LOAN Dataset Details:-

1. **credit.policy**: This column likely indicates whether a borrower meets the credit policy of the lending institution. It could be a binary value (e.g., 0 or 1) where 1 indicates the borrower meets the policy and 0 indicates they do not.

2. **purpose**: This column likely represents the purpose of the loan or credit. It might contain categorical values indicating why the borrower is seeking the loan, such as debt consolidation, home improvement, education, etc.

3. **int.rate**: This column is likely related to the interest rate associated with the loan. It could be a numeric value representing the interest rate in decimal format (e.g., 0.075 for 7.5%).

4. **installment**: This column probably contains the amount of money the borrower is required to pay periodically as part of repaying the loan. It's usually a fixed amount.

5. **log.annual.inc**: This column could represent the logarithm of the borrower's annual income. It might be used to handle income data that is not normally distributed.

6. **dti**: DTI stands for Debt-to-Income ratio. This column could represent the borrower's ratio of debt payments (like loan payments, credit card payments) to their income. It's often used by lenders to assess the borrower's financial health.

7. **fico**: This column might represent the FICO credit score of the borrower. FICO scores are commonly used to assess creditworthiness.

8. **days.with.cr.line**: This column might represent the number of days the borrower has had a credit line. It's a measure of the borrower's credit history .

9. **revol.bal**: This column could represent the borrower's revolving balance, which is the amount they owe on credit accounts like credit cards.

10. **revol.util**: This column might represent the borrower's revolving utilization rate, which is the ratio of their credit card balances to their credit limits.

11. **inq.last.6mths**: This column might represent the number of inquiries the borrower has had on their credit report in the last 6 months. Inquiries are recorded when someone checks the borrower's credit history.

12. **delinq.2yrs**: This column could represent the number of times the borrower has been delinquent (missed payments) on their credit accounts in the past 2 years.

13. **pub.rec**: This column might represent the number of public records the borrower has, which could include things like bankruptcies, tax liens, or judgments.

14. **not.fully.paid**: This column likely indicates whether the borrower has fully paid off the loan. It could be a binary value, where 1 indicates the loan is not fully paid and 0 indicates it's fully paid.

**INSIGHTS OF THE DATA:**

1. Credit Policy Based on Purpose: Find the count of the types of purposes depending upon the credit policy and present it in a graph.
2. Installment Time for People with Credit Policy: Find the average no. of months of installments for different purposes based on credit policy and show it in graph.
3. FICO Score for each Purpose: Find out the average fico score for types of purposes and represent it graphically.
4. DTI for Purposes: Check the average dti and plot a graph.
5. Credit Line for all Purposes: Check the credit line for all kinds of purposes and plot it.
6. Interest Rate for each Purpose: Calculate the average interest rate for all purposes and plot as a graph.
7. Count of people not paid: Find the no. of people who did not pay the loan on time and present it on a plot.
8. Inclination for purposes: Check the inclination count for purposes and represent it on a graph.
9. Revolving Balance: Calculate the average revolving balance of the purpose and plot it.
10. Declination Count: Count the declinations for people of each purpose represent as a plot.
11. Revolving Utilization: Calculate the revolving utilization for all purposes and show it on a graph.