

# Credit EDA Case study

NAME - Adarsh muley

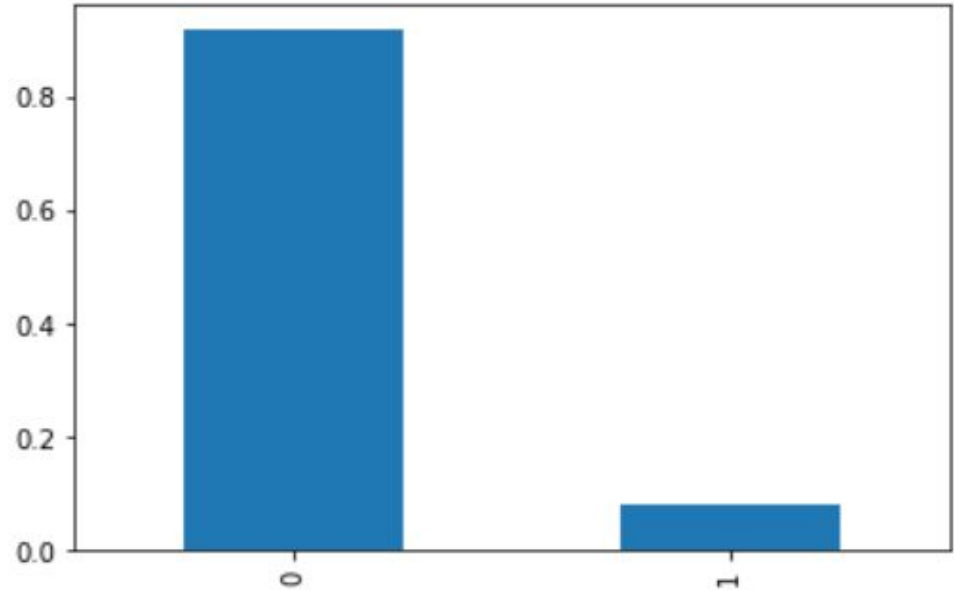
# Univariate Analysis

Imbalance percentage

11.39

Target column

Name: TARGET, dtype: float64



Imbalance percentage  
11.39

# Univariate Analysis(categorical)

## Insights

#people who have high credit amount, applied on weekends and higher education are less likely to default.

