

FINANCIAL ANALYSIS

PRESENTED BY NAHID BANU K

OVERVIEW

The lending industry faces significant challenges in assessing creditworthiness, particularly for applicants with limited or no credit history. Loan defaults pose financial risks to lending institutions, making accurate risk assessment crucial. Our primary objective is to use EDA. techniques to understand the drivers behind loan default and develop strategies to mitigate these risks effectively.



Project vision and mission

01.

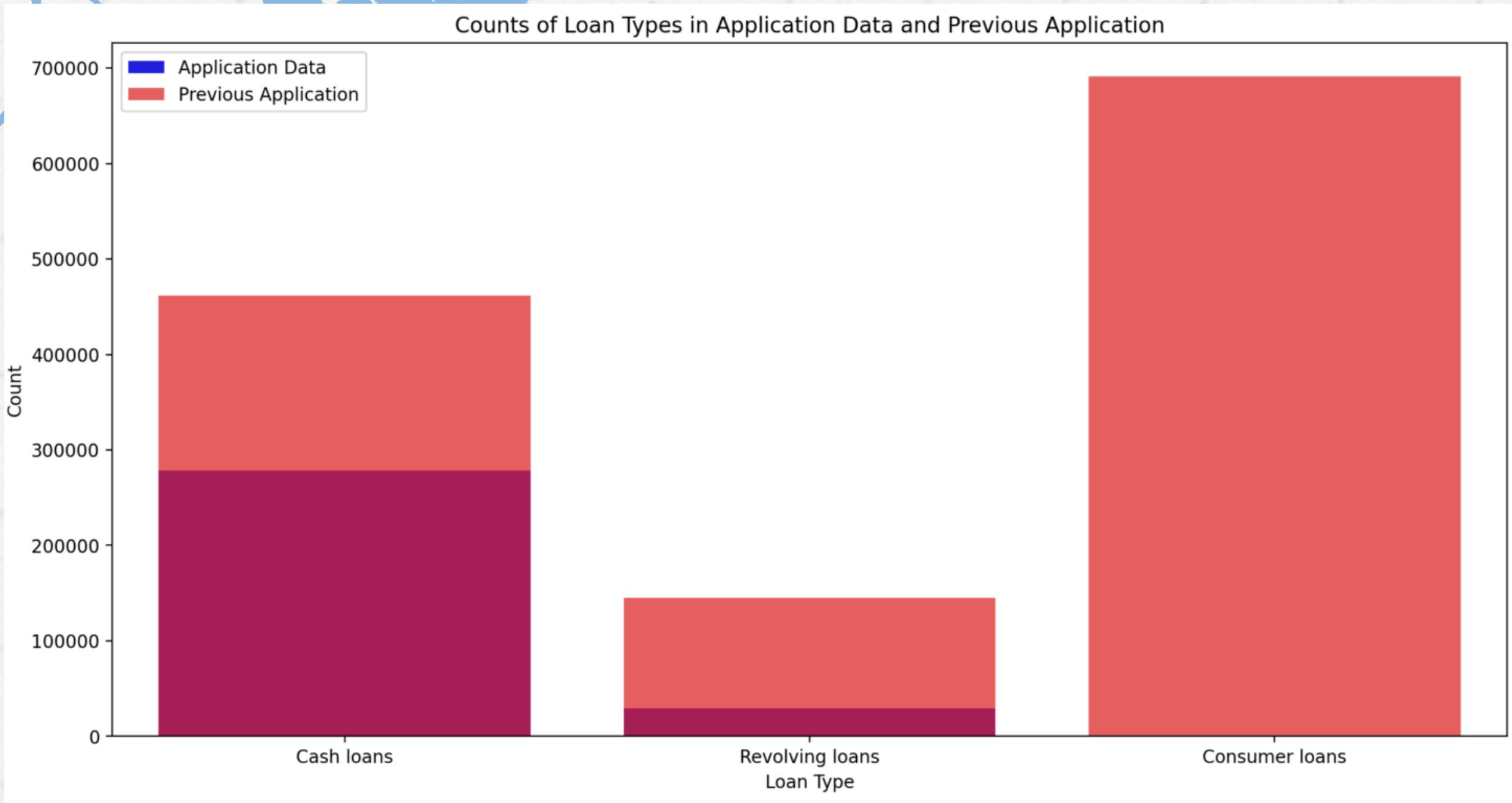
LOAD THE CSV FILES GIVEN, PREPROCESS THE DATA AND DEAL WITH MISSING VALUES

02.

