

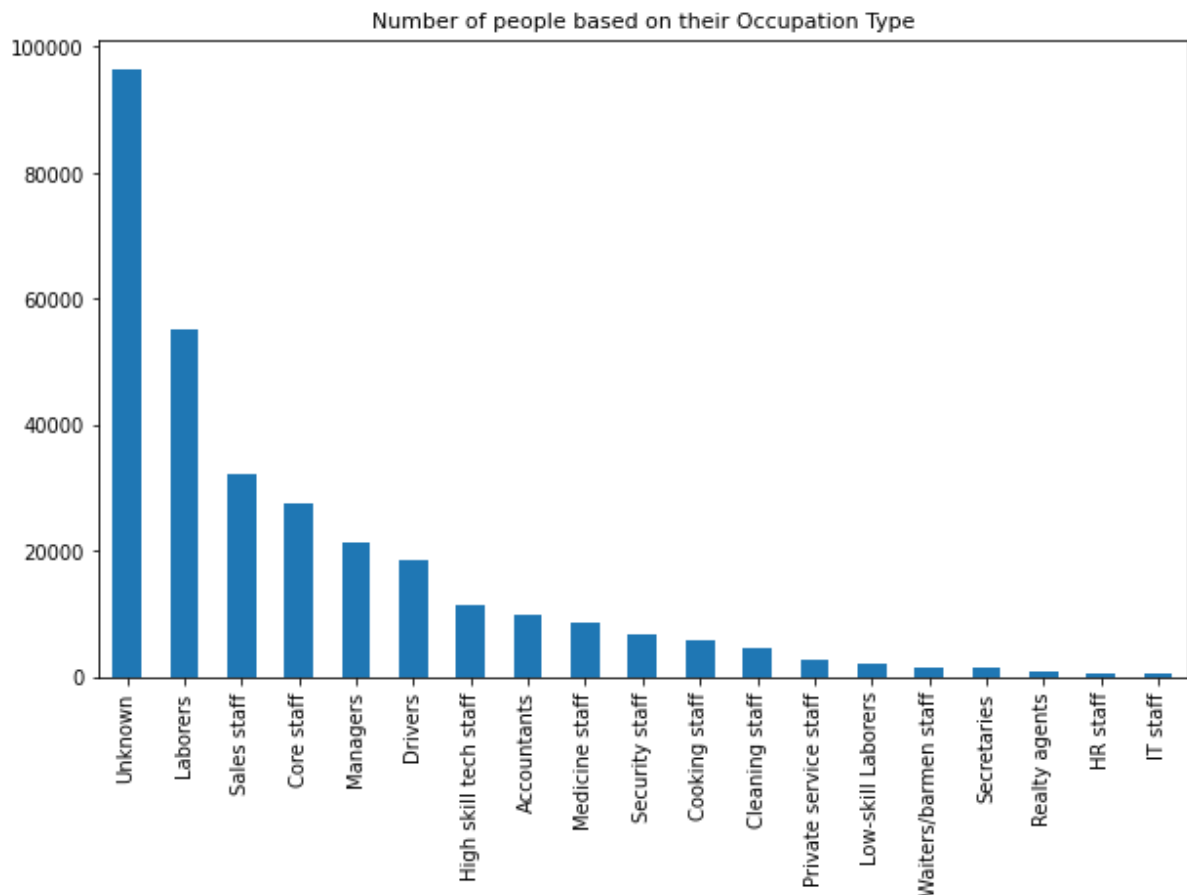
Credit EDA case study report

CREDIT EDA CASE STUDY
AJMERI DHRUV CHETANKUMAR

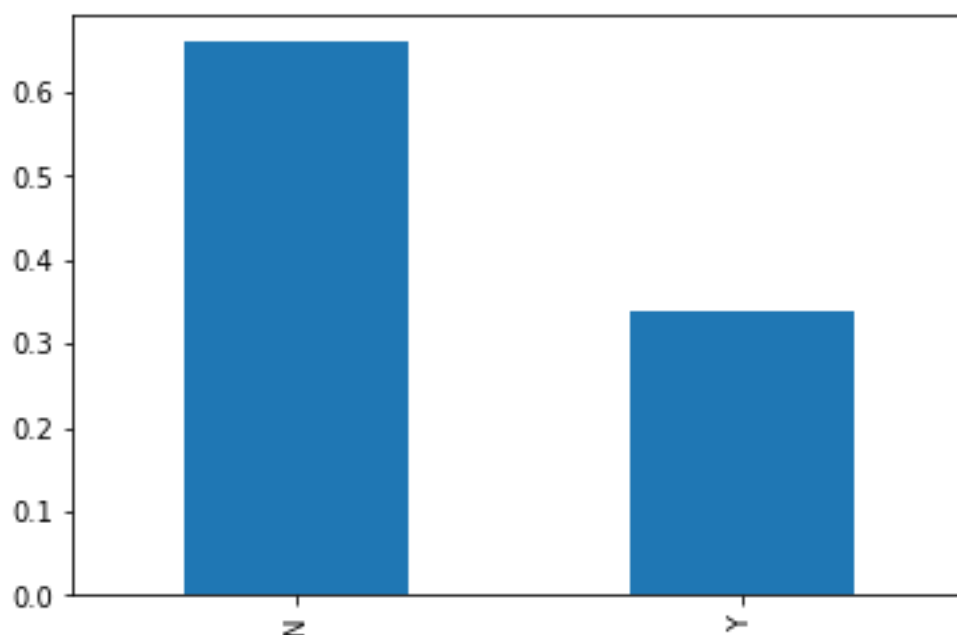
In this report we'll look at some of the most important insights from the data provided in the dataset:

Here we can see from the graph that the majority of people who are applying are Laborers, Sales staff and core staff

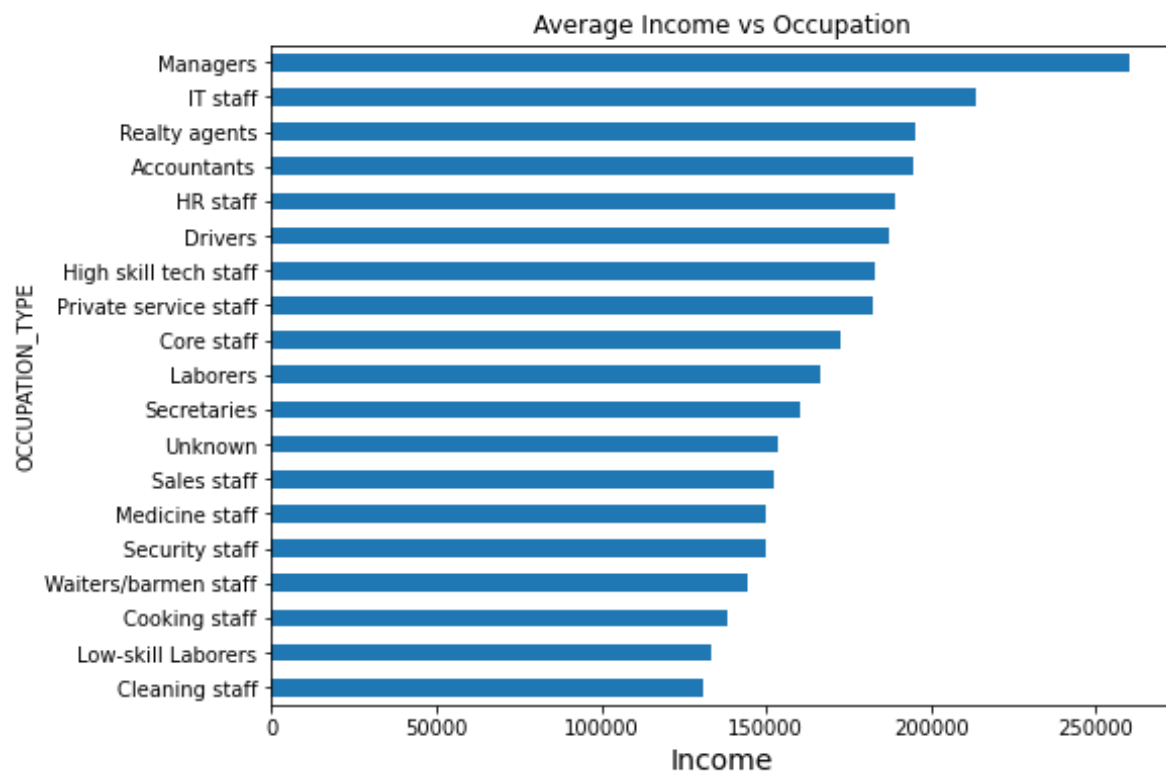
IT, HR staff and Realty agents are among the least applying for loans



