

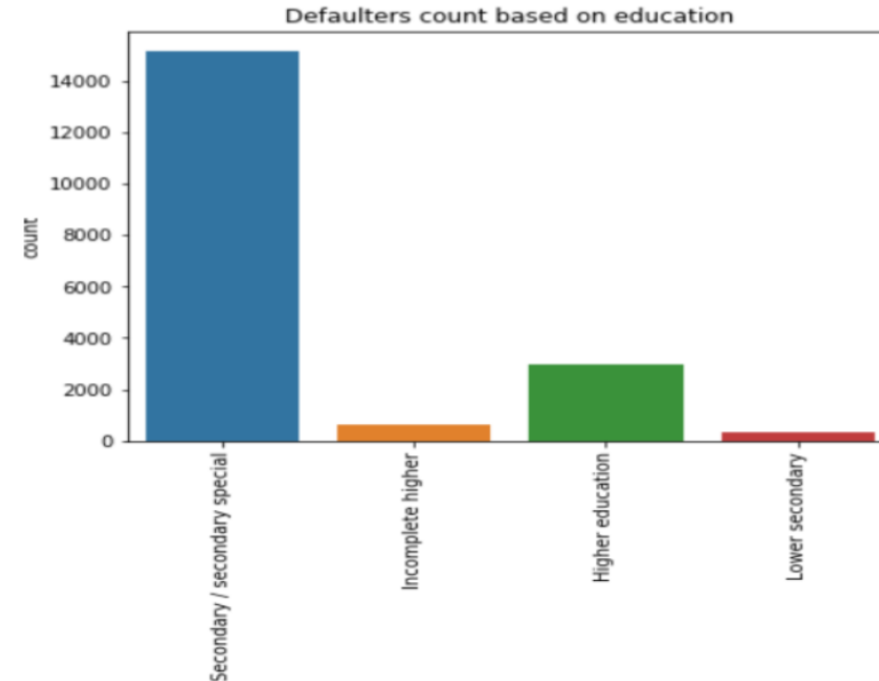
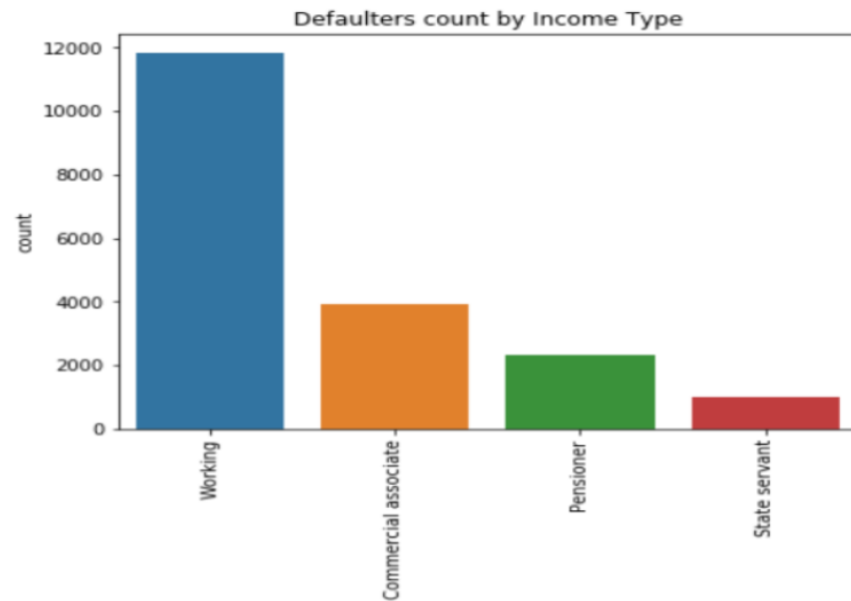
Credit EDA Case Study



