

BANK ANALYSIS

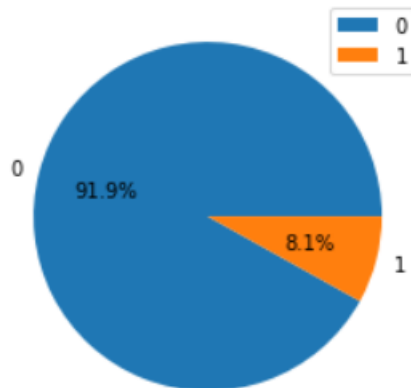
TECH STACKS- EXCEL, GOOGLE COLLAB

APPROACH: DIFFERENT PARAMETERS WERE GIVEN ON THE BASIS OF WHICH WE CAN JUDGE IF THE GIVEN DATA MAKES THE APPLICANT ELIGIBLE FOR THE LOAN.

Output:

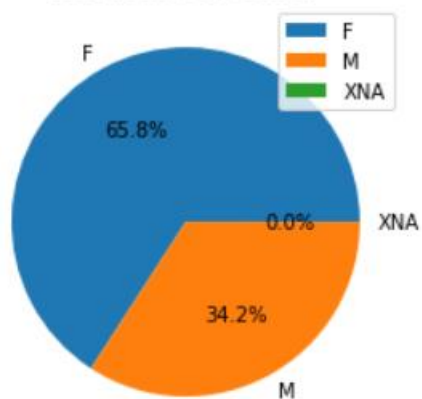
LATE PAYMENTS ON A WHOLE

LATE PAYMENT AND TIMELY PAYMENTS

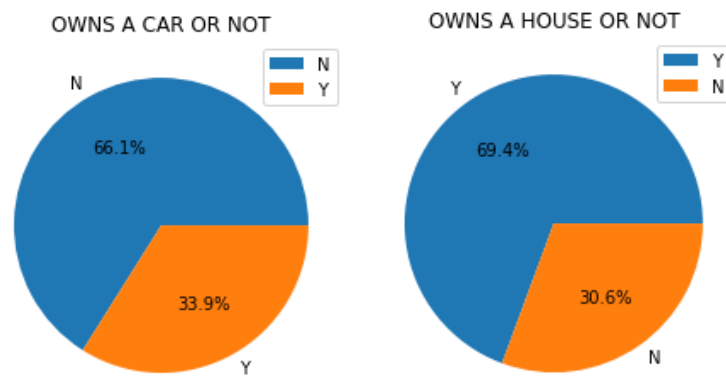