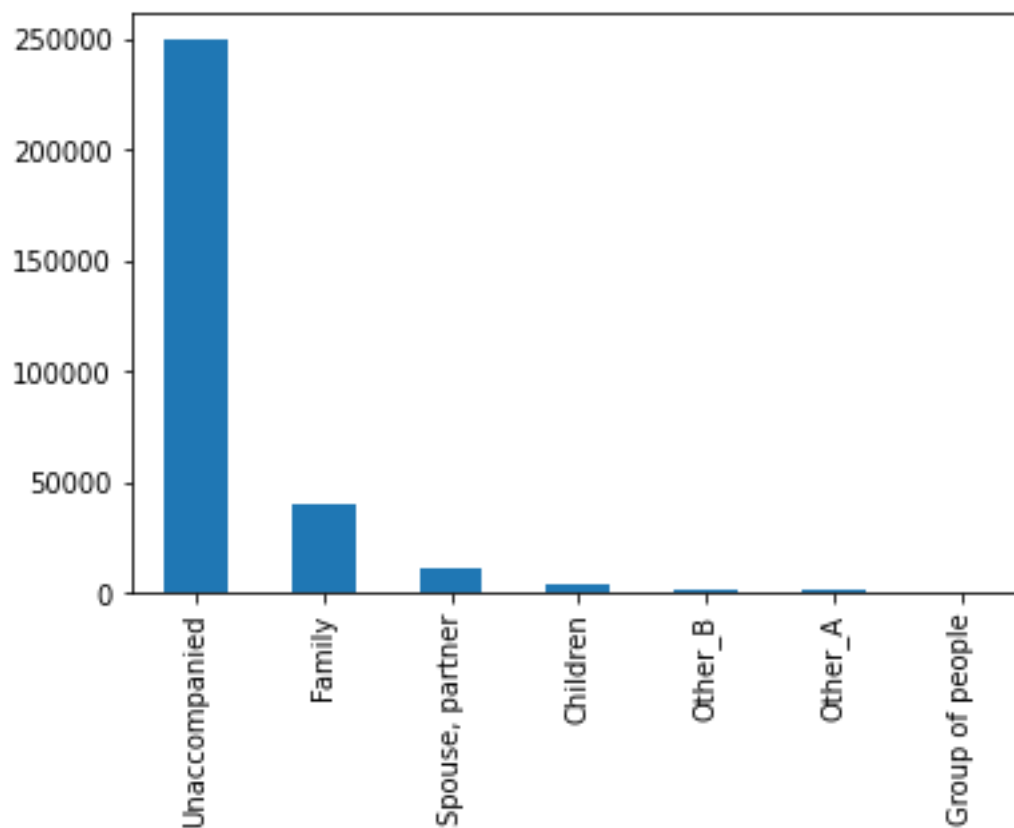
More than 65% of applicants do not own a car



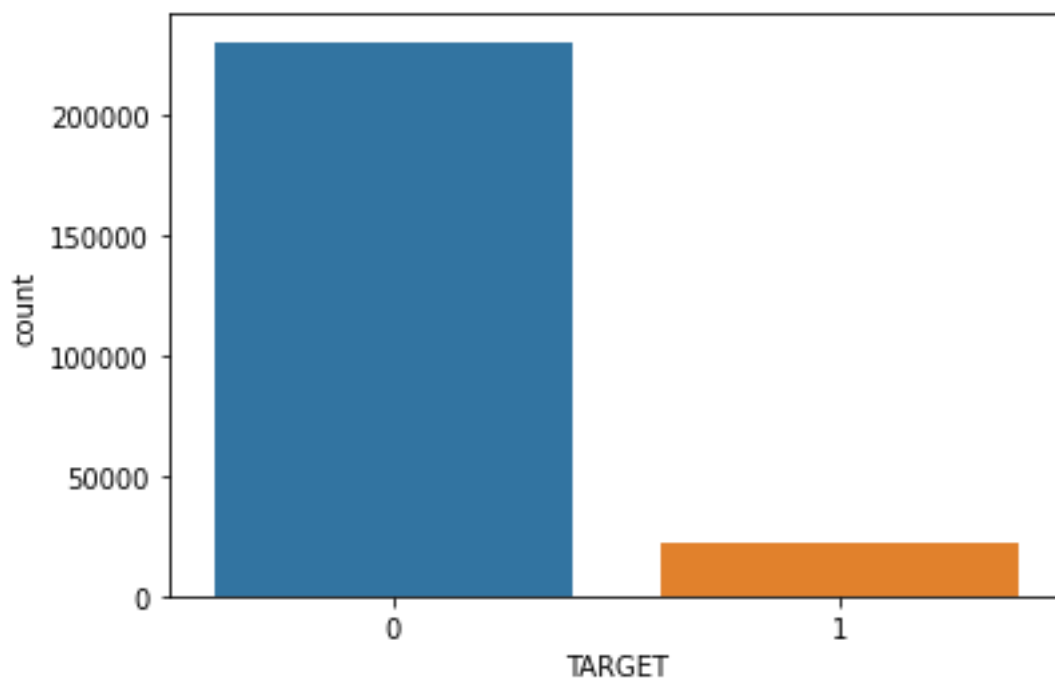
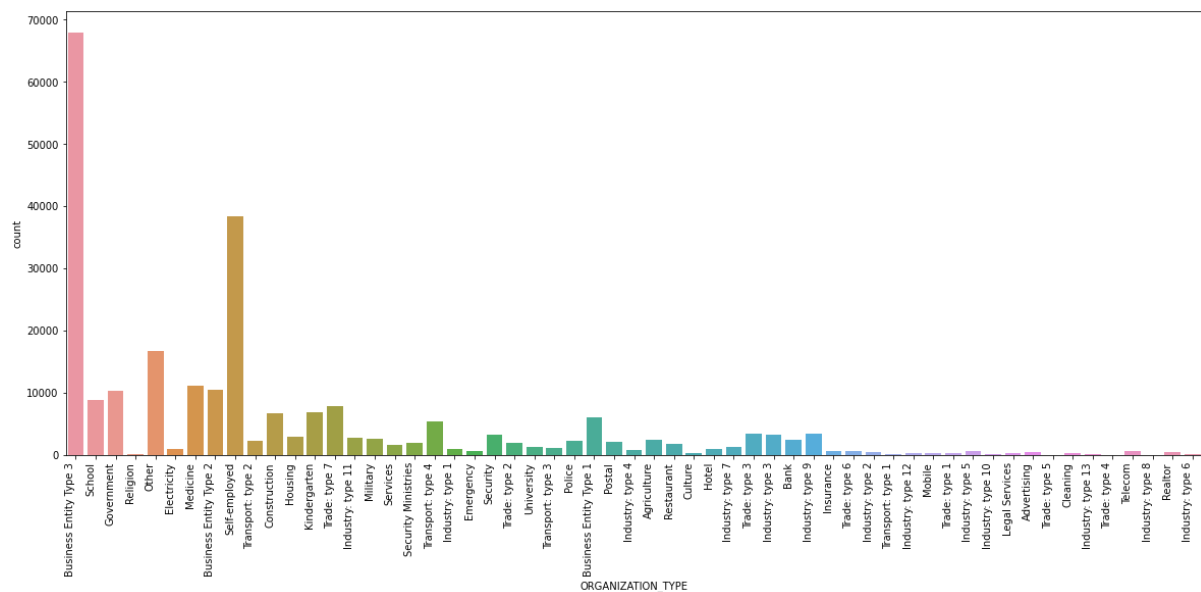
Here we can see that the Managers and IT staff receives among the highest salaries and the Cleaning staff is among the lowest salary receivers



Here we can see that the majority of the people are unaccompanied



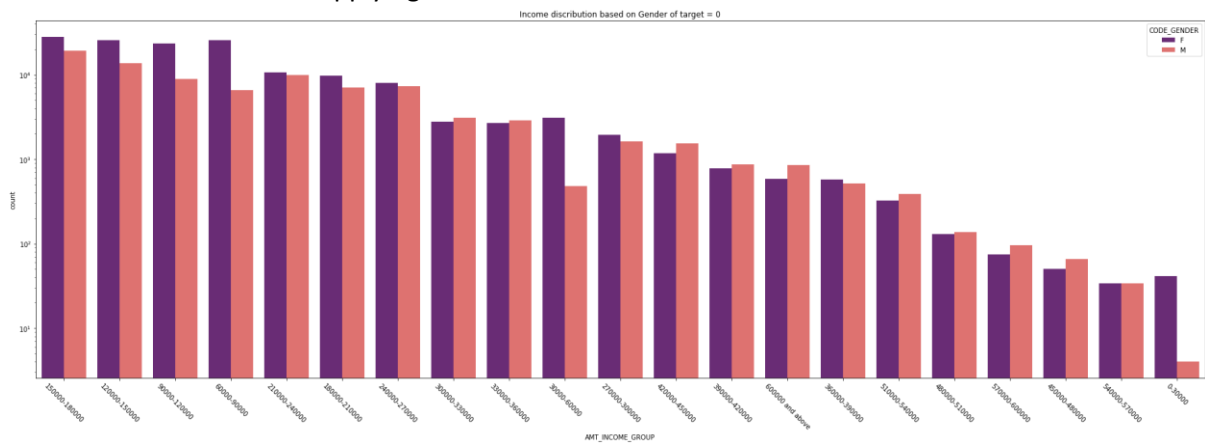
Here we can see that the majority of people applying for a loan belong to Business Entity Type 3 and are self employed



