Validate Credit Worthiness of a Customer

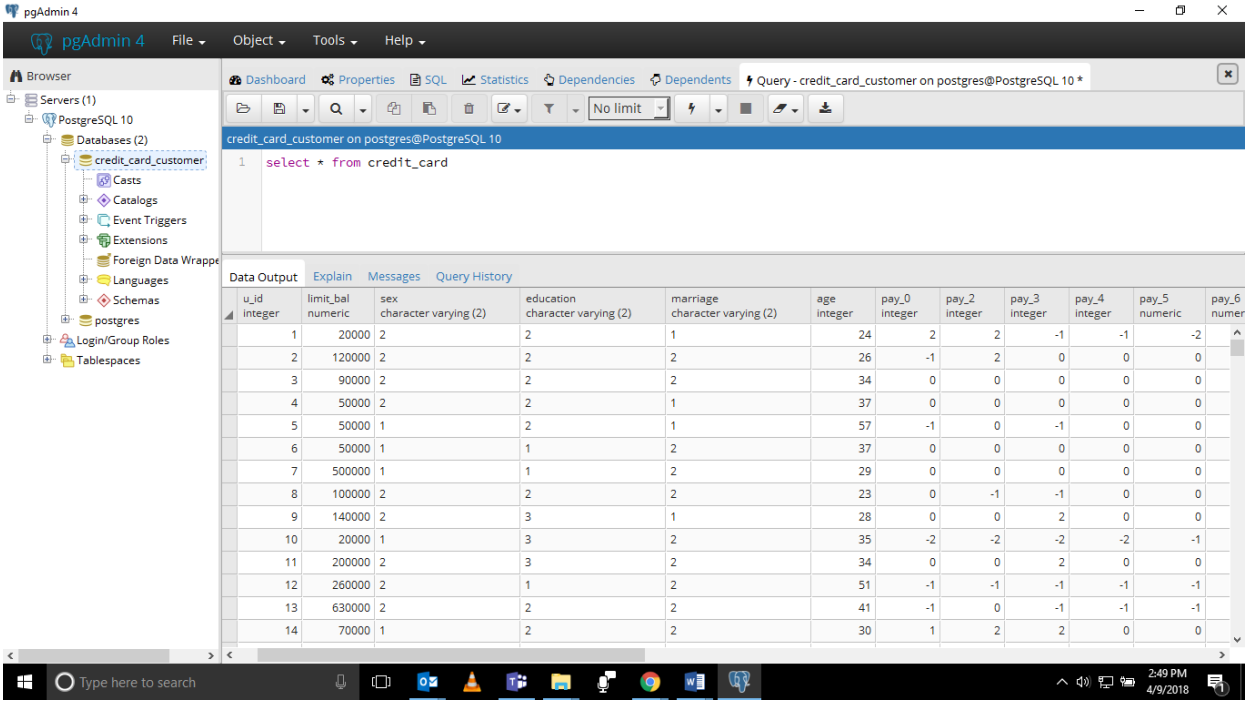
- **Query to create a table and columns in the Table**

```
Create Table credit_card(
u_id integer,
LIMIT_BAL varchar(50),
SEX varchar(2),
EDUCATION varchar(2),
MARRIAGE varchar(2),
AGE integer,
PAY_0 integer,
PAY_2 integer,
PAY_3 integer,
PAY_4 integer,
PAY_5 numeric,
PAY_6 numeric,
BILL_AMT1 numeric,
BILL_AMT2 numeric,
BILL_AMT3 numeric,
BILL_AMT4 numeric,
BILL_AMT5 numeric,
BILL_AMT6 numeric,
PAY_AMT1 numeric,
PAY_AMT2 numeric,
PAY_AMT3 numeric,
PAY_AMT4 numeric,
PAY_AMT5 numeric,
PAY_AMT6 numeric,
default_payment_next_month integer
)
```