GENDERS TAKING A LOAN

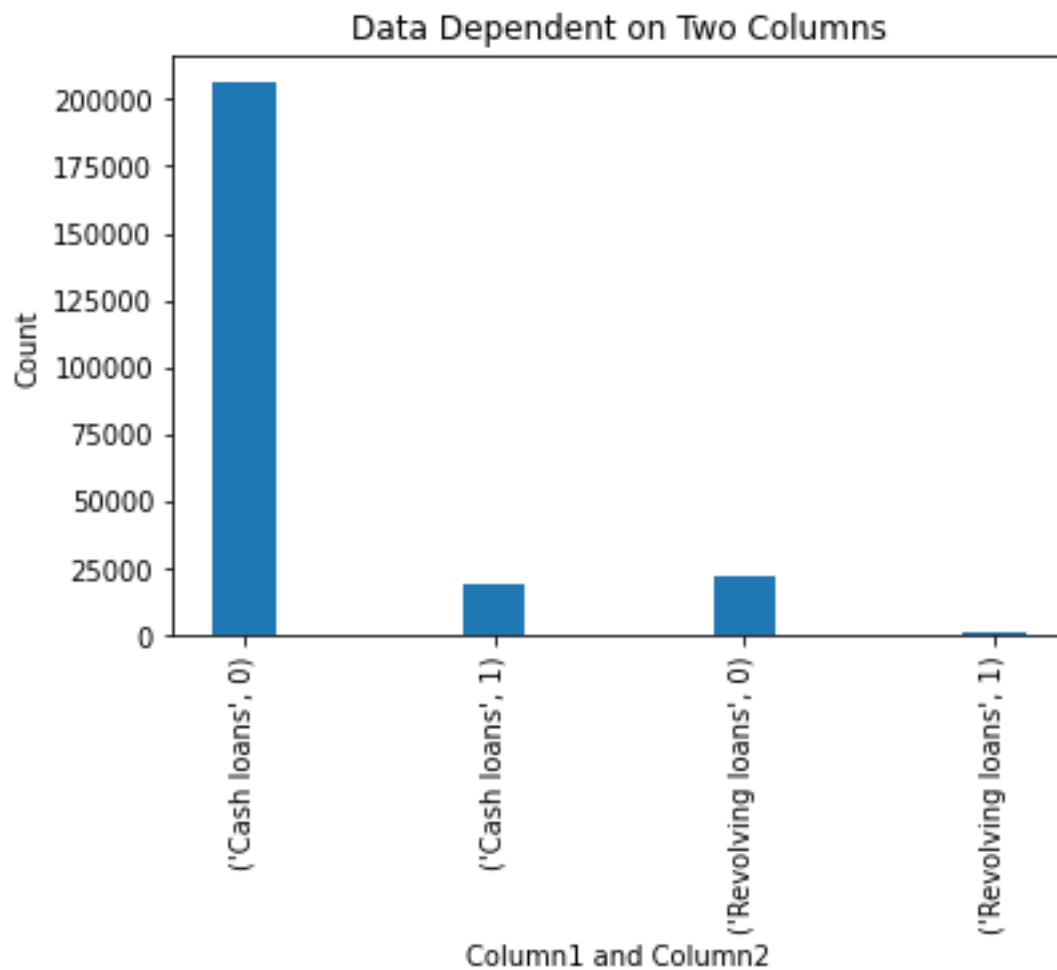
Distribution of Gender



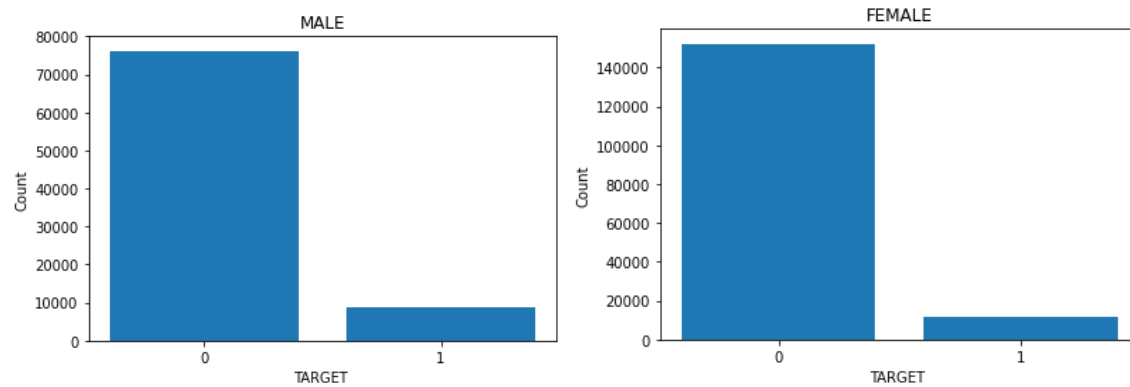
OWNS A CAR OR NOT AND DOES TIMELY PAYMENTS OR NOT



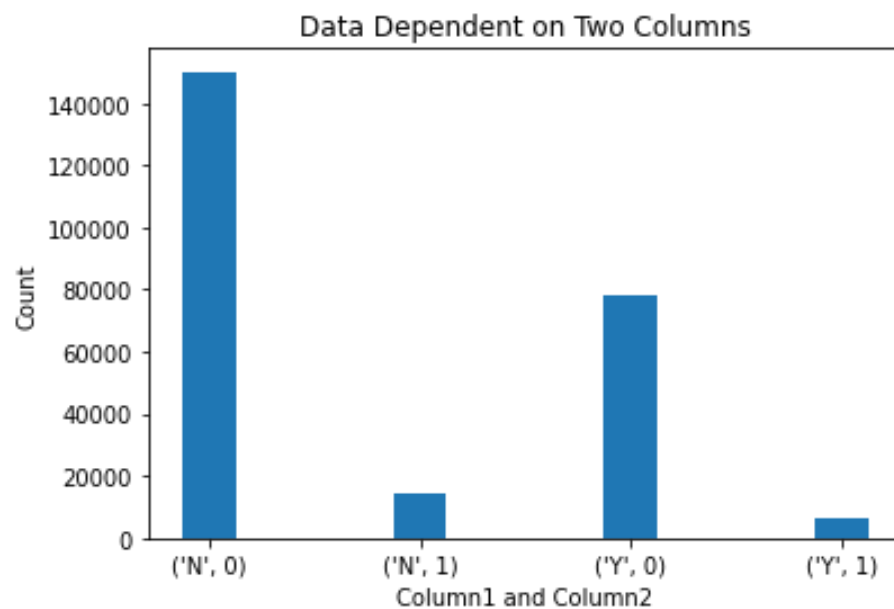
HAS CASH LOAN OR REVOLVING LOAN AND DOES TIMELY PAYMENTS OR NOT



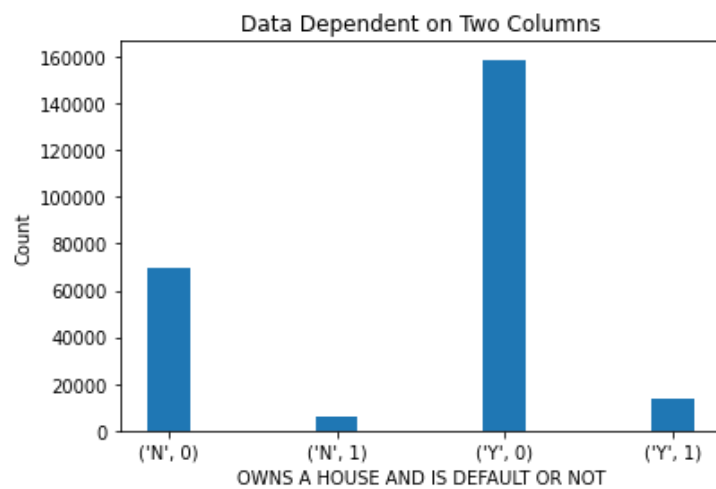
CATEGORY OF THE GENDER AND DOES TIMELY PAYMENTS OR NOT



