Credit EDA Case Study

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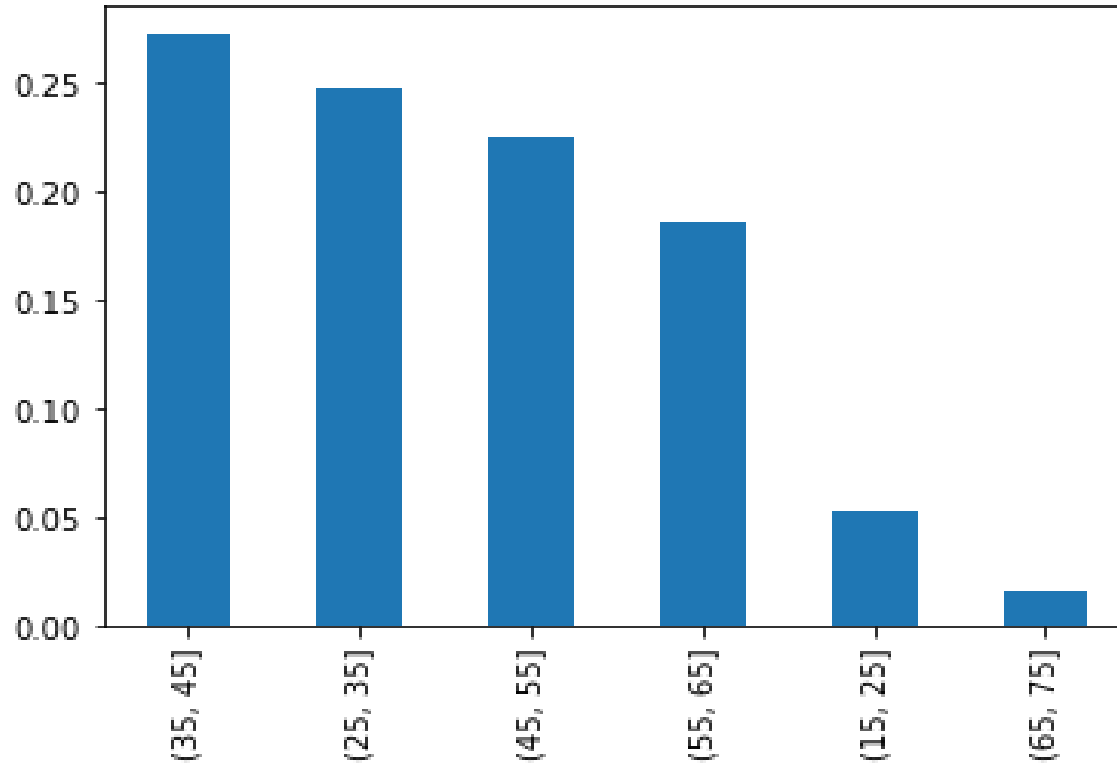
Categorical Analysis of Payment Difficulty

payment Difficulty

0 - Dificulty No | 1 - Difficulty Yes
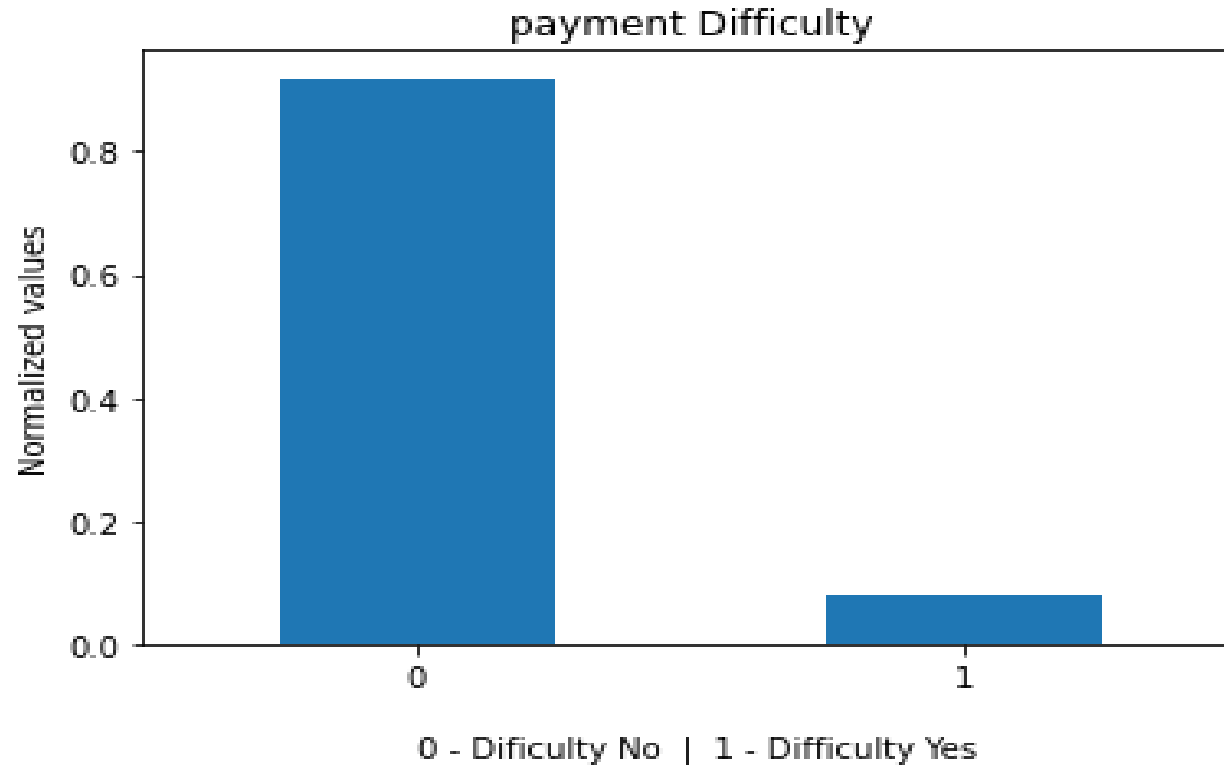
Summary