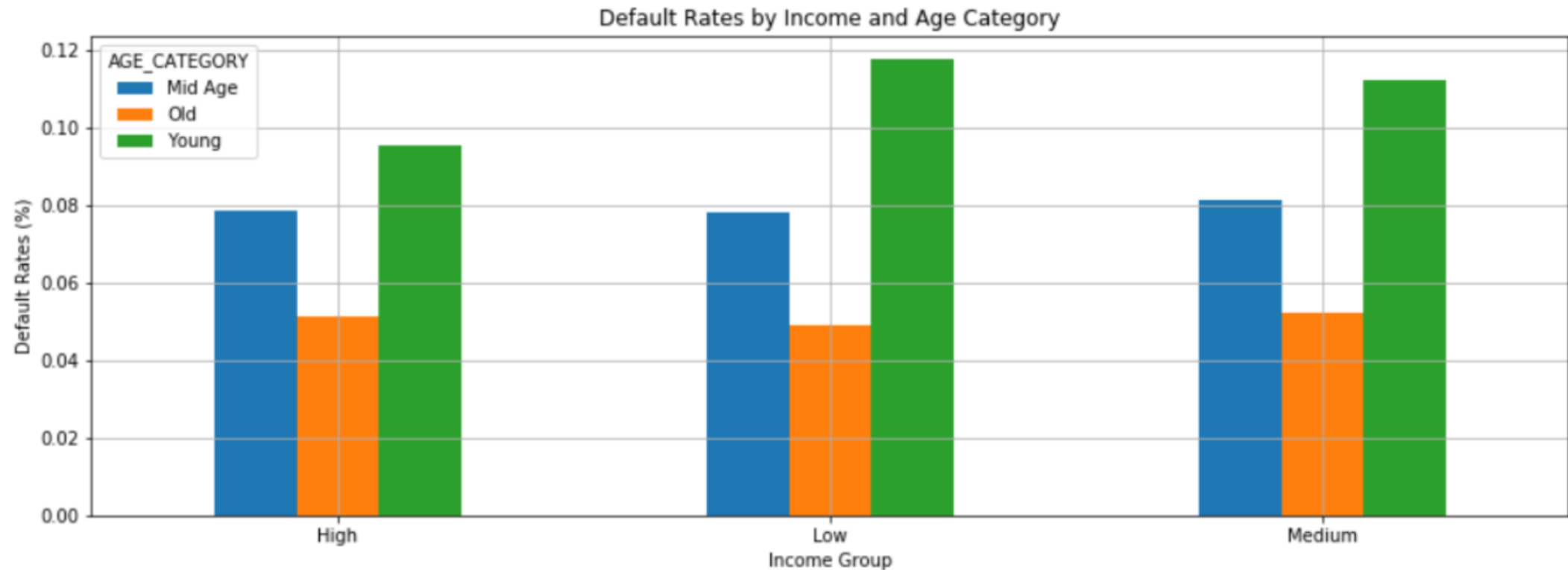
***Prepared by:
Prakhar Gupta***

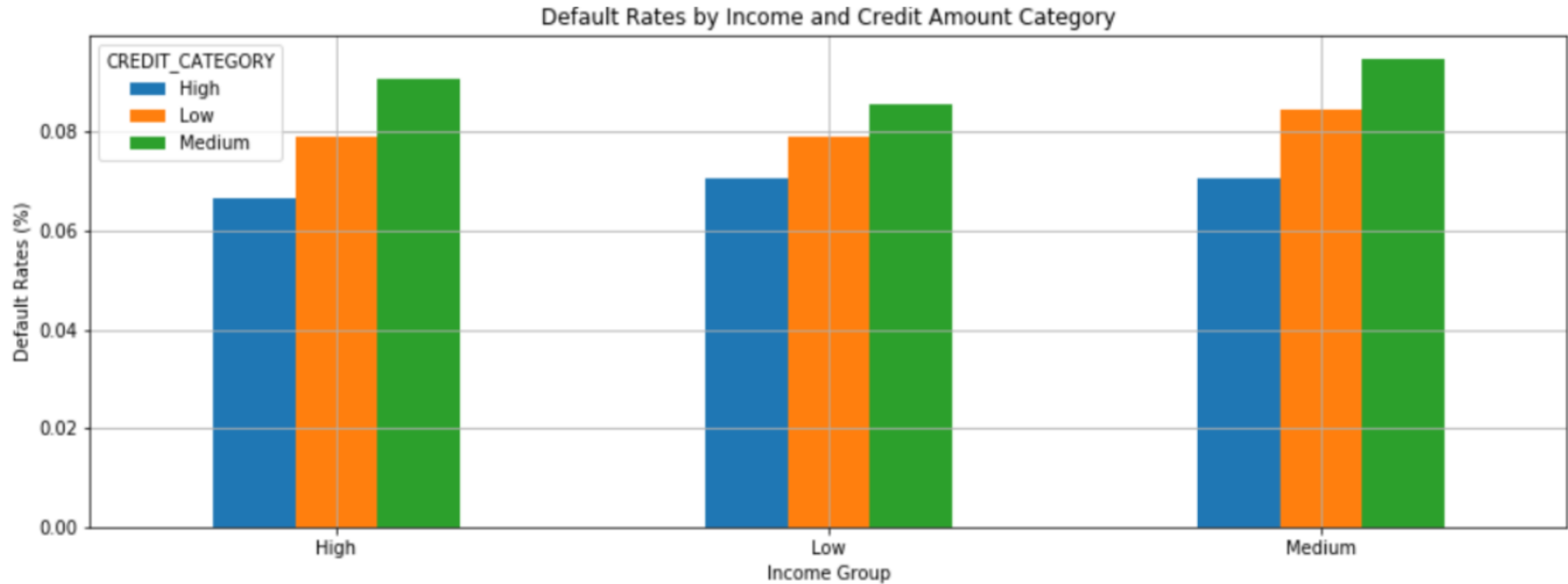
Application Analysis

- Most of the defaulters are Working professionals.
- Applicants with secondary/special education are more defaulters in number.

