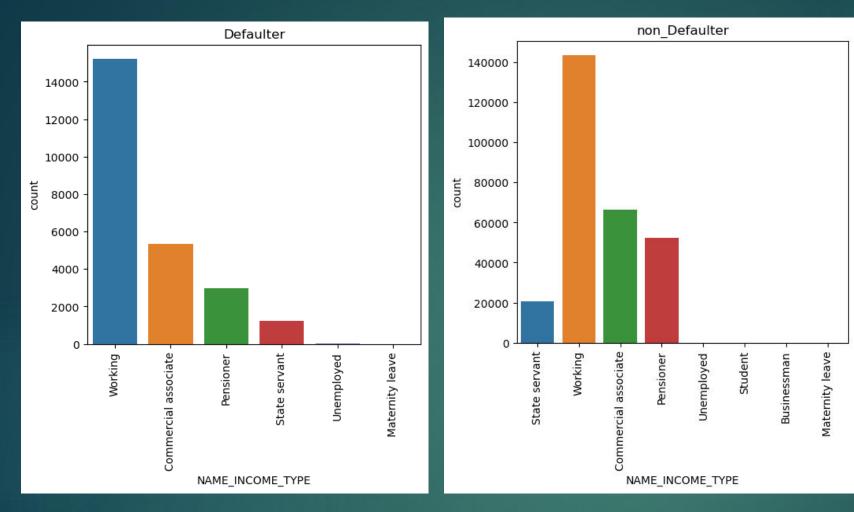
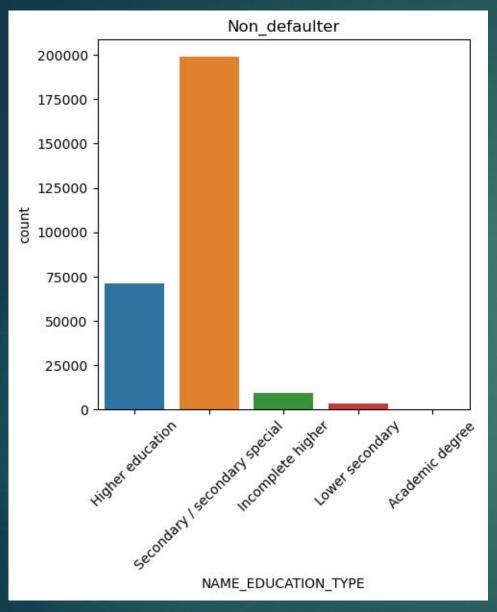
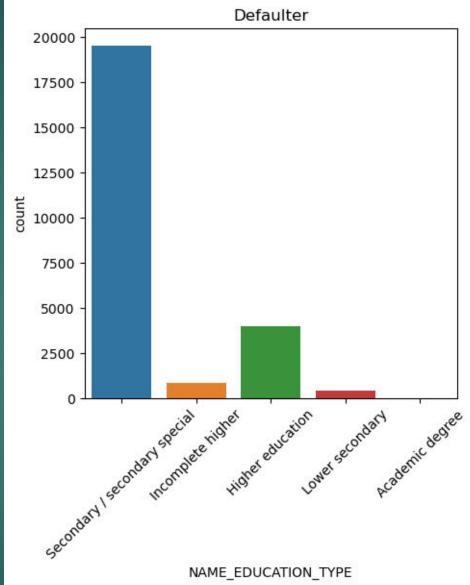
EXPLORATORY DATA ANALYSIS ASSIGNMENT CREDIT EDA CASE STUDY UPGRAD BY:-DAR JAVEED

