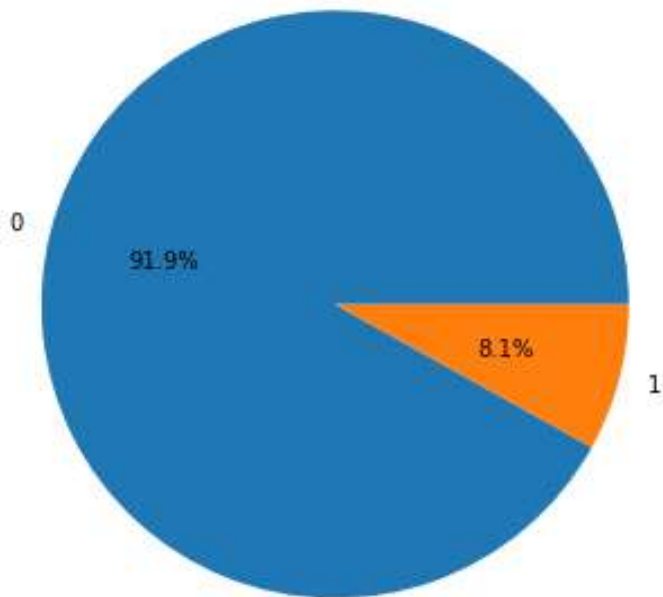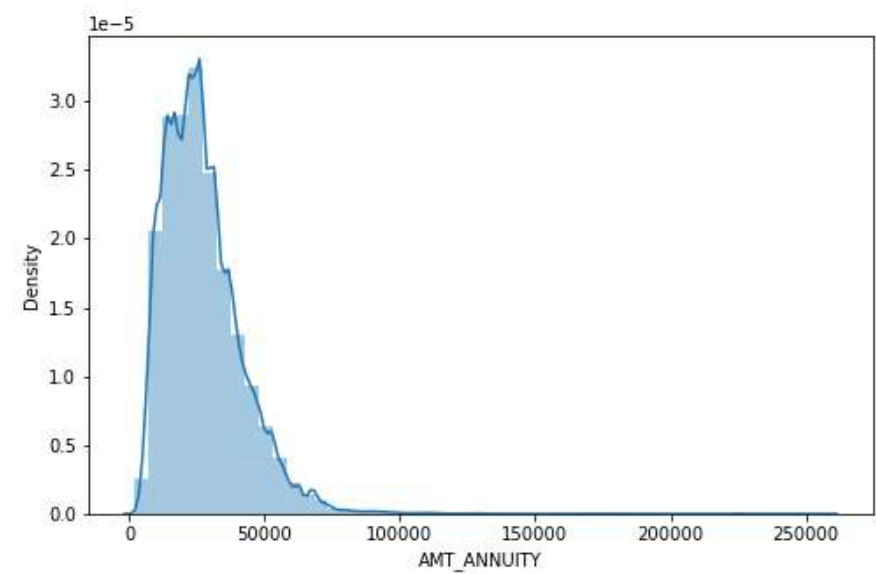Imbalance in clients with payment difficulties & other clients
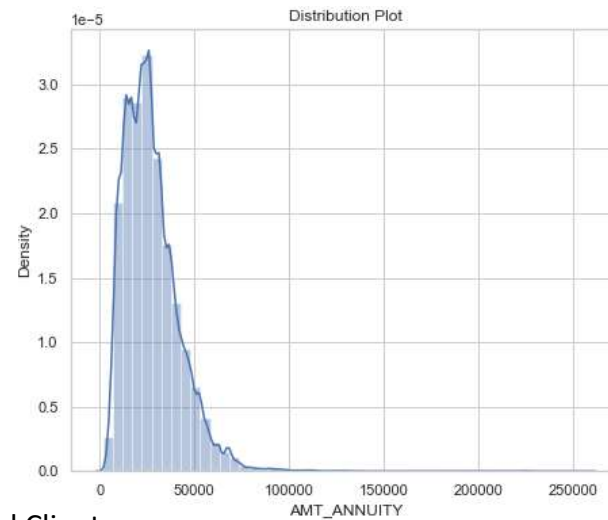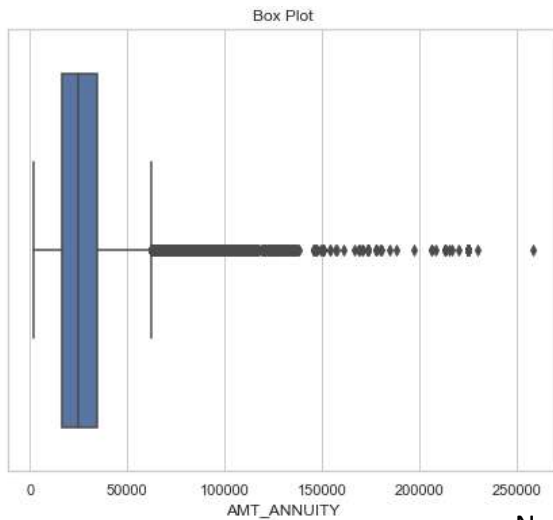
Target Imbalance Distribution
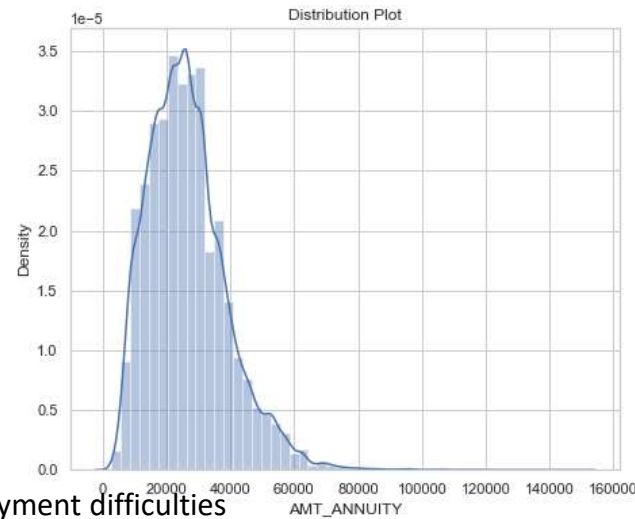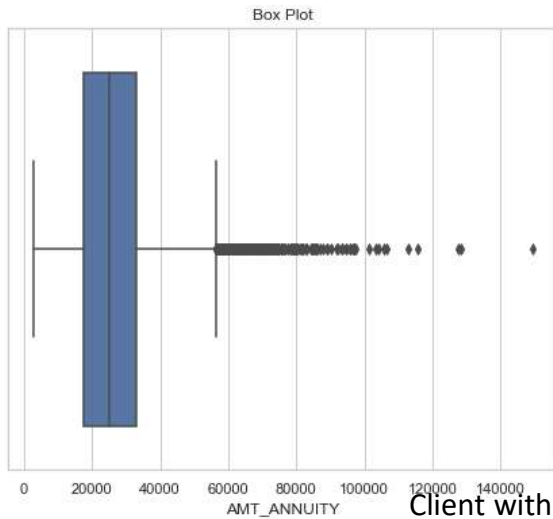

