

Project : Loan Approval Dataset Analysis

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Insights :

- Graduates and Non-graduates are almost equal quantity in the given dataset.
- Loan approval status is higher than rejection status.
- Education column negatively related to the cibil score.
- Loan approval is negatively related to the annual income.
- Loan amount is positively related to the annual income.
- Loan approval is negatively related to residential asset value.
- But loan amount is moderately related to the residential asset value.
- Loan approval is negatively related commercial asset value.
- Loan amount is less positively related to the commercial asset value.
- Loan approval is negatively related luxury asset value.
- Loan amount is positively related to the luxury asset value.
- Loan approval is negatively related bank asset value.
- Loan amount is positively related to the bank asset value.
- Loan amount is negatively related to the loan approval status. No major impact approved vs rejected.
- Average annual income of Graduate and non-graduate are exactly same in this dataset analysis.
- Non-graduates also gaining equal annual income when compared to graduates.
- Employment column in dataset doesn't make impact on annual income.
- Average cibil score of Graduate and non-graduate are exactly same (both poor and good cibil score) in this dataset analysis.
- Non-graduates also maintaining good cibil score with respect to graduates.
- Graduates also maintaining poor cibil score with respect to non-graduates.
- Employment column in dataset doesn't make impact on a cibil_score.
- Loan approval is high positively related to cibil score.

Conclusion :

- Education and Self_employment column is negatively related to the any other column in this dataset, so its doesn't make impact in this analysis.
- Annual income is highly positive related to the Luxury asset value(L_A_V) and Bank asset value(B_A_V).
- Annual income is positively related to R_A_V and C_A_V.
- Cibil score plays major role in loan status because it is highly positive co-related.
- R_A_V,C_A_V,L_A_V & B_A_V is positively related with each other and with respect to annual income & loan amount in this dataset,
- L_A_V & B_A_V is highly positive co-related with each other and with respect to annual income & loan amount.