- 90% of applicants are unable to pay

- Only 10% of applicants are able to pay

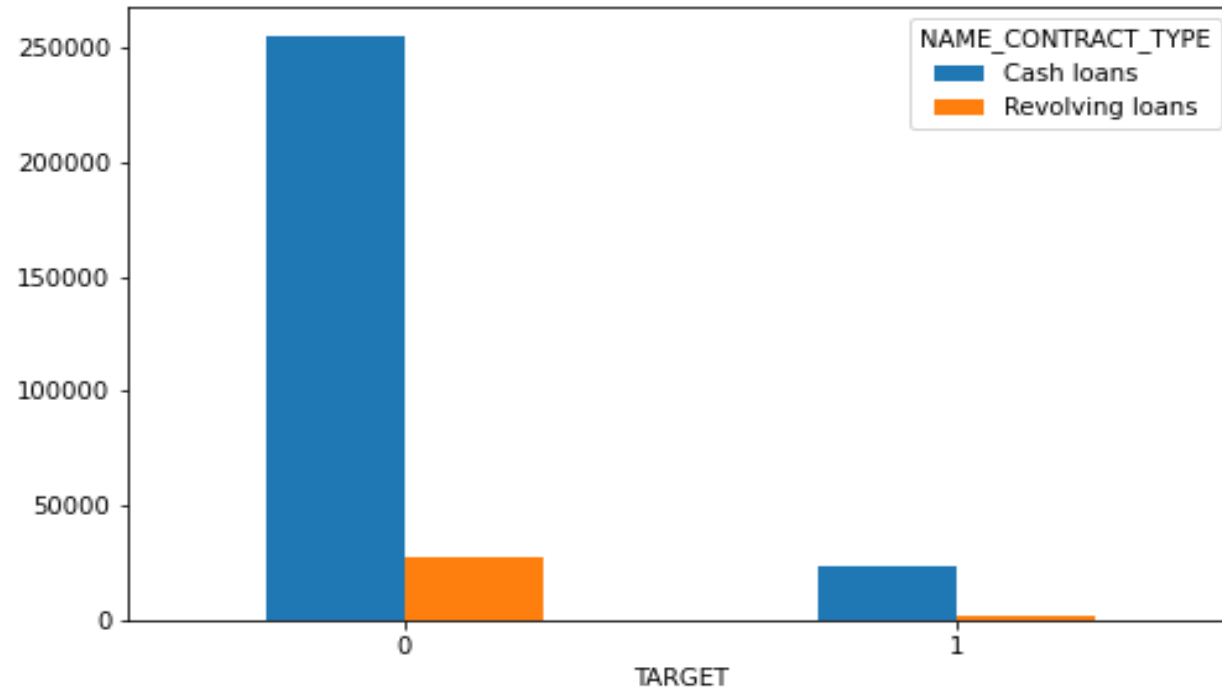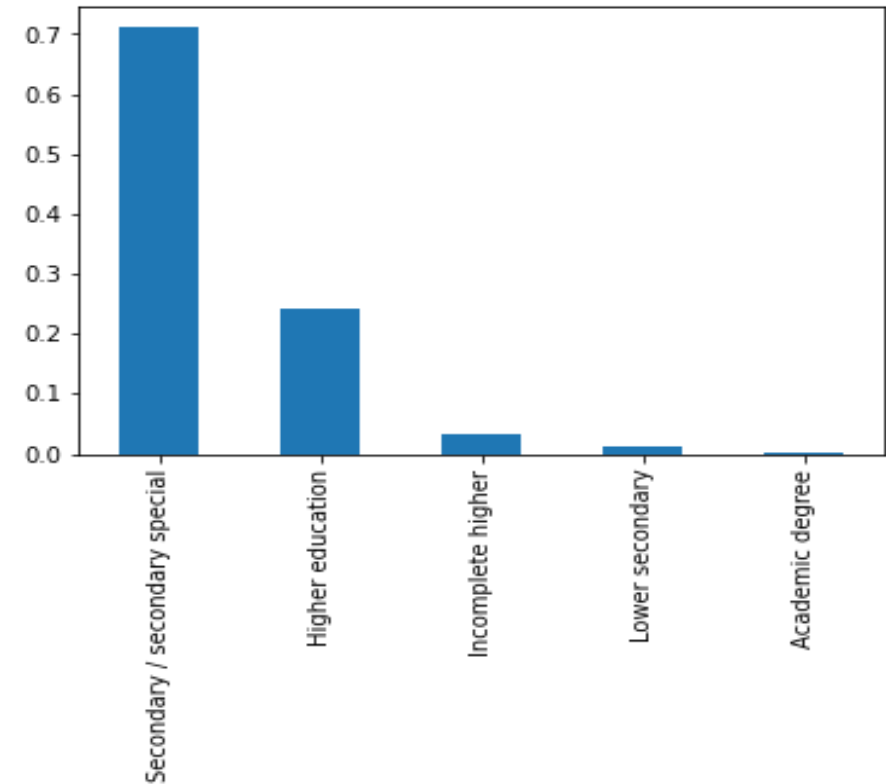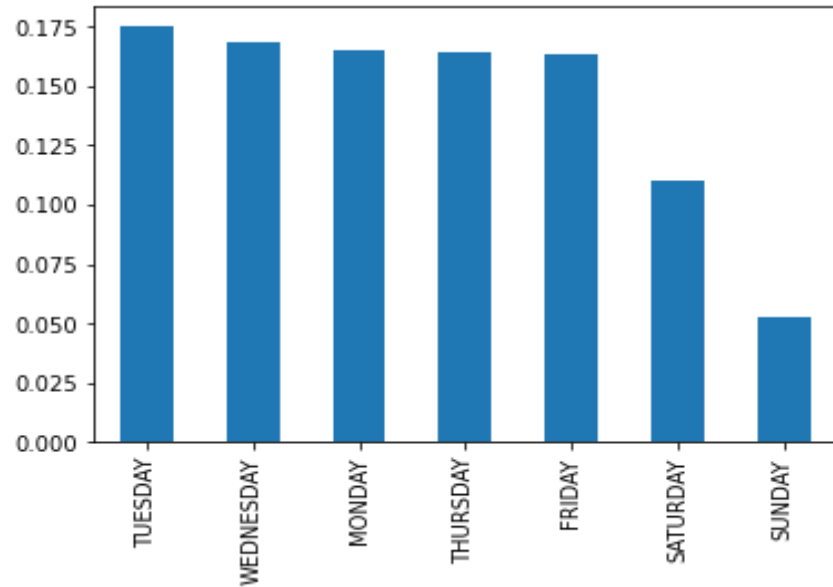# Categorial Analysis of Age Group

Summary

- Higher number of applicants are in the Age group of 35 to 45.