Ratio of data imbalance between clients with payment difficulties & other clients is:
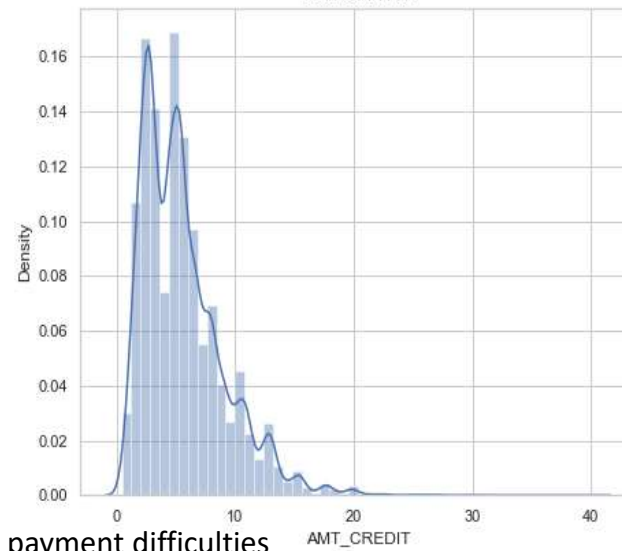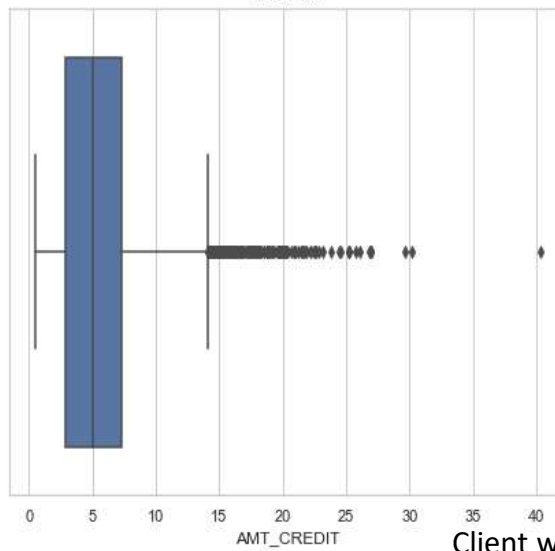92:8