PERFORM EXPLORATORY DATA ANALYSIS(EDA) ON CLEANED DATA AND DRAW MEANINGFUL INSIGHTS FROM IT

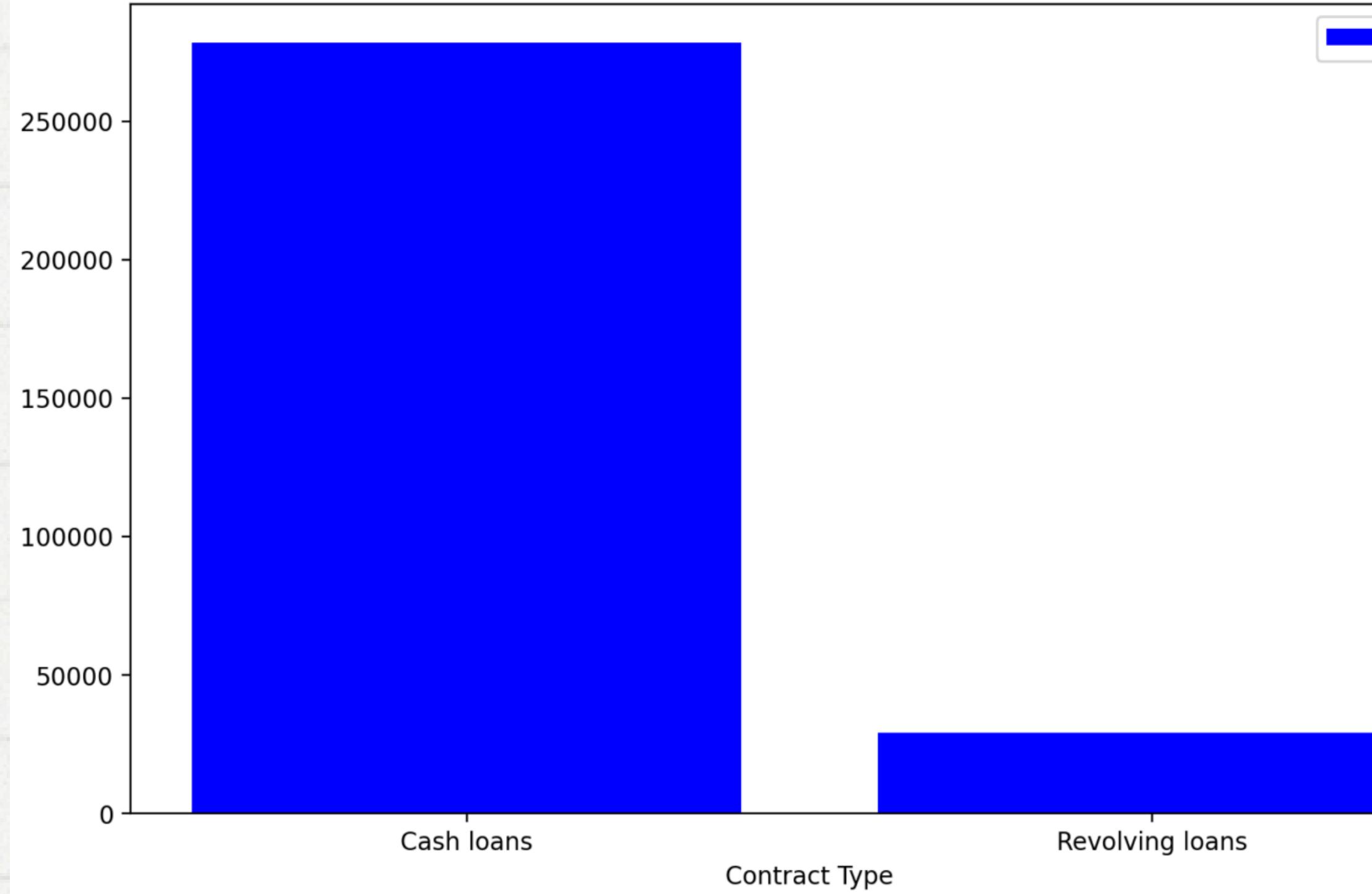
03.