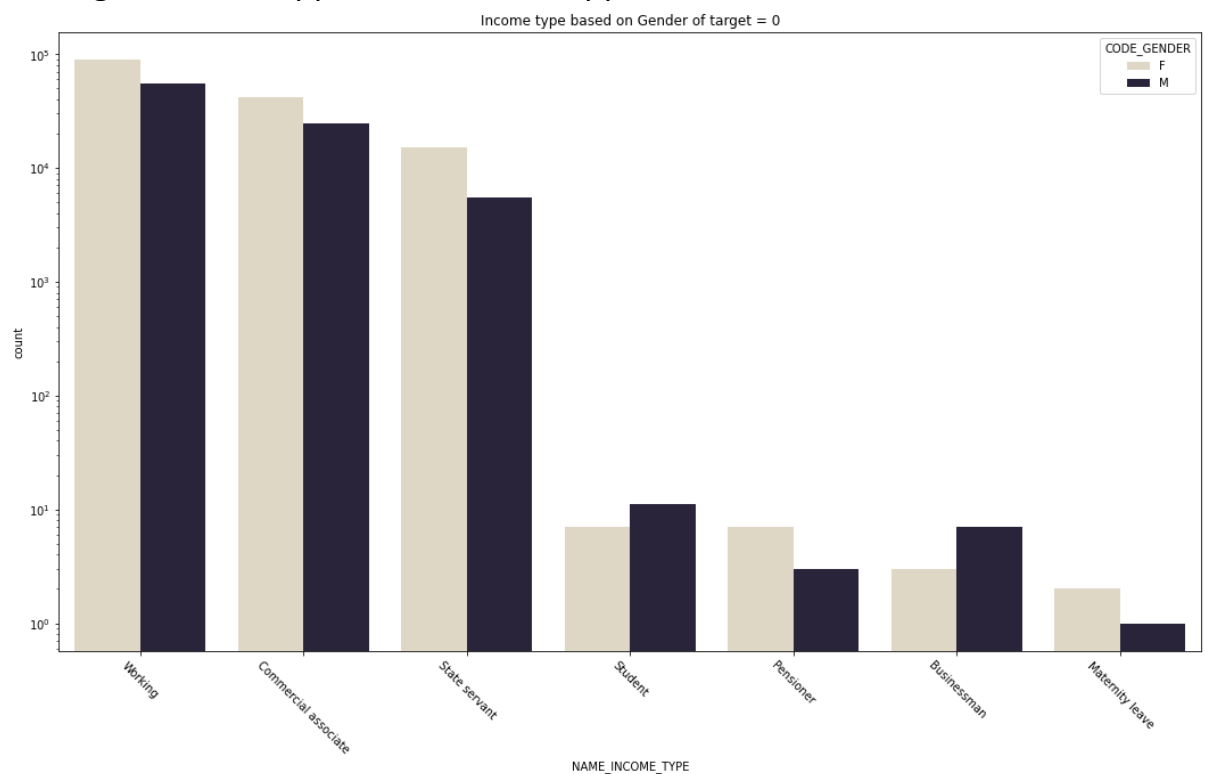
91% values are of TARGET = 0 that means 91% of the applicants don't have any difficulties paying the loan back The number of females applying are higher in 150000 - 180000, 120000 - 150000, 90000 - 120000 income bracket than men

For 0 -30000 income bracket the men are not in huge numbers

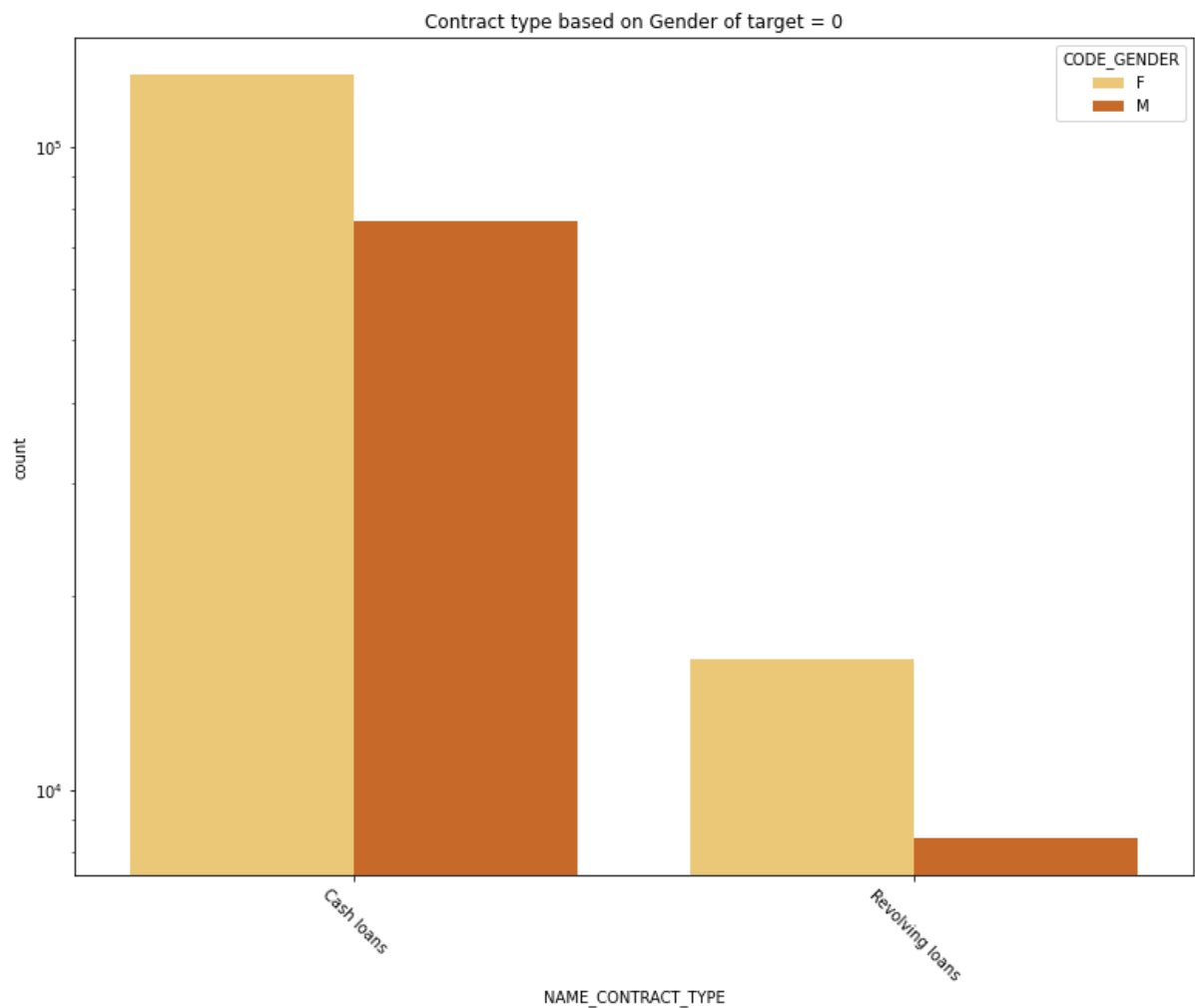
Overall more females are applying for loans than men



Working class, commercial associate, state servants are among the top loan applicants Students, Prisoner, Businessman and people on Maternity leave are among the least applicants for loan application