- Lowest number of applicants are in the Age group of 65 to 75.
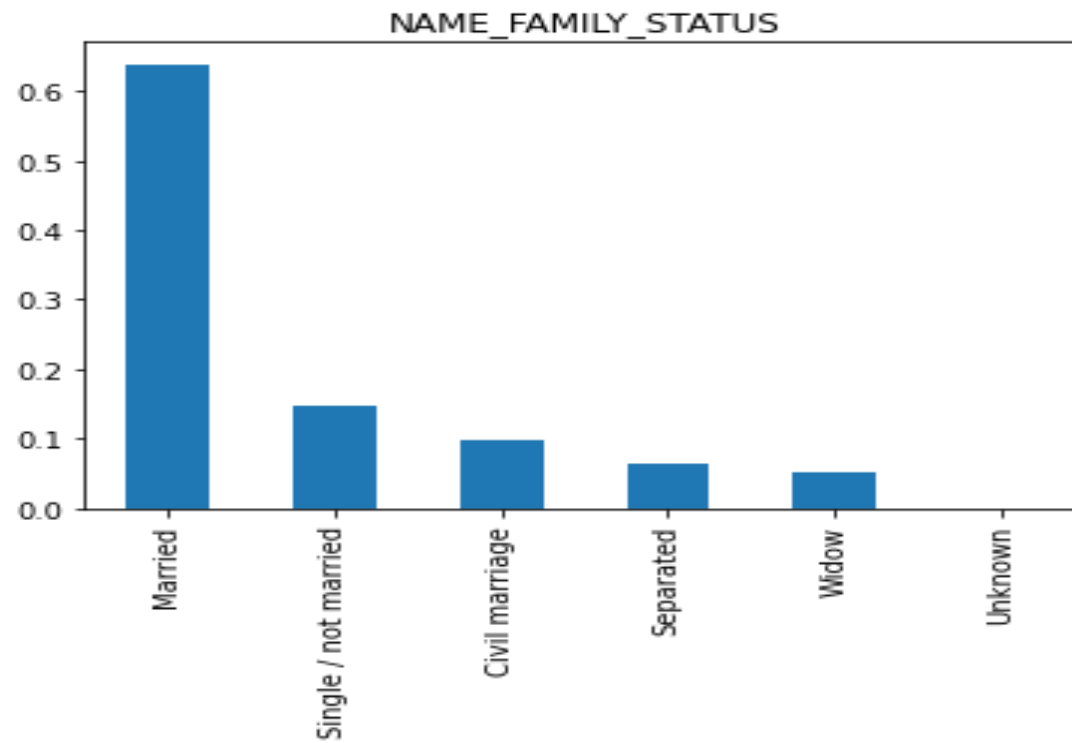
Bi-Variate Analysis
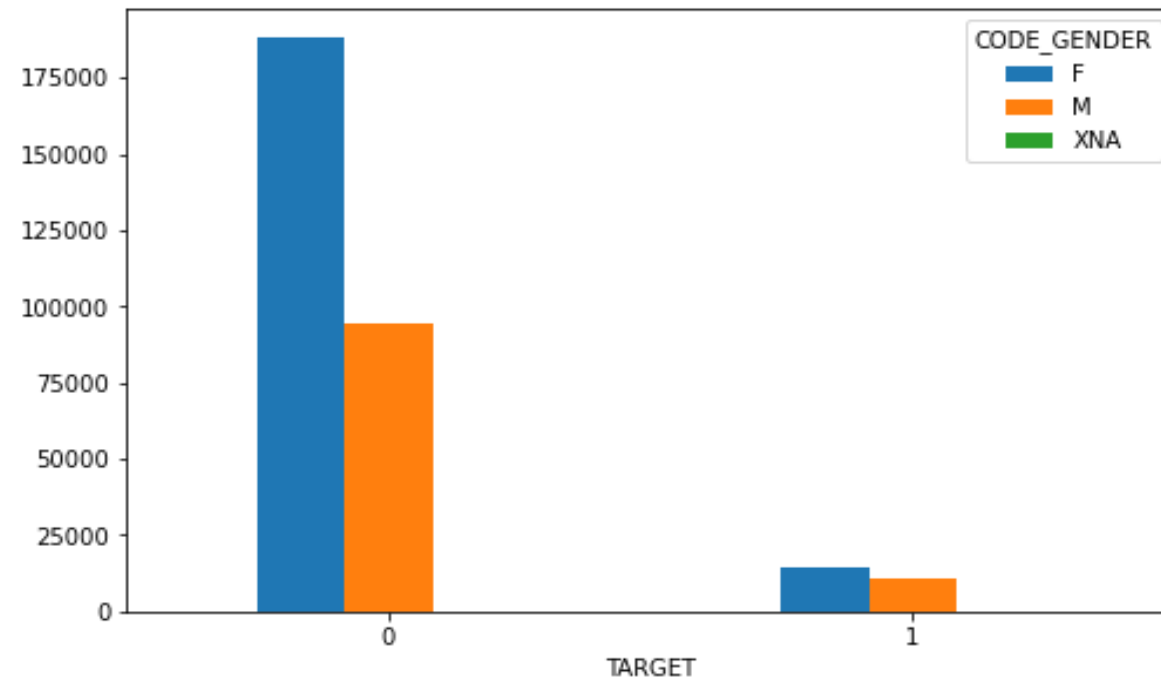