# people with car loan, apartment and secondary/special educated people are applying loans in high in number

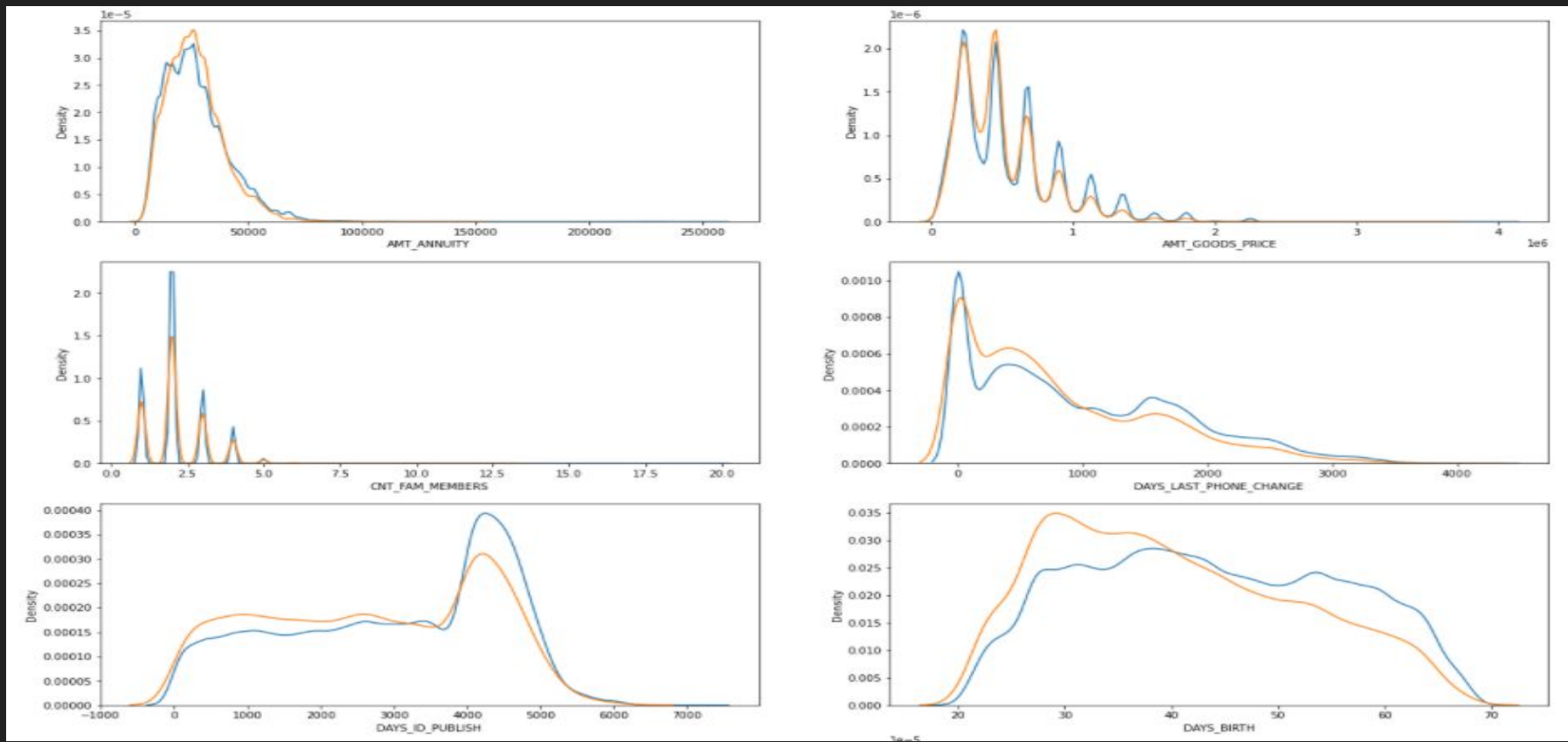
# Univariate Analysis(continuous numerical)