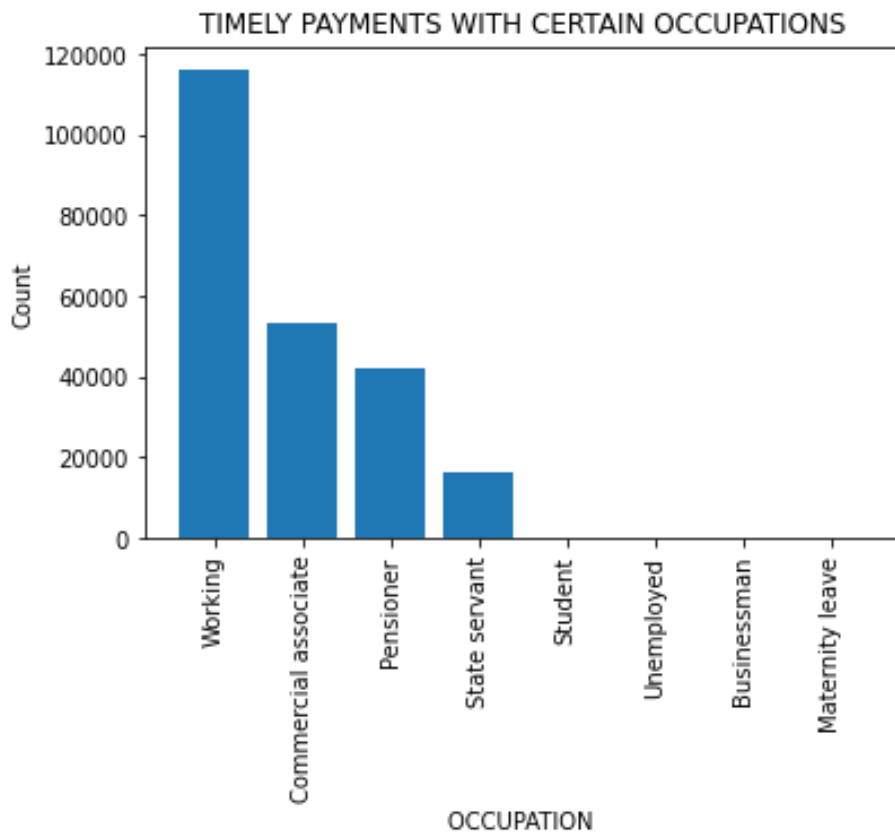
OWNS A CAR AND DOES TIMELY PAYMENTS OR NOT



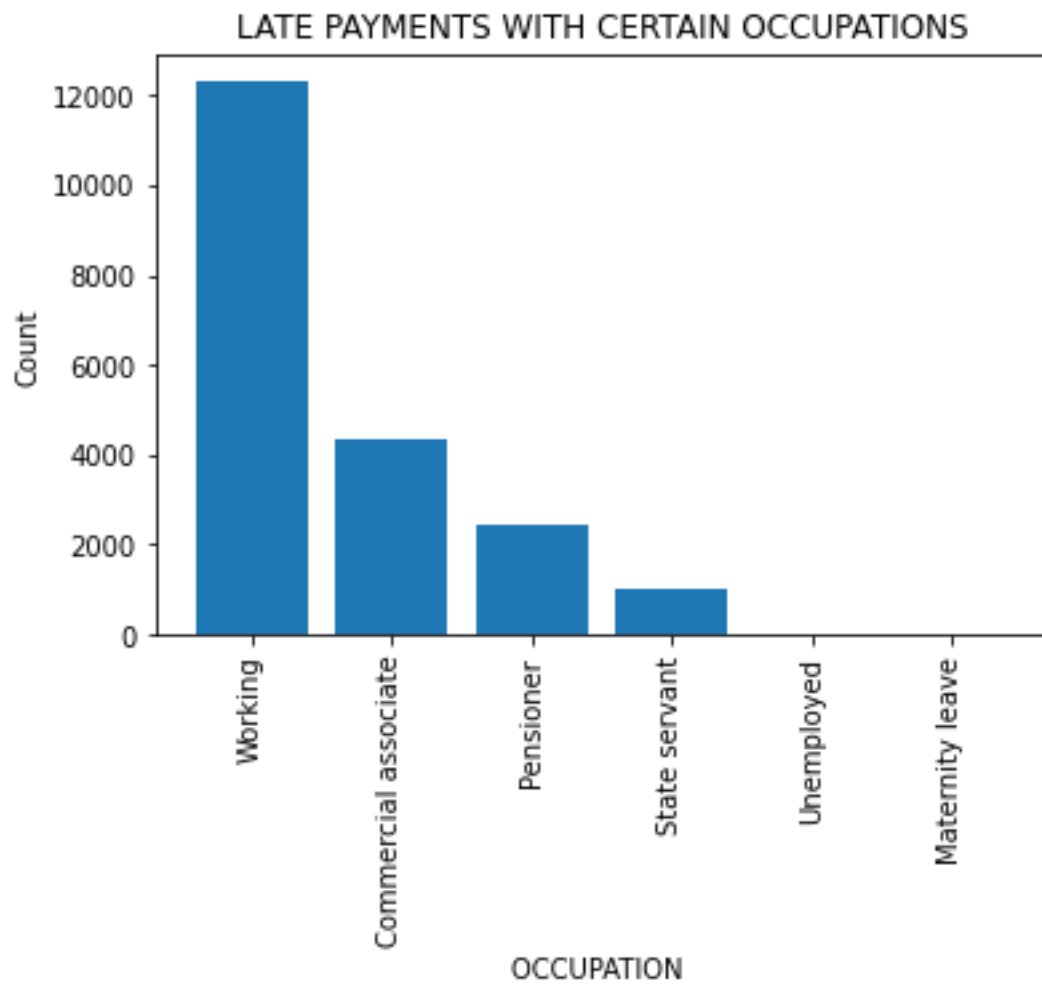
OWNS A HOUSE AND DOES TIMELY PAYMENTS OR NOT



