# Strategic Risk Profiling: Home Loan Defaults through ML & Data Storytelling

## Prediction

Risk_Category

- [ ] High Risk
- [ ] Low Risk
- [ ] Medium Risk

## Customer ID

100001 — 456250

## Sum of Credit Amount

25.19bn

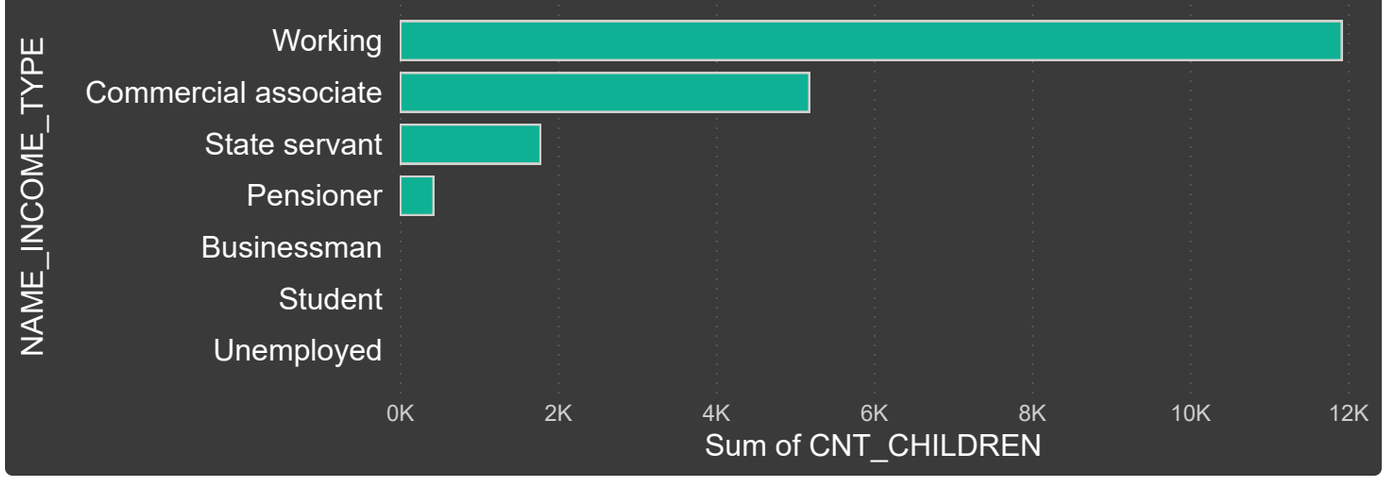
## Total Income: Client

9bn

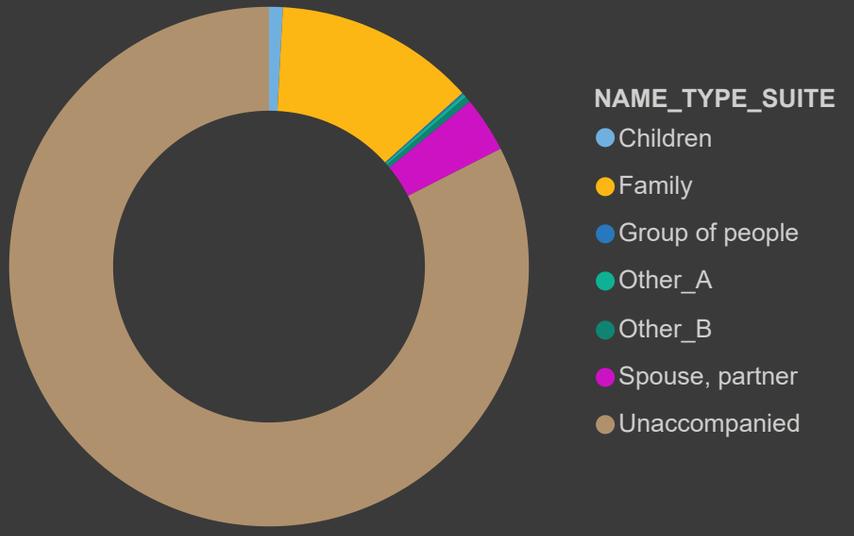
## Enquiries to Credit Bureau

96.70K

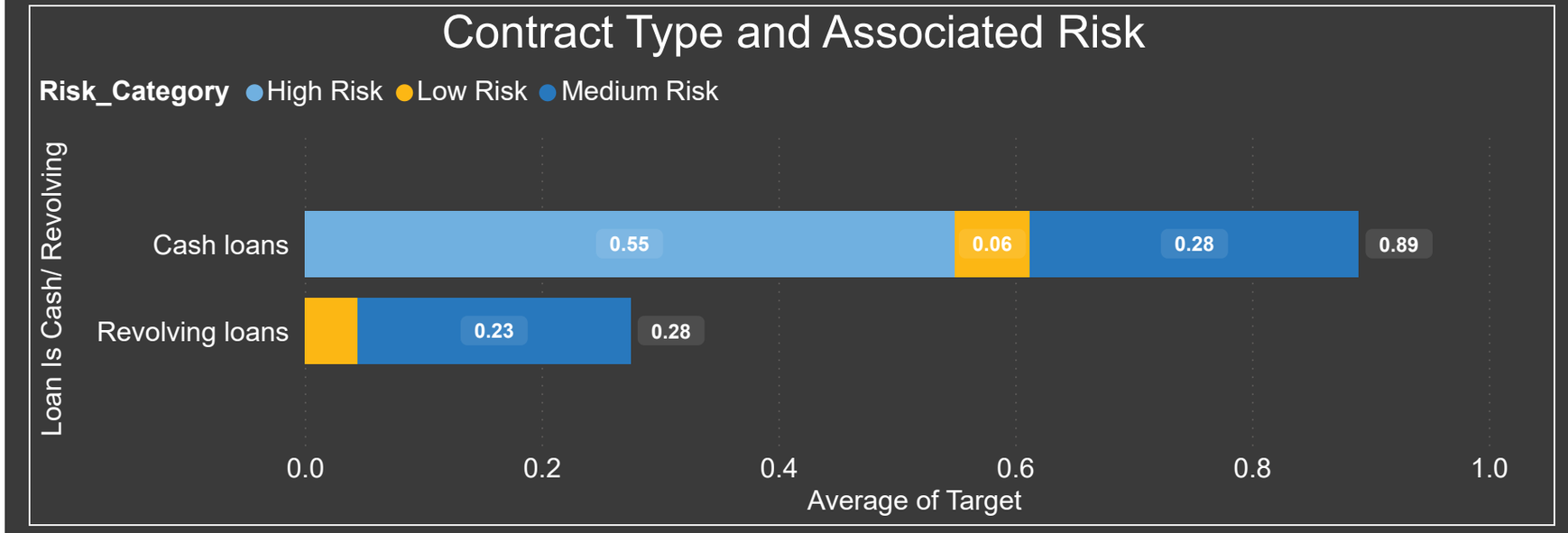
## Children Count Across Client Income Types



