

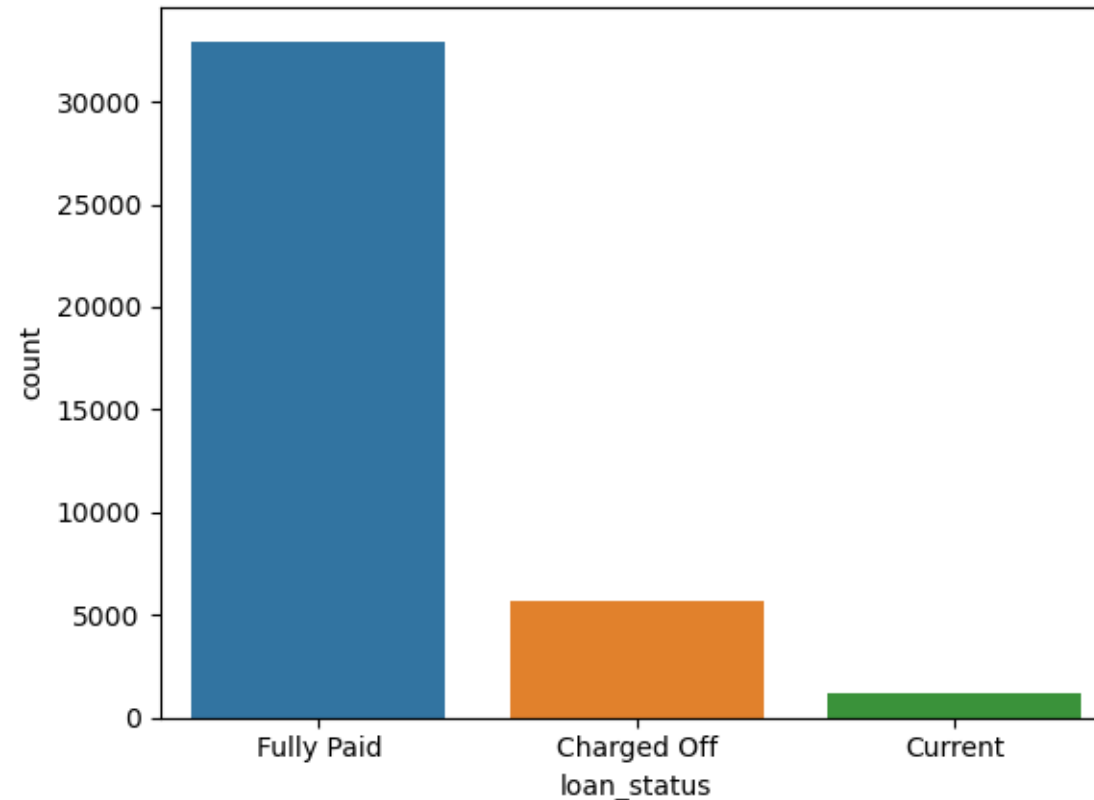
Project 1: Lending Case Study Analysis

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Objective

- ✓ The main objective is to be able to identify these risky loan applicants, then such loans can be reduced thereby cutting down the amount of credit loss.
- ✓ Identification of such applicant's using EDA is the aim of this case study.
- ✓ Following EDA Analysis done over a data :
 1. Handled a missing values
 2. Handled an invalid data
 3. Handled categorical values
 4. Univariate analysis
 5. Bi variate analysis.