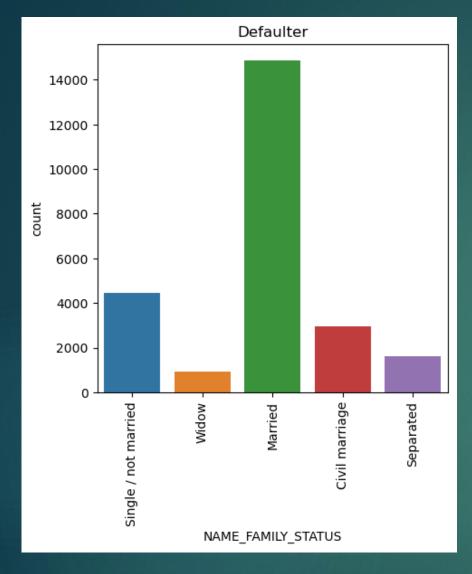


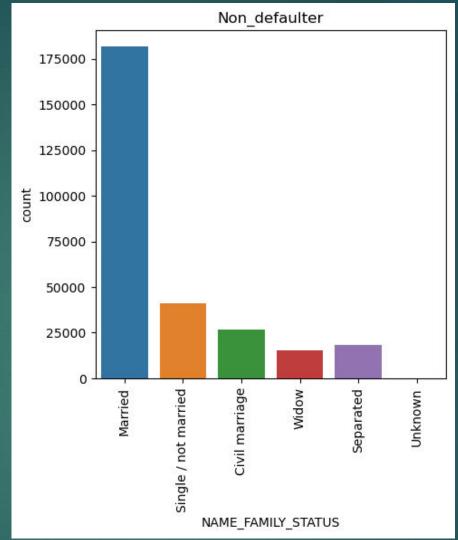
Here you can clearly see that working class has more defaulters followed by commercial associates.



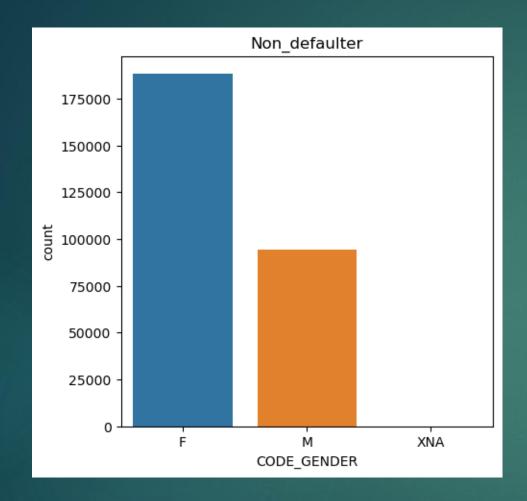


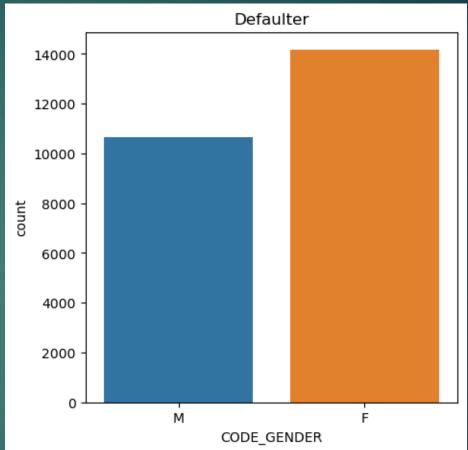
Defaulters having name education type SECONDARY/SECONDARY SPECIAL followed by HIGHER EDUCATION ARE DEFAULTERS