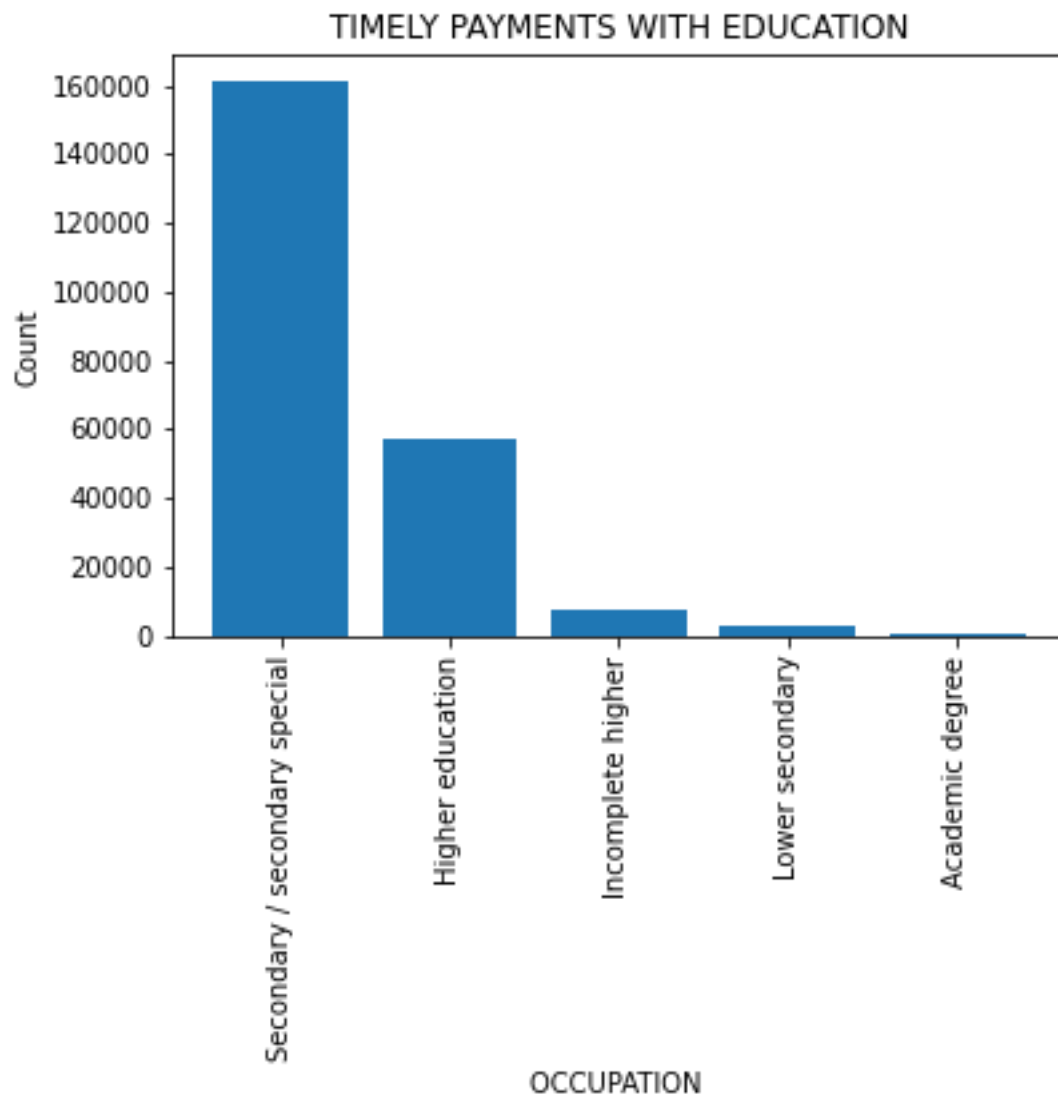
CATEGORY OF THE OCCUPATION AND DOES TIMELY PAYMENT