TRANSFORM THE CLEANED DATA INTO SQL FOR FURTHER QUERYING AND FUTURE USE



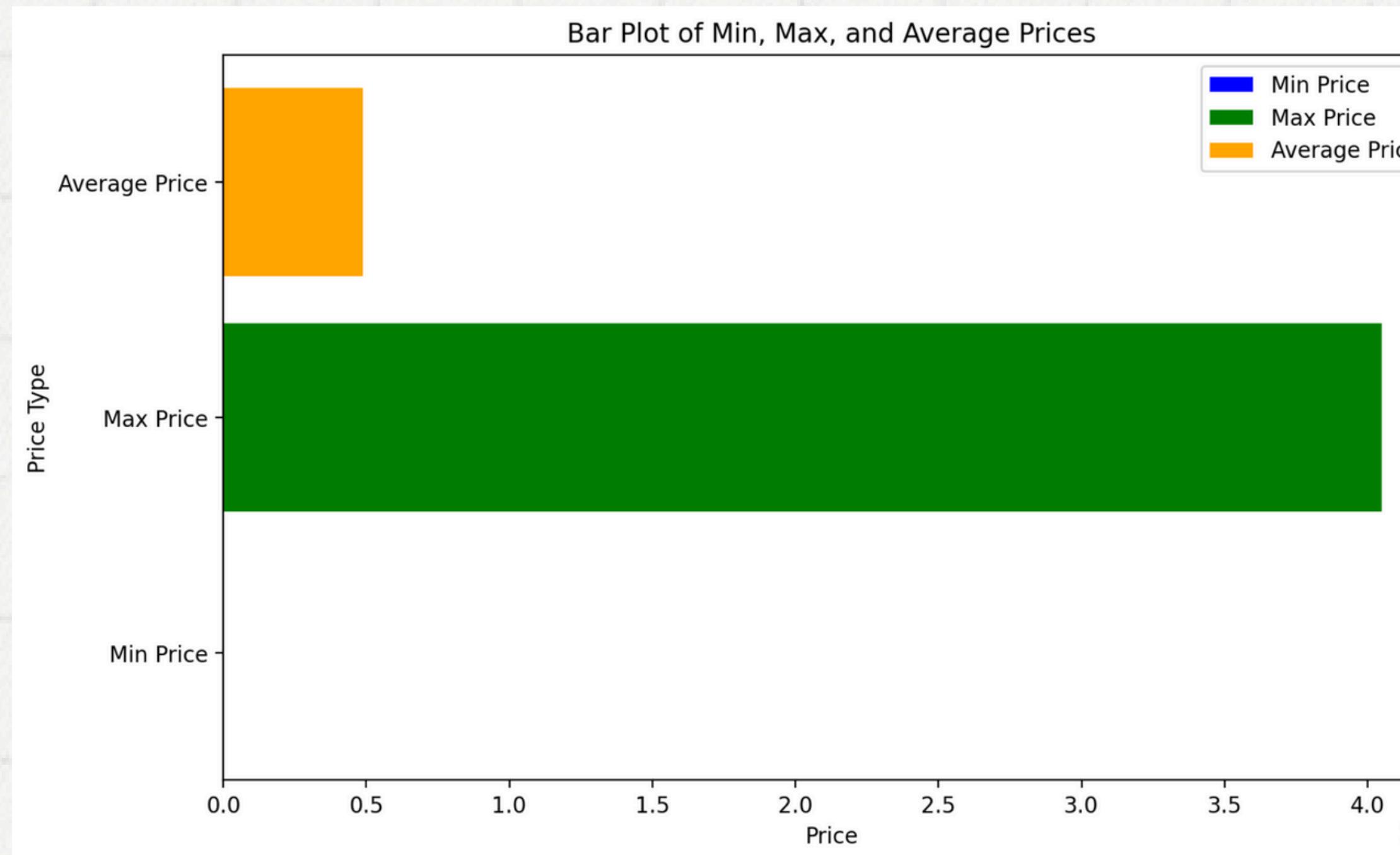
IN PREVIOUS APPLICATION, CONSUMER LOANS ARE HIGH
AND IN APPLICATION DATA CASH LOANS ARE HIGHER