Validate Credit Worthiness of a Customer

- **Query to fetch all the details of columns in the Table**

select * from credit_card

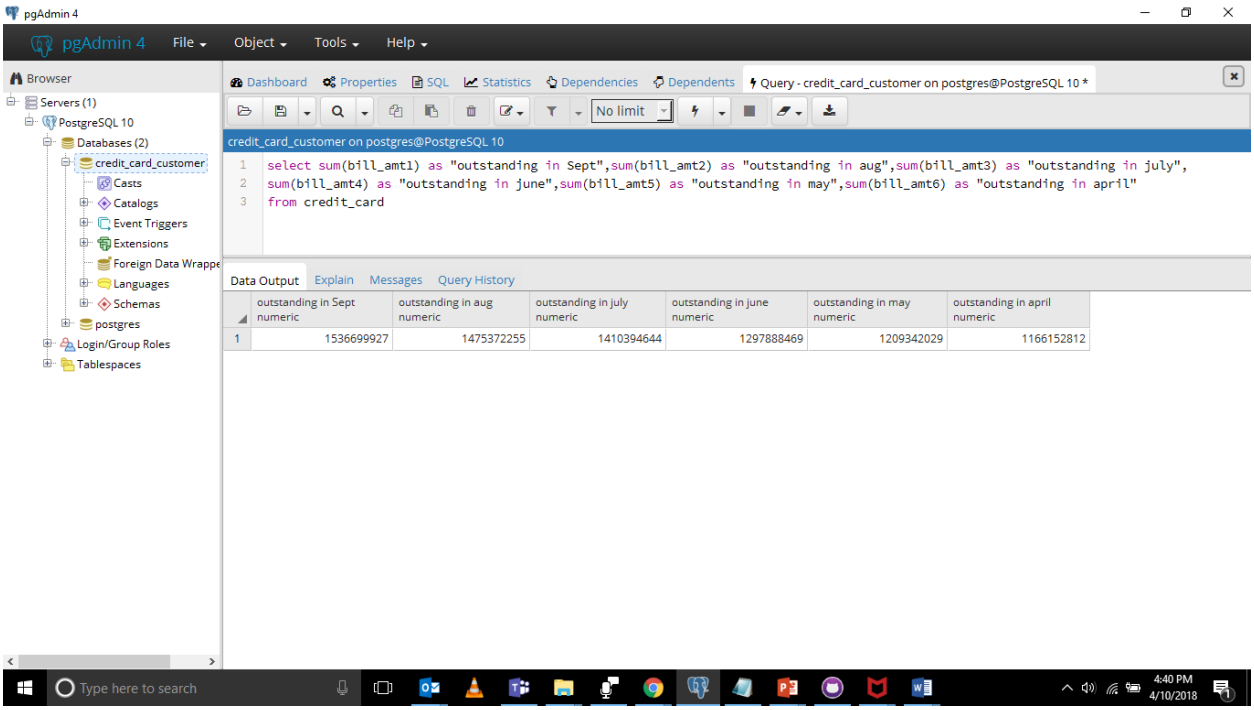


u_id integer	limit_bal numeric	sex character varying (2)	education character varying (2)	marriage character varying (2)	age integer	pay_0 integer	pay_2 integer	pay_3 integer	pay_4 integer	pay_5 numeric	pay_6 numer
1	20000	2	2	1	24	2	2	-1	-1	-2	
2	120000	2	2	2	26	-1	2	0	0	0	
3	90000	2	2	2	34	0	0	0	0	0	
4	50000	2	2	1	37	0	0	0	0	0	
5	50000	1	2	1	57	-1	0	-1	0	0	
6	50000	1	1	2	37	0	0	0	0	0	
7	500000	1	1	2	29	0	0	0	0	0	
8	100000	2	2	2	23	0	-1	-1	0	0	
9	140000	2	3	1	28	0	0	2	0	0	
10	20000	1	3	2	35	-2	-2	-2	-2	-1	
11	200000	2	3	2	34	0	0	2	0	0	
12	260000	2	1	2	51	-1	-1	-1	-1	-1	
13	630000	2	2	2	41	-1	0	-1	-1	-1	
14	70000	1	2	2	30	1	2	2	0	0	