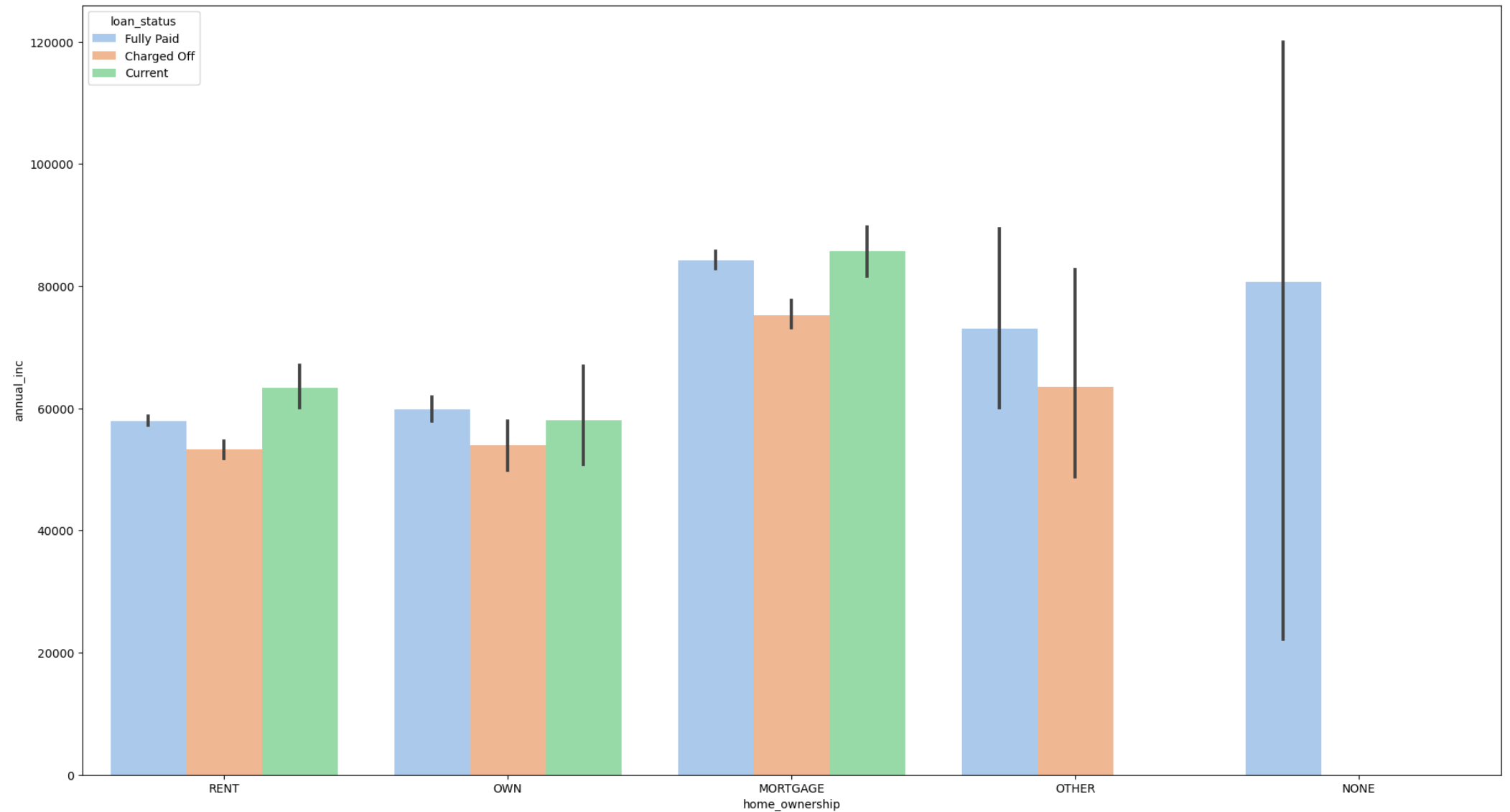
Univariate Analysis



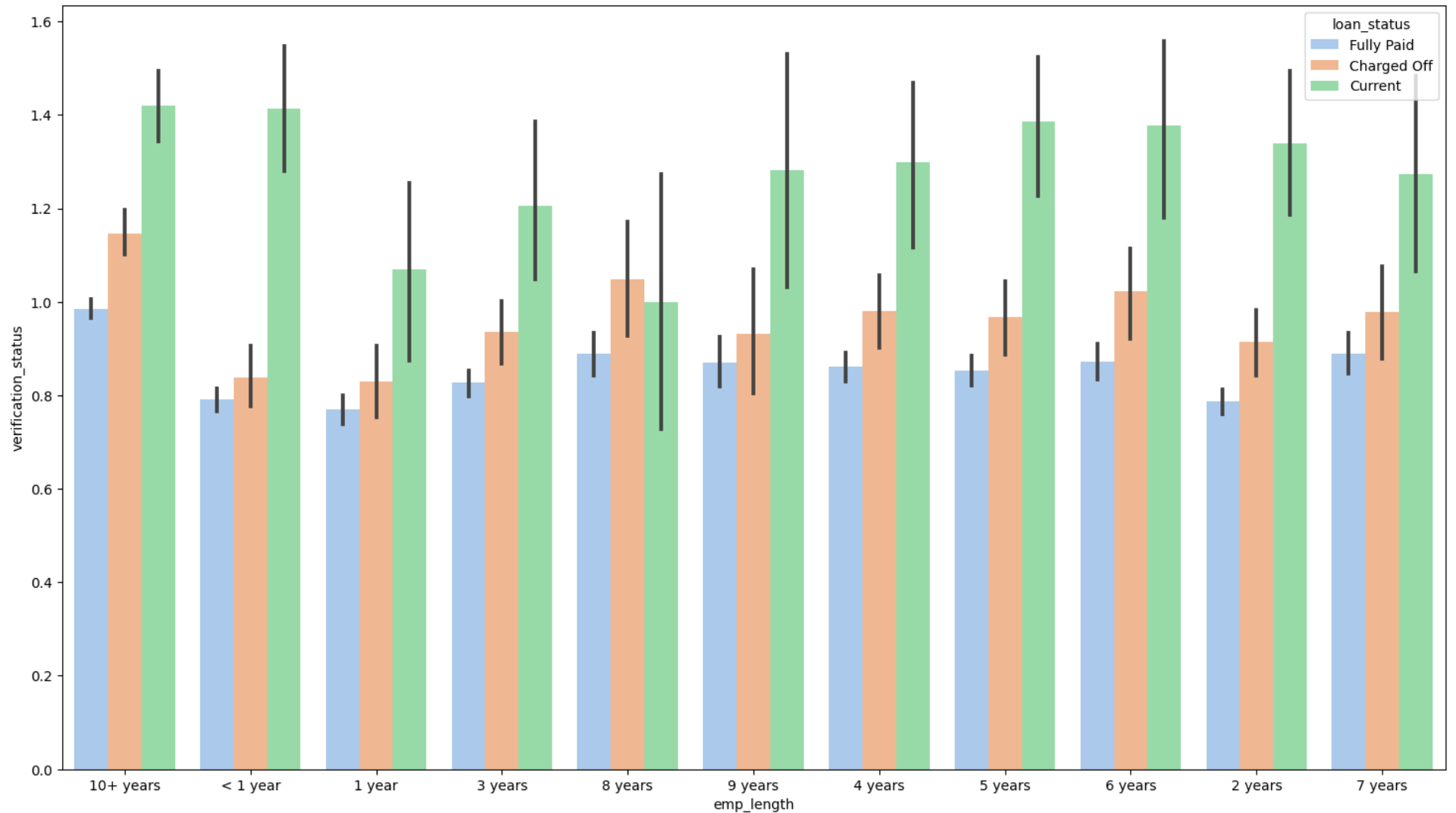
Observation made:

1. Based on the data, the majority people who applied for Loan does not have any past active loans
2. Analysis made based on the Univariate techniques [Considering only single variables]