- Cash loans are more compared to revolving loans
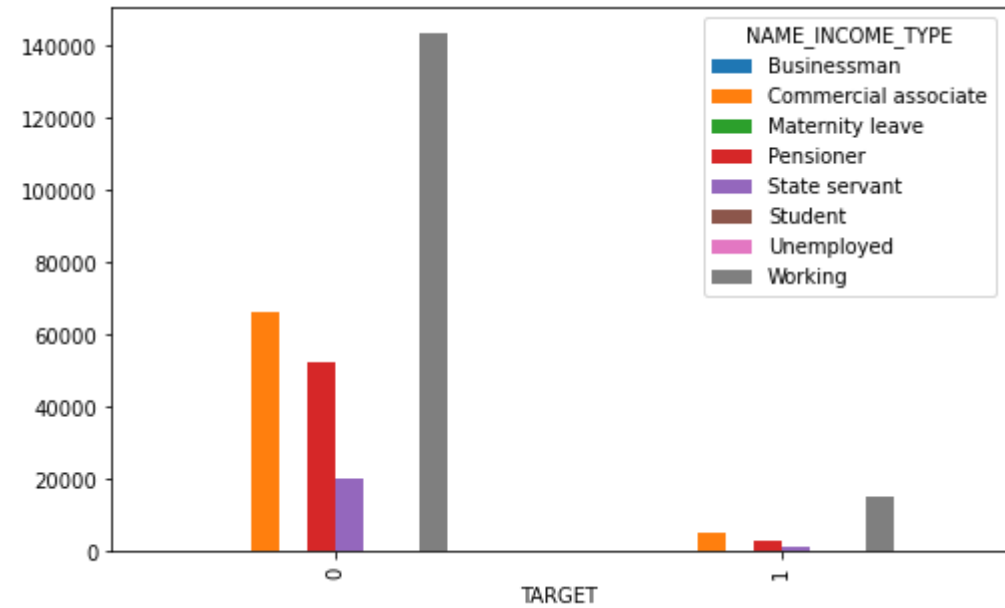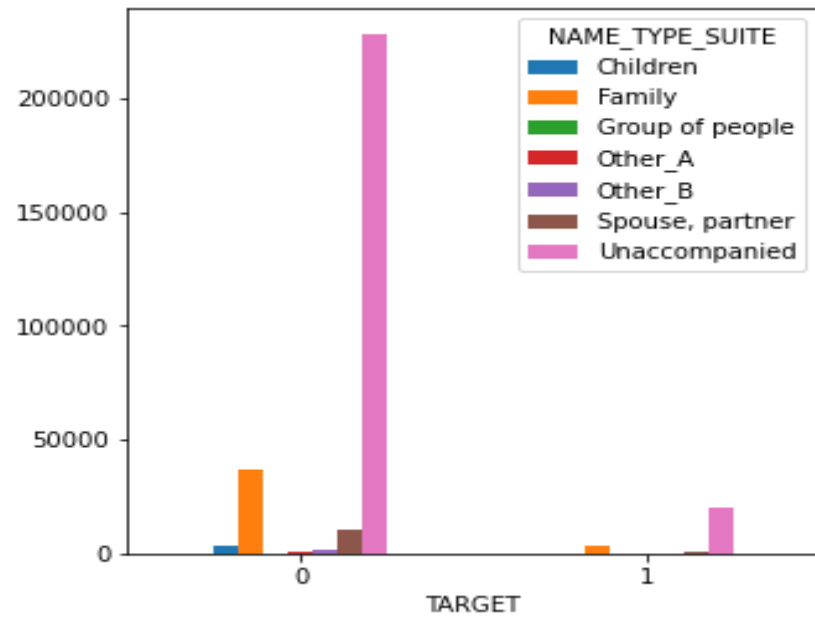
Univariate Analysis

- During Saturday, Sunday the application processes are less (graph1)
- Secondary special educated people are applying more for the loan (graph2)

