

INTRODUCTION TO OUR CASESTUDY

Problem Description

From the given dataset we been asked to find out the Defaulters and Non-defaulters for

an consumer finance company

Analysis Approach

·Remove Unwanted variables

·Clean NULL or Undefined variables

Removing Customer Behaviour variables

Derive the valid dataset

Analyze the dataset

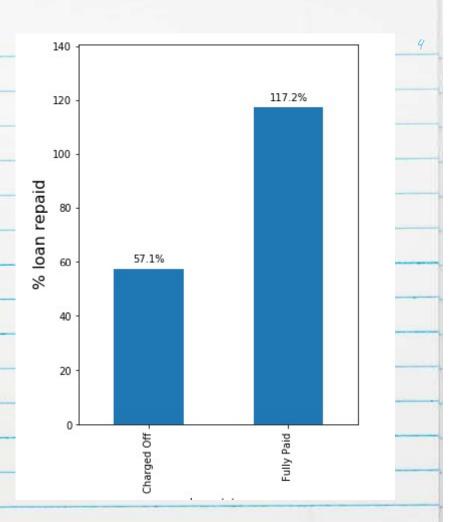
Using Univariate analyze

Using Bivariate analyze

Using Multivariate analyze

1.UNIVARIATE ANALYSIS

In the Univariate analysis we have comparied the status of loan with the percentile of loan repaid here we have observed that the fully repaid loans gains 17% profit to the company and the charged off loans are recovered at the ratio of 57%



2.BIVARIATE ANALYSIS

Loan amount varies

proportionately with Annual

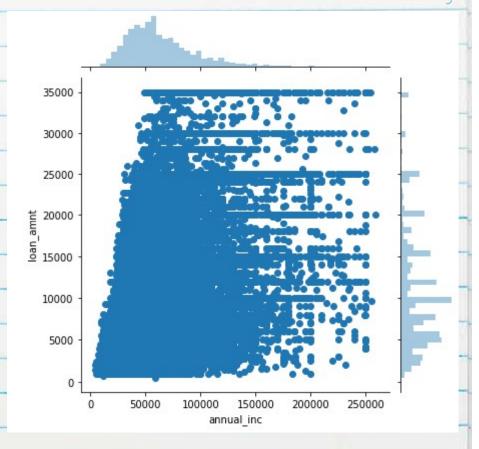
Income. While segments with

annual income in mid range avails

numerous middle value loan

amount compared to high value

loans segment.



The amount of charged-off loans are more when the experience is >8 years.