Amount of Annuity

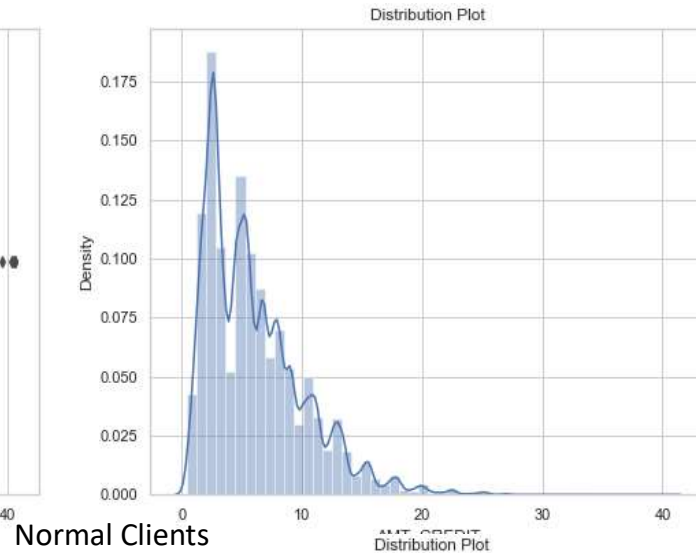Normal Clients

Client with payment difficulties

Amount of Annuity is clearly Right skewed

Amount of Credit

Normal Clients

Client with payment difficulties
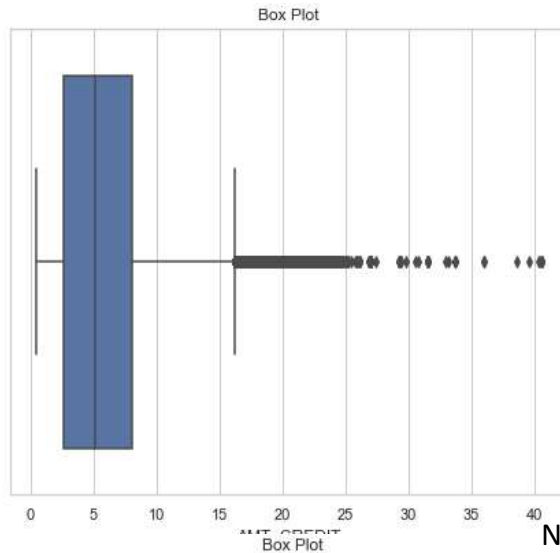
Amount of Credit is clearly Right skewed, and clients with payment difficulties have an outlier which surprising considering they are marked are having repayment issues