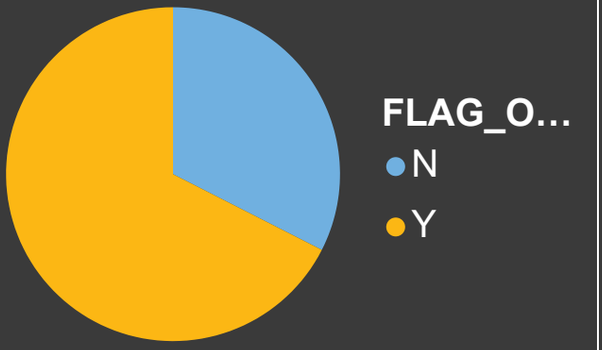

## Who was Accompanying Client: Loan Application



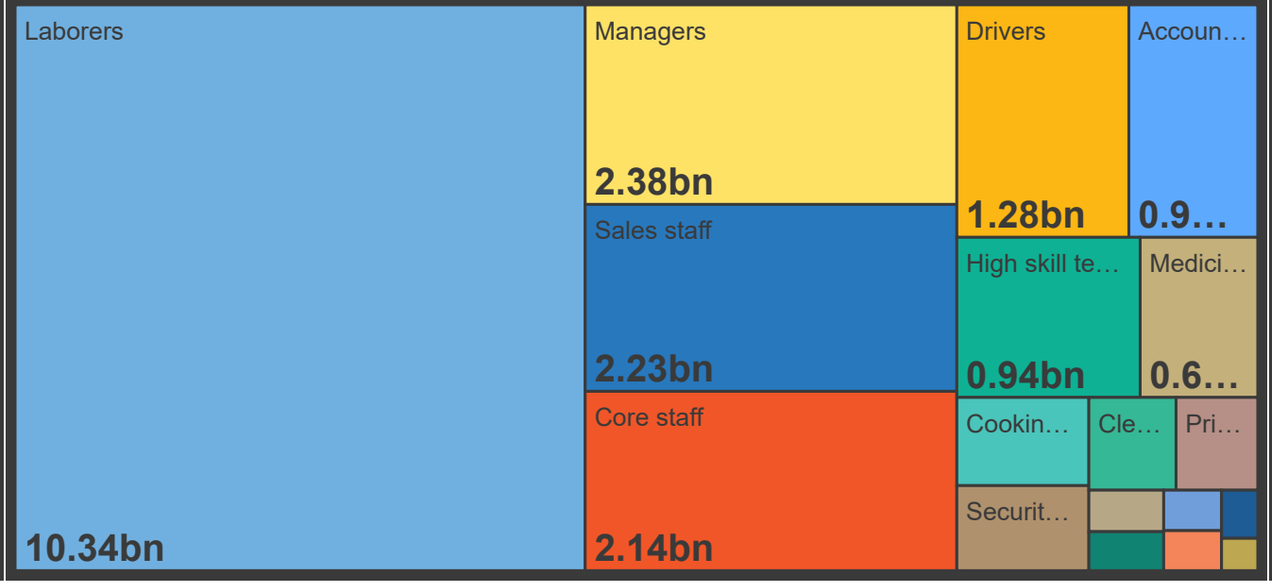
## Contract Type and Associated Risk




## Impact of Client owning Realty on Risk

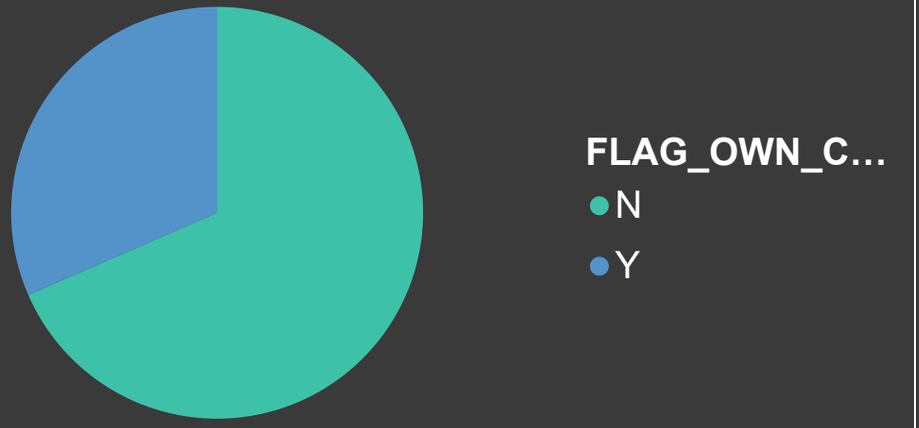