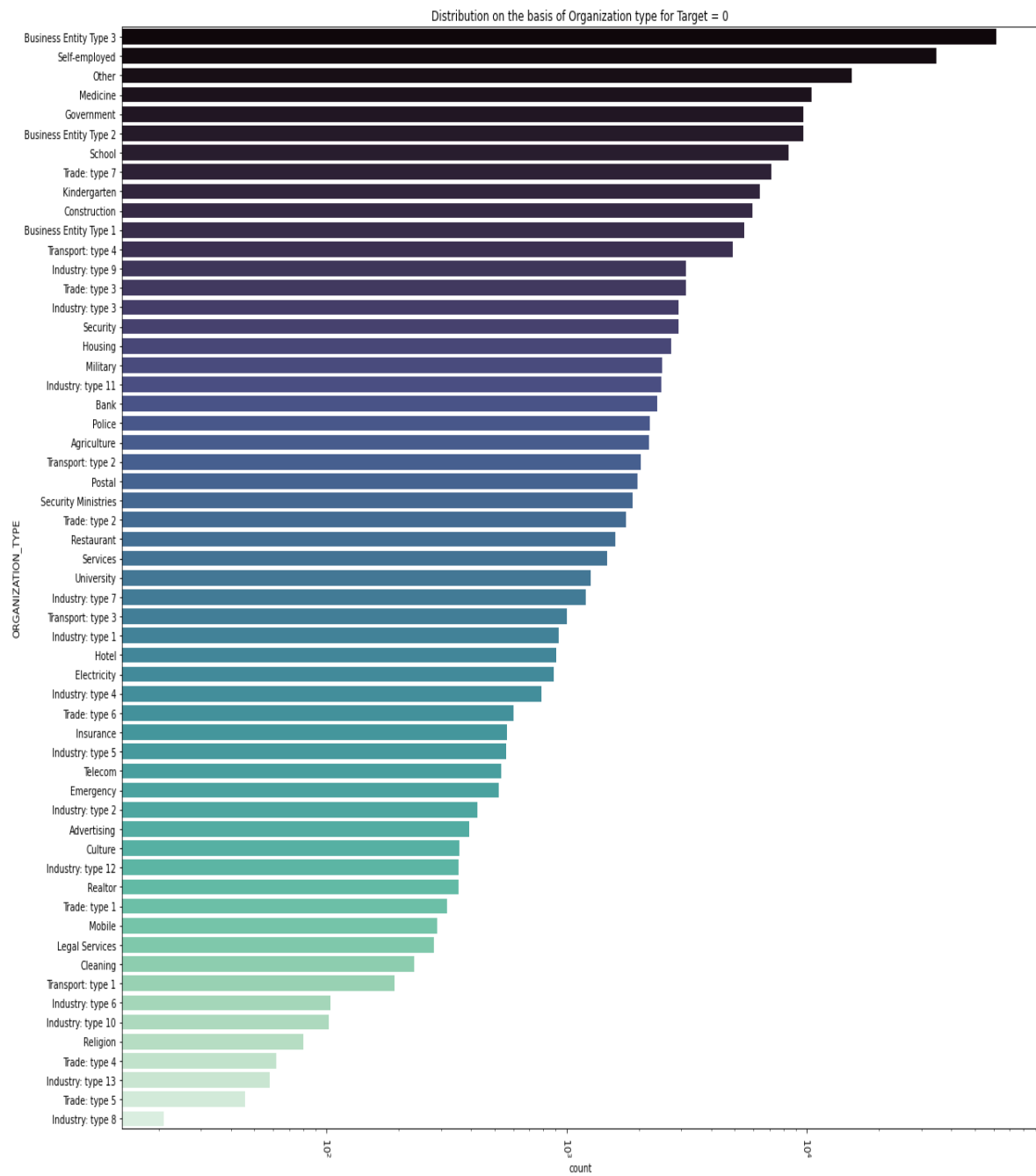


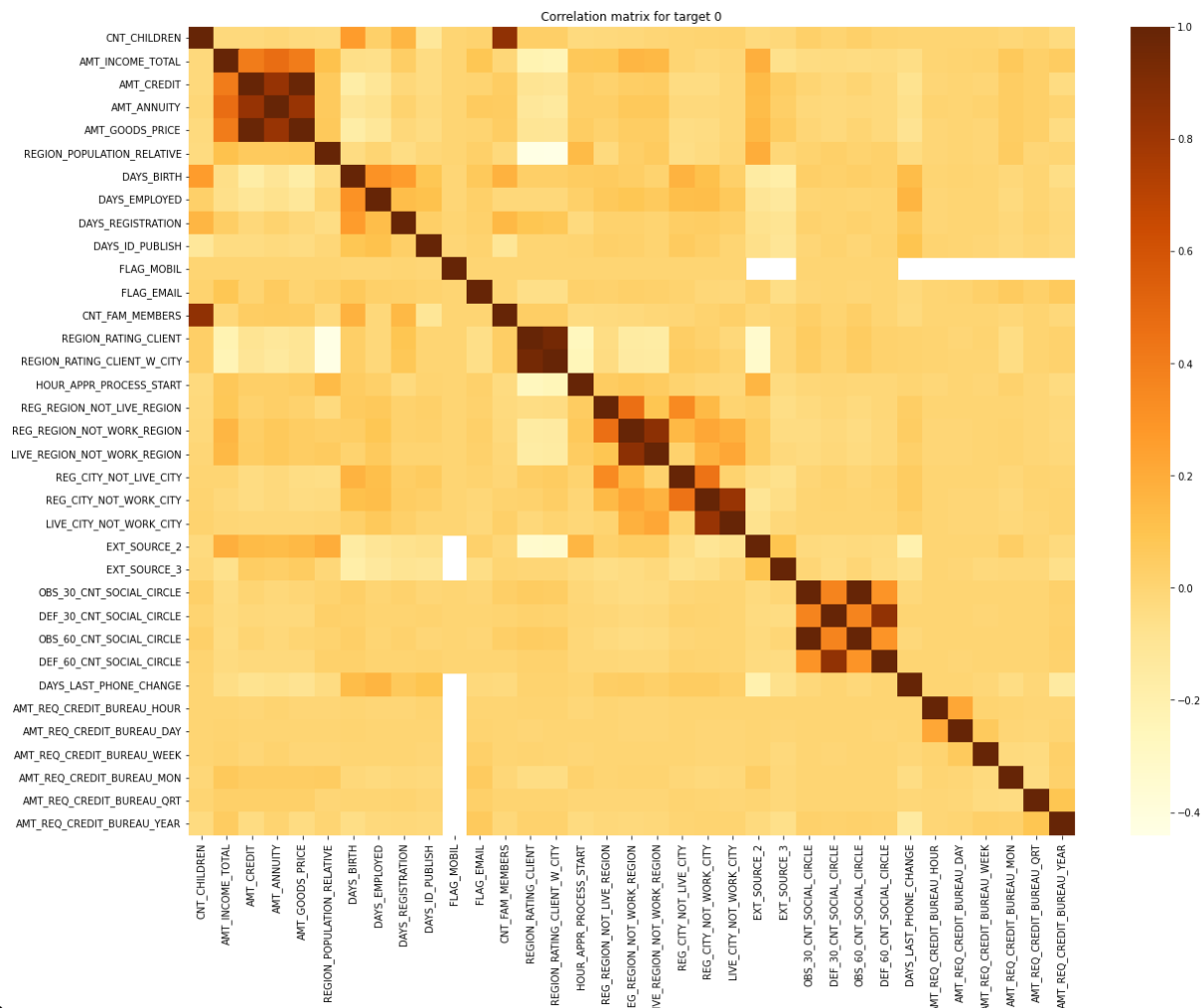
Females are much higher than males in both the categories of loan Revolving as well as Cash Loans



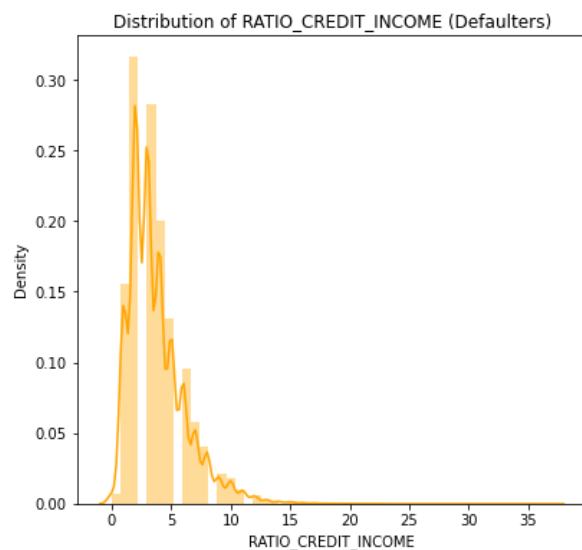
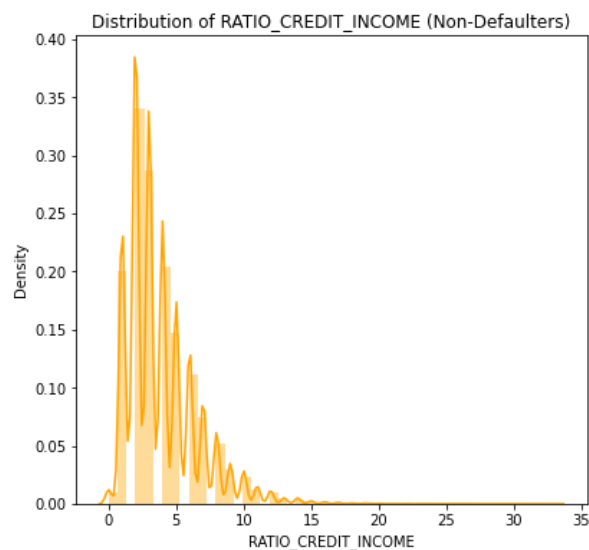
Business entity Type 3 , Self employed, Medicine and Government are among the top categories from which the applications are coming

