



CREDIT EDA ASSIGNMENT

MR. AARIF BABULAL NADAF

OBJECTIVE

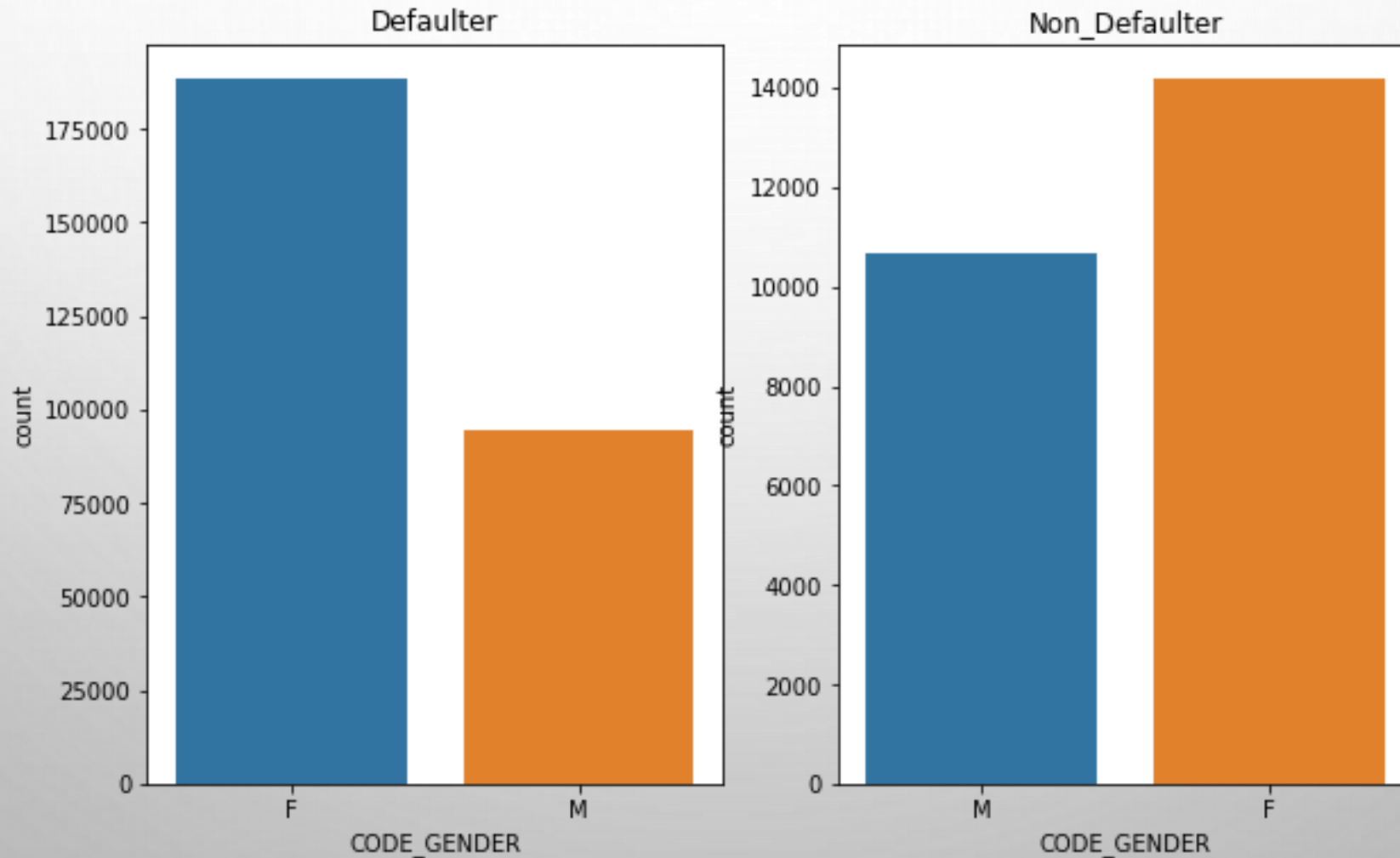
- CREDIT EDA ANALYSIS IS HELP TO PREDICT OR MAKE BETTER DECISION ON APPROVING THE LOAN OF APPLICANT'S WHETHER THE APPLICANT IS CAPABLE OF RETURNING THE LOAN.
- THIS HELPS AND CONTROL THE LOSS OF BANK OR ANY COMPANY.
- THIS ALSO KEEPS THE COMPANY ECONOMY.
- FINANCIAL RISK OF COMPANY IS REDUCED.

ASSIGNMENT STEPS :