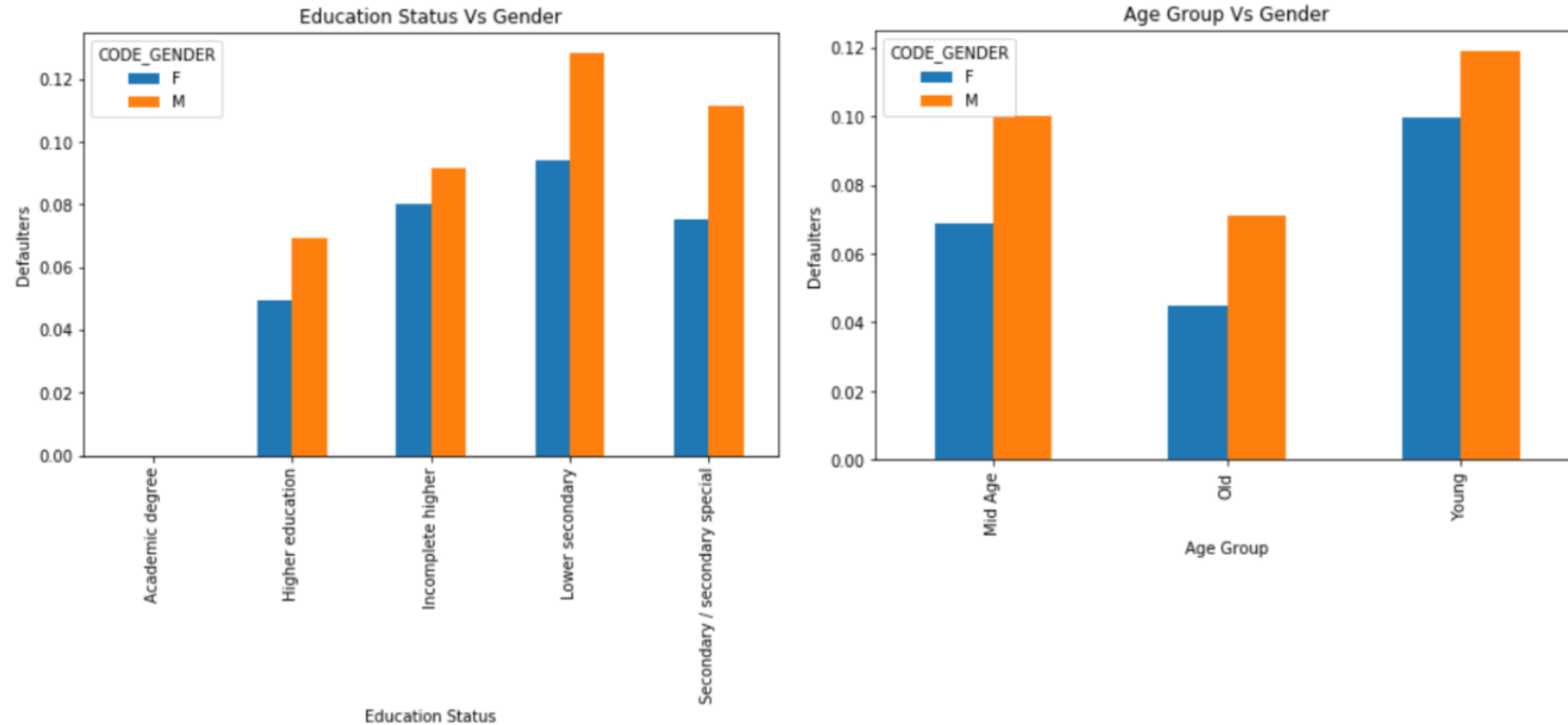


- Young clients are mor likely to default on loans
- Number of defaulters who are old are same across all income groups.





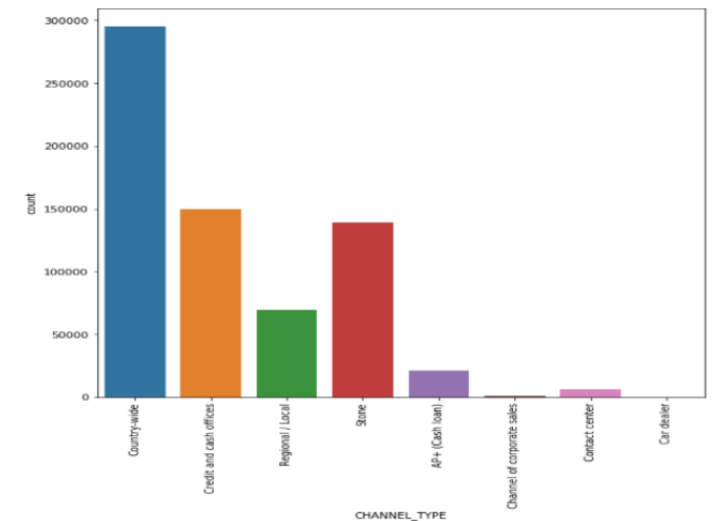
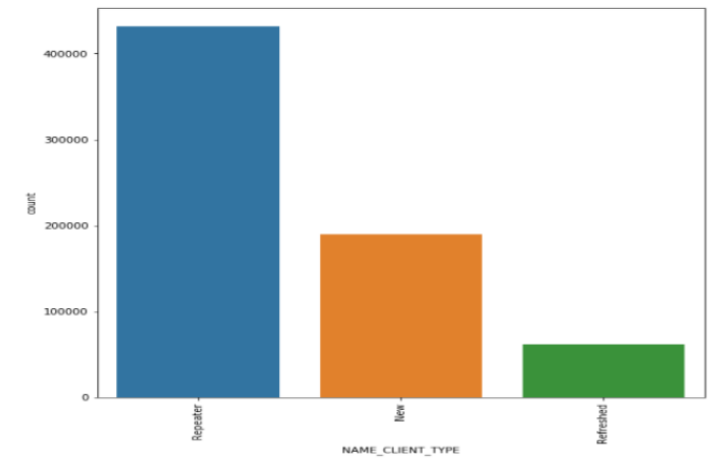