## Insights

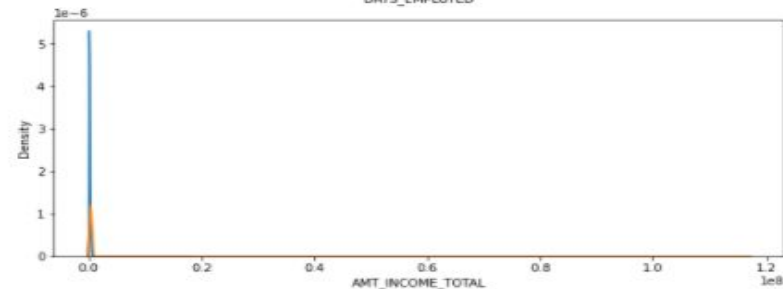
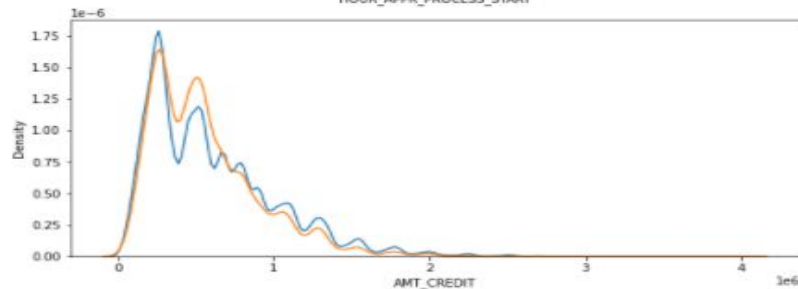
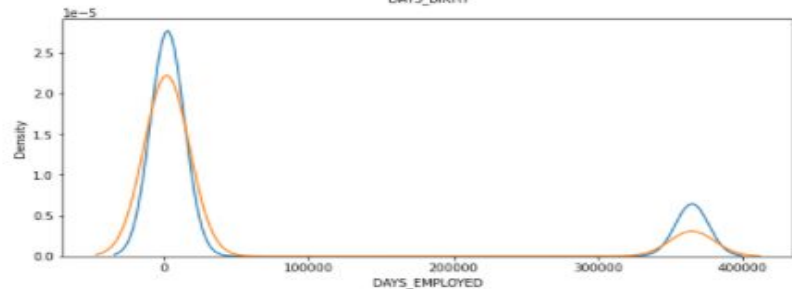
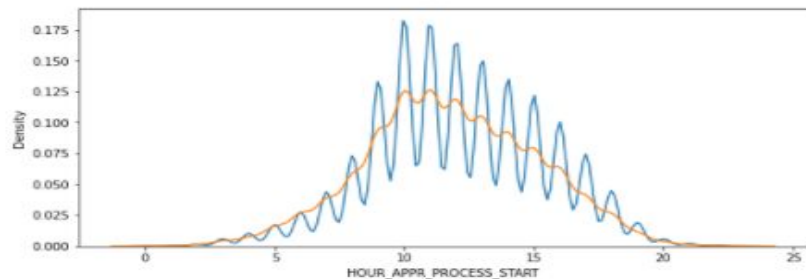
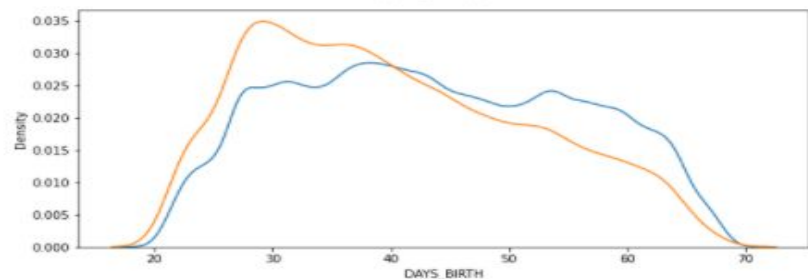
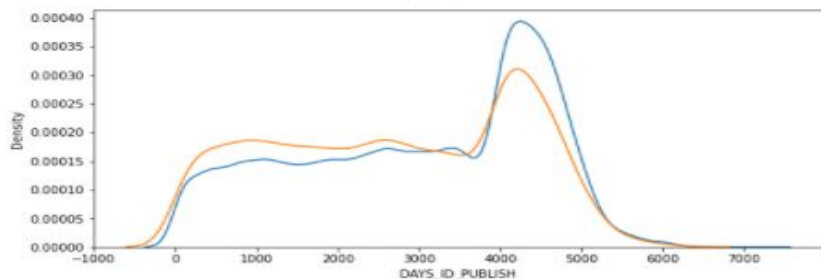
#Looking at graphs following insights are apparent.

#people who take more loans are just got employed, retired, age between 27-41yrs, nuclear family and low amount annuity