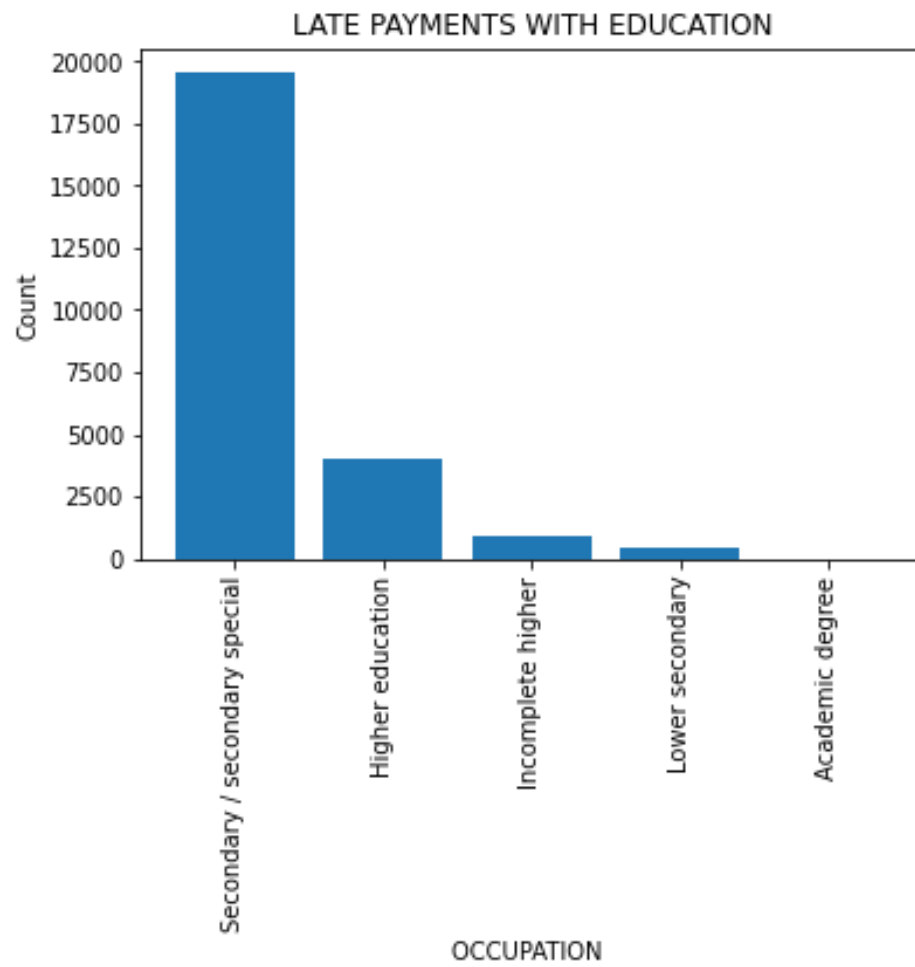
CATEGORY OF THE OCCUPATION AND DOES LATE PAYMENT