NAME_FAMILY_STATUS

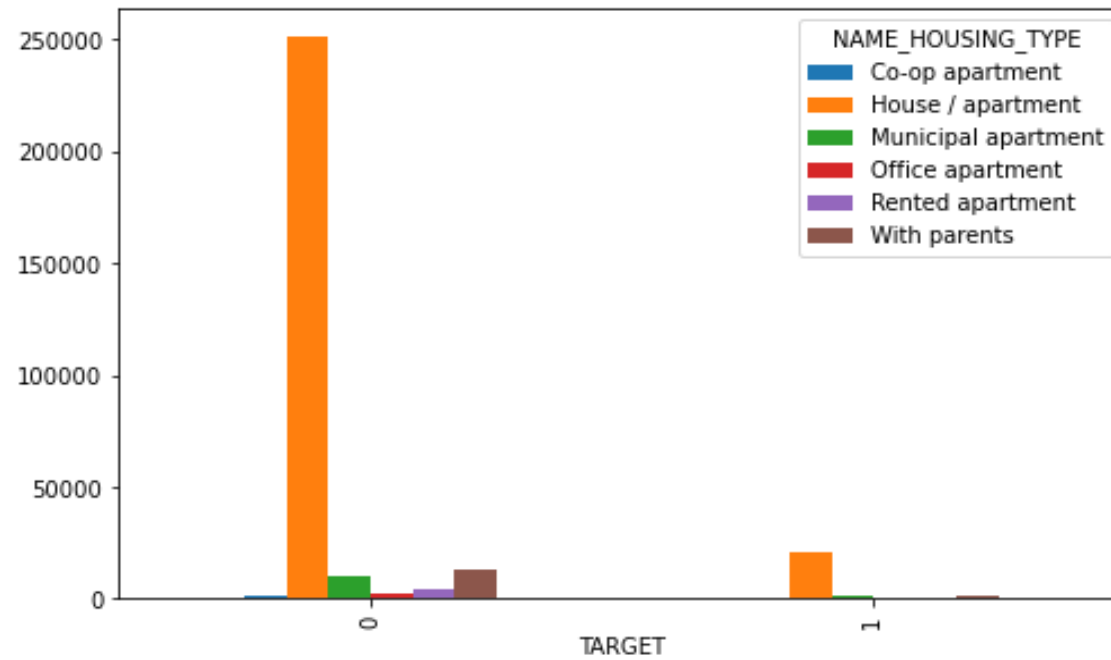- Married people are more likely to apply for the loan
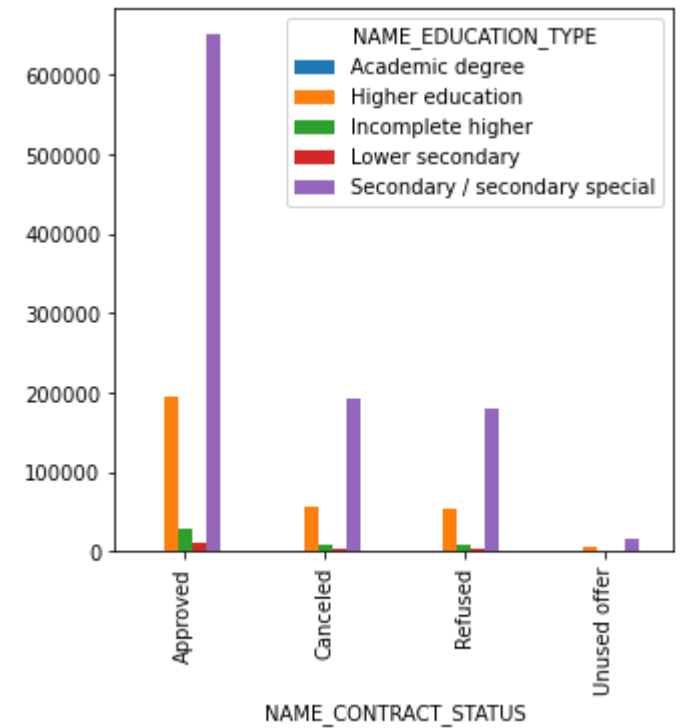