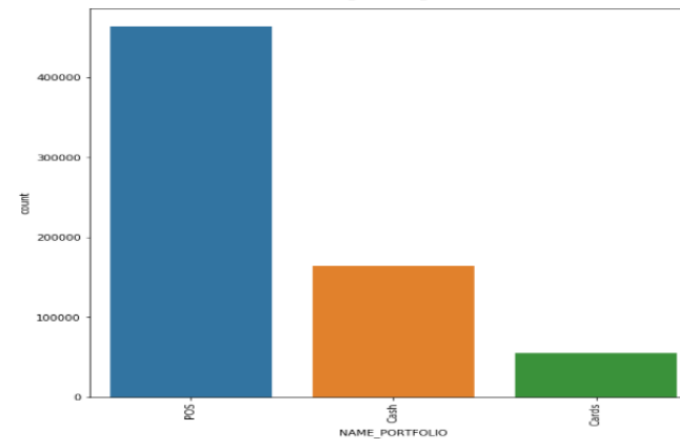
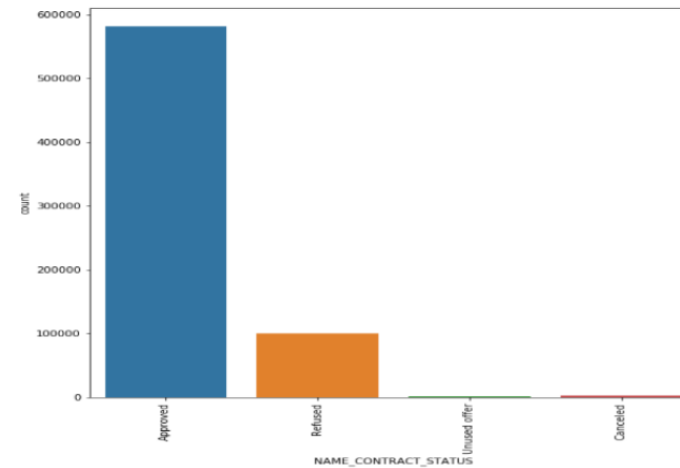
- Higher loan amount are less likely to be defaulters across the income groups.
- Medium income group are highly likely to be defaulters