Industry: type8, Trade: type5 are among the least to apply for loans

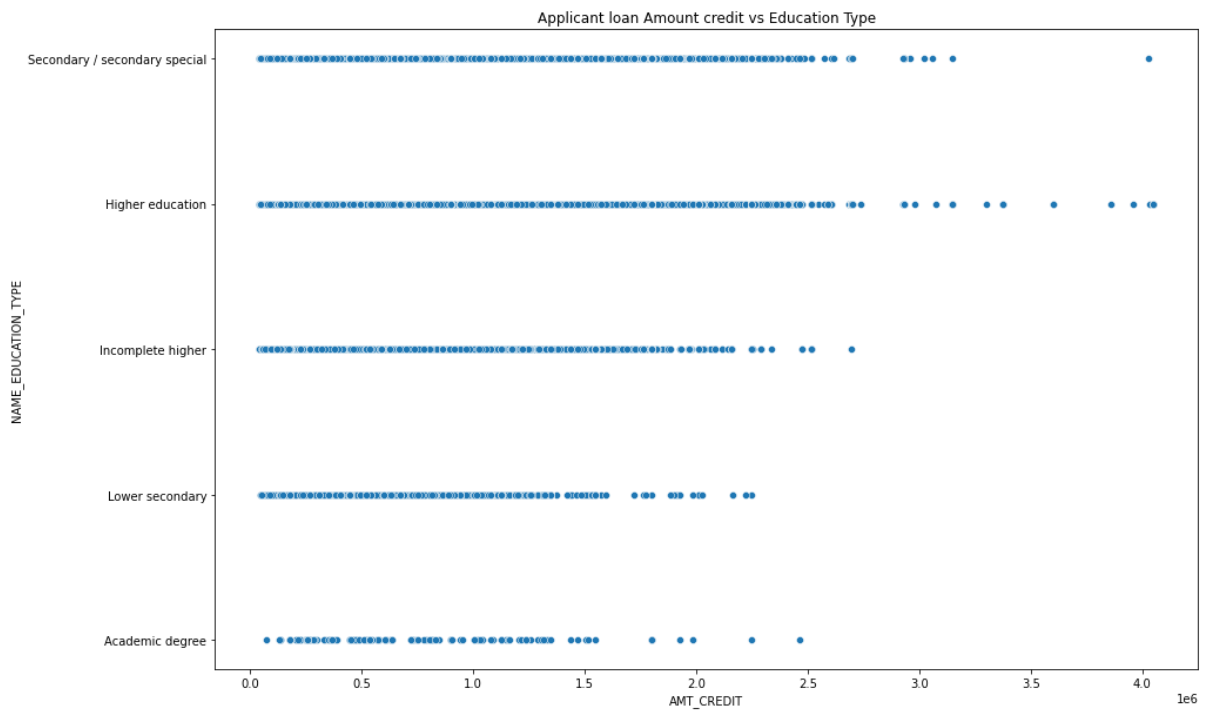
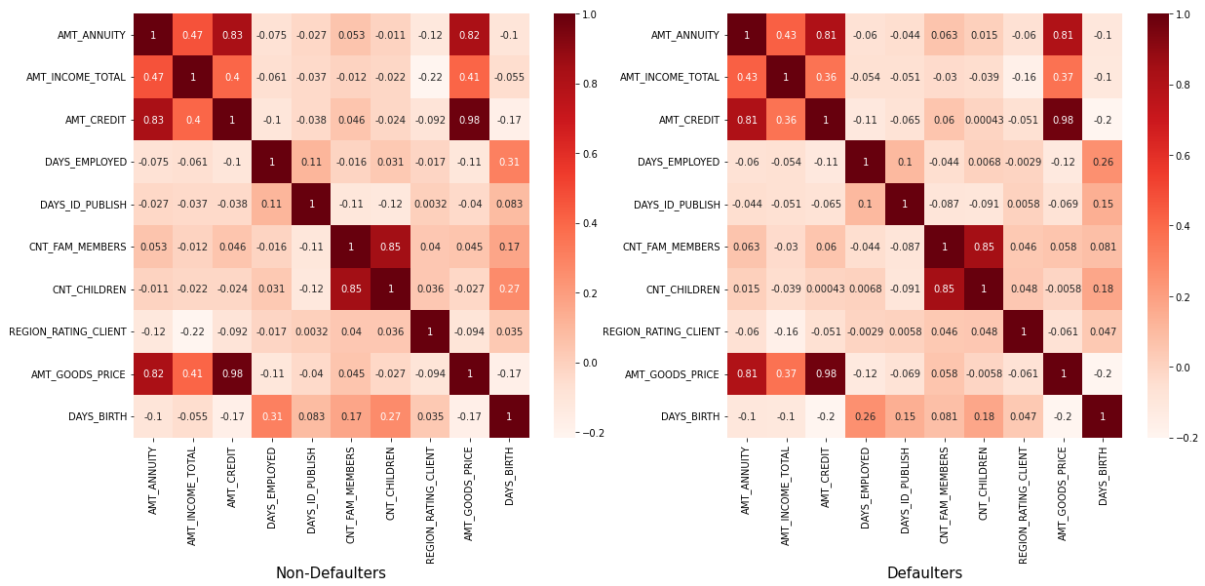


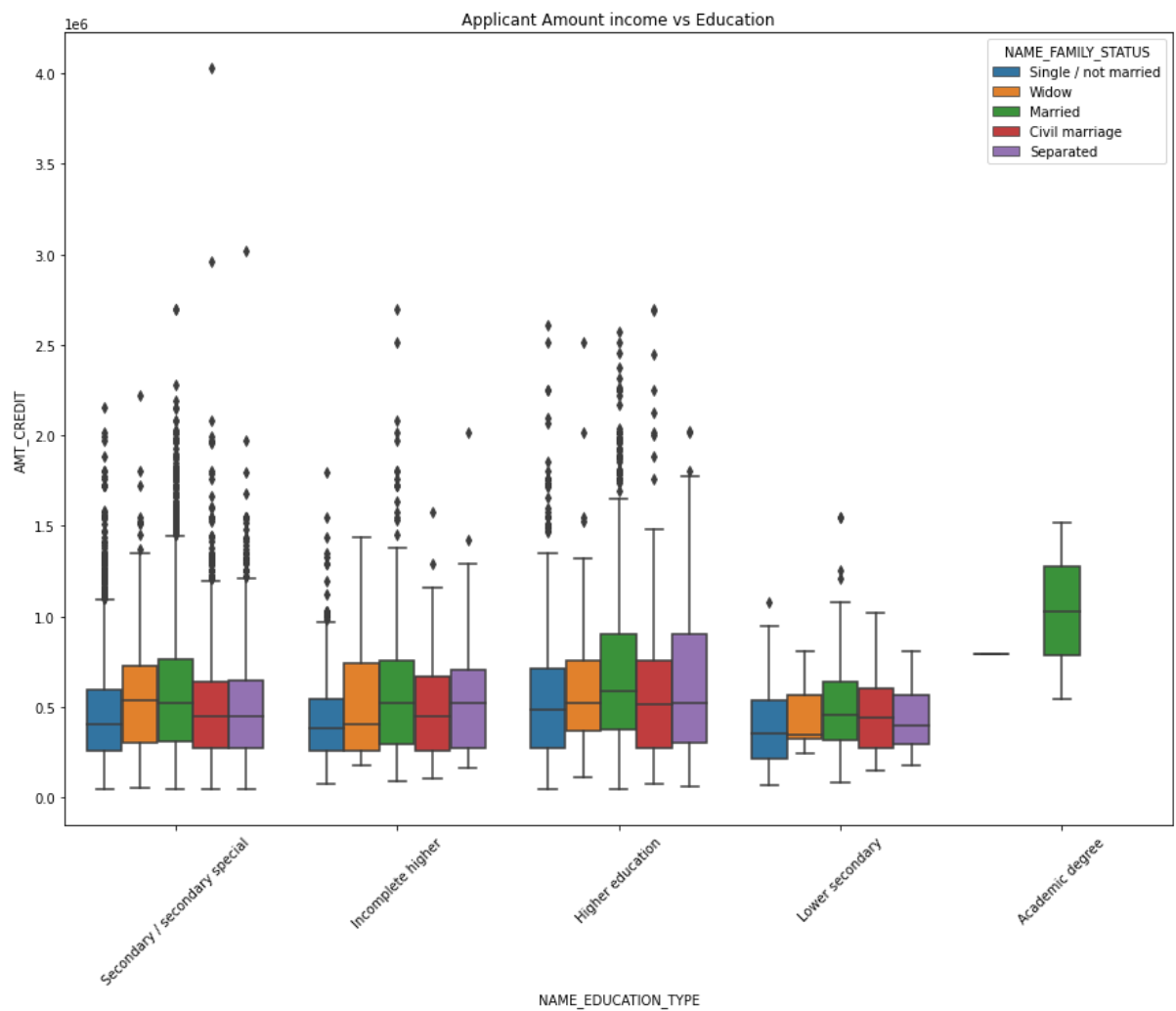
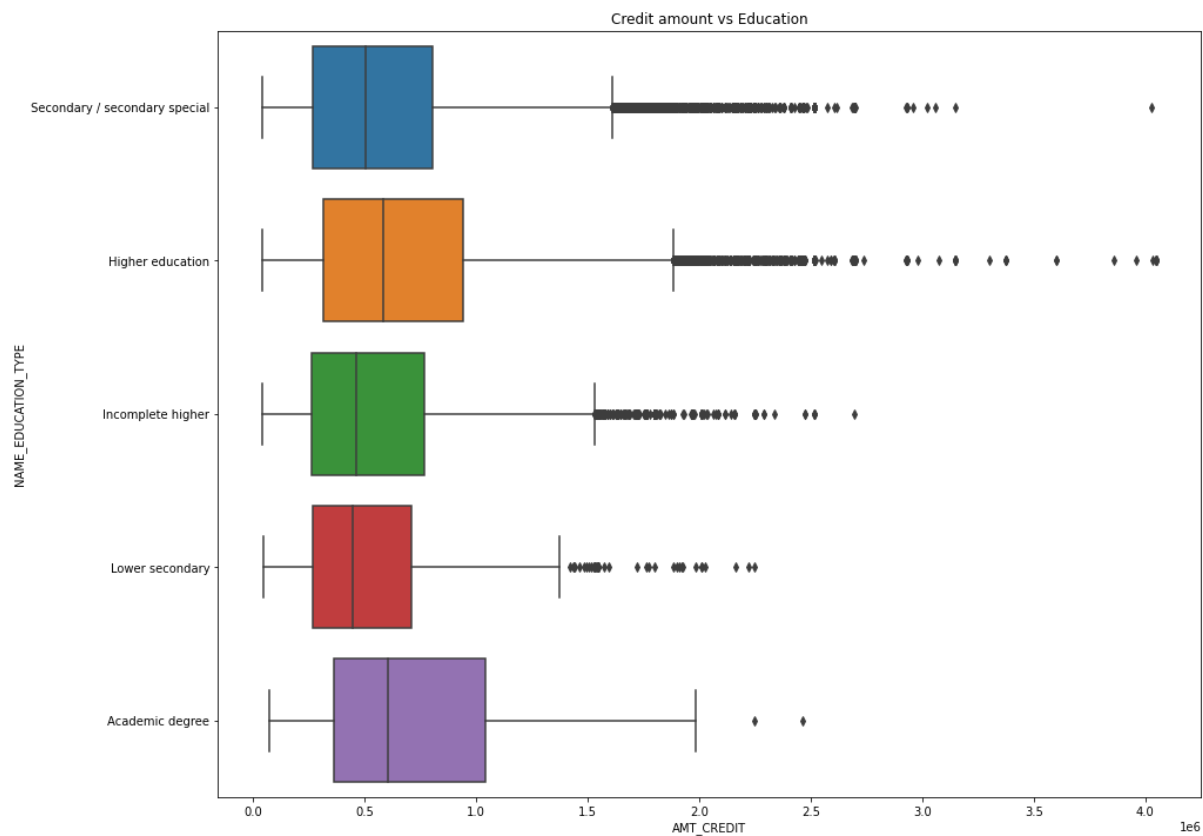