Loan Annuity vs Education level - Normal clients
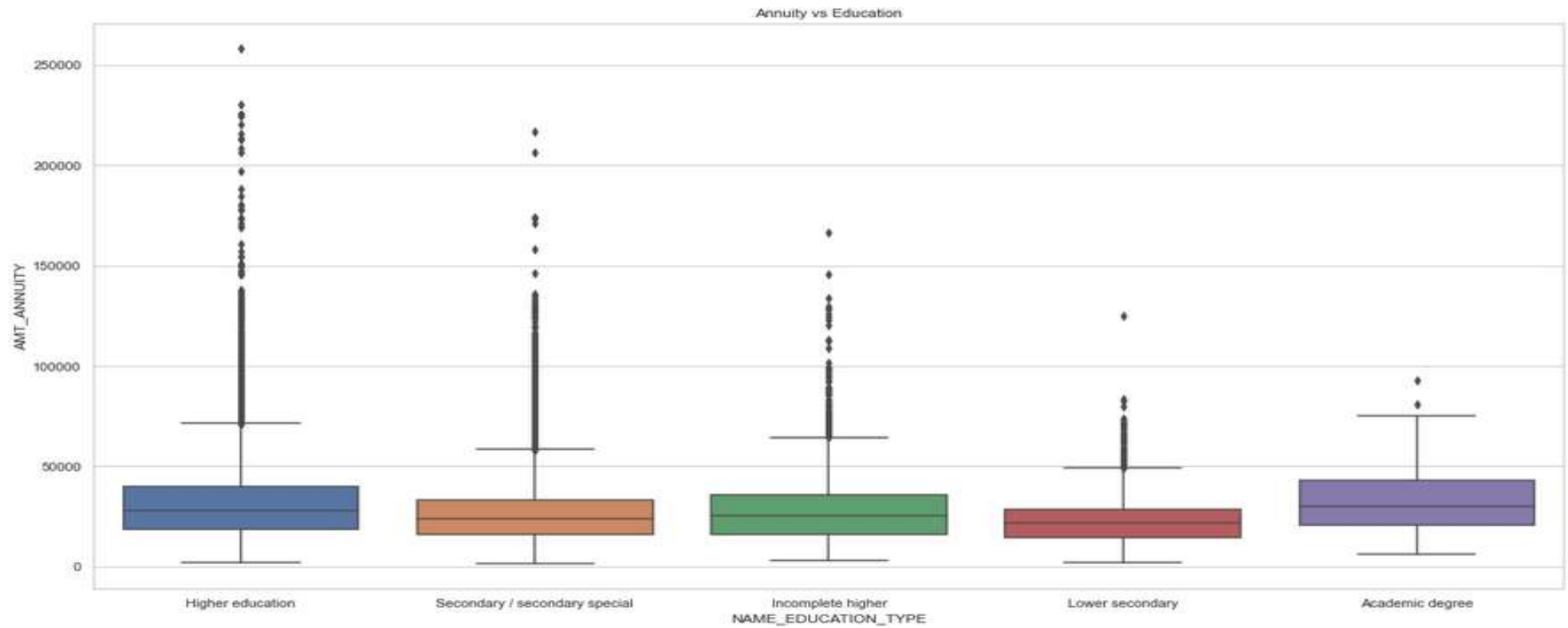
We can observe that clients with Higher Education have been given higher no. of loans