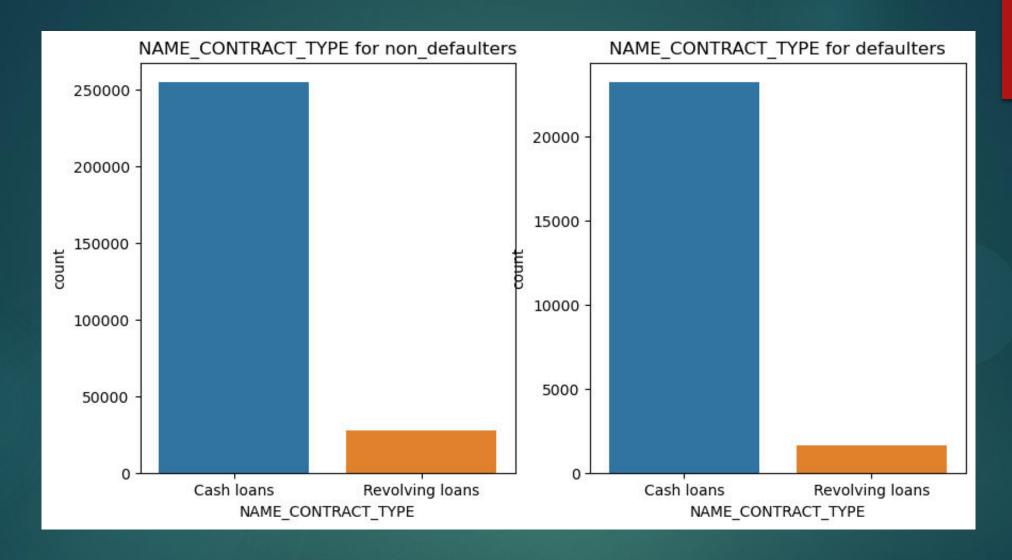


MARRIED PEOPLE TEND TO DEFAULT ON THEIR PAYMENTS AND WIDOWS HAVE LEAST DEFAULTS

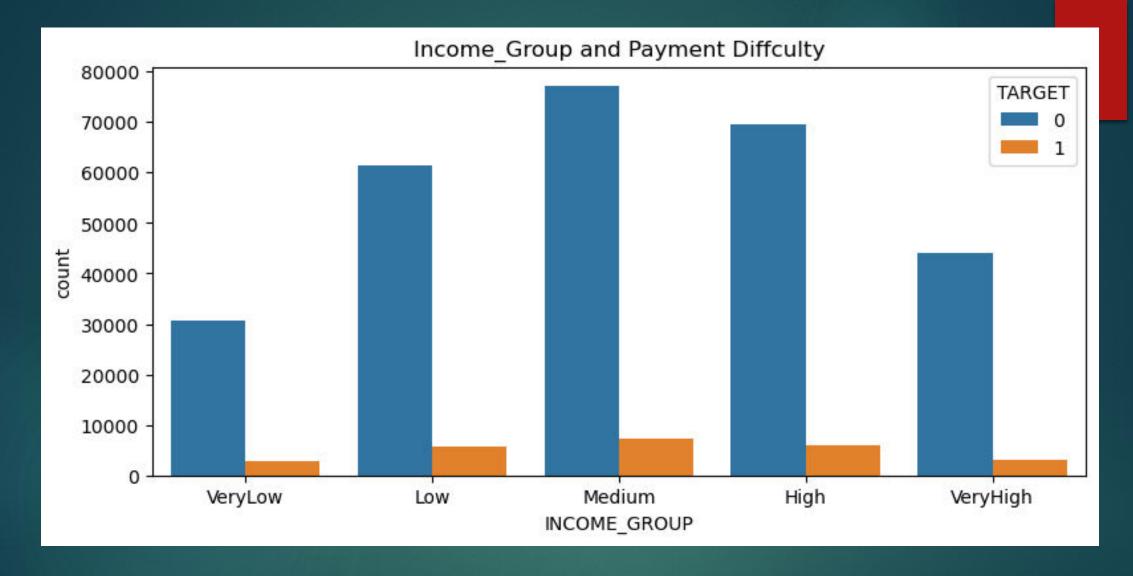




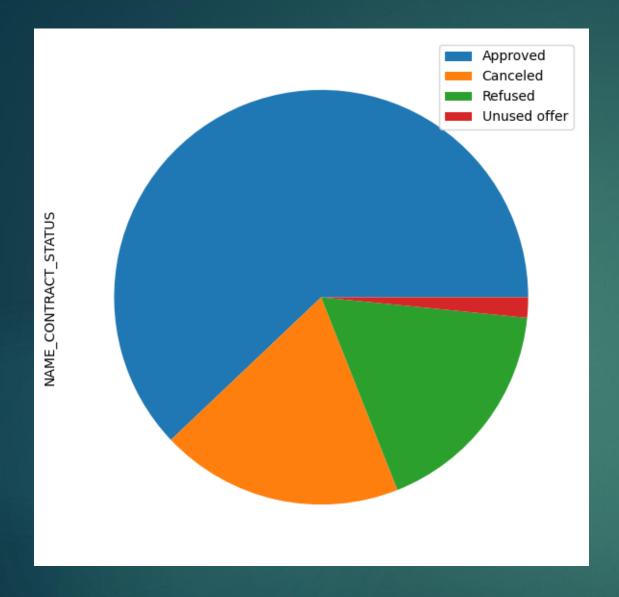
FEMALE APPLICANTS ARE MORE THAN MALE APPLICANTS AND SO THE MALE APPLICANTS TEND TO DEFAULT ON THEIR PAYMENTS



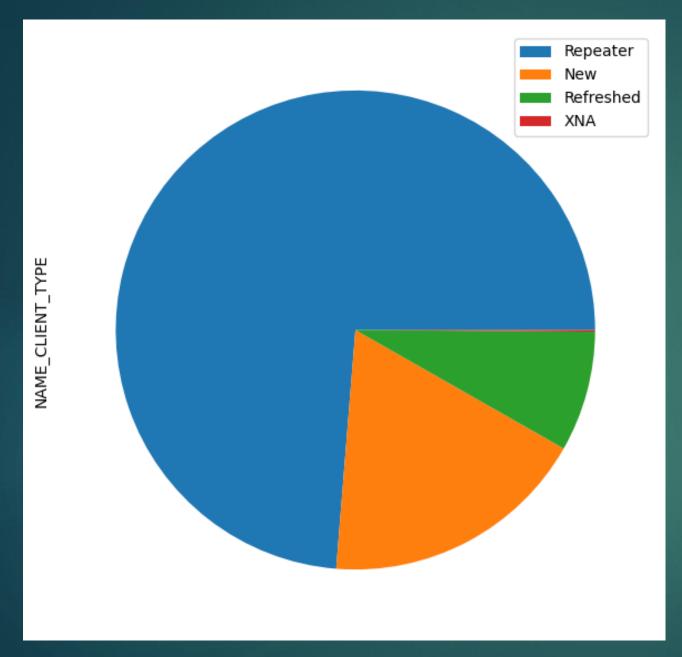