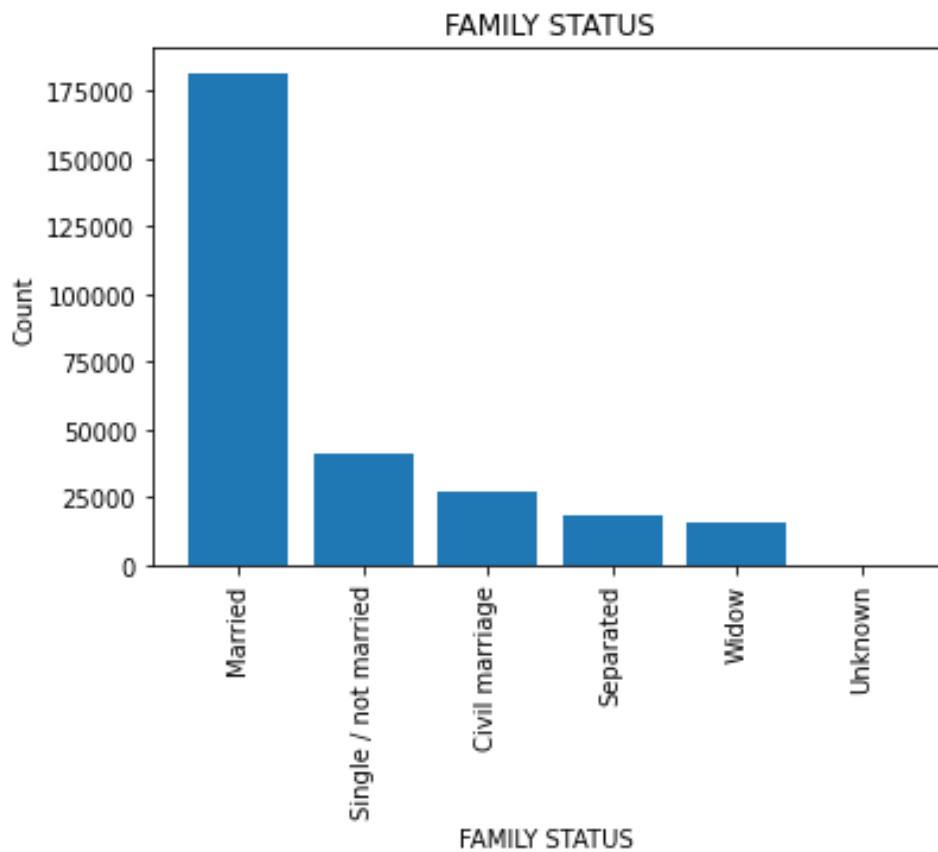
TIMELY PAYMENT WITH EDUCATION



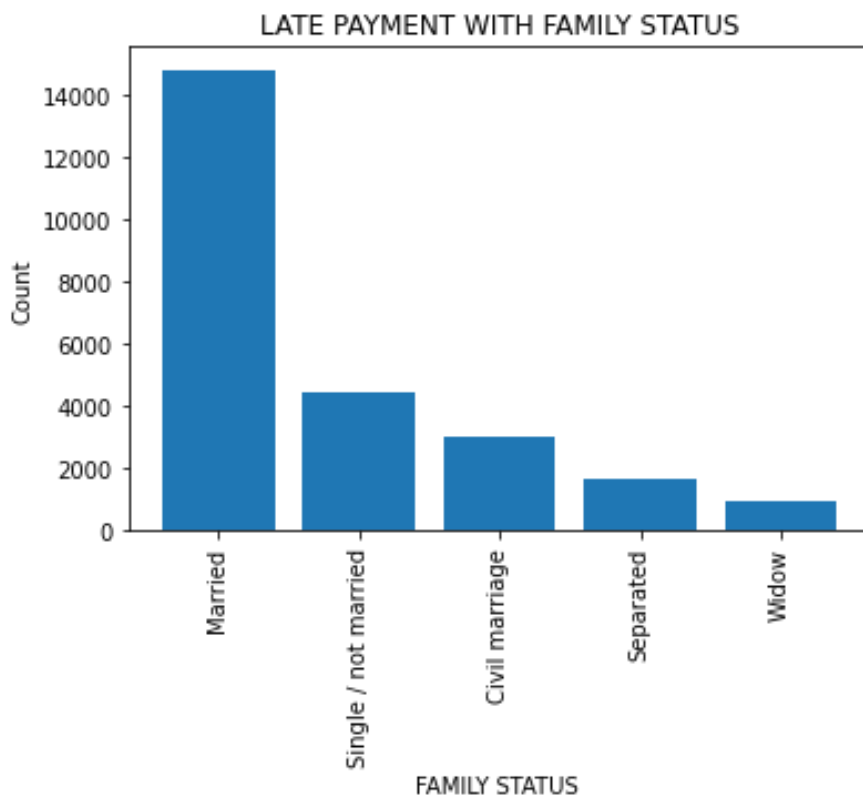
LATE PAYMENT WITH EDUCATION

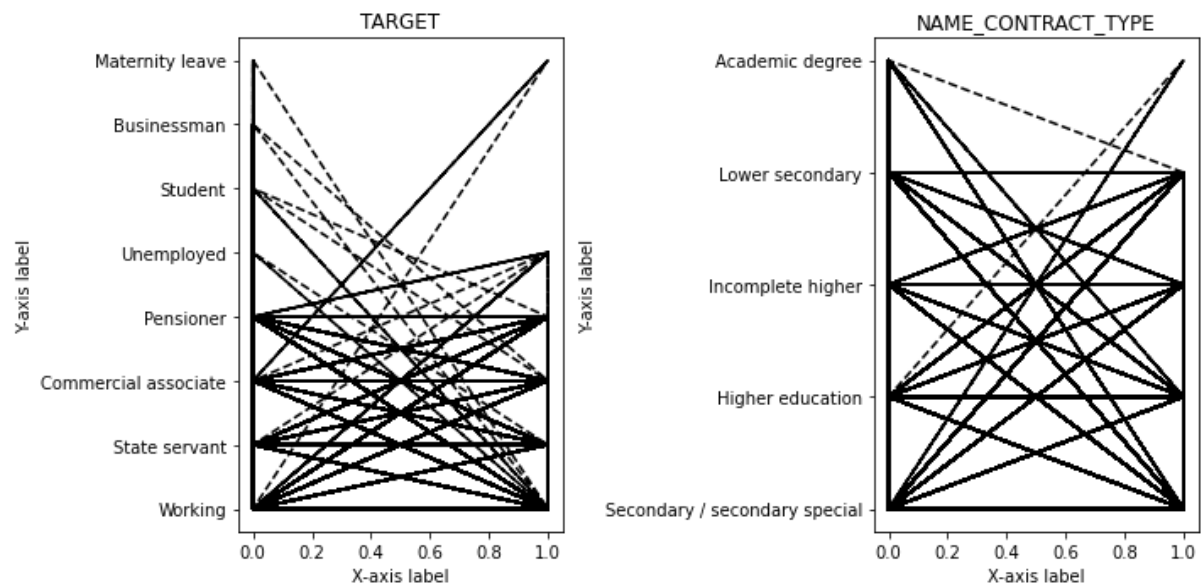


TIMELY PAYMENT WITH FAMILY STATUS

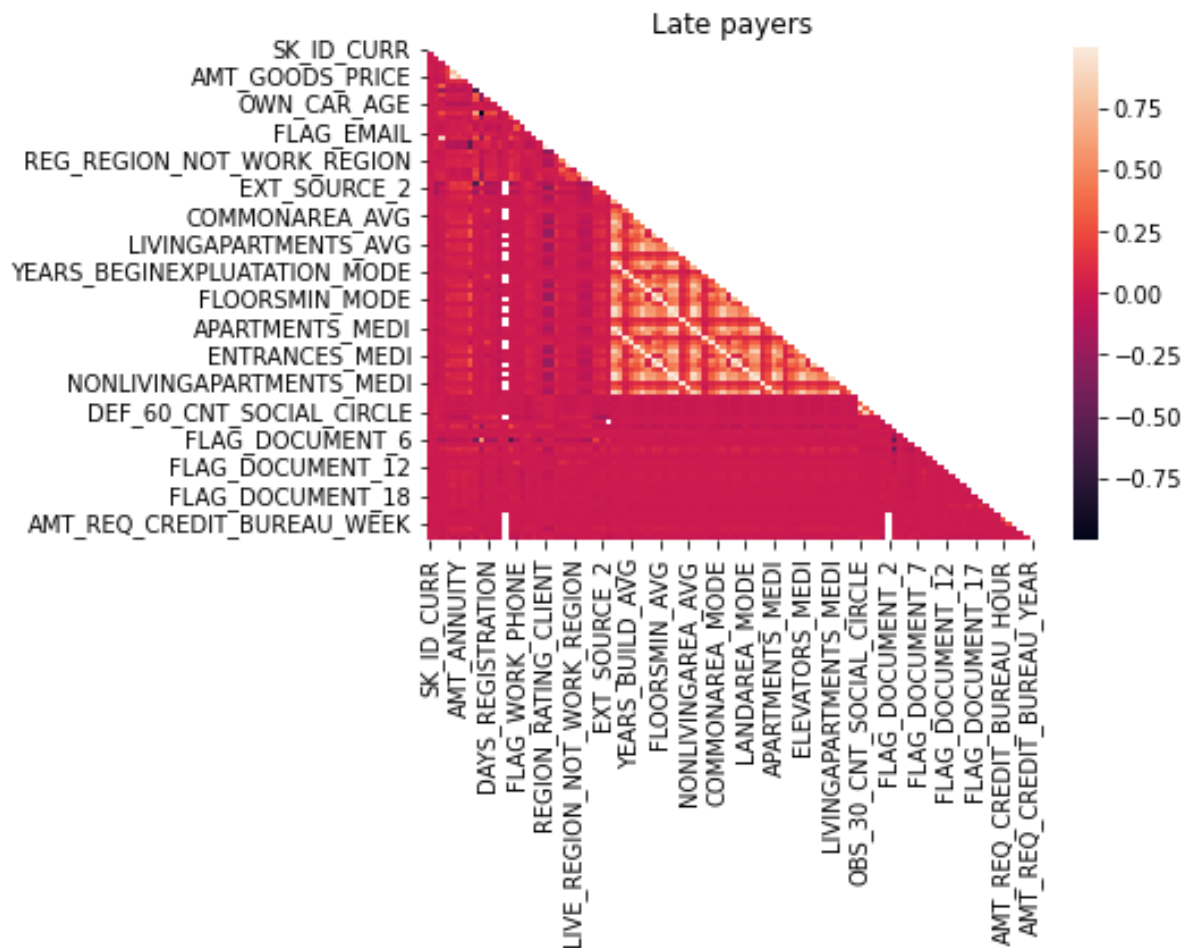


LATE PAYMENT WITH FAMILY STATUS

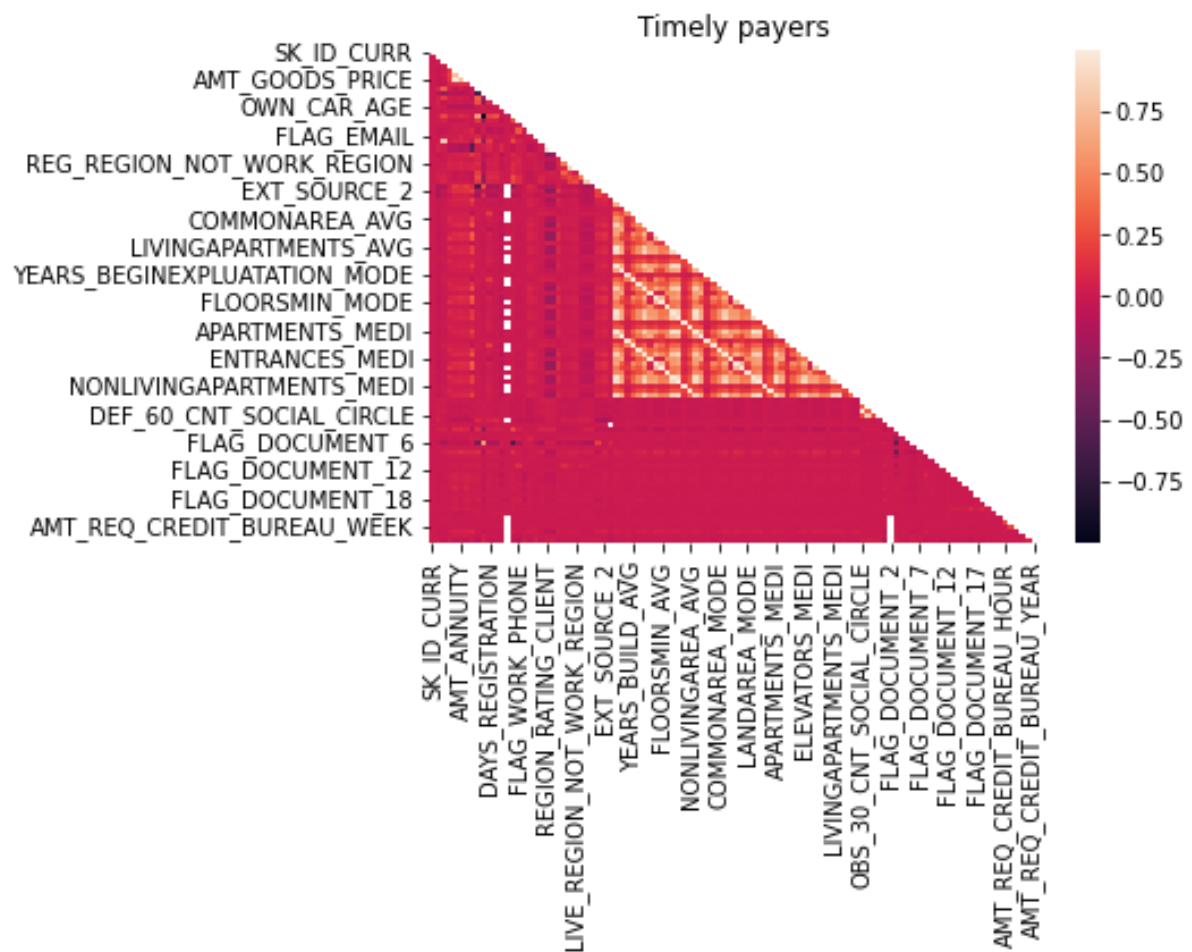




COMPARISON GRAPH FOR LATE PAYERS