Loan Annuity vs Education level – Clients with payment difficulties
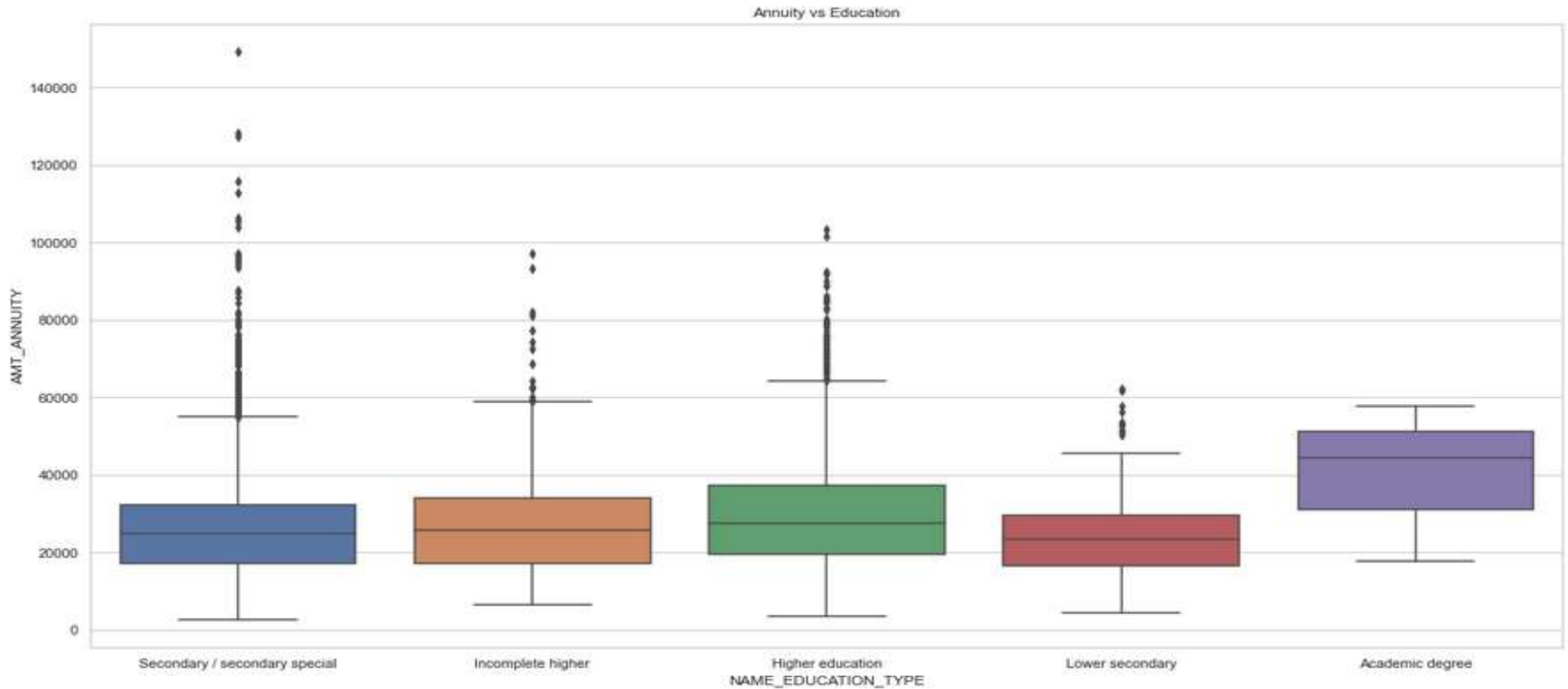
We can observe that clients with Academic degree have higher median Annuity than other education levels