Counts of Loan Types (First Two Rows)



no.of cash loans are higher than revolving loans

Analysis of Goods Amount for Cash Loans

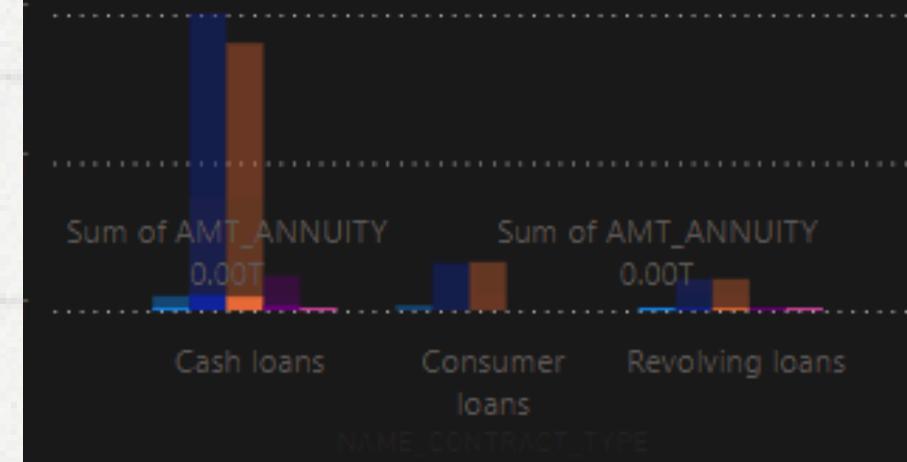


The highest price for goods amount for cash is 40
laks, minimum being 0 and average is 48,000

DATA ANALYSIS OF CREDIT DATA FOR LOAN DECLINE PREDICTION

Sum of AMT_ANNUITY, Sum of AMT_CREDIT, Sum of AMT_GOODS_PRICE, Sum of INCOME_TOTAL and Sum of CNT_FAM_MEMBERS

of A... ● Sum of A... ● Sum of A... ● Sum of A... ● Sum of C...

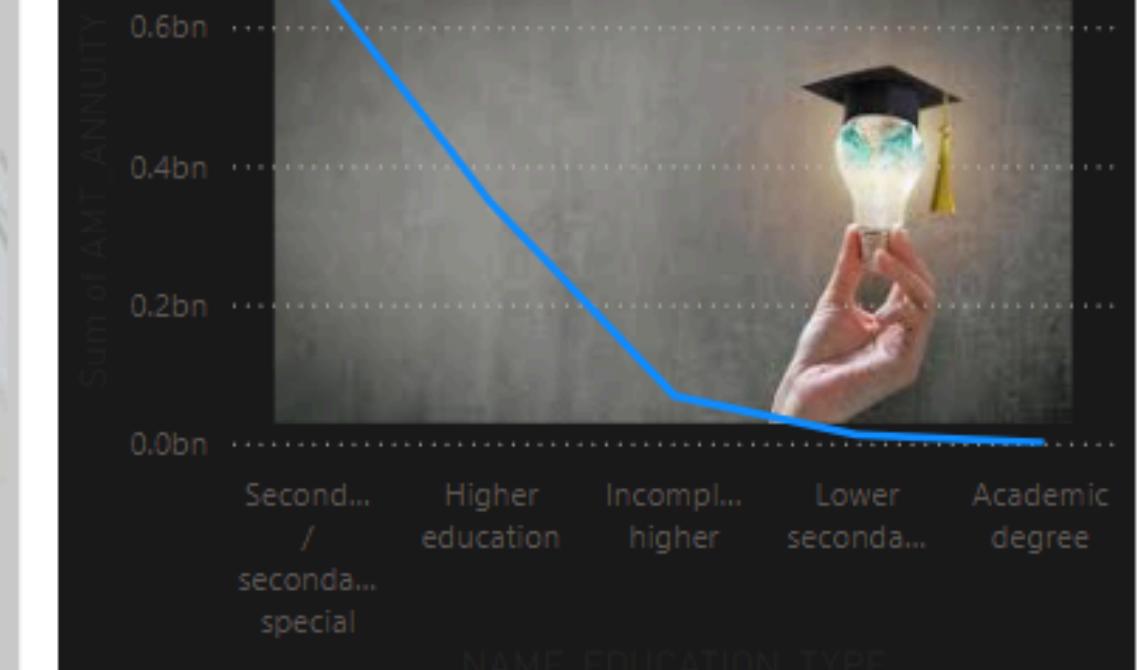


Sum of AMT_ANNUITY, Sum of AMT_CREDIT, Sum of AMT_GOODS_PRICE and Average of AMT_INCOME_TOTAL by NAME_FAMILY_STATUS