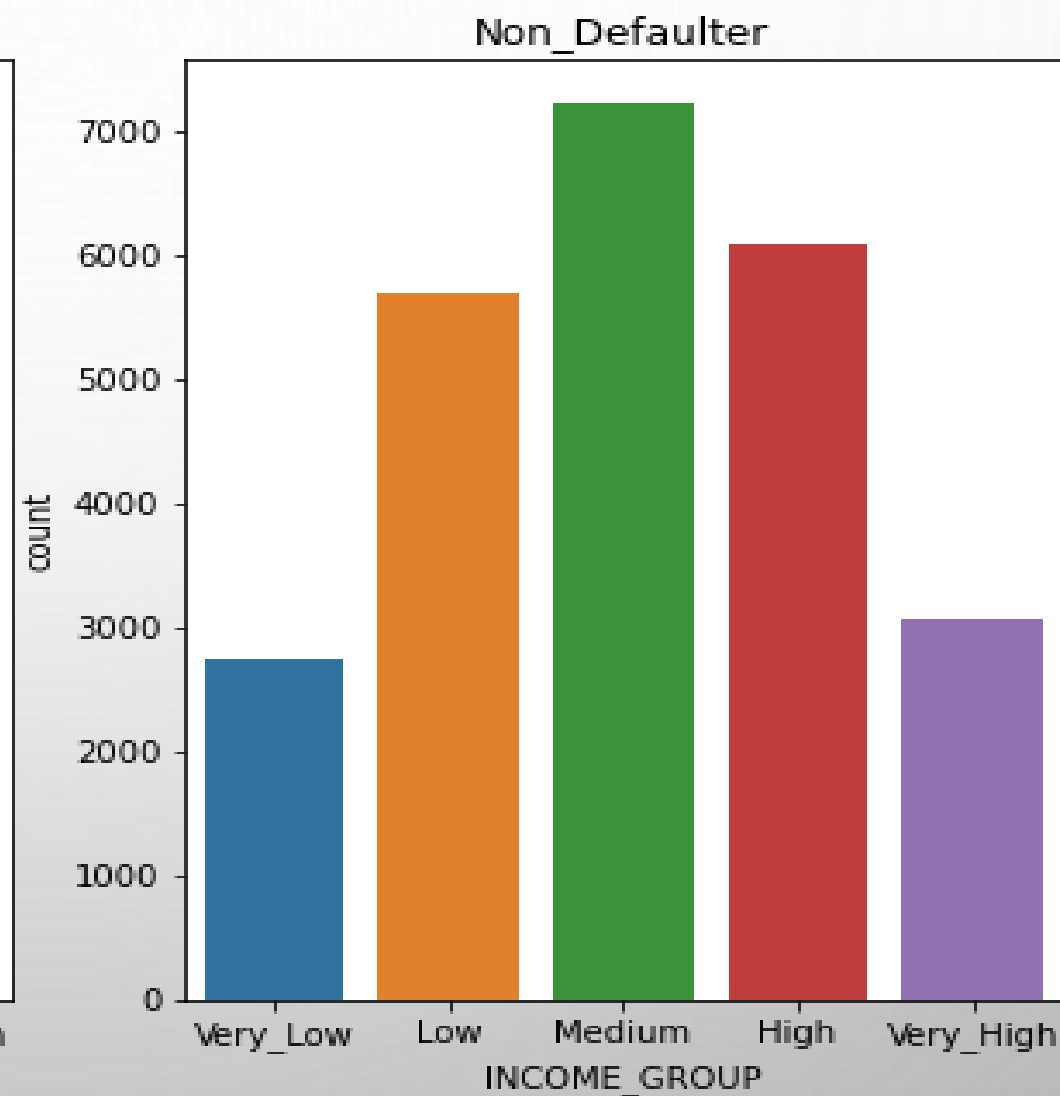
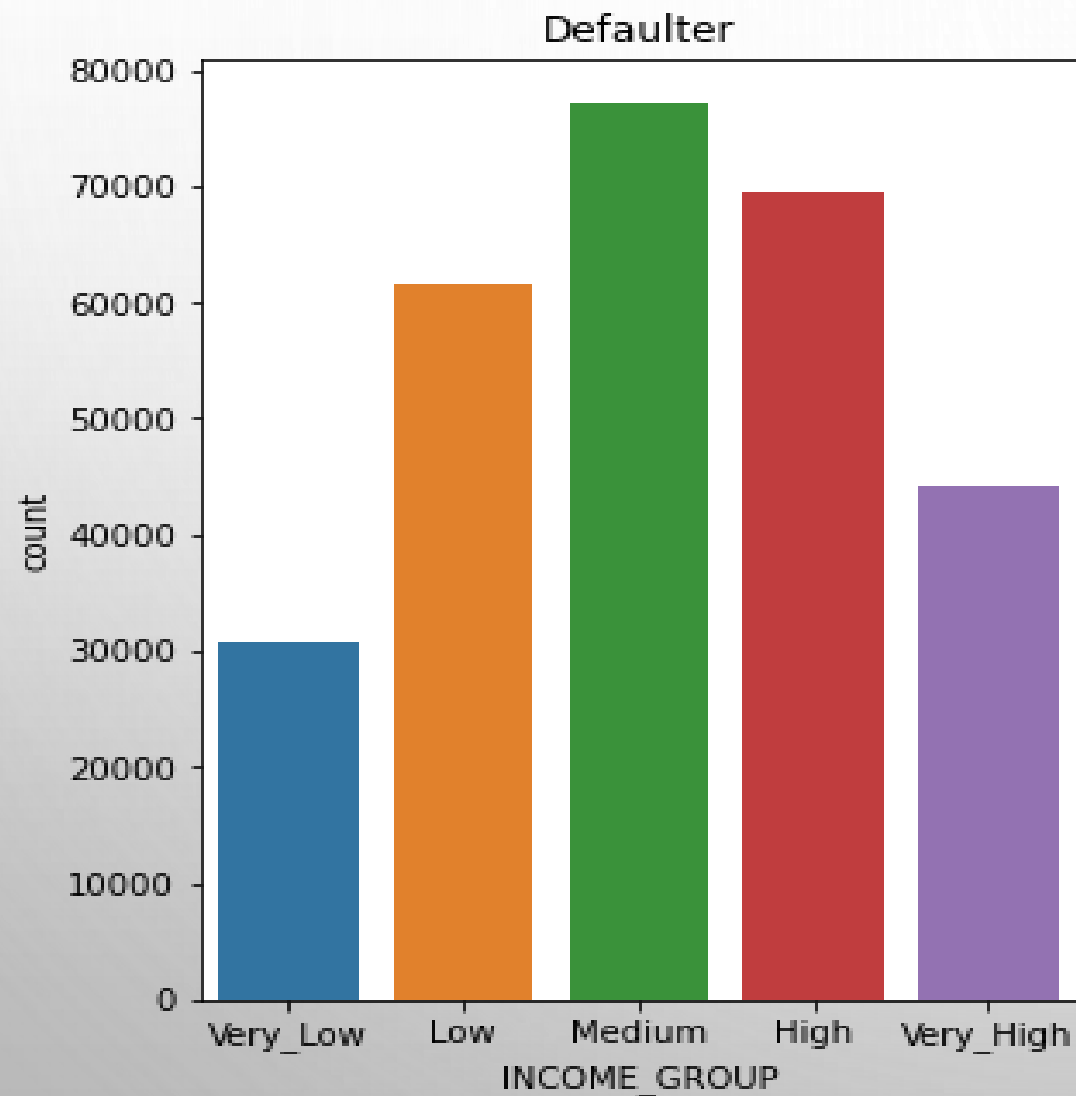
1. DATA LOADING AND SOURCING.
2. BASIC METADATA CHECK : SHAPE , INFO , HEAD , DESCRIBE.
3. DATA CHECKING AND MISSING VALUES.
4. MISSING VALUES IN EACH COLUMN.
5. OUTLIER TREATMENT.
6. ANALYSIS: UNIVARIATE , BIVARIATE , MULTIVARIATE.