Loan Annuity vs Work Experience - Normal clients
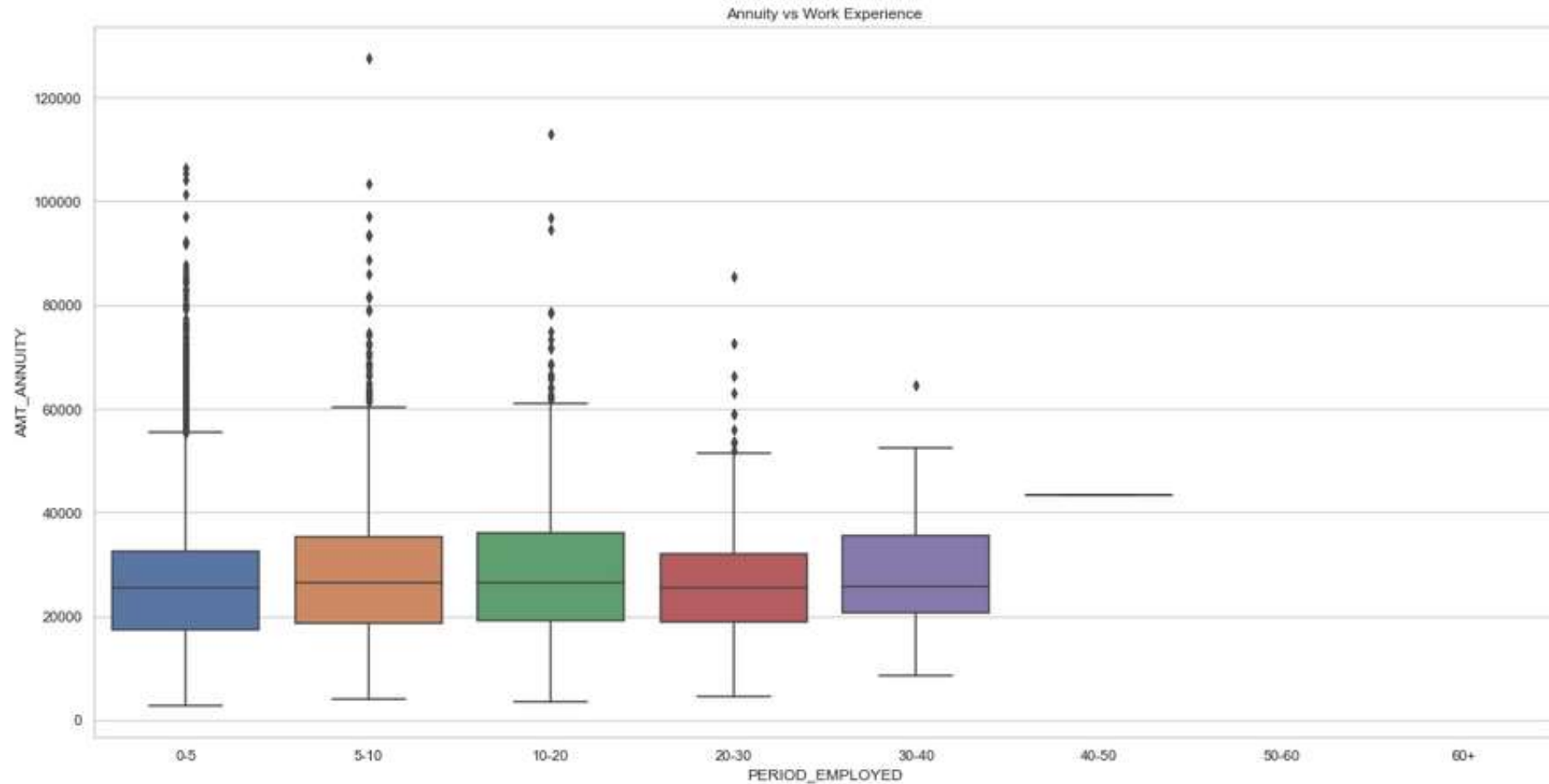

Annuity vs Work Experience
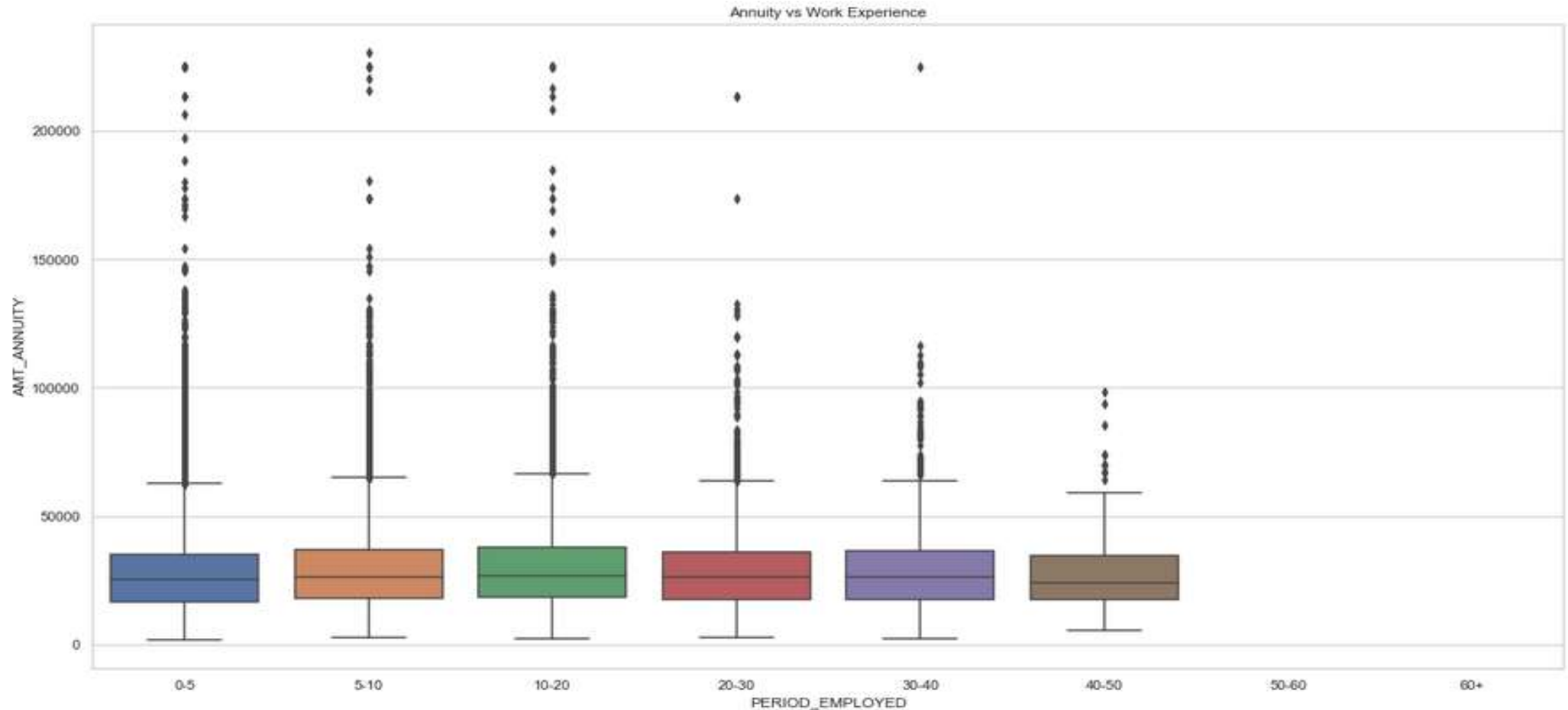
We can observe that clients with 5-10 yrs experience have been given higher no. of loans