# Plots & observation (continious numerical)



# Plots & observation (continious numerical)



# Bivariate Analysis (categorical)

## Insights

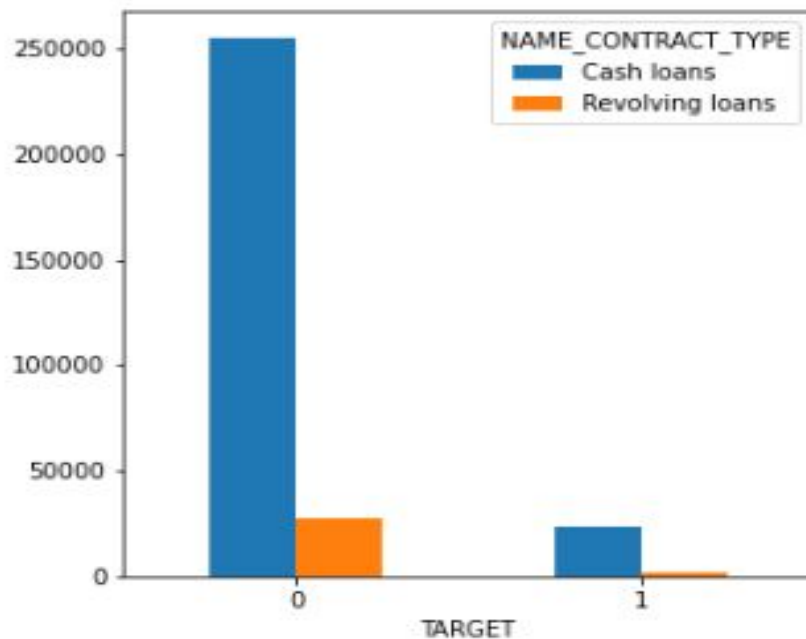
#client annuity of most defaulter is greater than mean value.

#most defaulters have less total income.

#people with higher employment tend not to default.

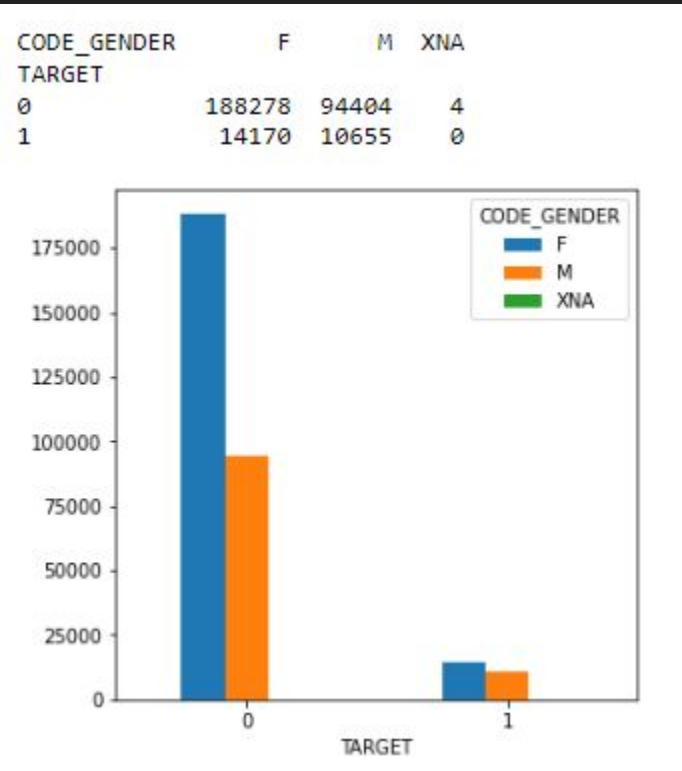
# Bivariate Analysis

NAME_CONTRACT_TYPE	Cash loans	Revolving loans
TARGET		
0	255011	27675
1	23221	1604





