

Credit Risk Assessment

Rajvinder Kaur

Credit Card Issuance

2513

Total Customers

\$194.75K

Average Income

40.62

Average Applicant Age

\$21.77

Average Total Debt

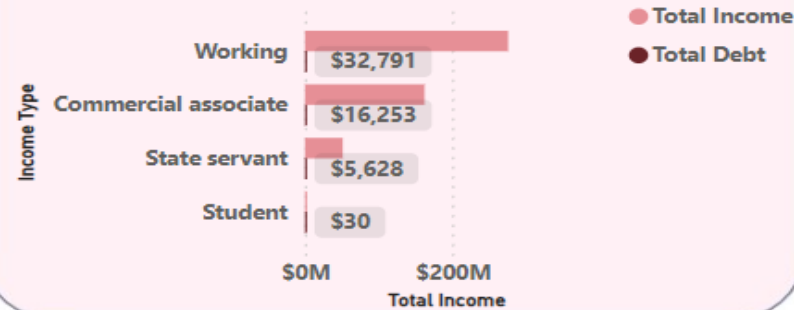
0.01%

Debt to Income Ratio

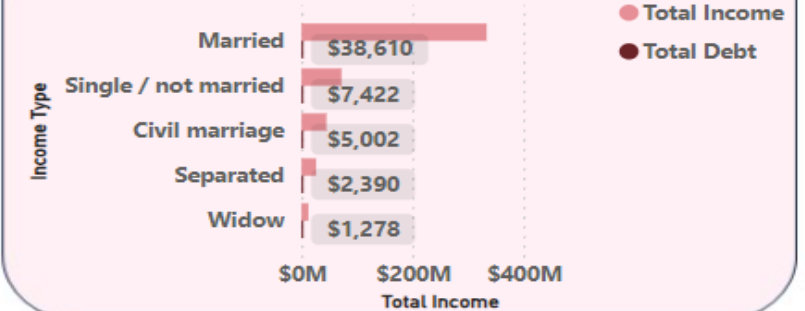
Average Debt by Gender



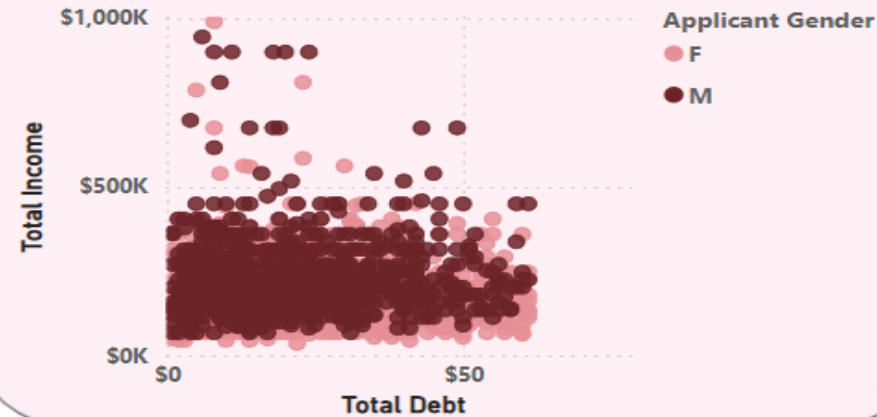
Total Income and Total Debt by Income Type



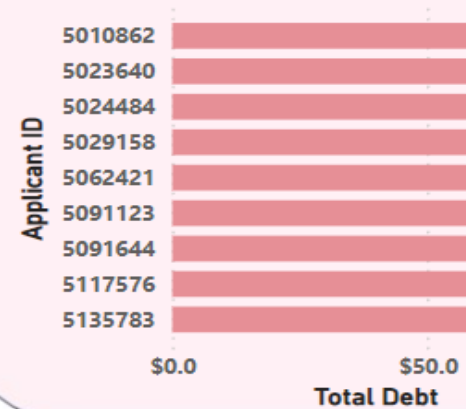
Total Income and Total Debt by Marriage Status