Validate Credit Worthiness of a Customer

- **Overall outstanding amount trends**

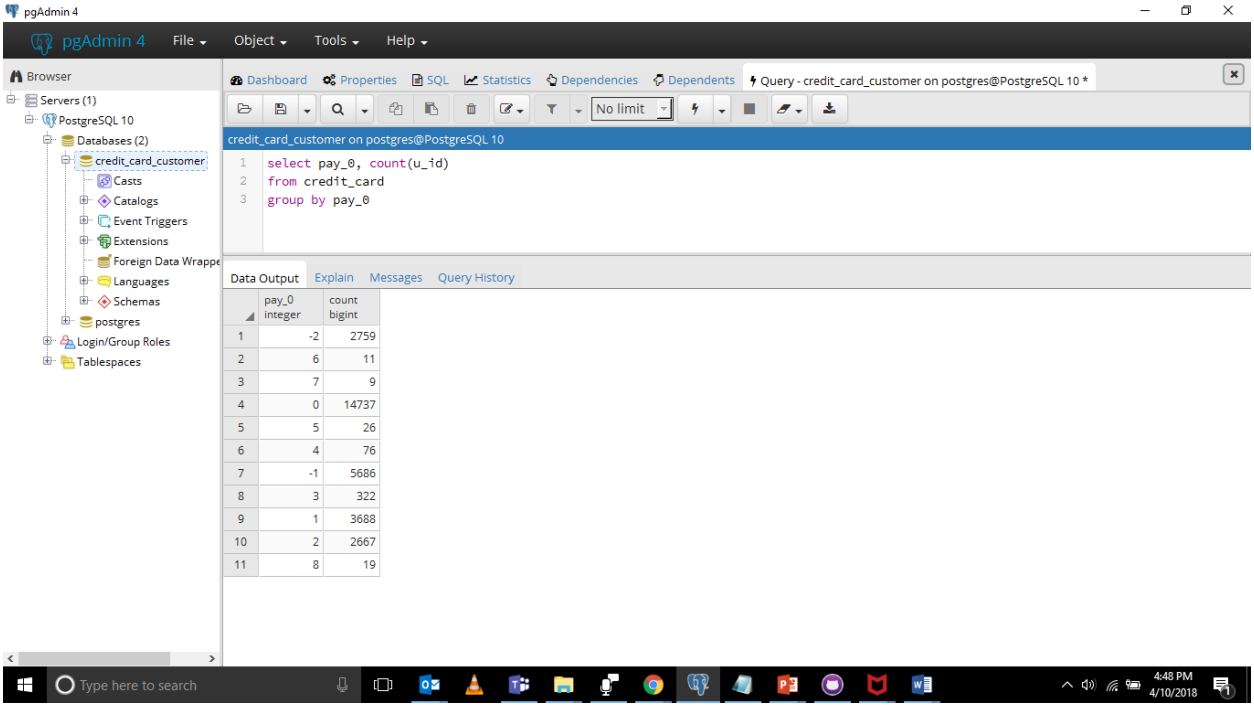
select sum(bill_amt1) as "outstanding in Sept",sum(bill_amt2) as "outstanding in aug",sum(bill_amt3) as "outstanding in july", sum(bill_amt4) as "outstanding in june",sum(bill_amt5) as "outstanding in may",sum(bill_amt6) as "outstanding in april" from credit_card



Validate Credit Worthiness of a Customer

- **Age of outstanding amount analysis**

```
select pay_0, count(u_id)
from credit_card
group by pay_0
```