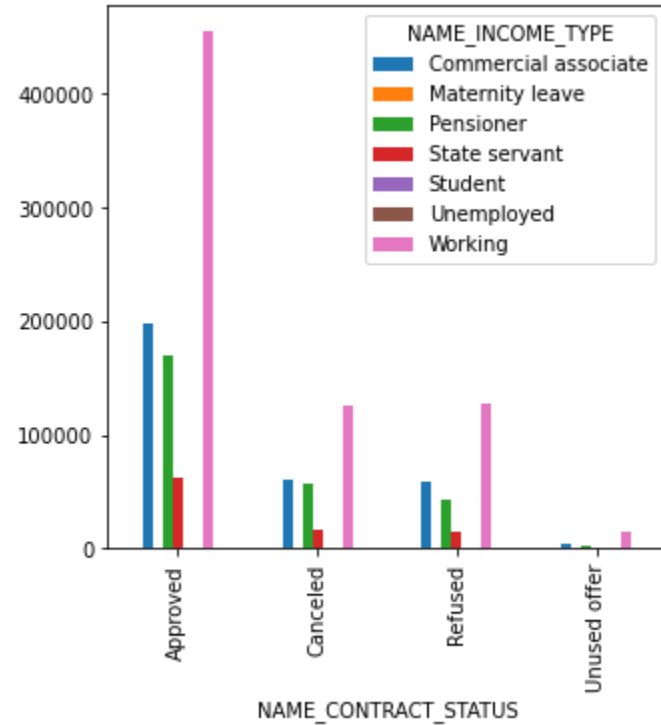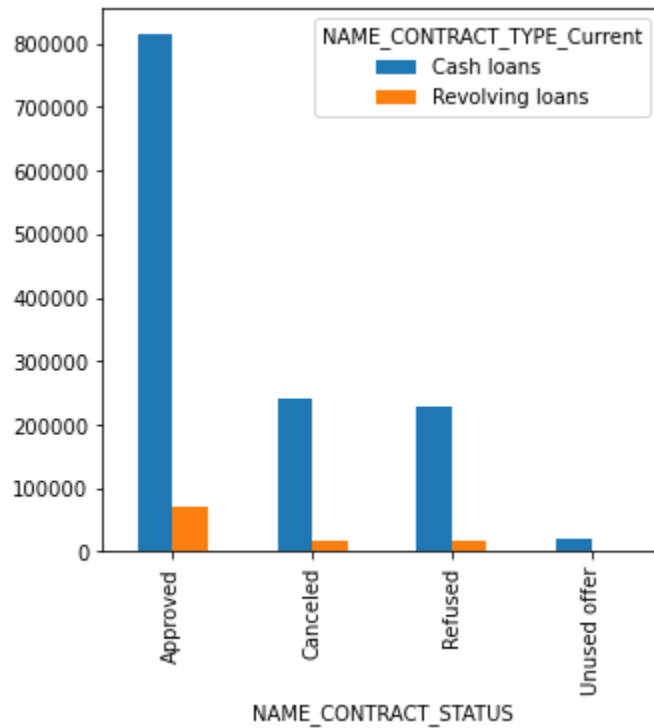
- Loan taken by females are more in number