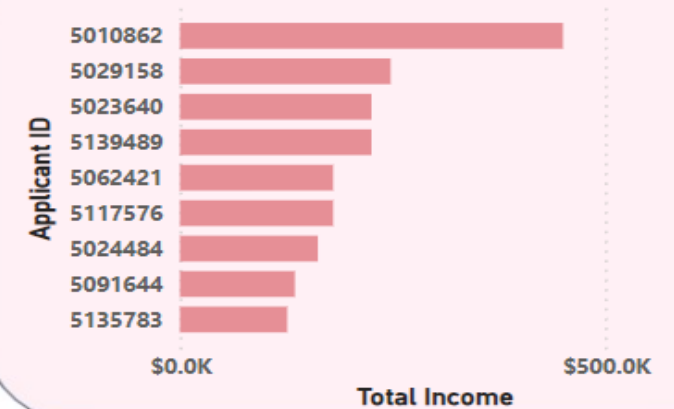
Total Debt and Total Income by Gender



Total Debt by Applicant ID



Total Income by Applicant ID



Rajvinder Kaur

Credit Card Issuance

2513

Total Customers

\$194.75K

Average Income

40.62

Average Applicant Age

\$21.77

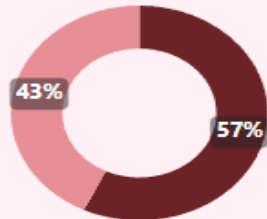
Average Total Debt

0.01%

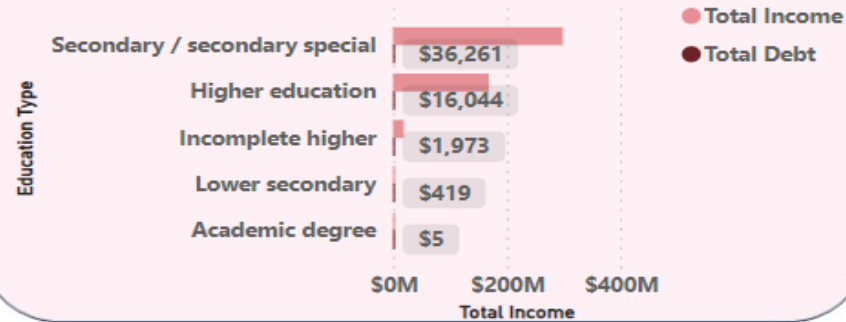
Debt to Income Ratio

Average Debt by Gender

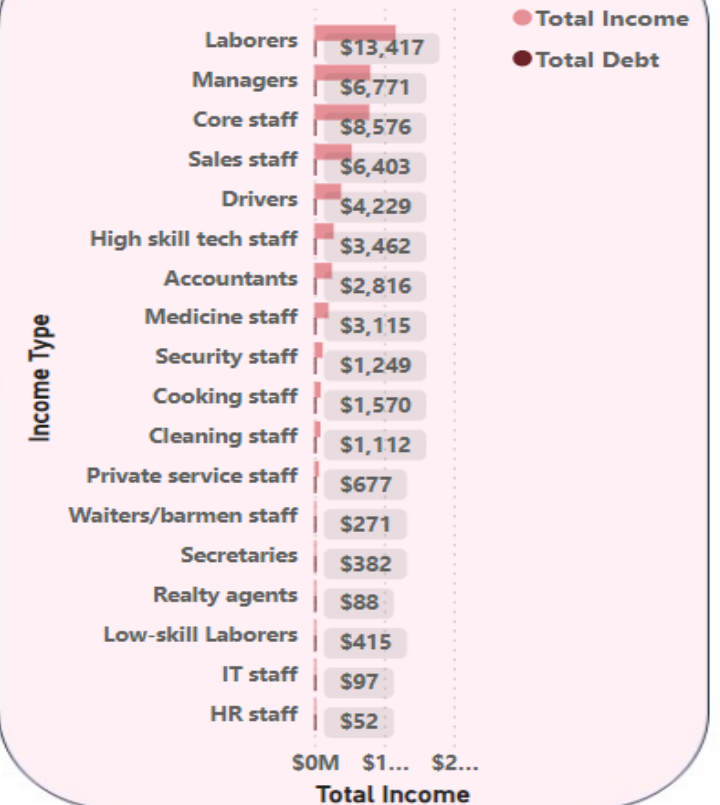
● Female Income ● Male Income



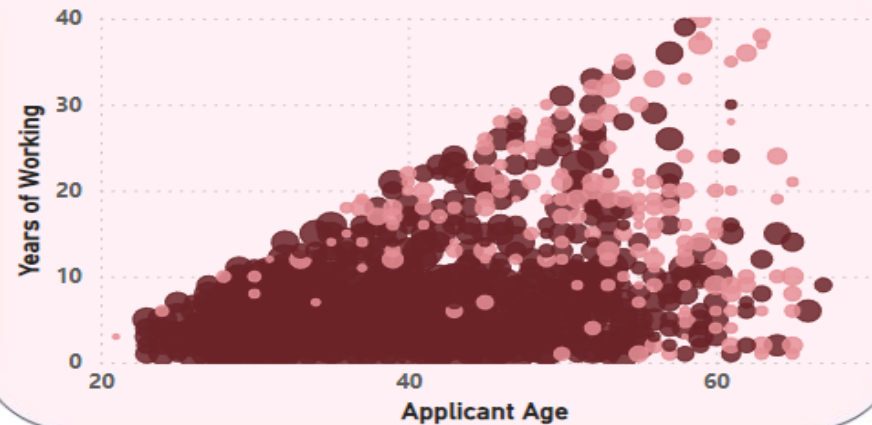
Total Income and Total Debt by Education Type