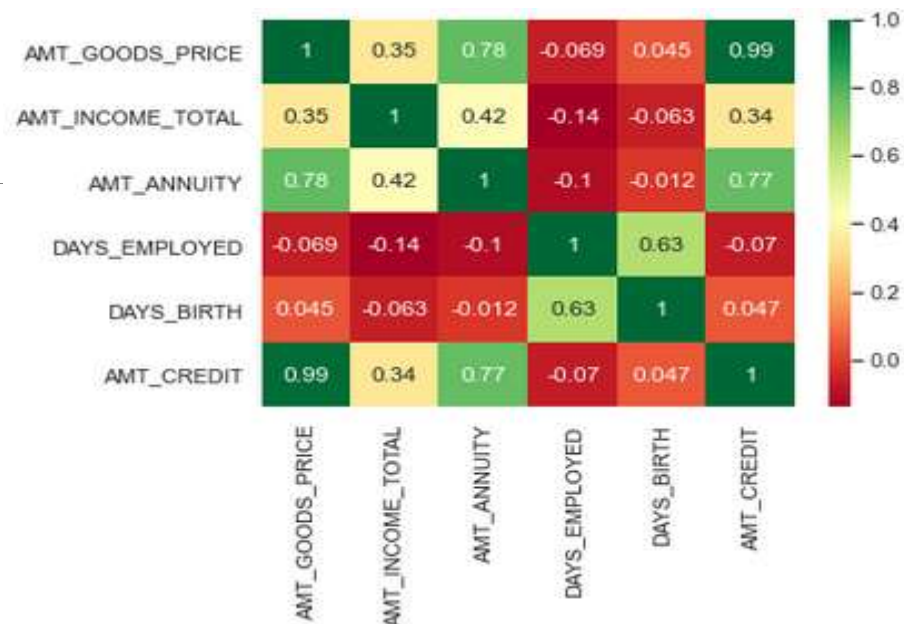# Loan Annuity vs Work Experience – Clients with payment difficulties

We can observe that clients with 10-20 yrs of experience have been given higher no of loans

Correlation between Numeric columns

There is a very high correlation between AMT_CREDIT & AMT_GOODS_PRICE, & significant correlation between AMT_CREDIT & AMT_ANNUITY and between DAYS_BIRTH & DAYS_EMPLOYED