AS YOU CAN SEE THAT CASH LOANS HAVE MORE APPLICANTS AND ALSO APPLICANTS WHO WERE APPROVED CASH LOANS TEND DEFAULT AS COMPARED TO REVOLVING LOANS



PEOPLE WITH MEDIUM INCOME GROUP ARE MORE PRONE TO DEFAULT ON PAYMENTS FOLLOWED BY HIGH INCOME GROUP APPLICANTS.



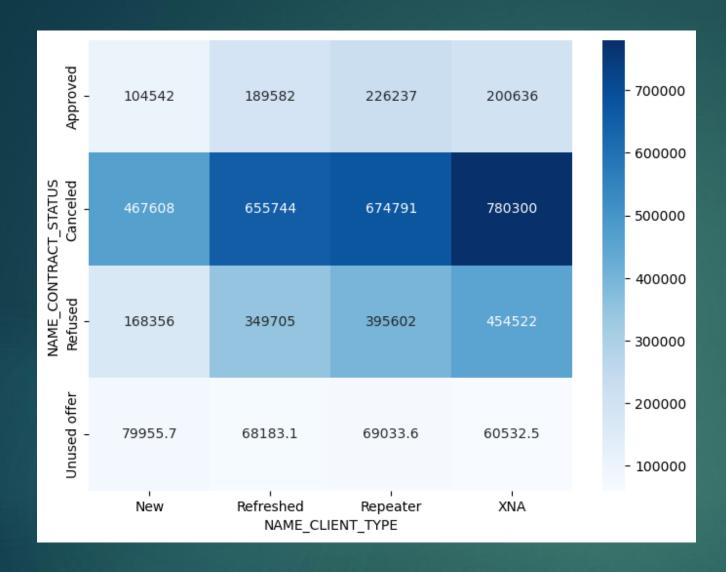
Approved 0.620747 Canceled 0.189388 0.174036 Unused offer 0.015828