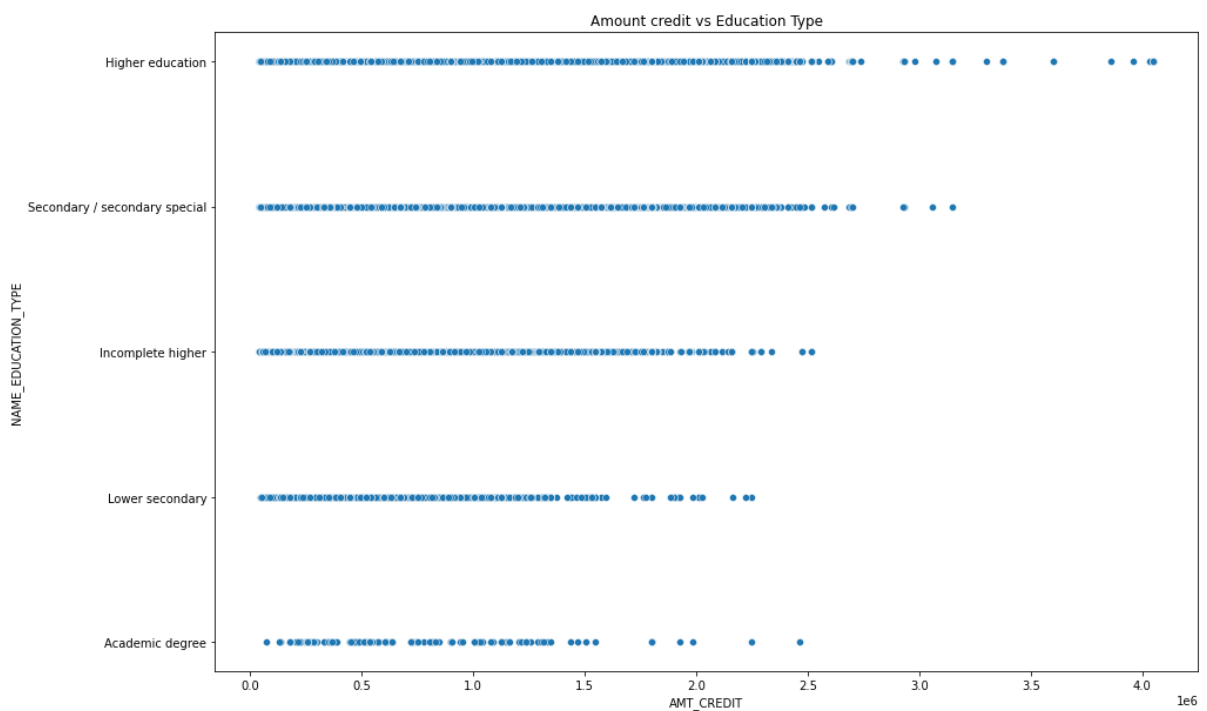
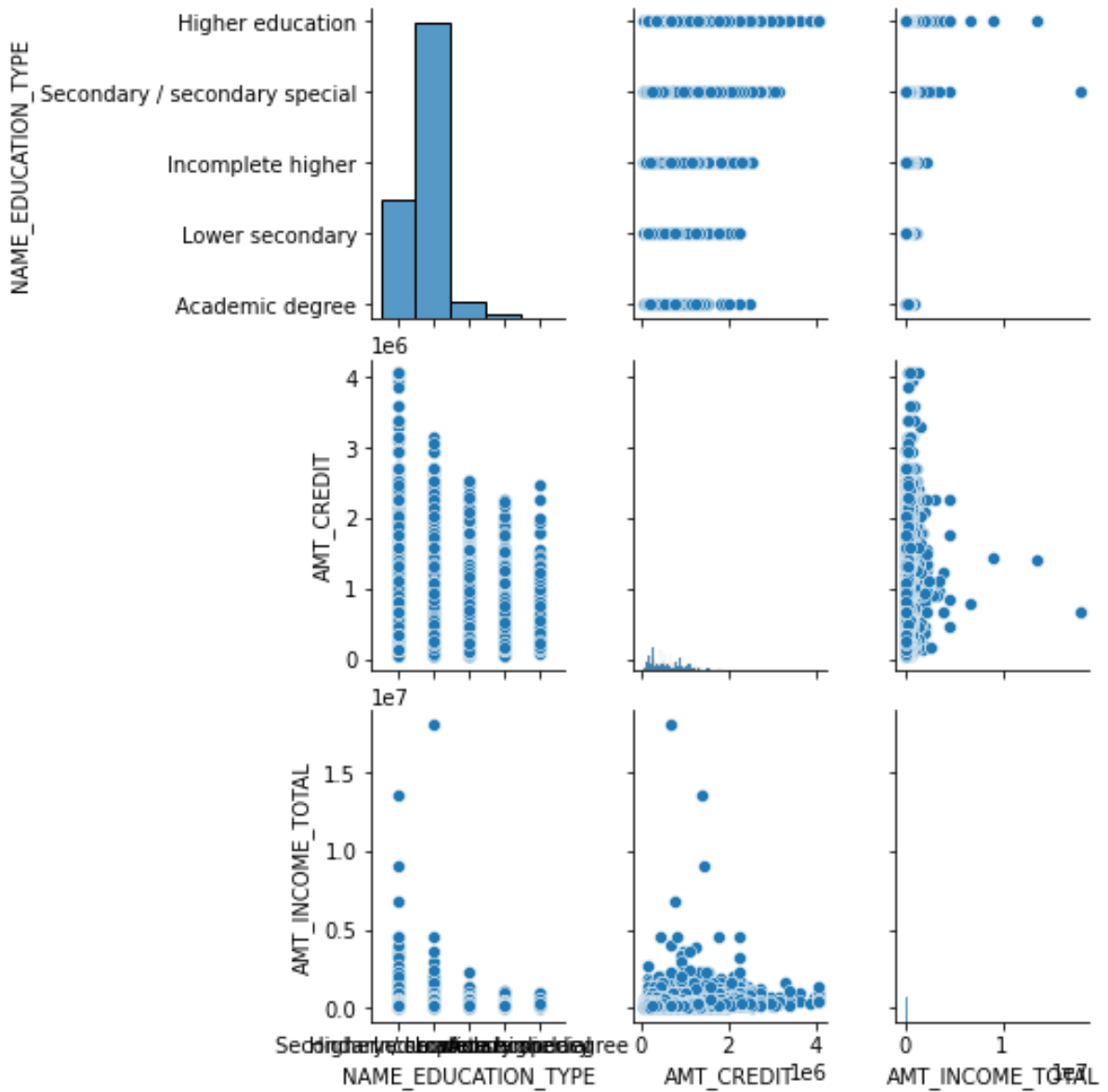
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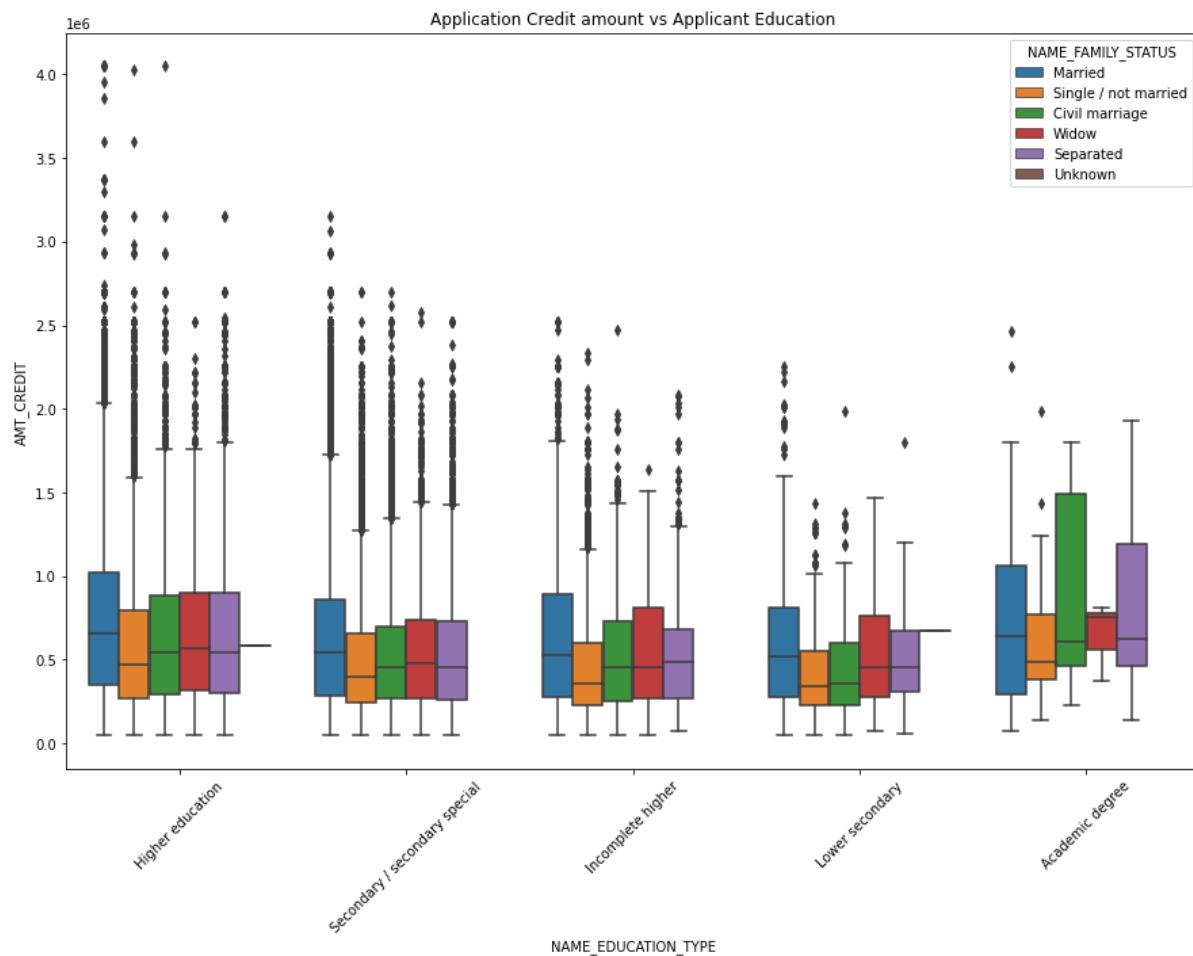