There is a very high correlation between AMT_CREDIT & AMT_GOODS_PRICE, & significant correlation between AMT_CREDIT & AMT_ANNUITY ; between AMT_ANNUITY & AMT_GOODS_PRICE and between DAYS_BIRTH & DAYS_EMPLOYED
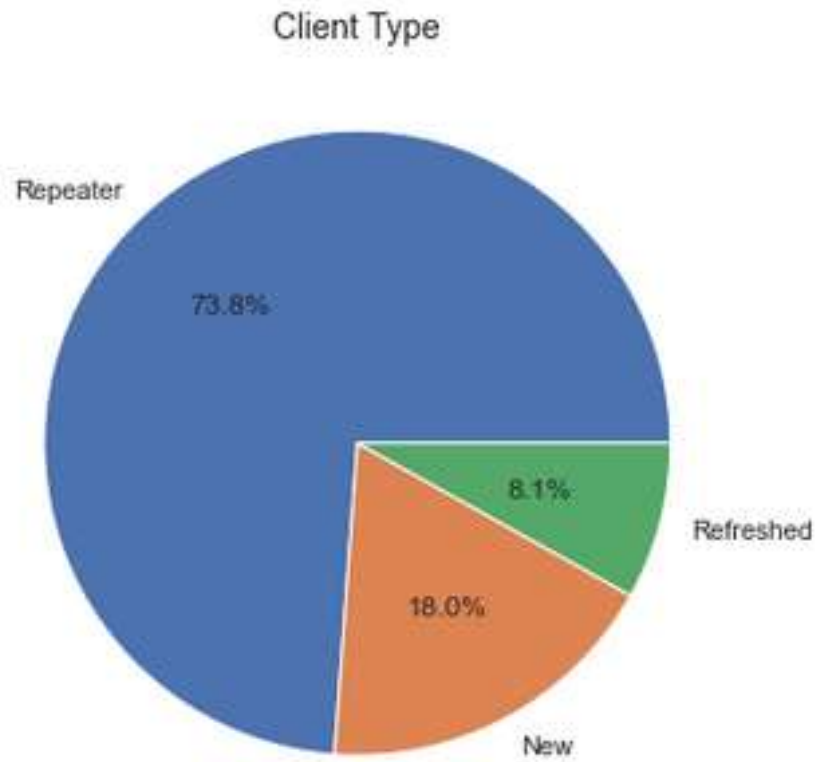
Previous Contract Status
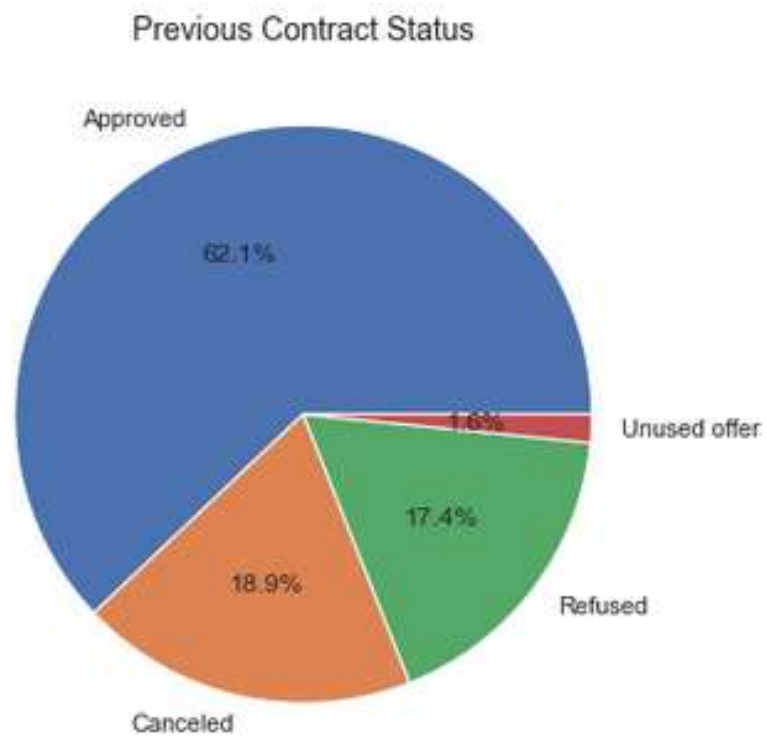
We can observe that previously majority of the loans were approved.

Previous Client Types

Client Type

Repeater 73.8%

8.1% Refreshed

18.0%

New

We can observe that previously most clients were repeat clients