UNIVARIATE ANALYSIS FOR CATEGORICAL VARIABLE:

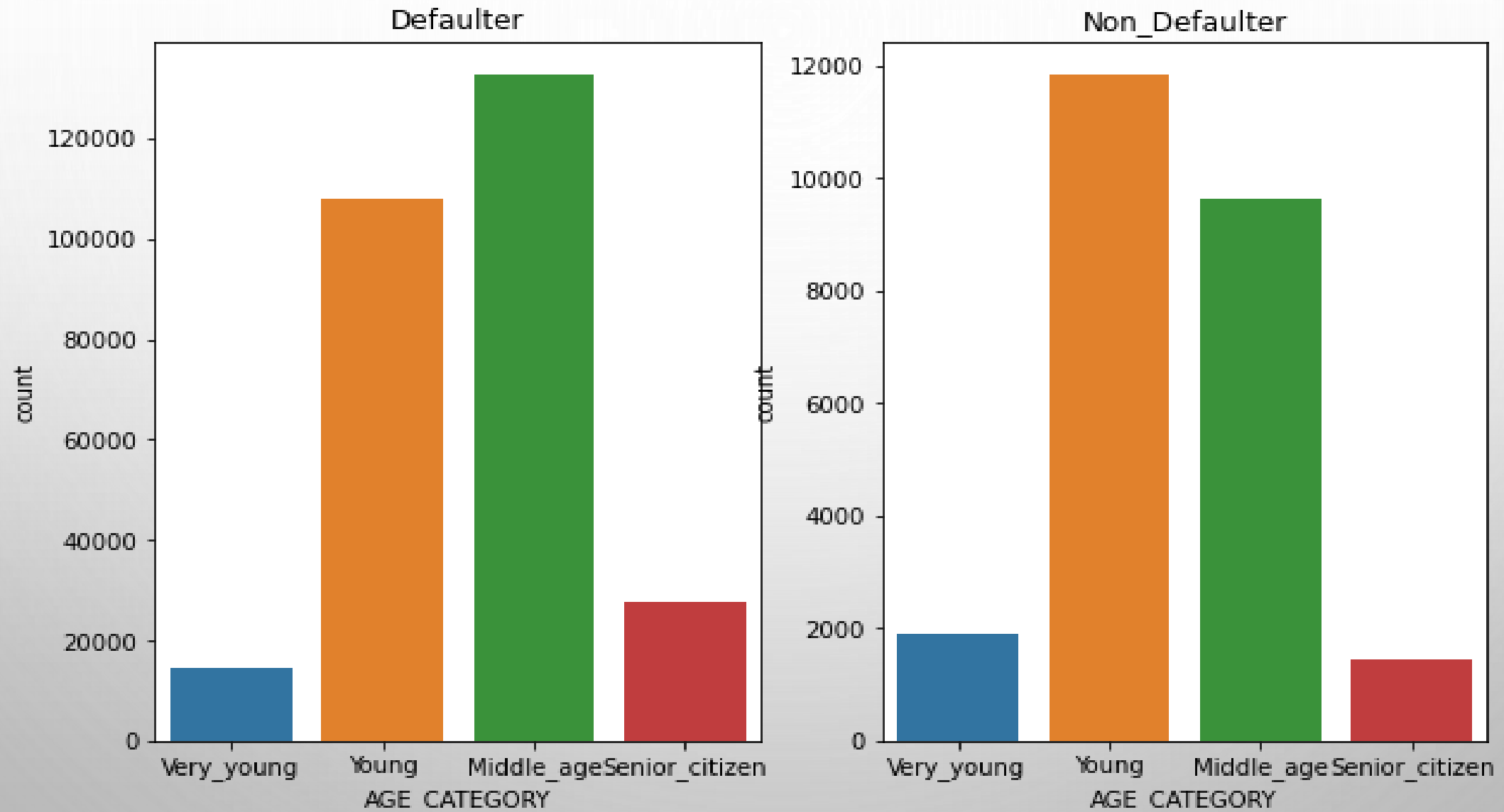
➤ CODE_GENDER segments for both Defaulter and Non-Defaulter:



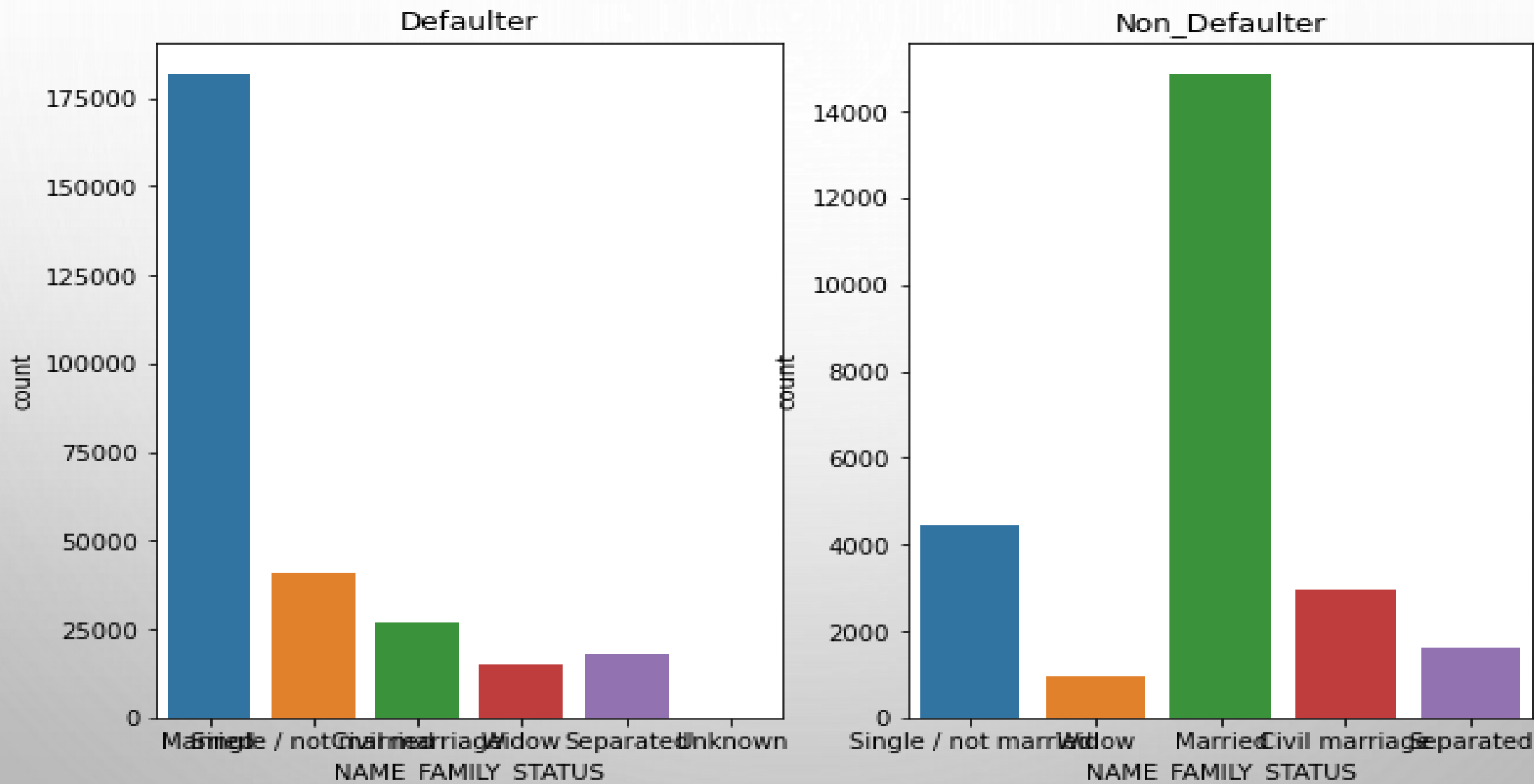
➤ INCOME_GROUP segments for both Defaulter and Non-Defaulter:



➤ AGE_CATEGORY segments for both Defaulter and Non-Defaulter:

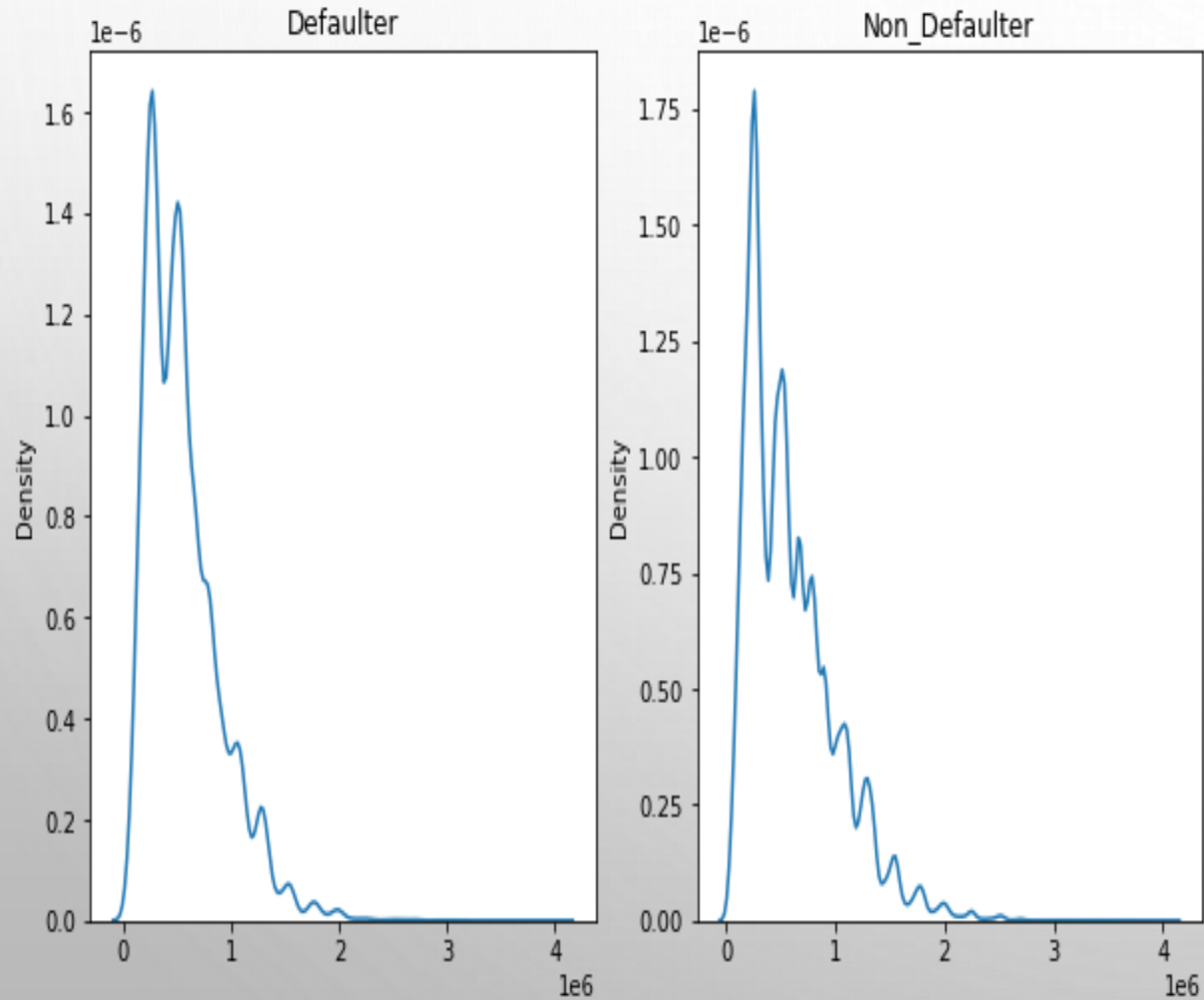


➤ NAME_FAMILY_STATUS segments for both Defaulter and Non-Defaulter:

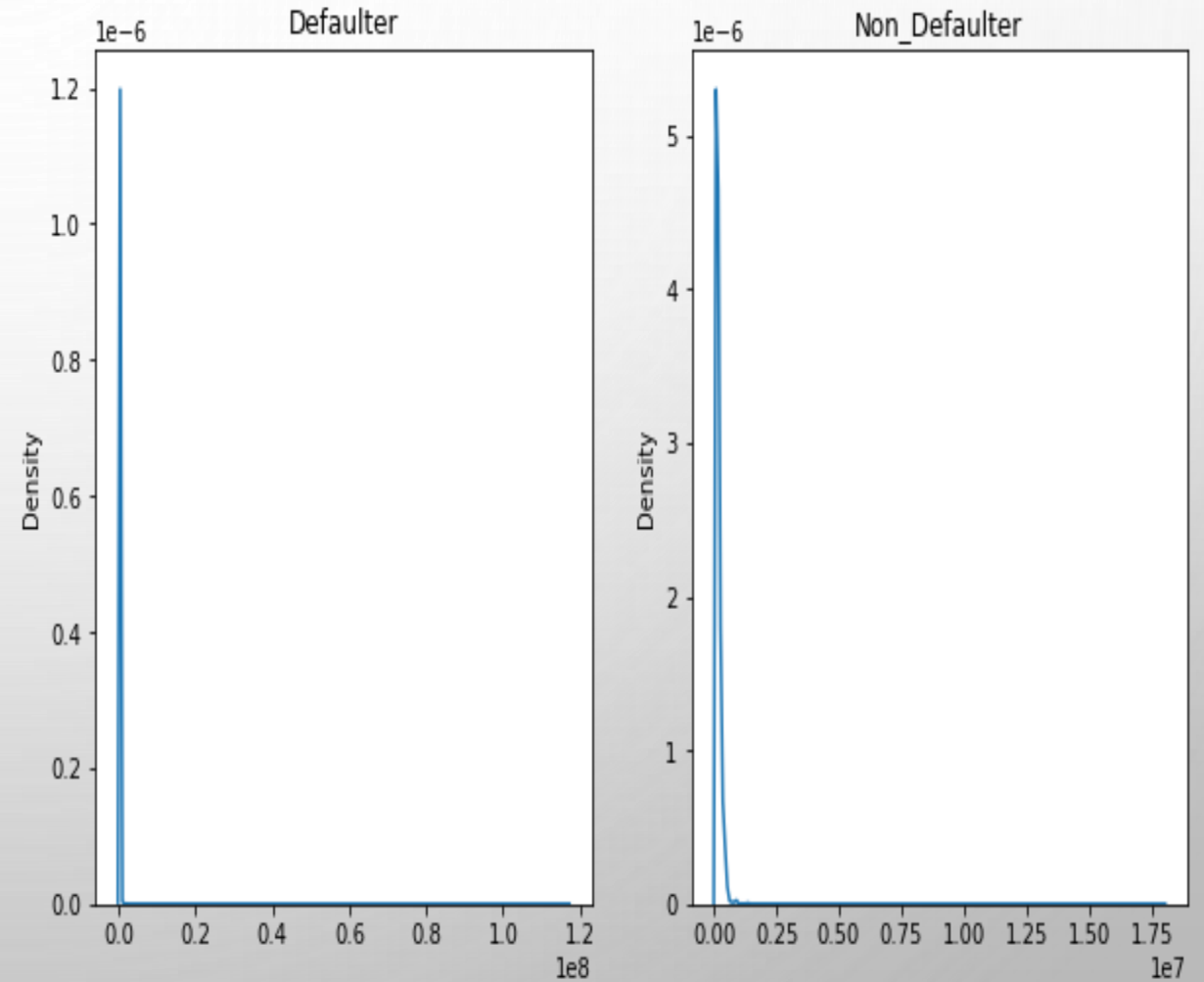


UNIVARIATE ANALYSIS FOR NUMERIC COLUMNS:

AMT_CREDIT

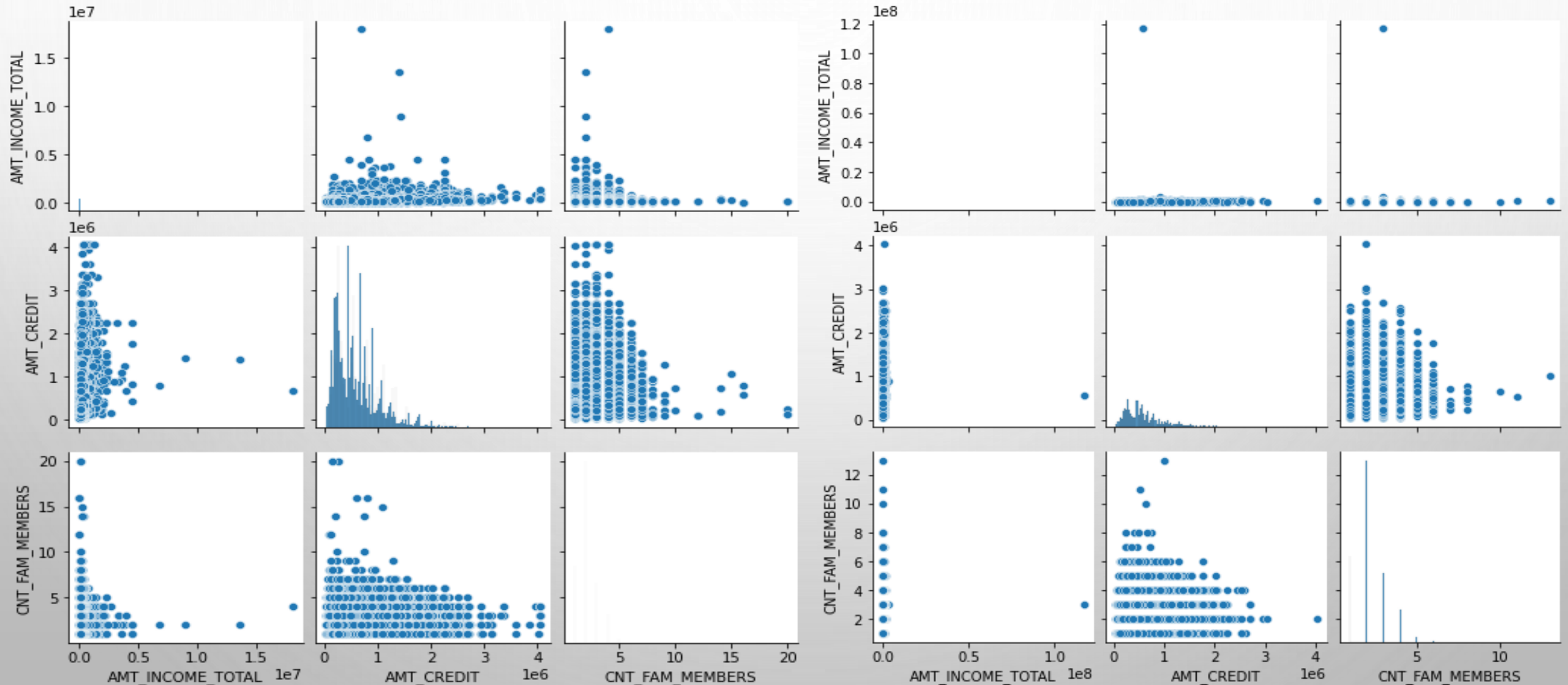


AMT_INCOME_TOTAL

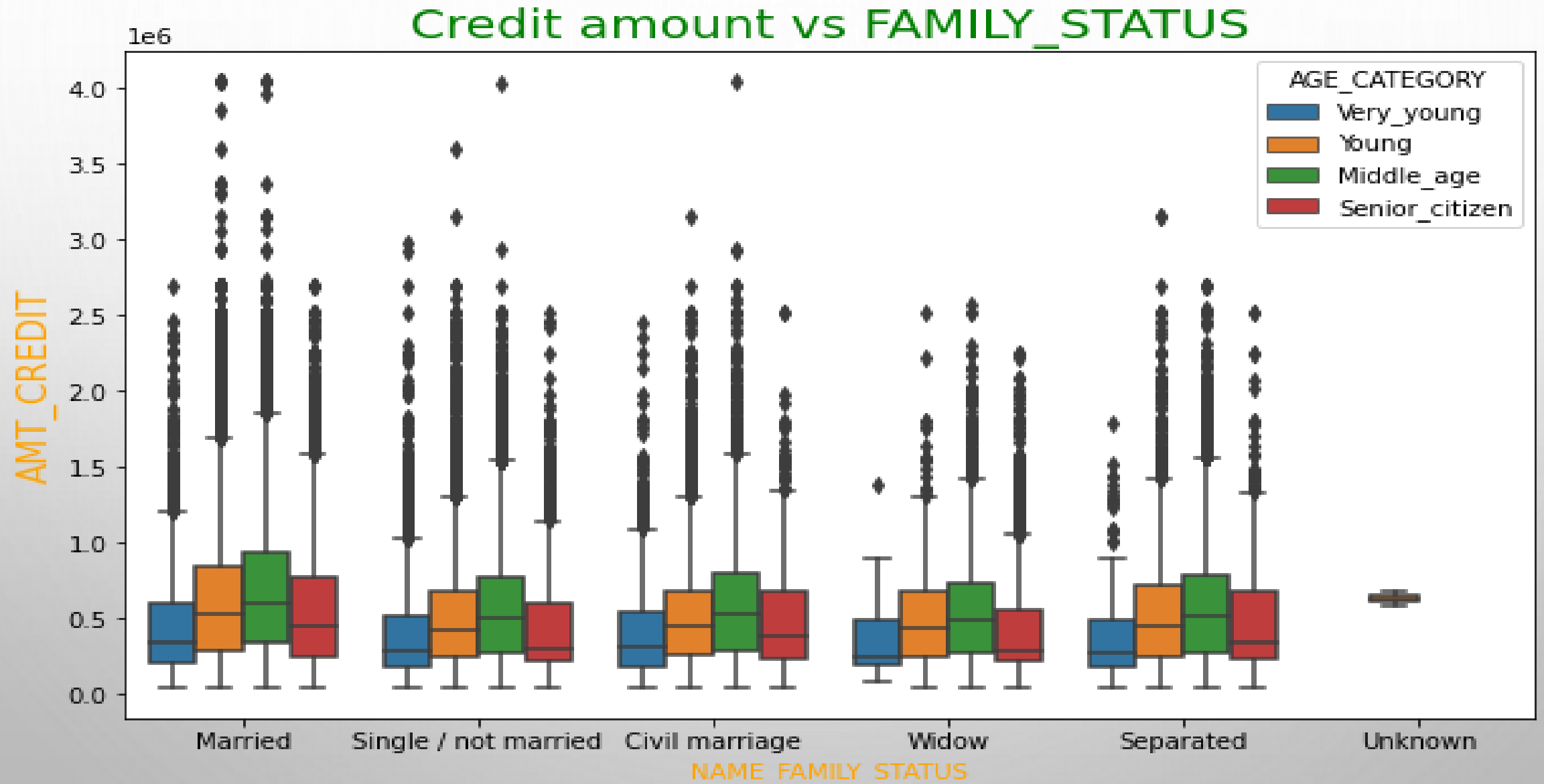


BIVARIATE & MULTIVARIATE ANALYSIS:

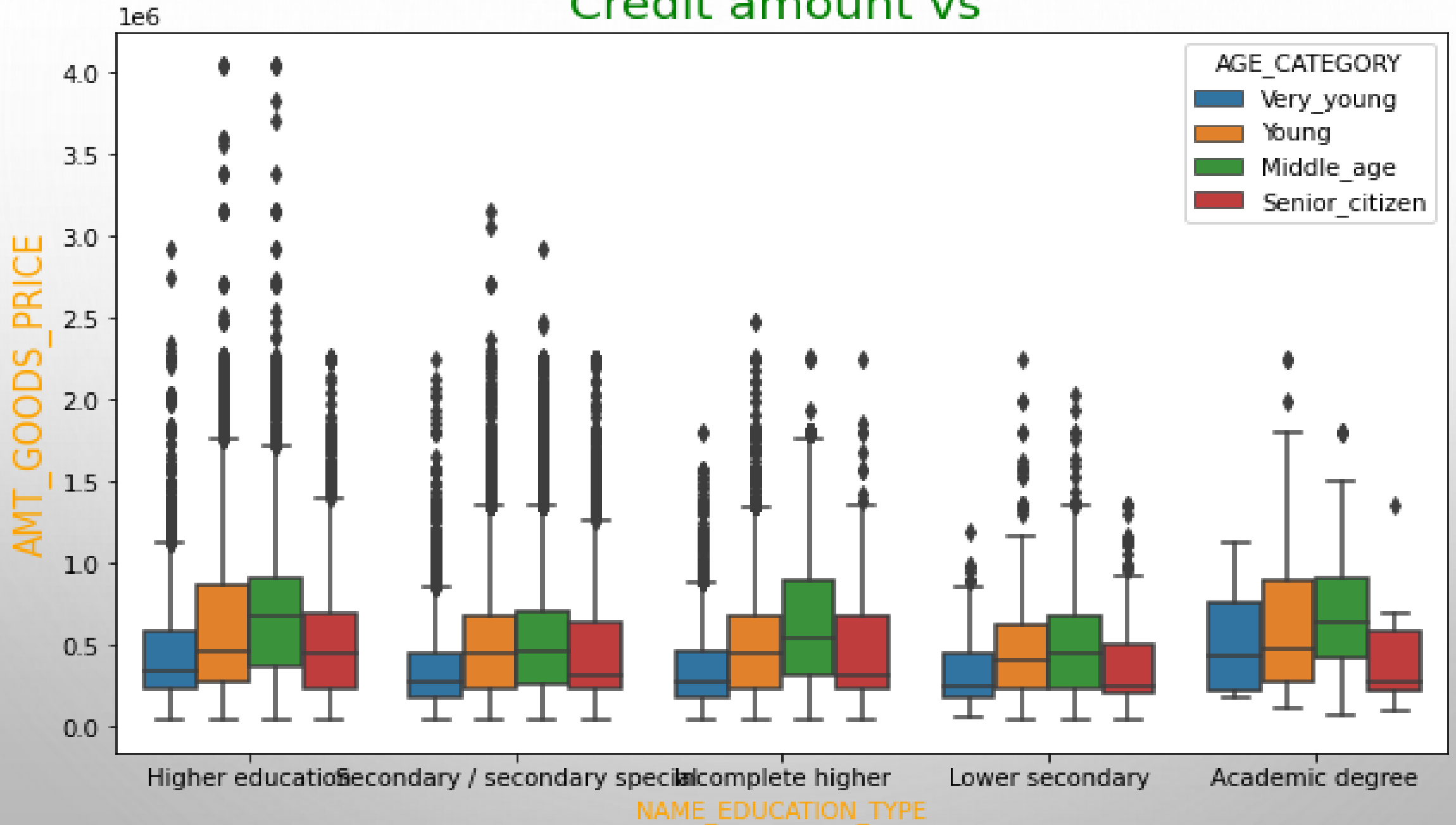
➤ NUMERICA Vs NUMERICALL



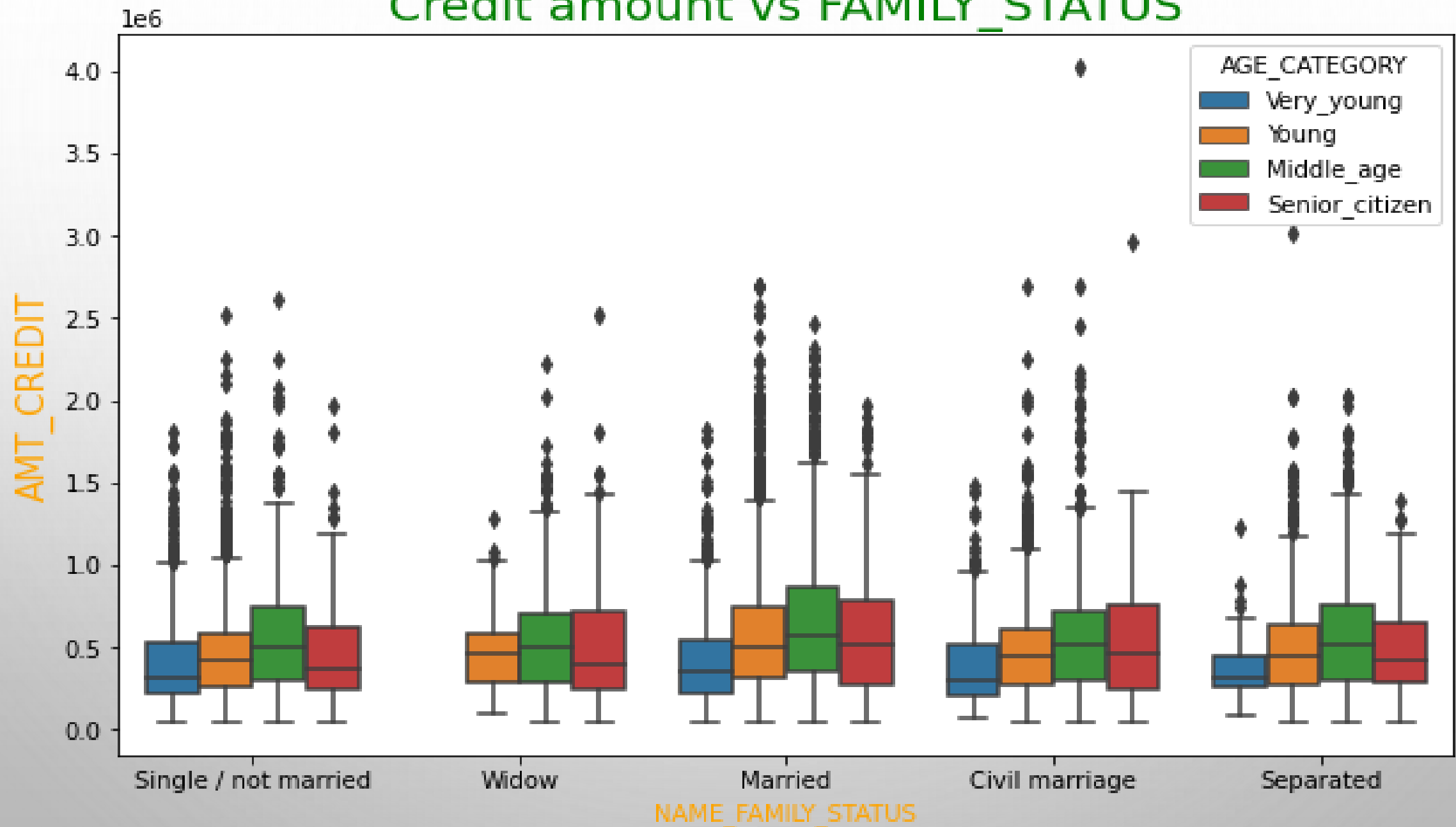
➤ CATEGORICAL VS NUMERICAL



Credit amount vs

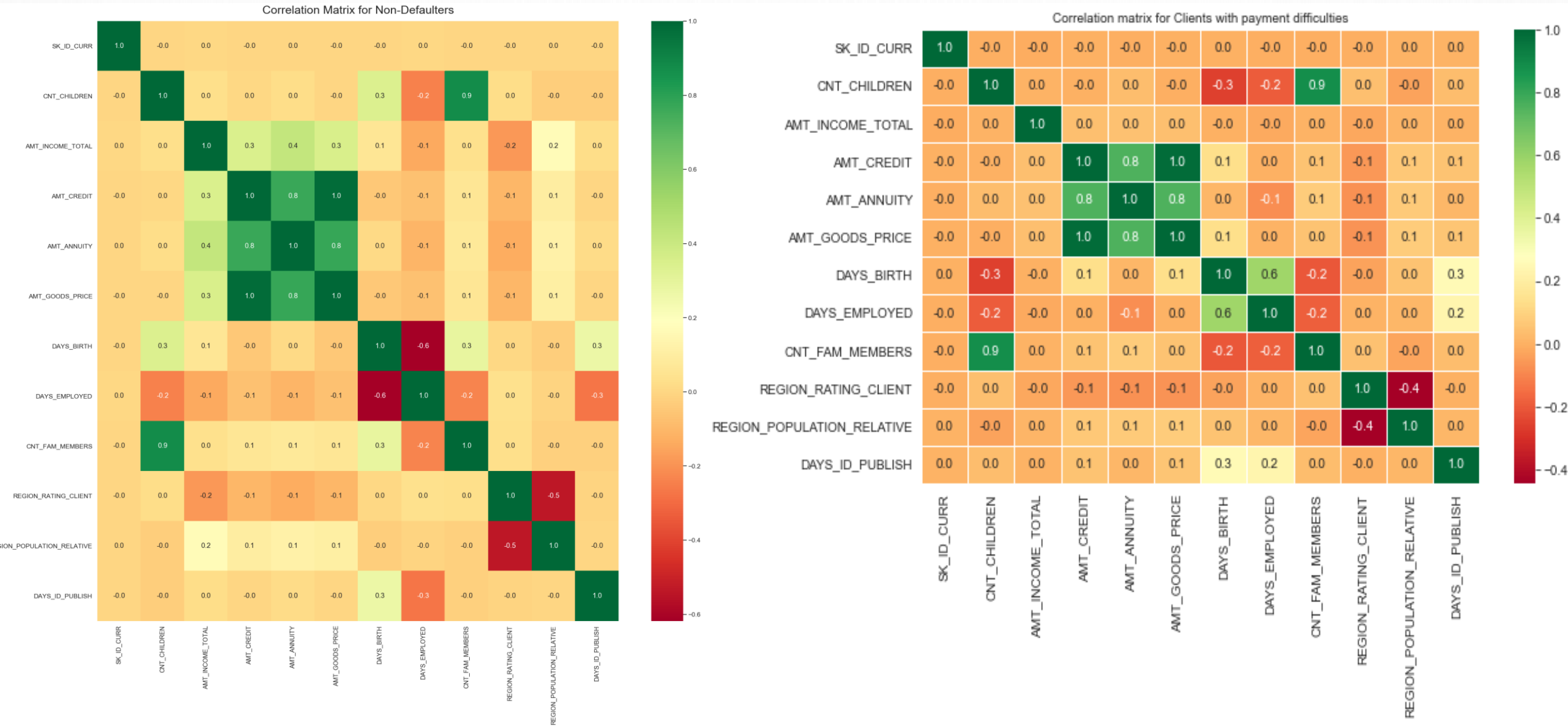


Credit amount vs FAMILY_STATUS

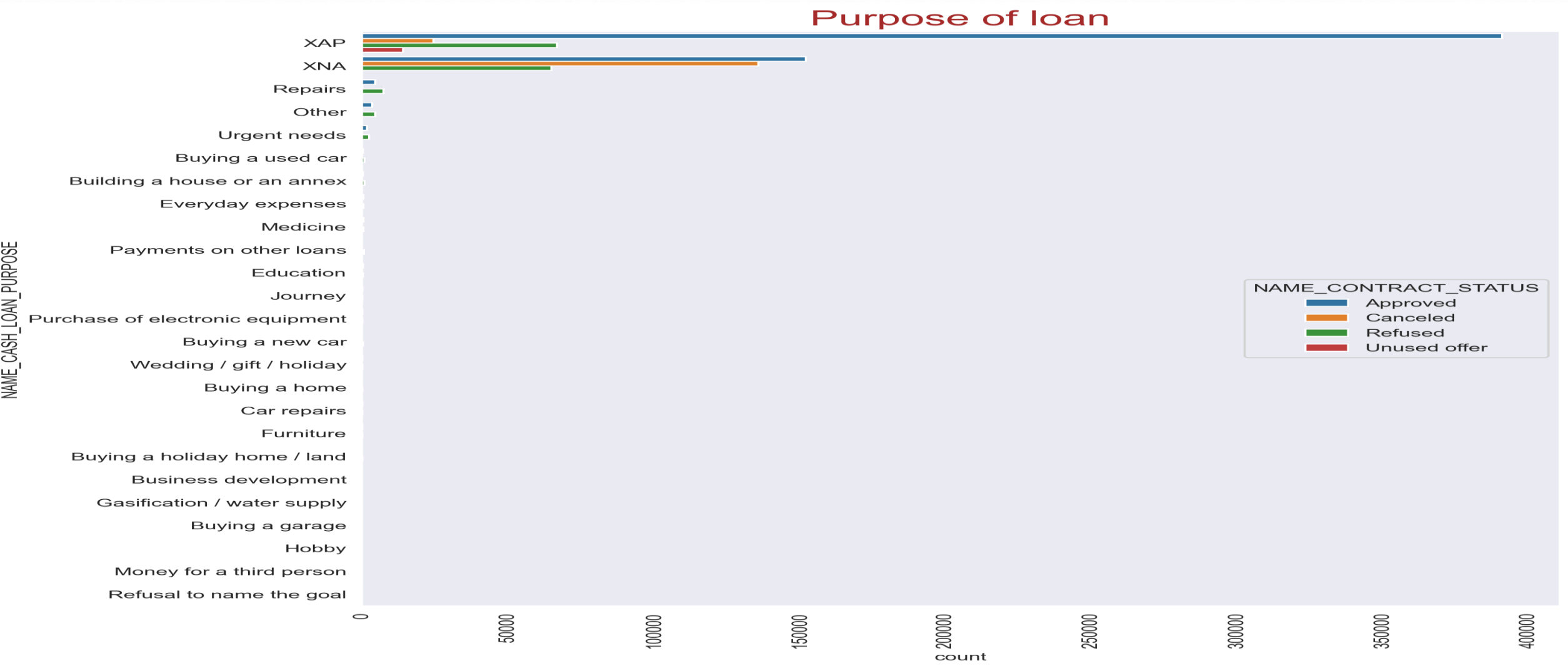


CORRELATION:

➤ Ananlysing correlation for Numercial column for both target_11 and target_12



PURPOSE OF LOAN:(ACCEPTING OR REJECTING LOAN)



➤ OBSERVATION:

Most of the loans are rejected by repairs as u can see in the chart.

CONCLUSION:

1. THE BANK OR COMPANY MAY TARGET ON STUDENTS AND BUSINESSMAN FOR MORE PROFITE BETTER ECONOMY.
2. THE BANK GRANT OR CONFER MORE TO FEMALES.
3. LOAN IS CANCELLED DUE TO THE HIGHER DEFAULT RATE.
4. BANK MUST GET BACK TO UNSUCCESSFULL PAYMENTS TO OVERCOME THE FINANCIAL LOSS OF THE BANK .