Analysis of Bureau

|  |  |
| --- | --- |
| C:\Users\Swapnil Jain\AppData\Local\Microsoft\Windows\INetCache\Content.Word\credit_type.png | From this we can conclude that majorly the credit type is composed of  Consumer Credit, Credit card so this type of load is demanding among the customer right now.  As we can see in the graph  SK\_DPD is negatively correlated with CNT\_INSTALMENT\_FUTURE means as  SK\_DPD increase other attribute value decreased.  And other attributes are not correlated with each other. |

Analysis of Bureau Balance

|  |  |
| --- | --- |
|  | From this we can conclude that most the credit balance which is granted by the bank to the customer is closed i.e. returned to the bank.  Although there some of the customer whose balance is still active, means they have to debit that amount to the bank.  And there is very less balance that is sold by the bank to generate the revenue from the blocked amount that can’t returned by the customer. |

