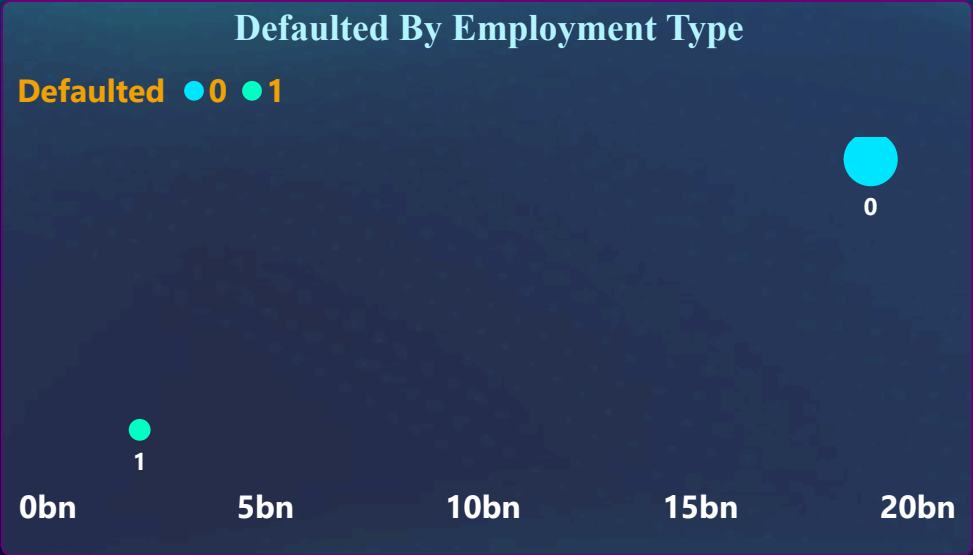
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InterestRate (bins) 