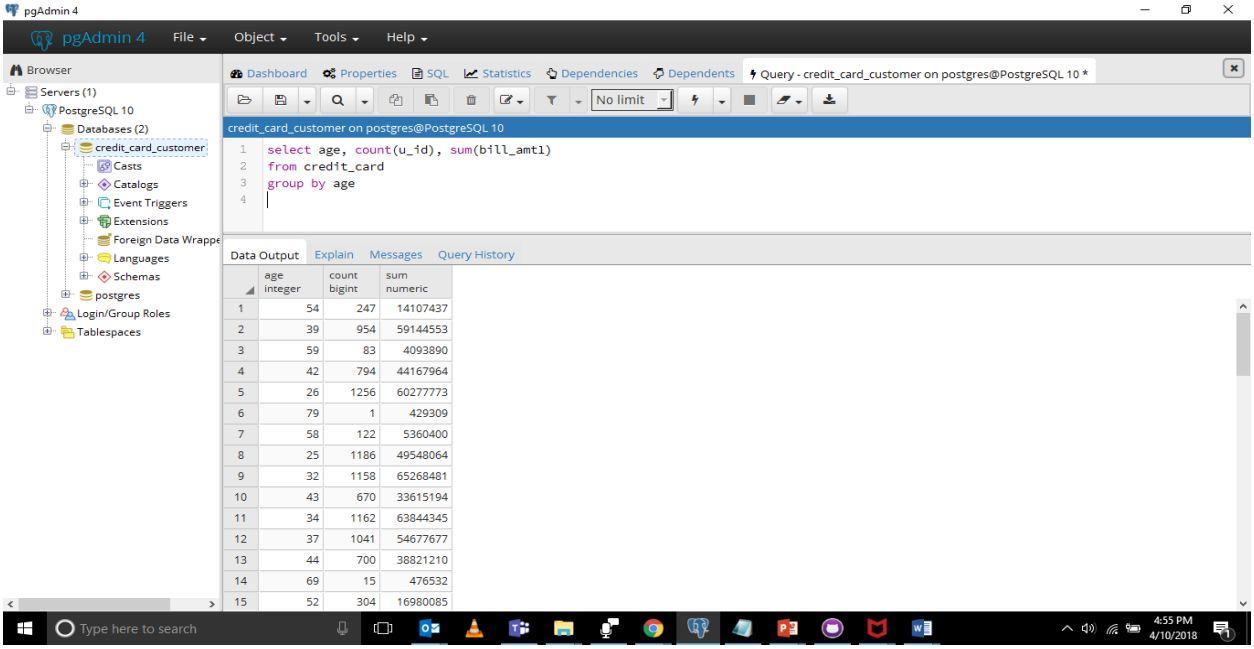


Validate Credit Worthiness of a Customer

- **Is there any relationship between in outstanding amount / trend with respect to age, geo, education, marriage, credit limit**