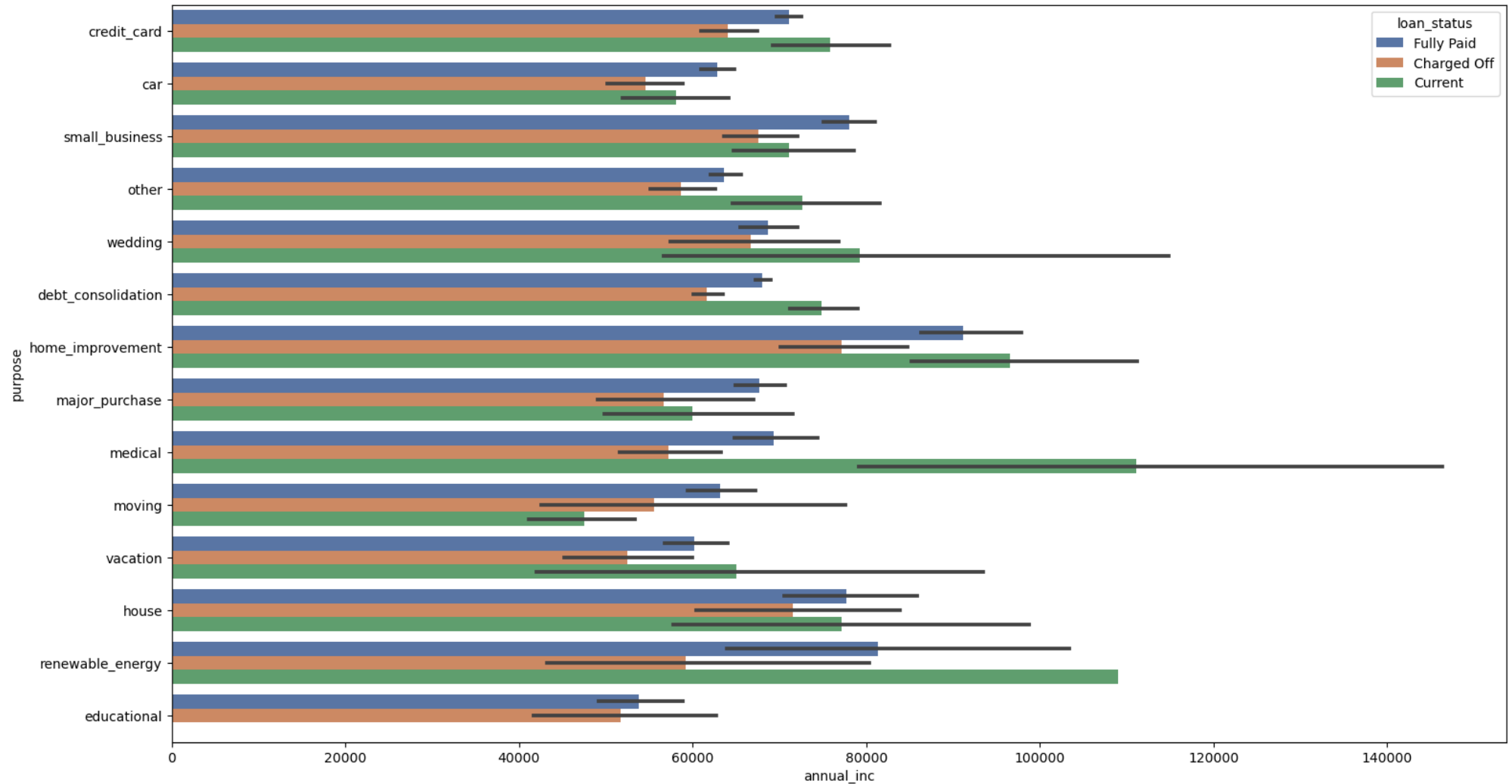
Bivariate Analysis Graph 1



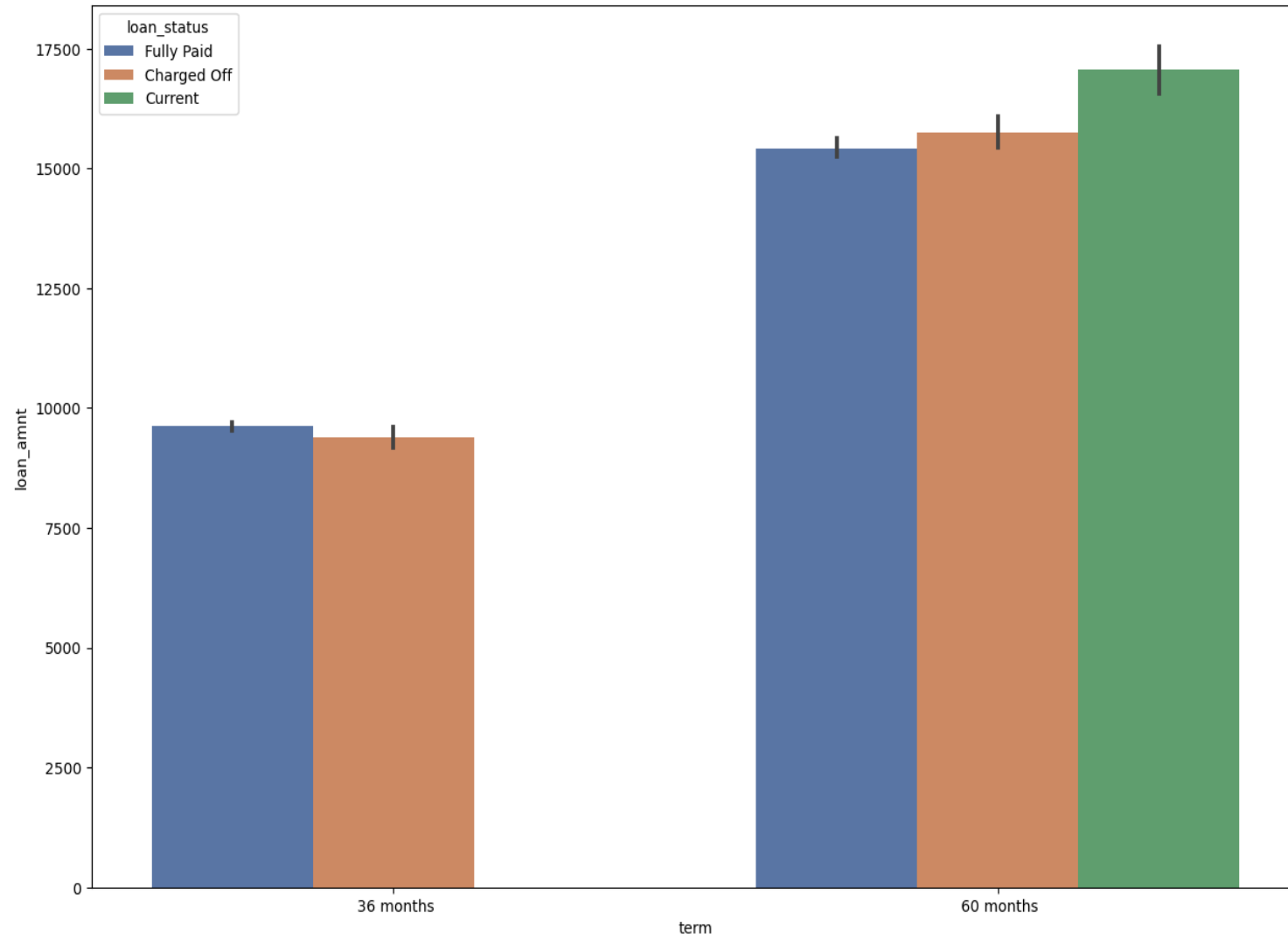
Bivariate Analysis Graph 2



Bivariate Analysis Graph 3



Bivariate Analysis Graph 4



Conclusion

- Observation made for Bivariate Graph 1:
 - 1.High risk -> people with mortgage and also charged off [defaulters]
- Observation made for Bivariate Graph 2 :
 - 1.With increase in employ length, risk factors is for people who are in charged off [defaulters] category

- Observation made for Bivariate Graph 3 :

High risk -> people with less priority purpose have loanStatus as charged off [defaulters]

For examples :

- a. Many people taking loans for vacations inspite of being defaulters in previous loans
- b. Many people taking loans for house improvement inspite of being defaults in previous loans
- c. Many people taking loans for car inspite of being defaults in previous loans

- Observation made for Bivariate Graph 4 :

1. Majority poeple have taken loan with longer months with more amounts .