- People who take loan likely to come alone
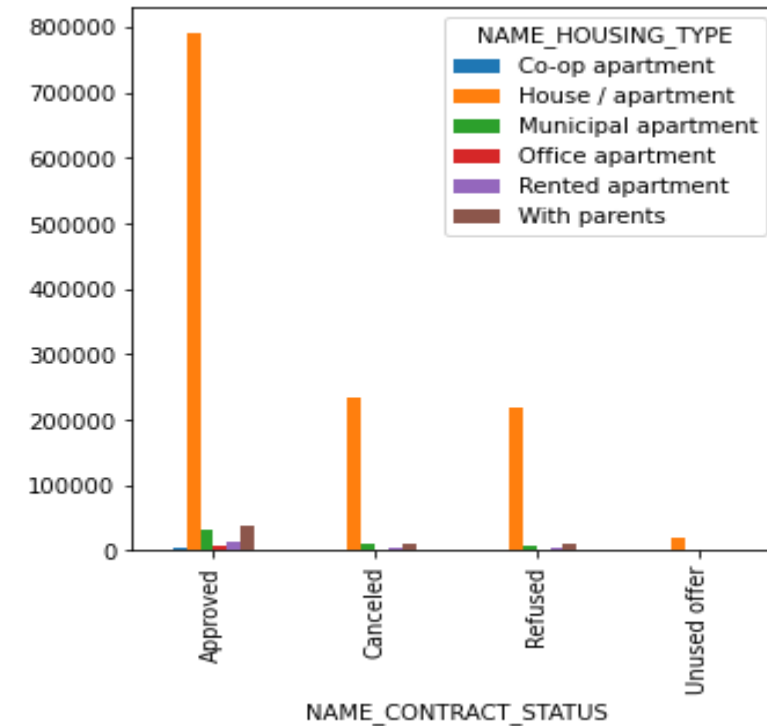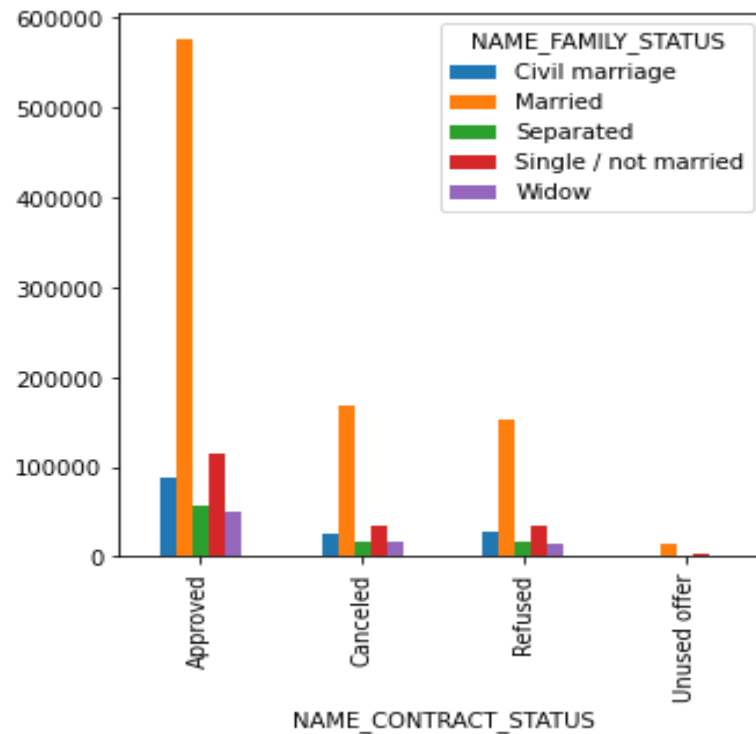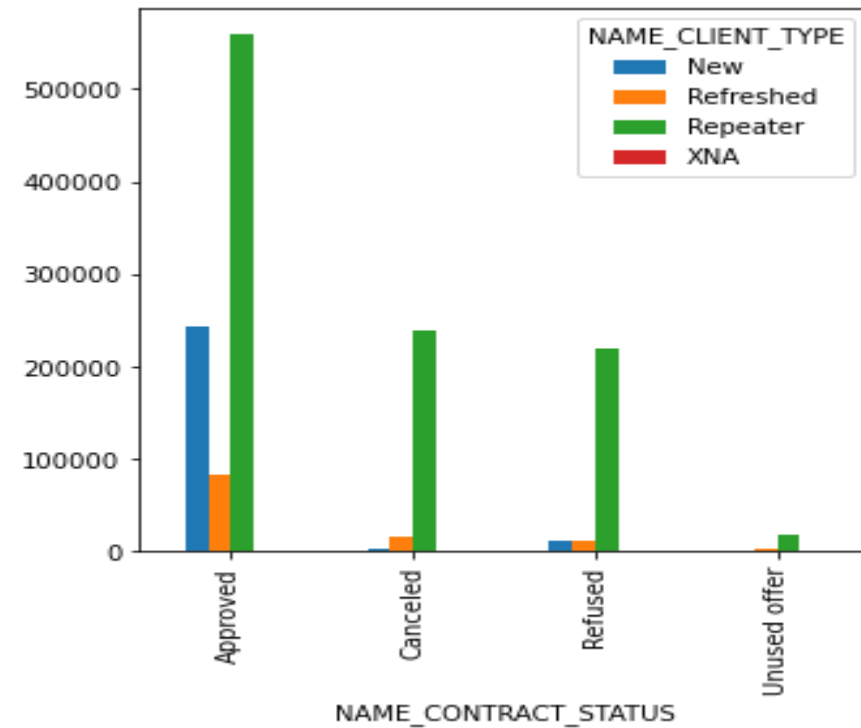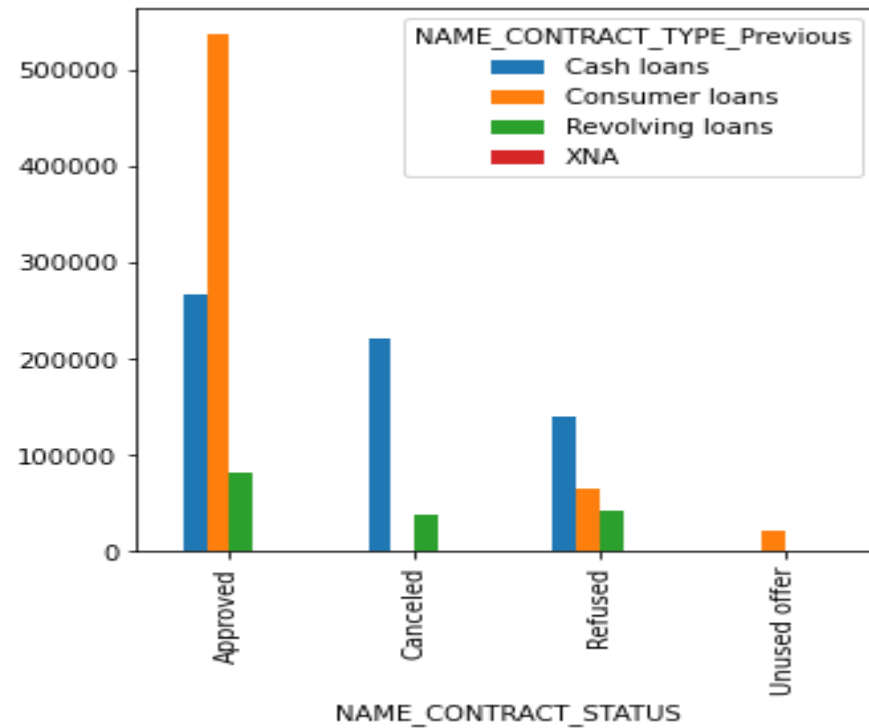- Working people take more loan

- People having house or apartment are likely to take more loan

- Cash loans have more approved loans

- More approvals for working applicant

- More approvals for secondary special educated people

- More approval for married people
- High approval for house/apartment people

- More approvals are for consumer loans
- Repeated applications got approved many times

THANK YOU