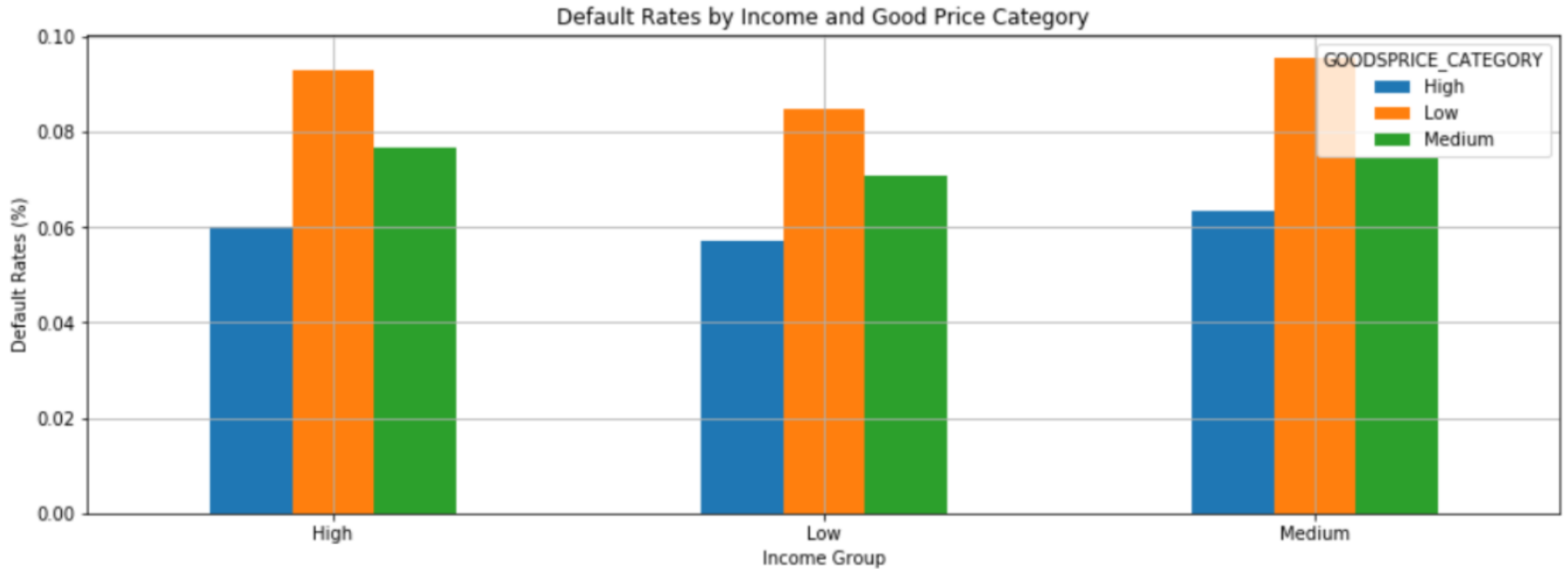


- Male clients in lower secondary group has high default rate.
- Female clients in older age group are very less likely to be defaulters.