## Loan-Backed Purchases Across Occupations

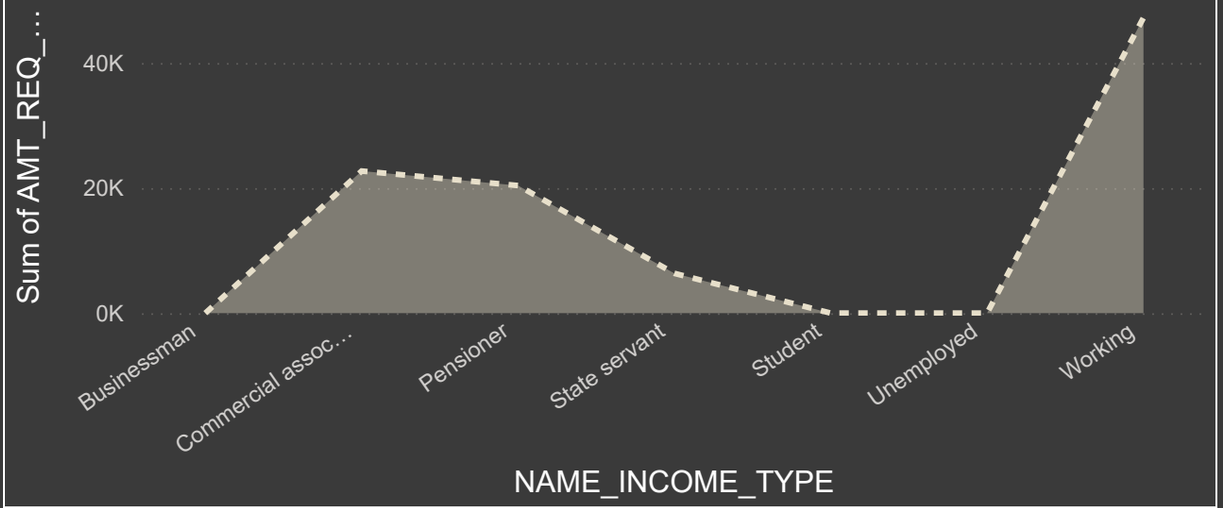



| ORGANIZATION_TYPE | Sum of AMT_INCOME_TOTAL |
|---|---|
| Advertising | 16343550 |
| Agriculture | 45397854 |
| Bank | 76676850 |
| Business Entity Type 1 | 170974200 |
| Business Entity Type 2 | 269616825 |
| **Total** | **8697479942** |