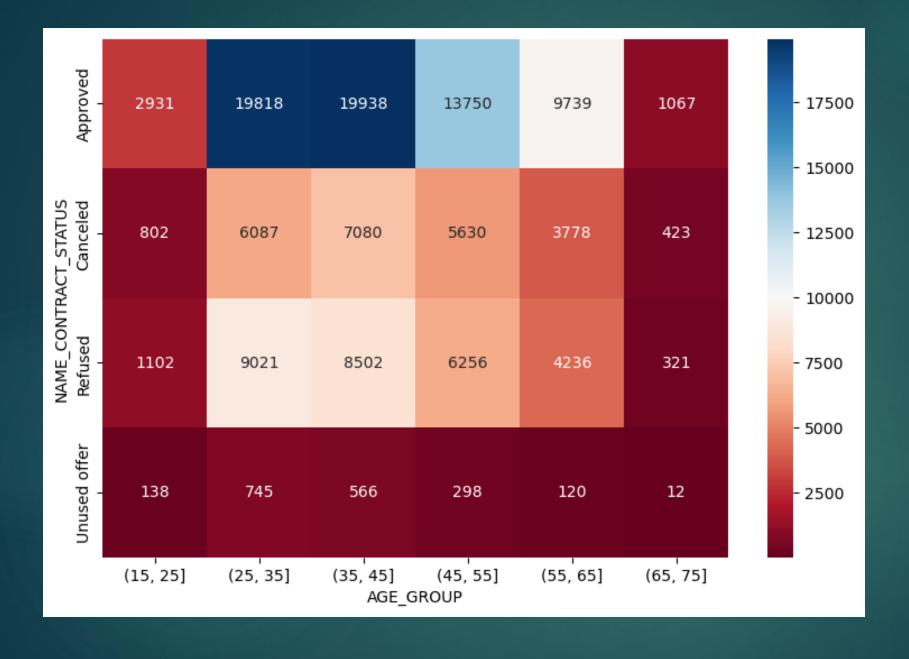
Repeater 0.737188 New 0.180434 Refreshed 0.081217 XNA 0.001162

Name: NAME_CLIENT_TYPE

REPEATER APPLICANTS ARE MORE THAN THE NEW AND REFRESHED CUSTOMERS



APPLICANTS HAVING MORE AMT_GOODS_PRICE GETS CANCELLED BY THE BANK



APPLICANTS WITH AGE GROUP (25,35) AND (35,45) WHO GOT LOAN APPROVED ARE DEFAULTERS AS SEEN IN THE HEATMAP.

CONCLUSION.

- 1:-APPLICANTS IN AGE GROUP (25,35) AND (35,45) ARE DEFAULTERS
- 2:-MALE APPLICANTS ARE MORE DEFAULTERS THAN FEMALE BECAUSE FEMALE APPLICANTS ARE MORE THAN MALE APPLICANTS.
- 3:-WORKING CLASS TEND TO DEFAULT MORE THAN OTHERS.
- 4:-APPLICANTS WHO ARE IN MEDIUM INCOME GROUP ARE DEFAULTERS
- 5:-MARRIED APPLICANTS ARE MORE LIKELY TO DEFAULT AS COMPARED TO OTHERS .SO BANK SHOULD FOCUS ON SINGLE APPLICANTS MORE THAN MARRIED APLICANTS.
- 6:-APPLICANTS WITH SECONDARY/SECONDARY SPECIAL EDUCATION DEFAULT ON THEIR PAYMENTS.SO BANK SHOULD FOCUS MORE ON LOWER SECONDARY APPLICANTS AS THEY ARE LESS TEND TO DEFAULT.