A Heatmap of Correlation between variables

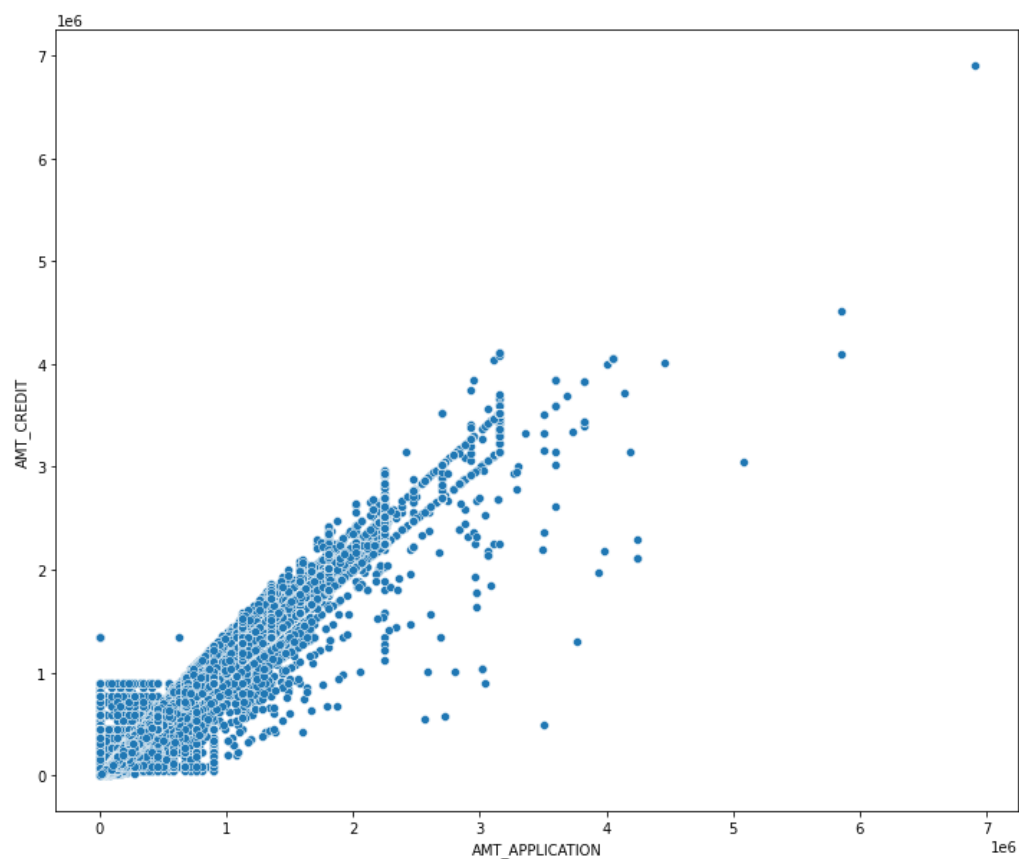


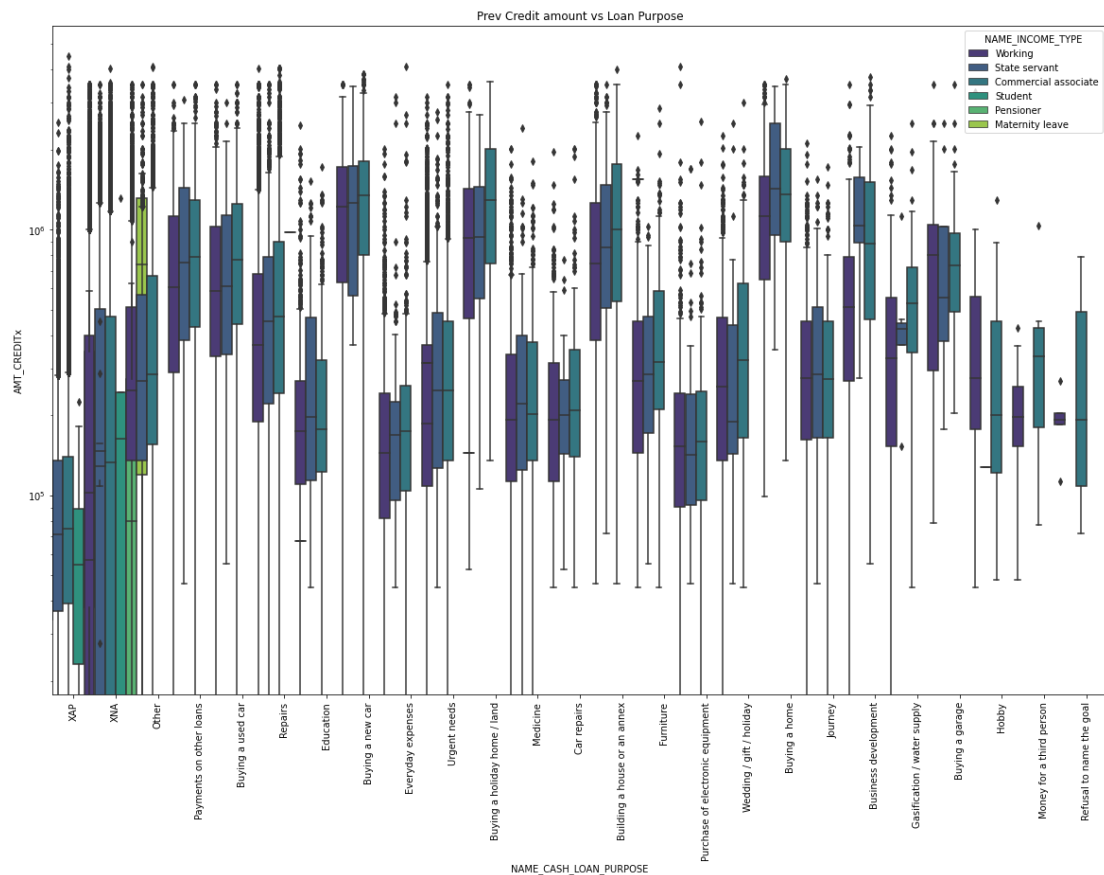
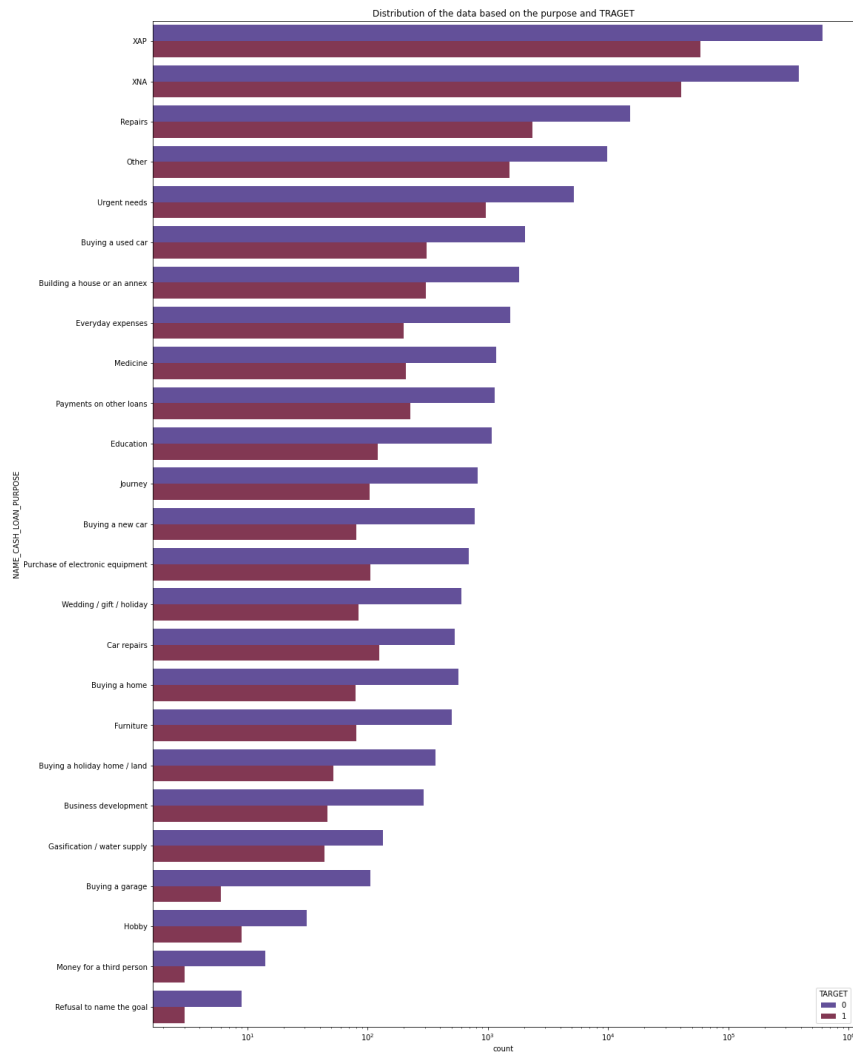


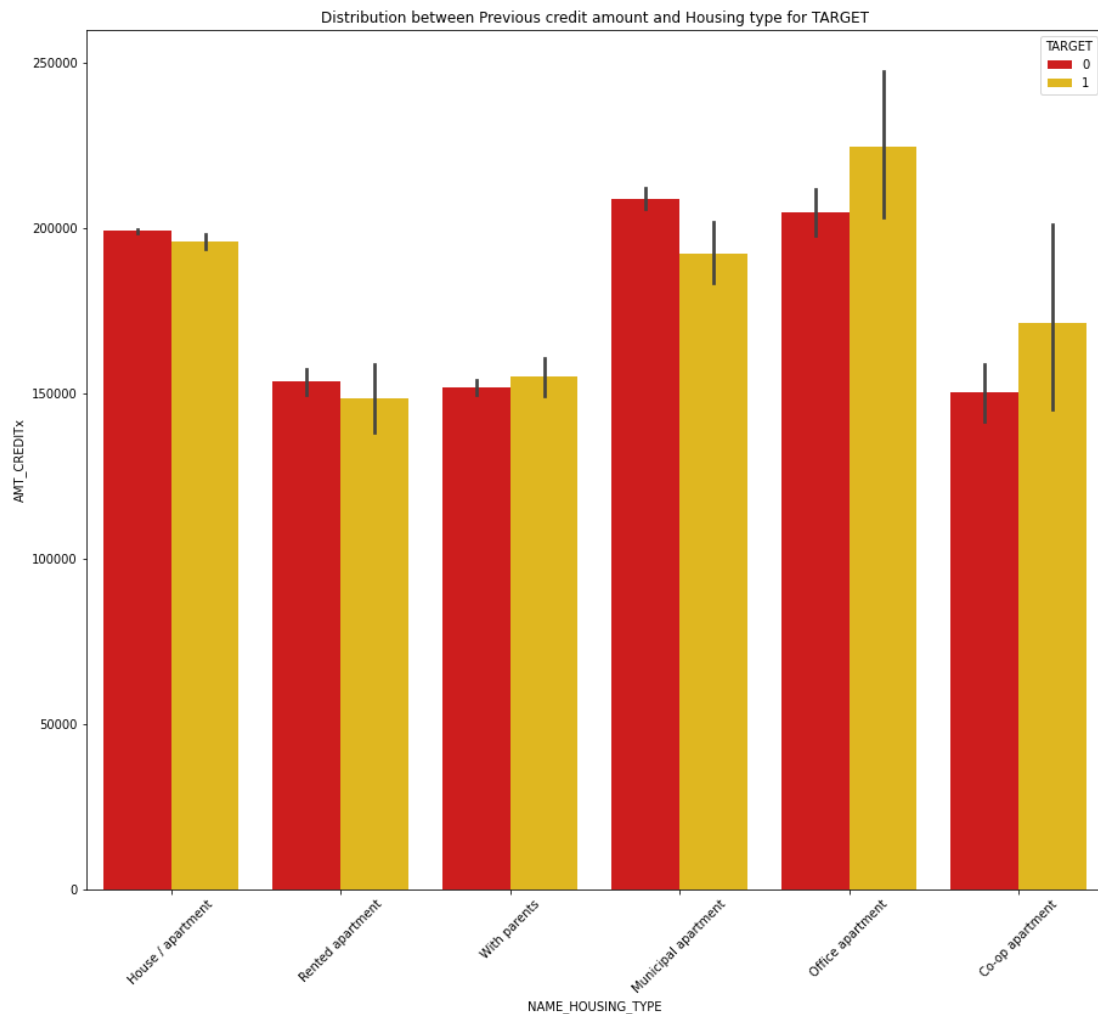




Plotting the scatter plot for the correlation between columns AMT_APPLICATION and AMT_CREDIT







Conclusion

- The bank should focus or target providing loan to below categories of people,
 - The people who are working are less likely to default their loan so they should be considered for the loan
 - Provide loans to people who are married
 - Applicants who are repeaters should be preferred for the loan
 - Applicants who have academic degree
- The bank should be cautious of granting loans to the applicants under below categories,
 - People who are unemployed are less likely to payback loan or high chances of default
 - Applicants who don't own a house are very likely to default a loan
 - Age group between 25 to 35 years
 - Job roles such as Salesman, Drivers and Labourers