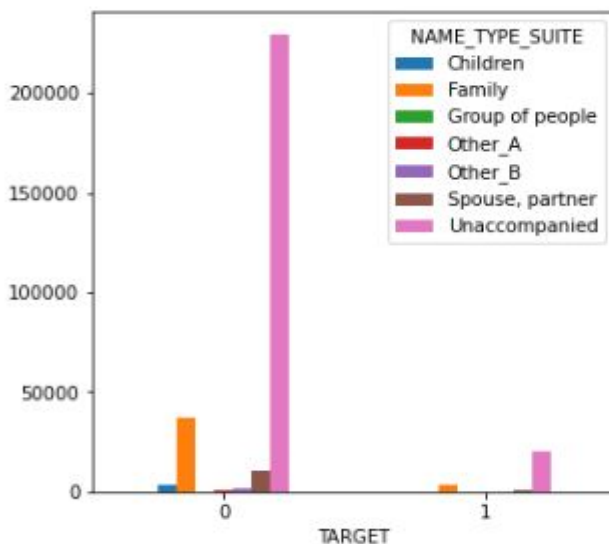
# Bivariate Analysis



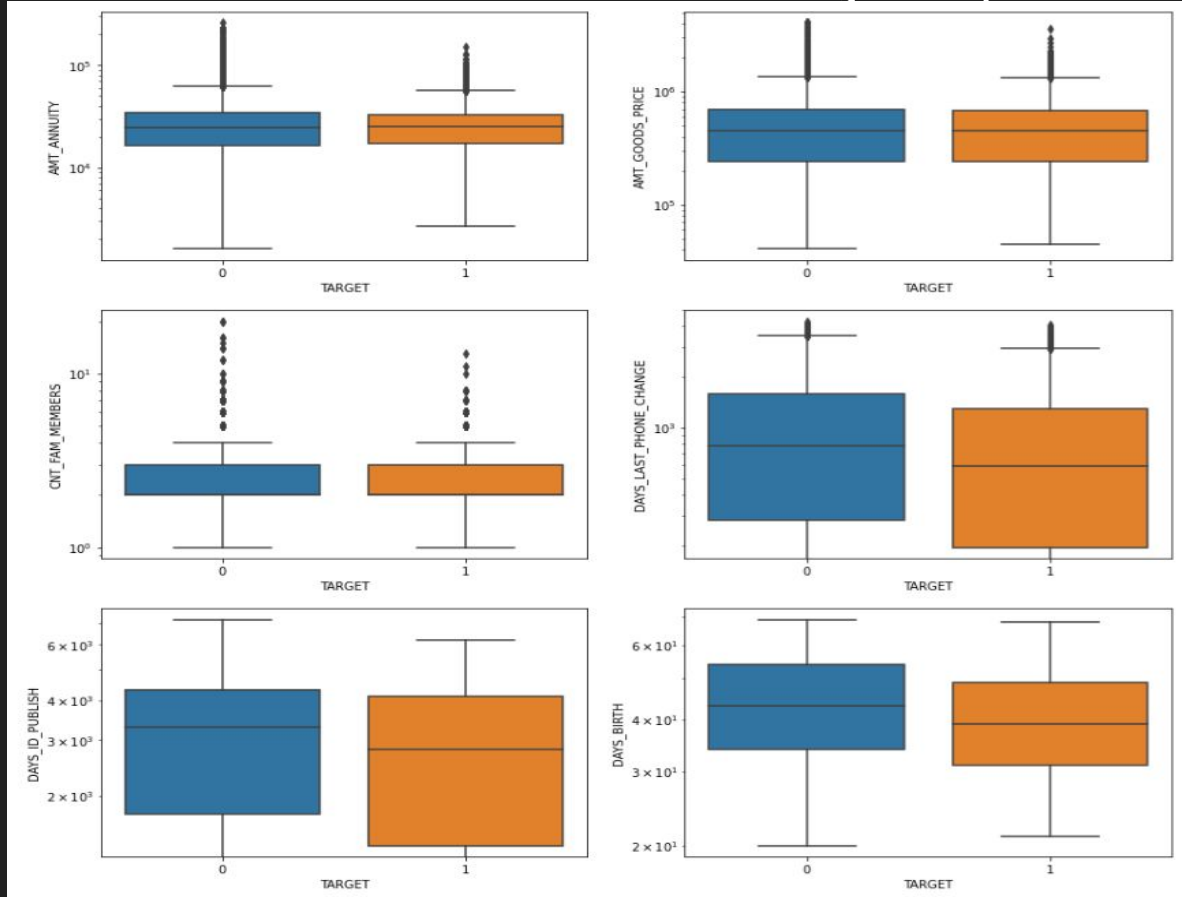
# Bivariate Analysis

NAME_TYPE_SUITE	Children	Family	Group of people	Other_A	Other_B	\
TARGET						
0	3026	37140	248	790	1596	
1	241	3009	23	76	174	