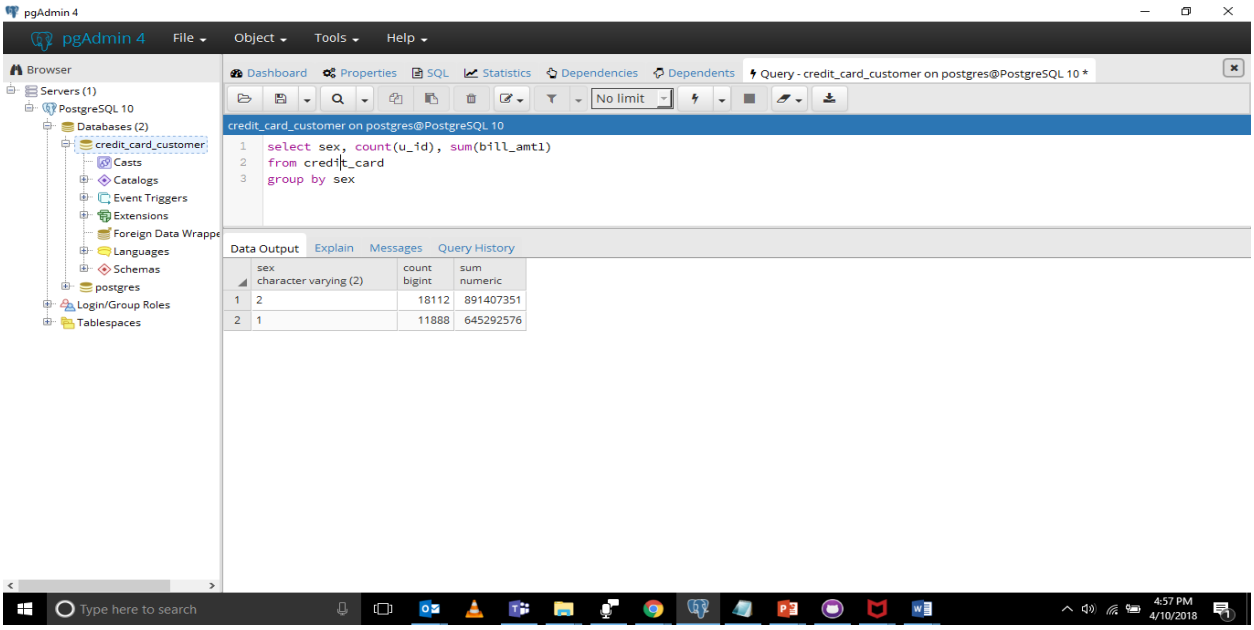
AGE

select age, count(u_id), sum(bill_amt1)
from credit_card
group by age



GENDER

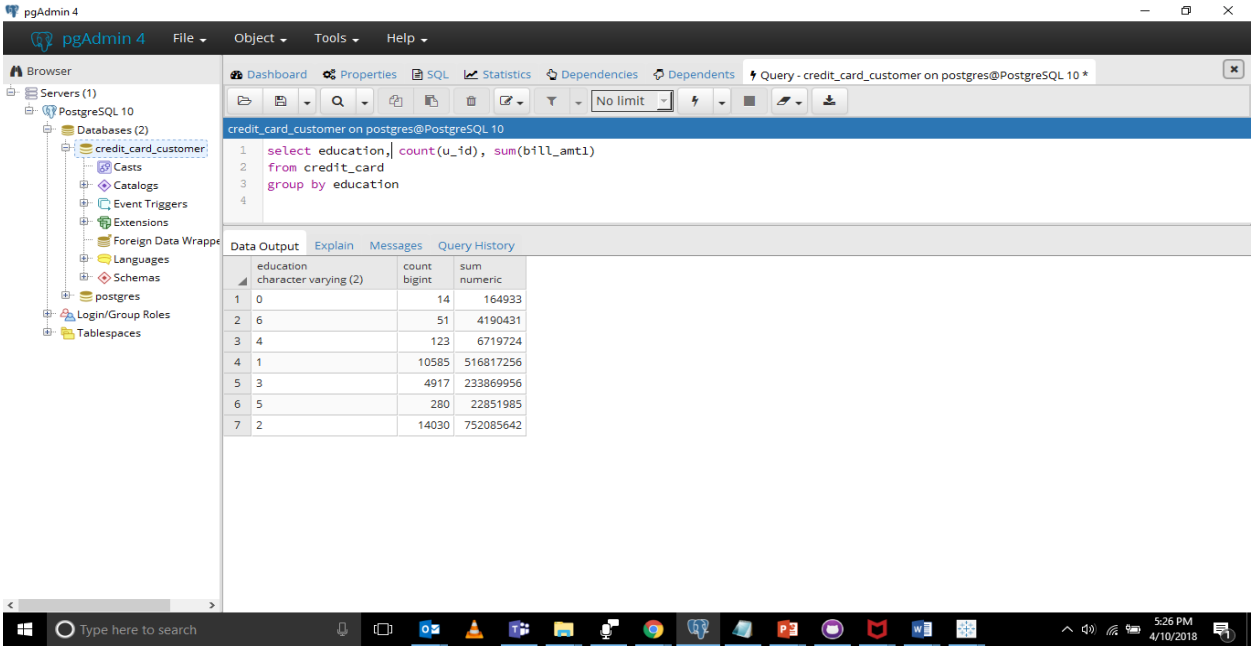
select sex, count(u_id), sum(bill_amt1)
from credit_card
group by sex



Validate Credit Worthiness of a Customer

EDUCATION

select education, count(u_id), sum(bill_amt1)
from credit_card
group by education



MARRIAGE

select marriage, count(u_id), sum(bill_amt1)
from credit_card
group by marriage