- Female clients with higher education are less likely to be defaulted.

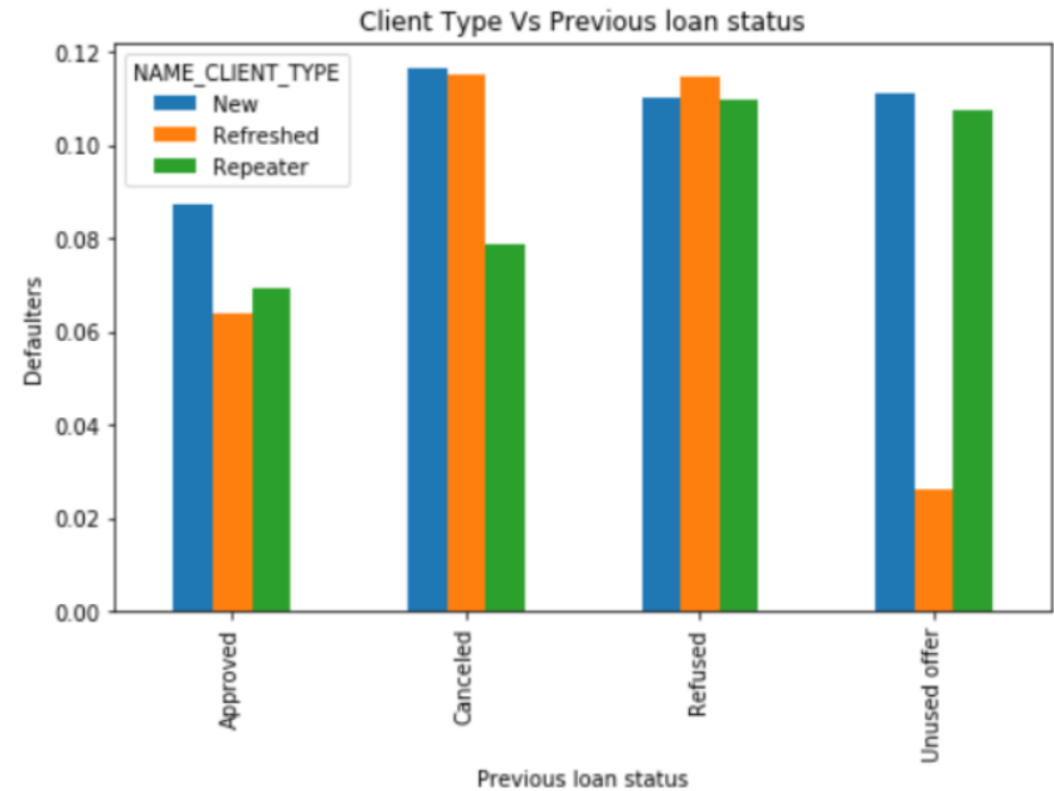
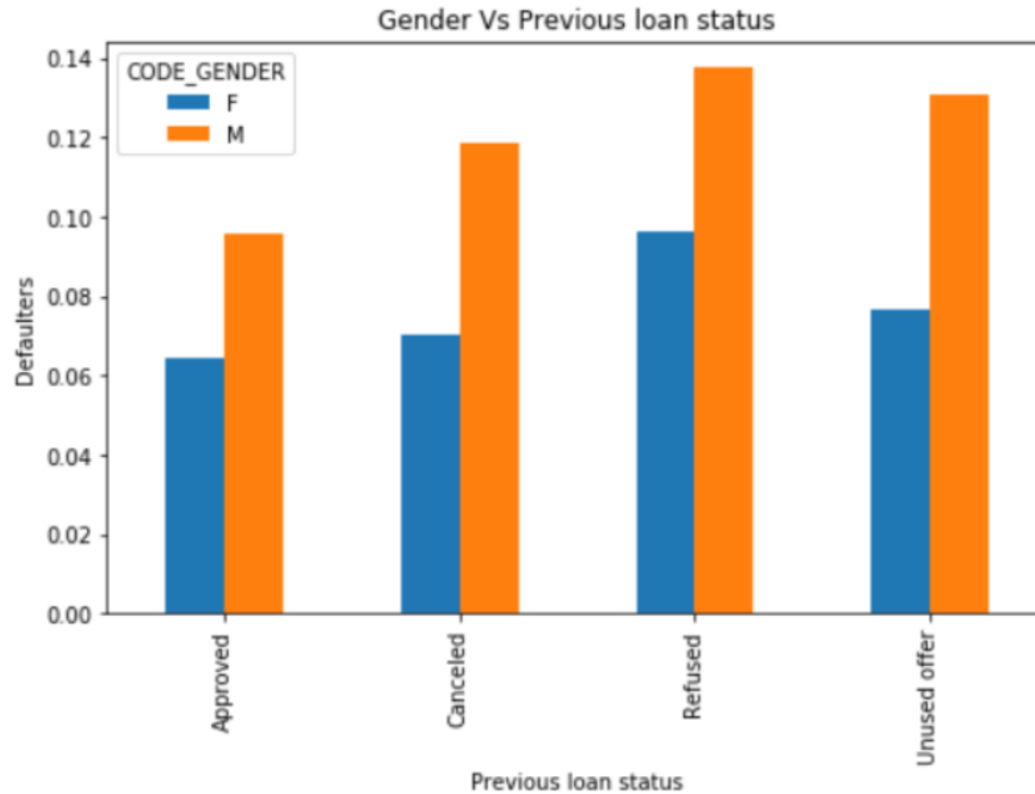
Previous Application

