SET 3

Loan Analysis

There is a company named Dream Housing Finance that deals in all home loans. They have presence across all urban, semi urban and rural areas. Customer first apply for home loan after that company validates the customer eligibility for loan. However, doing this manually takes a lot of time. Hence it wants to automate the loan eligibility process (real time) based on customer information.

Dataset: Loan Analysis

Loan ID -> As the name suggests each person should have a unique loan ID.

Gender -> In general it is male or female. No offence for not including the third gender.

Married -> Applicant who is married is represented by Y and not married is represented as N. The information regarding whether the applicant who is married is divorced or not has not been provided. So, we don't need to worry regarding all these.

Dependents -> the number of people dependent on the applicant who has taken loan has been provided.

Education -> It is either non -graduate or graduate. The assumption I can make is "The probability of clearing the loan amount would be higher if the applicant is a graduate".

Self-employed -> As the name suggests Self Employed means, he/she is employed for himself/herself only. So, freelancer or having own business might come in this category. An applicant who is self-employed is represented by Y and the one who is not is represented by N.

Applicant Income -> Applicant Income suggests the income by Applicant. So, the general assumption that I can make would be "The one who earns more have a high probability of clearing loan amount and would be highly eligible for loan"

Co Applicant income -> this represents the income of co-applicant. I can also assume that "If co applicant income is higher, the probability of being eligible would be higher "

Loan Amount -> This amount represents the loan amount in thousands. One assumption I can make is that "If Loan amount is higher, the probability of repaying would be lesser and vice versa"

Loan_Amount_Term -> This represents the number of months required to repay the loan.

Credit_History -> When I googled it, I got this information. A **credit history** is a record of a borrower's responsible repayment of debts. It suggests → 1 denotes that the credit history is good and 0 otherwise.

Property_Area -> The area where they belong to is my general assumption as nothing more is told. Here it can be three types. Urban or Semi Urban or Rural.

SET 3

Variable	Description
Loan_ID	Unique Loan ID
Gender	Male/ Female
Married	Applicant married (Y/N)
Dependents	Number of dependents
Education	Applicant Education (Graduate/ Under Graduate)
Self_Employed	Self employed (Y/N)
ApplicantIncome	Applicant income
CoapplicantIncome	Coapplicant income
LoanAmount	Loan amount in thousands
Loan_Amount_Term	Term of loan in months
Credit_History	credit history meets guidelines
Property_Area	Urban/ Semi Urban/ Rural

1) Create a dashboard based on the data.
2) Analyse the factors that involved in Loan Analysis.
3) Mention any 4 factors depends on Loan Analysis.
4) Colour Combination is Blue and White.
5) Prepare a detailed summary for analysis.