COMPARISON GRAPH FOR TIMELY PAYERS

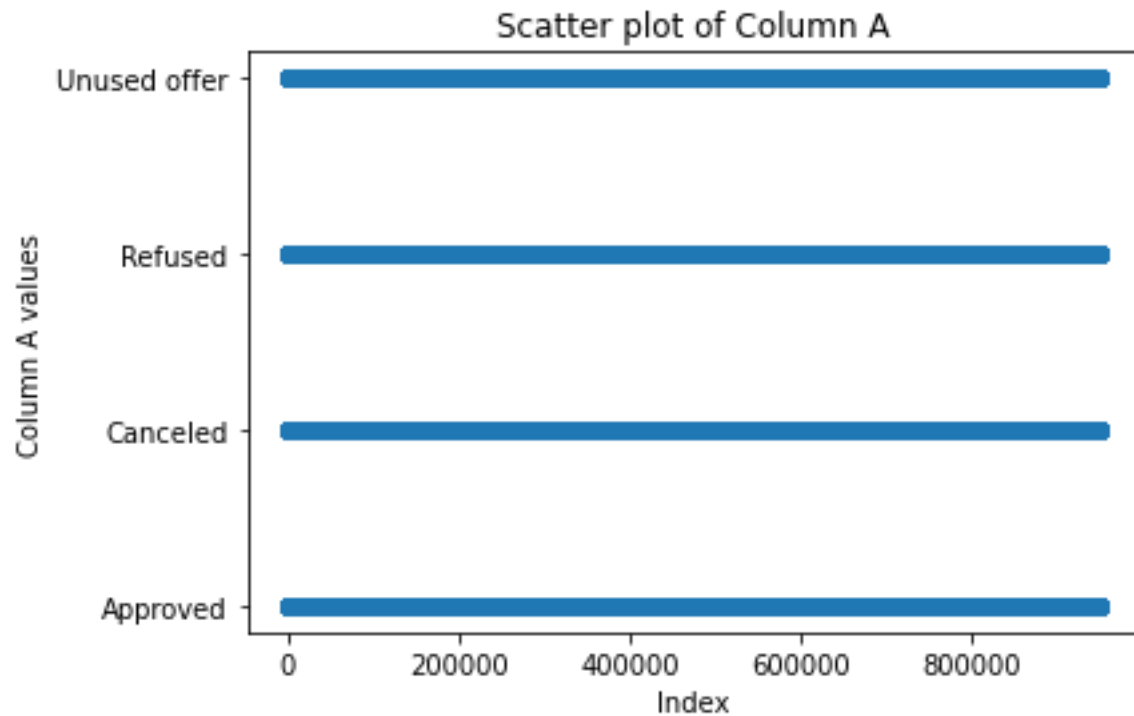
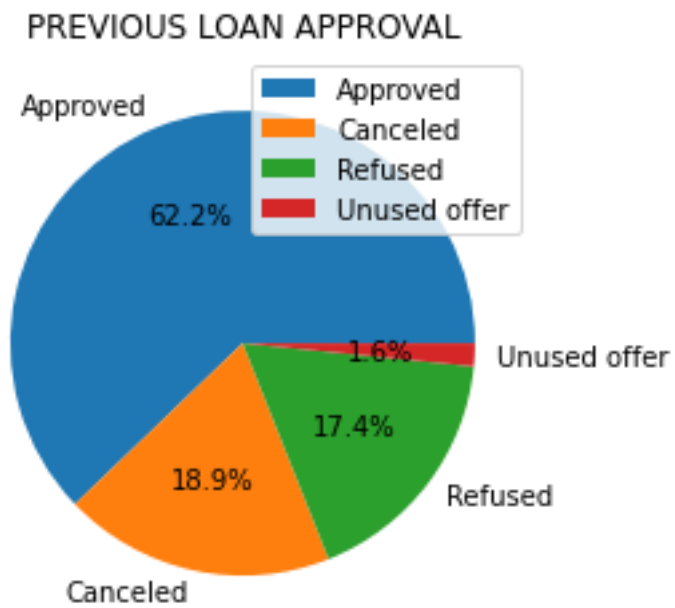


TOP 10 FRATORS AFFECTING THE GRAPH

TARGET	1.000000
EXT_SOURCE_3	0.178919
EXT_SOURCE_2	0.160472
EXT_SOURCE_1	0.155317
DAYS_BIRTH	0.078239
REGION_RATING_CLIENT_W_CITY	0.060893
REGION_RATING_CLIENT	0.058899
DAYS_LAST_PHONE_CHANGE	0.055218
DAYS_ID_PUBLISH	0.051457
REG_CITY_NOT_WORK_CITY	0.050994

dtype: float64

PREVIOUS LOAN APPROVED OR NOT



CONCLUSIONS:

DEFAULTERS ARE 8.7%

BAND LENDS MORE TO FEMALES

BANKS SHOULD GIVE MORE REVOLVING LOANS THAN CASH

WORKING PEOPLE DEFAULT MORE THAN STATE SERVANTS

OLDER PEOPLE DEFUALT LESS.

GIVING LOANS TO MARRIED, FAMILIES IS SAFER

HIGHERS INCOMES DEFAULT LESS

IF THE PREVIOUS LOANS WERE REFUSED THEY DEFAULT MORE