All





127.58K  
Average Loan Amount



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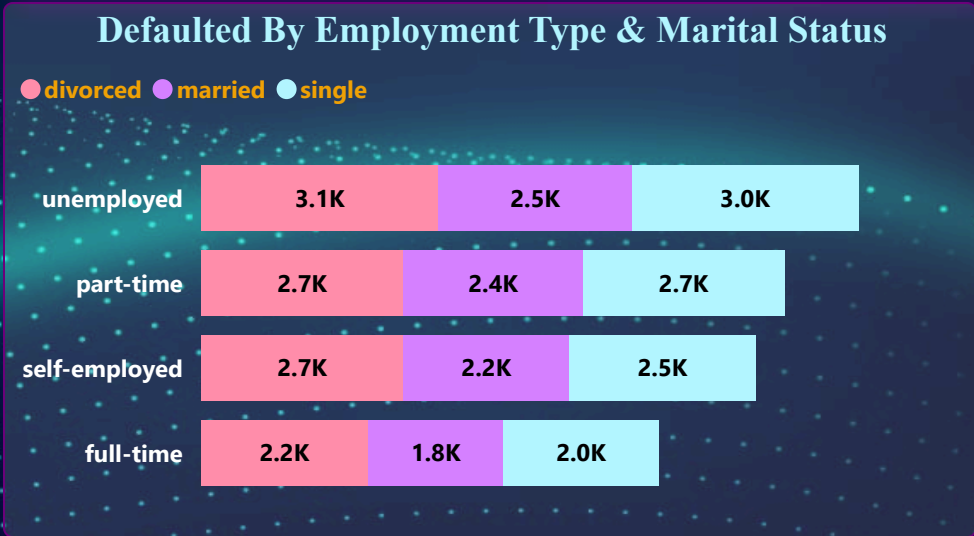
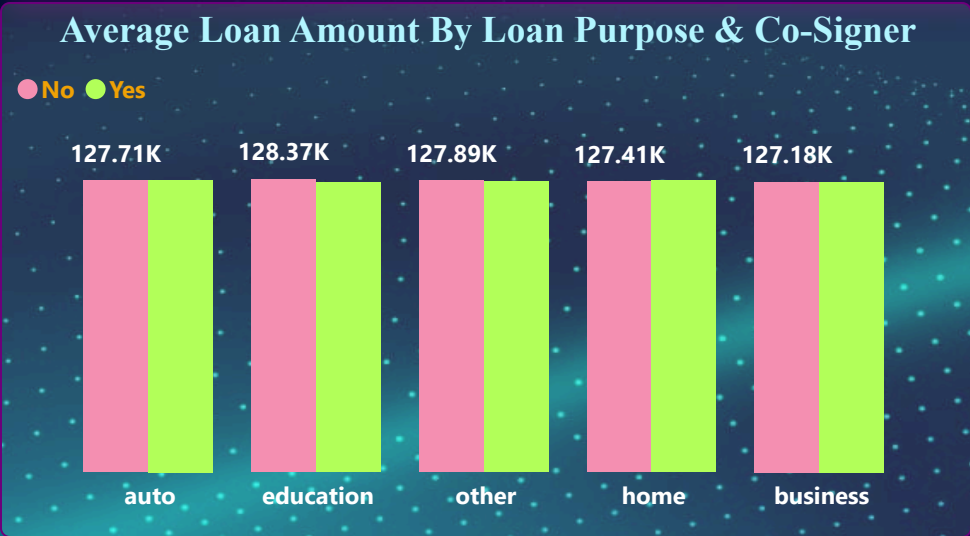
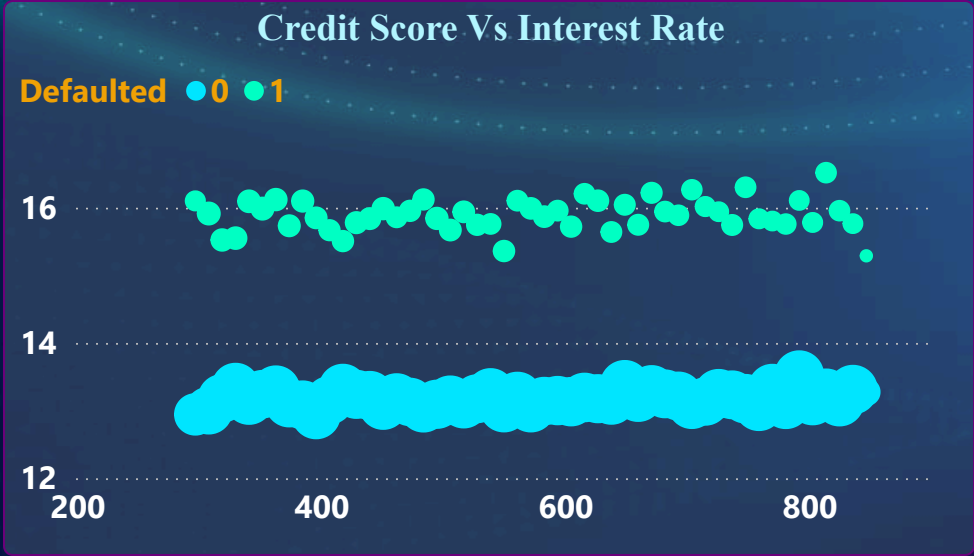
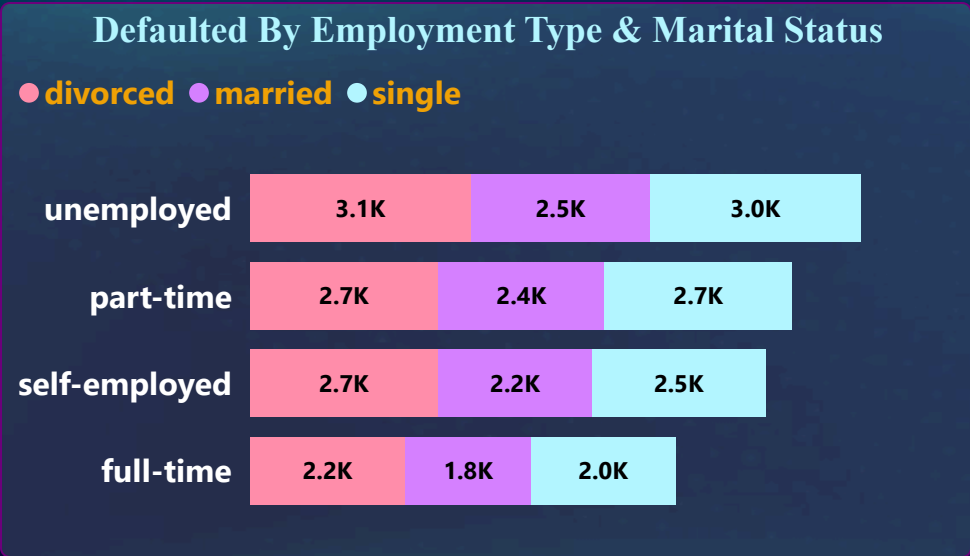
All

InterestRate (bins)

All

HasCoSigner

All



## 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.

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