- Earlier more loans are through POS
- Through country-wise channel more loans were processed followed by credit cards and cash offers.
- Repeat clients applied more for loans.

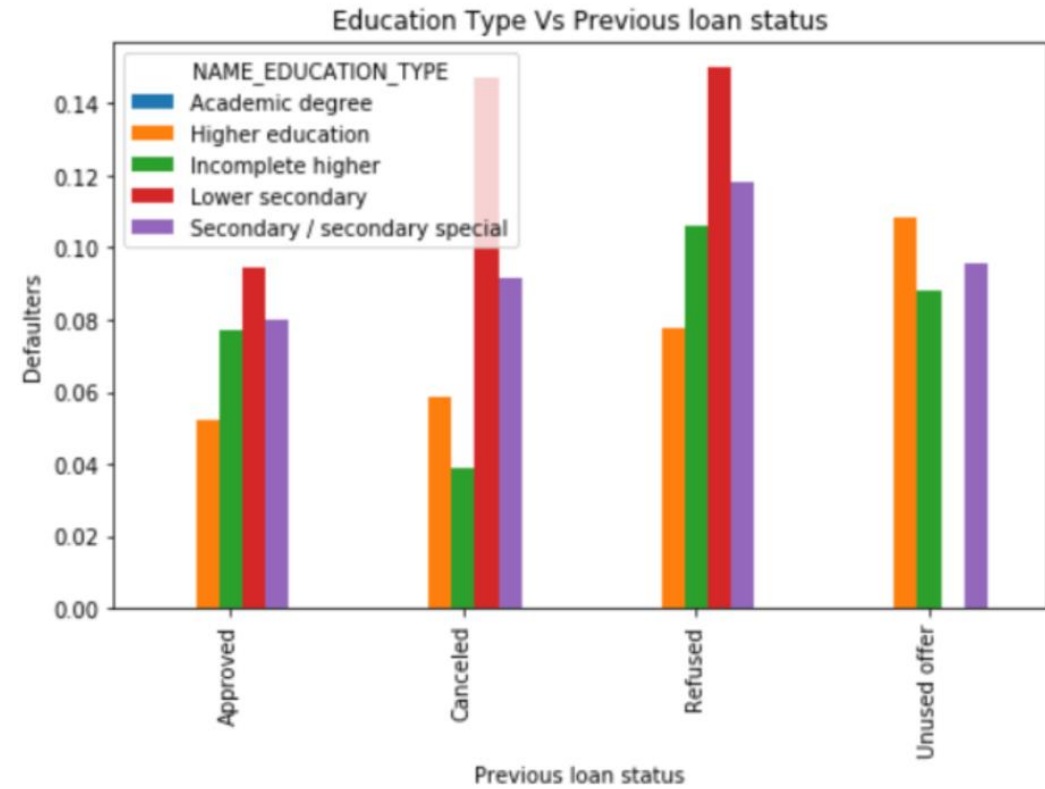
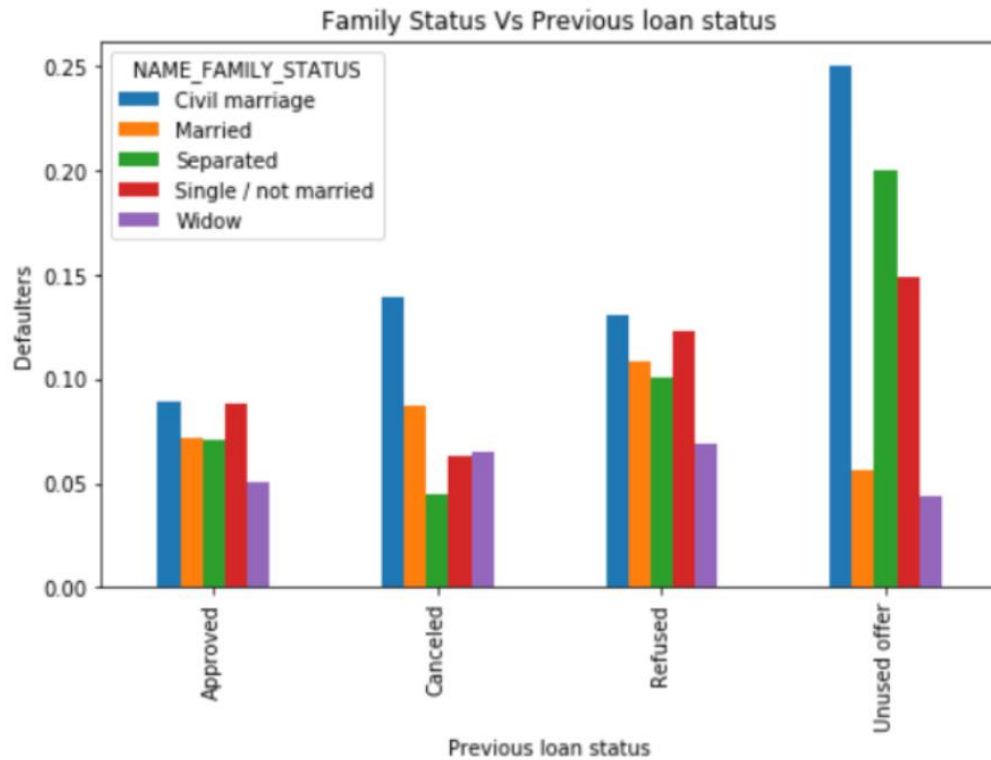




- Low income group clients with low good price has high default rate
- When the goods price is high it is safe to give credit.



- Previously refused male applicants have high chances to be defaulters.
- New clients are defaulters
- Female repeat clients are safest to provide credit limits.



- Clients with civil marriage are highest defaulters
- Married and widowed clients are safe to provide credit limits.
- Clients with higher education background are safest at giving credit limits.
- Single or separated clients are more likely to be defaulters.

Risky Group (Not Recommended for Credit Limits)

- Clients whose previous loan is rejected.
- Male Clients with civil marriage
- Lower secondary educated clients.

Safe Group (Recommended for Credit Limit)

- Client in State Service.
- Old age people of all income groups.
- Clients in high income group.
- Clients whose previous loan was approved.
- Repeat Clients.