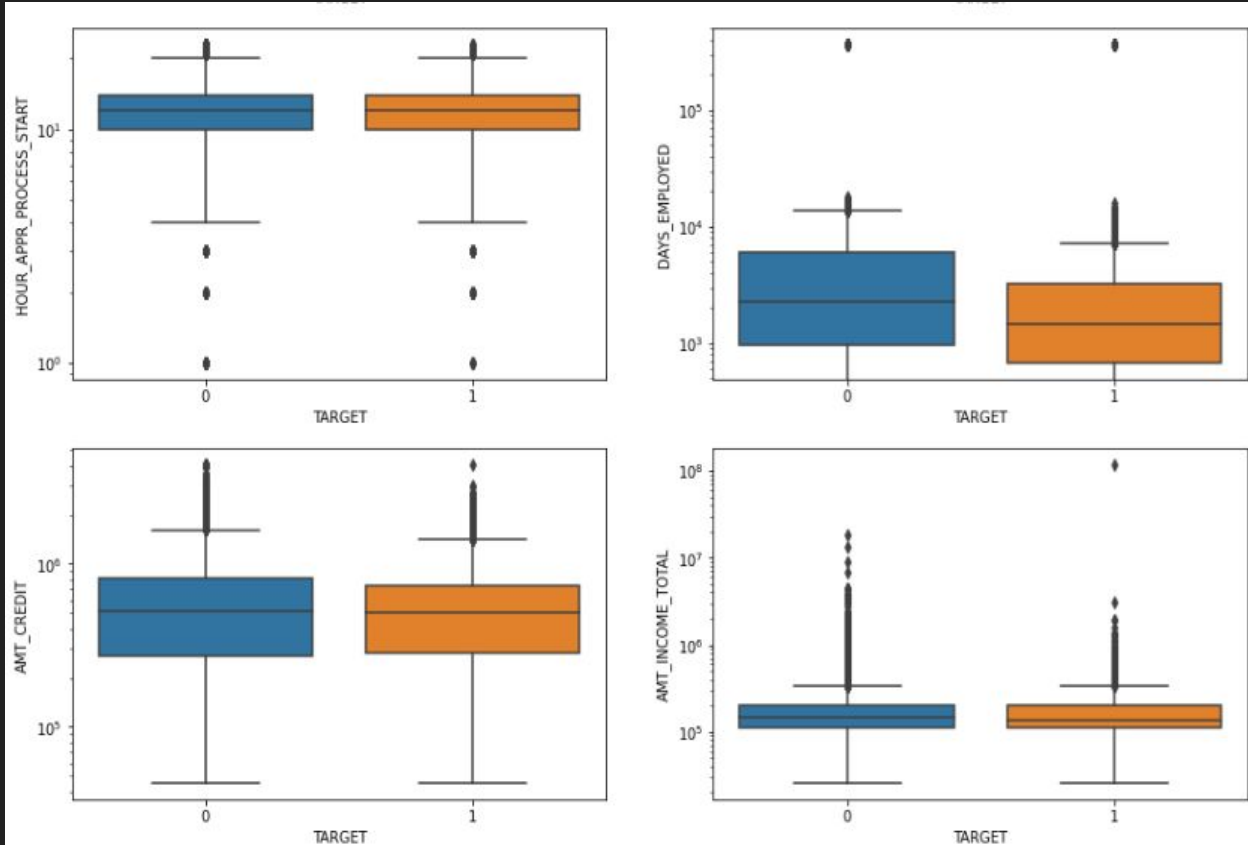
NAME_TYPE_SUITE	Spouse, partner	Unaccompanied
TARGET		
0	10475	229411
1	895	20407