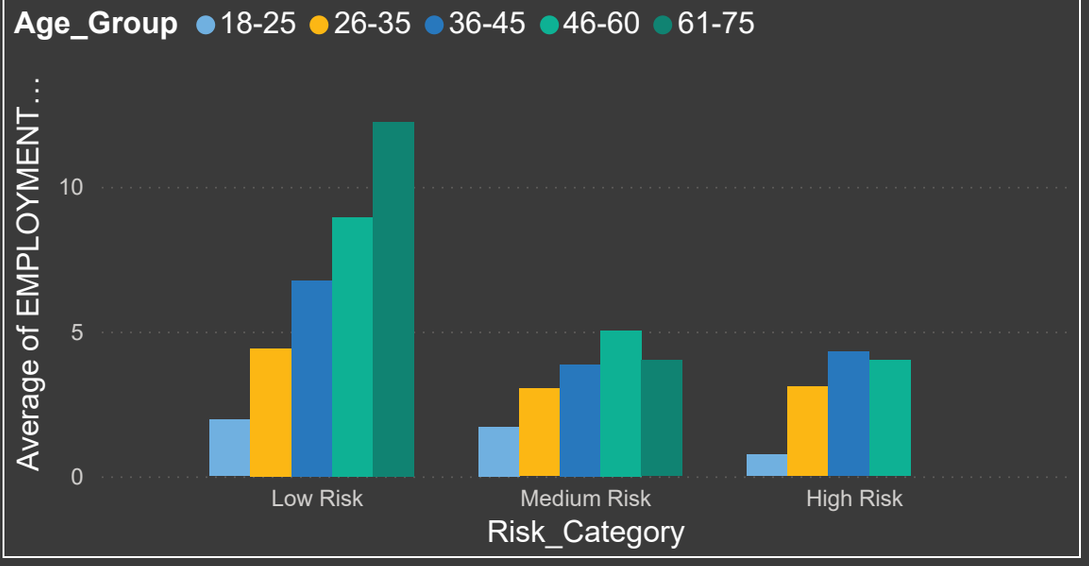
## Default Distribution by Car Ownership

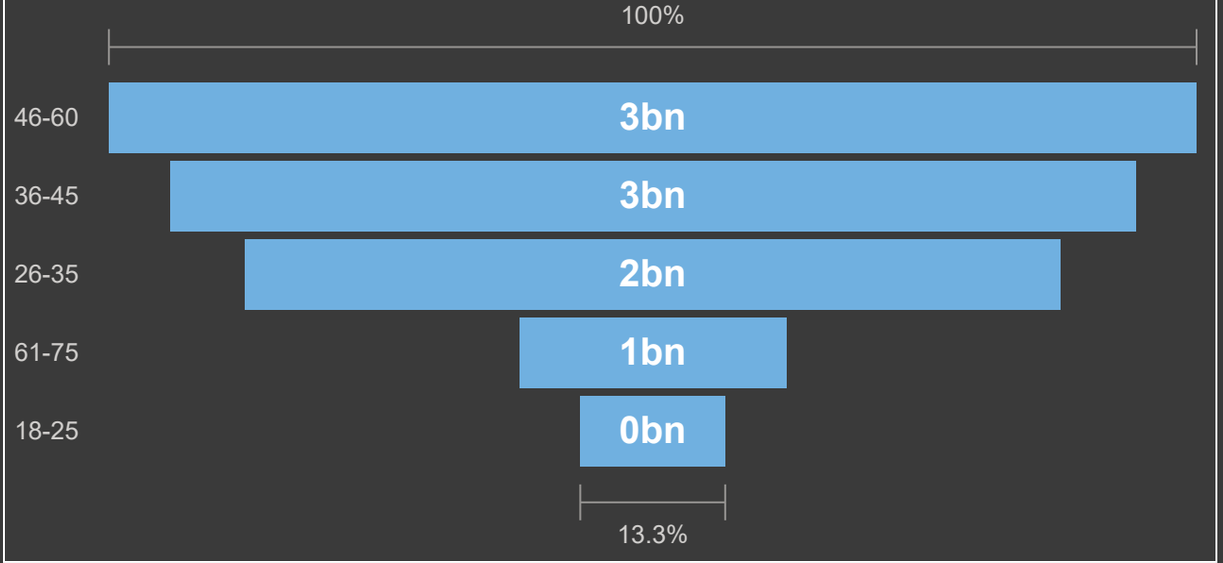



## Annual Credit Requests by Income Type




## Work Tenure by Risk & Age Group




## Total Income by Age Group