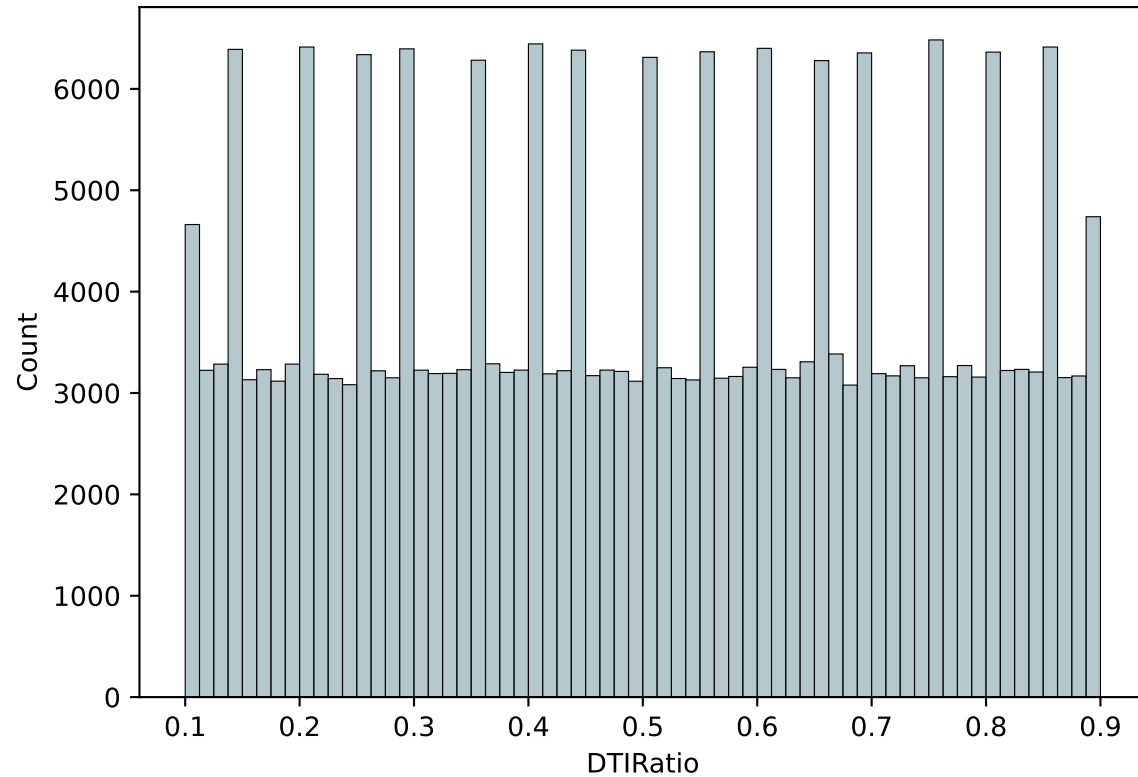DTIRatio Hist vs Distribution Vs Boxplot - 0: Non-Defaulter, 1: Defaulter