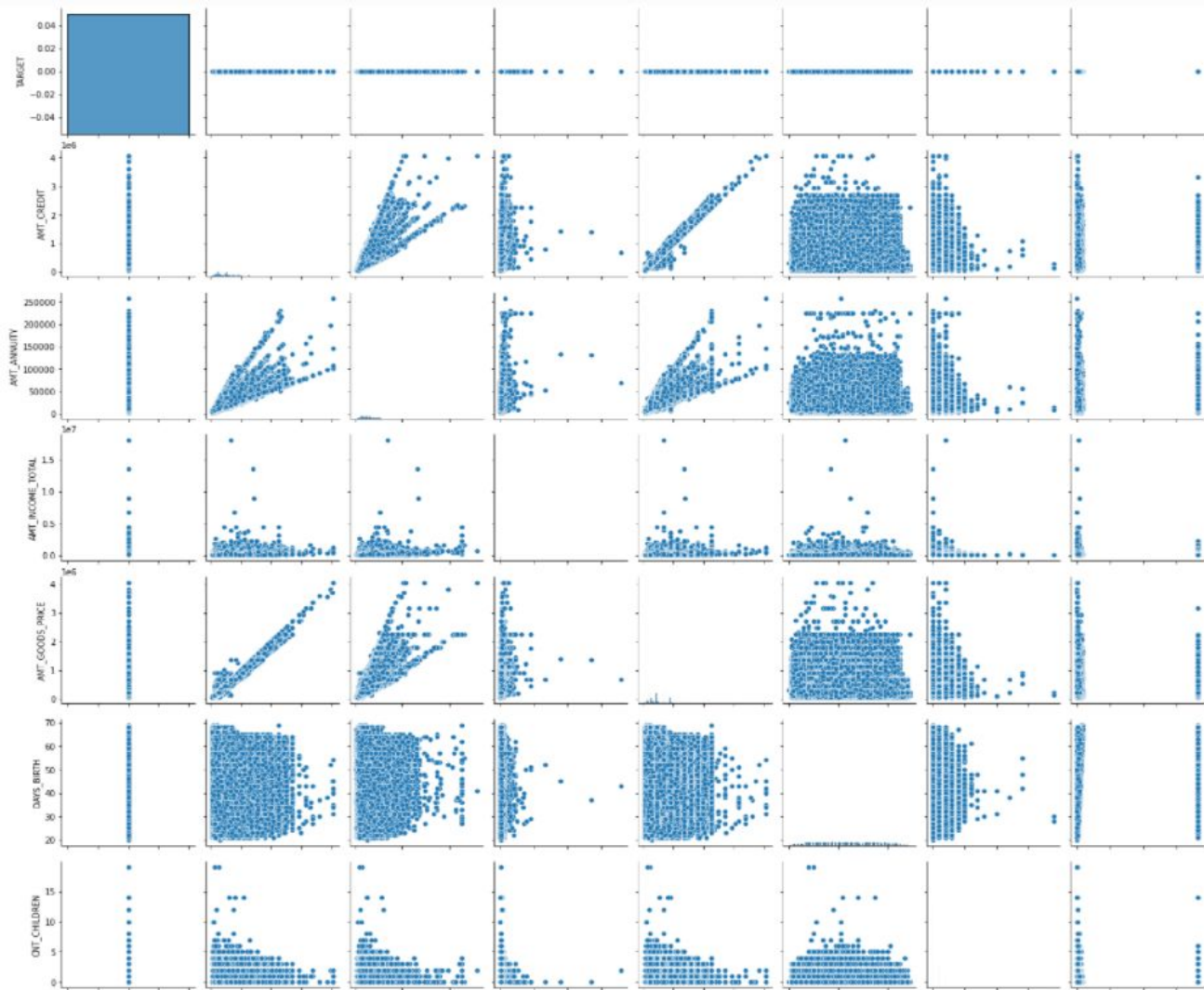
# Plots and observation Bivariate Analysis (continious)



# Plots and observation Bivariate Analysis (continious)



# correlation



Thank you