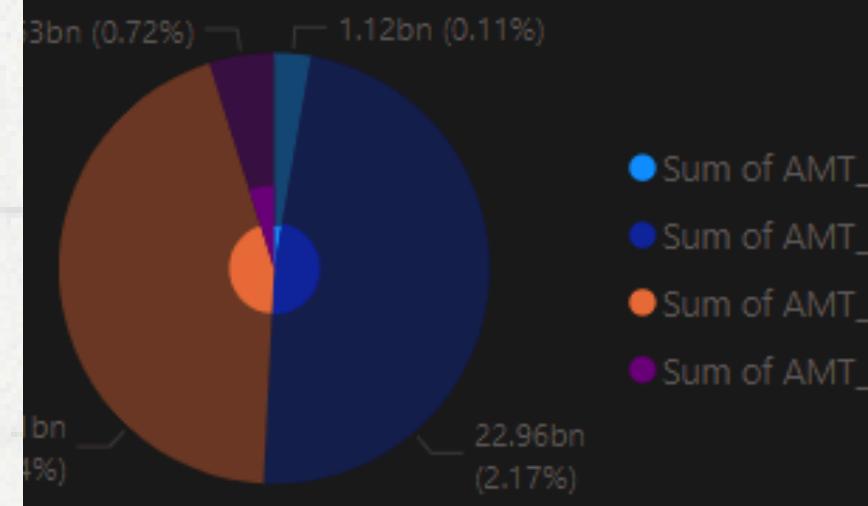
● Sum of AMT_... ● Sum of AMT_... ● Sum of AMT_... ● Average of ...



Sum of AMT_ANNUITY by NAME_EDUCATION_TYPE



Sum of AMT_ANNUITY, Sum of AMT_CREDIT, Sum of AMT_GOODS_PRICE and Sum of INCOME_TOTAL



Key influencers Top segments

What influences AMT_INCOME_TOTAL to

Increase ▾ ?

When...

...the average of AMT_INCOME_TOTAL increases by

125.2K

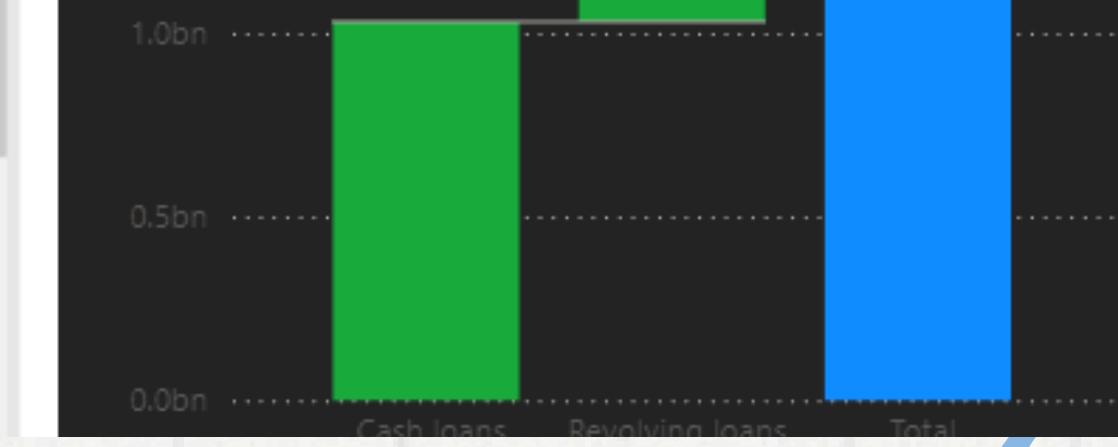
Sum of AMT_CREDIT is more than 1311066

124K

Sum of AMT_ANNUITY is more than 43294.5

Sum of AMT_ANNUITY, Sum of AMT_CREDIT, Sum of AMT_GOODS_PRICE, Sum of AMT_INCOME_TOTAL and Sum of AMT_REQ_CREDIT_BUREAU_DAY by NA...

● Increase ● Decrease ● Total



FROM THE DASHBOARD WE CAN CONCLUDE:

SUM AMOUNT ANNUITY IS HIGHER FOR CASH LOANS WHEN COMPARED TO CONSUMER LOANS AND REVOLVING LOANS

SUM AMOUNT TOTAL IS HIGHER IN MARRIED WHEN COMPARED TO SINGLE, SEPARATED

SUM AMOUNT IN EDUCATION LOAN IS HIGHER FOR SECONDARY EDUCATION

SUM AMOUNT CREDIT > SUM AMOUNT GOODS >>SUM AMOUNT
INCOME TOTAL> AMOUNT ANNUITY

**Thank you
very much!**