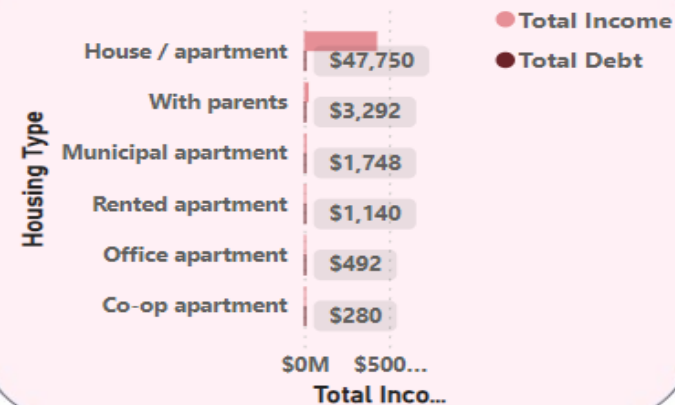
Total Income and Total Debt by Income Type



Total Debt by Age and Years of work



Total Income and Total Debt by Housing Type



Rajvinder Kaur

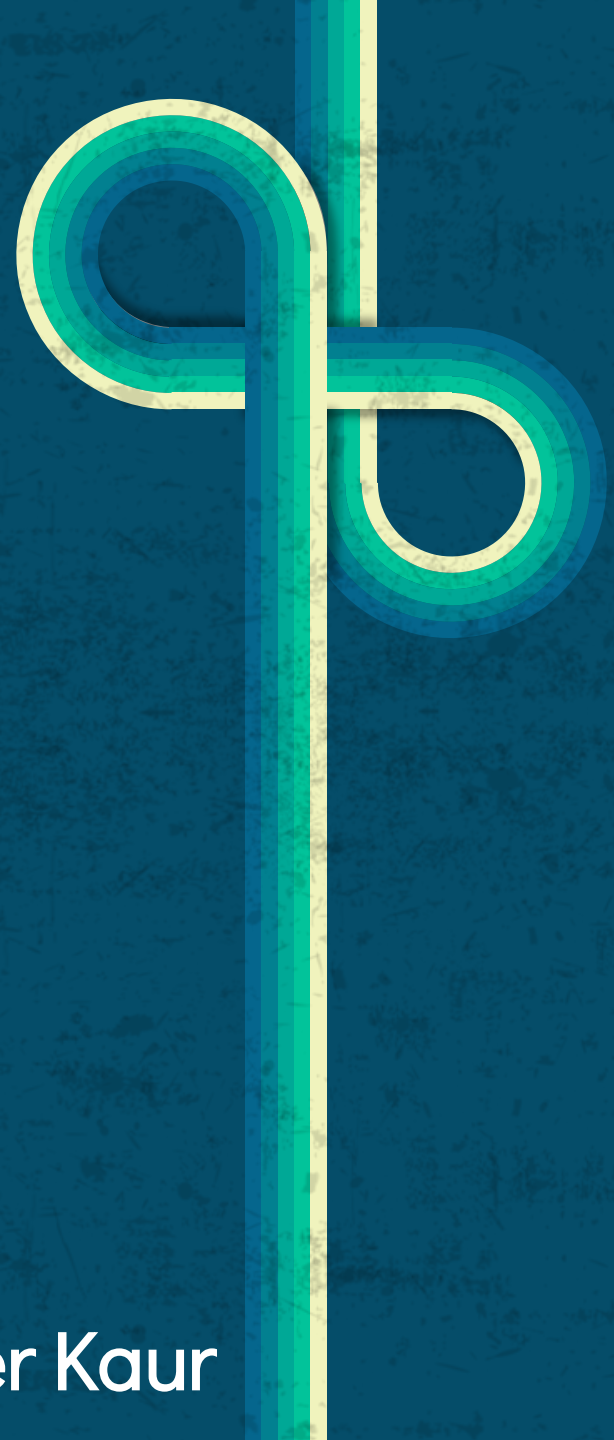
Excited to share the insights from my recent data analysis project using Excel, Python, Power BI!

I explored a dataset of 2513 applicants, digging deep into their profiles and financial behaviors. Here are some key findings:

- 1) Financial Overview: The average income of applicants stands at \$195k, with an average total debt of \$22k.**
- 2) Gender Insights: Females tend to have higher debt compared to their counterparts.**
- 3) Married & Working: Those who are married and working showcase the highest income and debt levels.**
- 4) Top Performers: Identified top applicants based on income and debt through a dynamic dashboard.**
- 5) Education Impact: Applicants with secondary education backgrounds earn and owe the most.**
- 6) Debt Analysis: A significant number of applicants have debt above the average.**
- 7) Occupation Trends: Laborers carry the highest debt, while HR staff have the least.**

Rajvinder Kaur

Thank you!



Rajvinder Kaur