

CREDIT EDA ASSIGNMENT

Problem Statement: The objective of this case study is to give information regarding the customers of a banking firm were able pay back the loans without any difficulties.

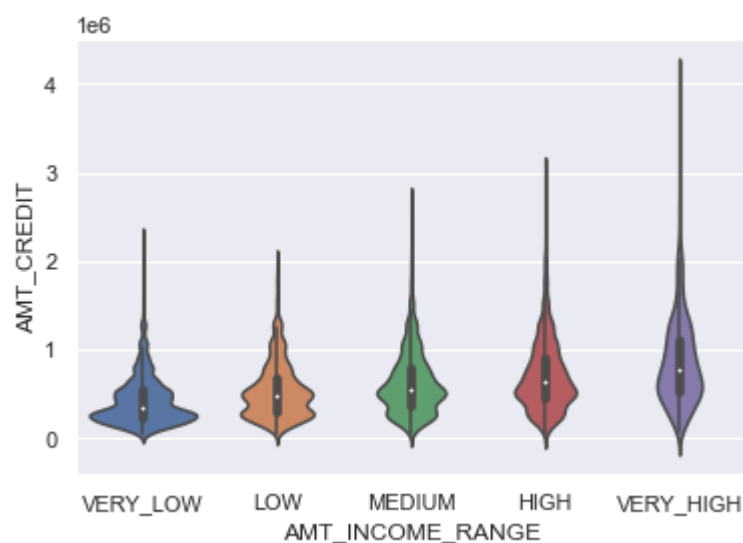
Date of submission: 27th September, 2022.

Source: Credit EDA Assignment.ipynb file created by **Sai Nikhil Pilli**

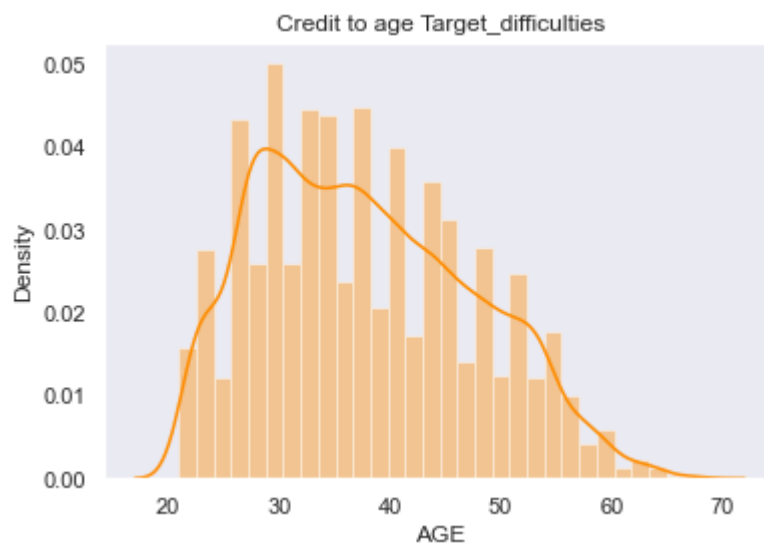
Comments: All the codes written in jupyter notebook were mentioned with proper notes.

Insights:

1. Very high income range people have high amounts in credit.

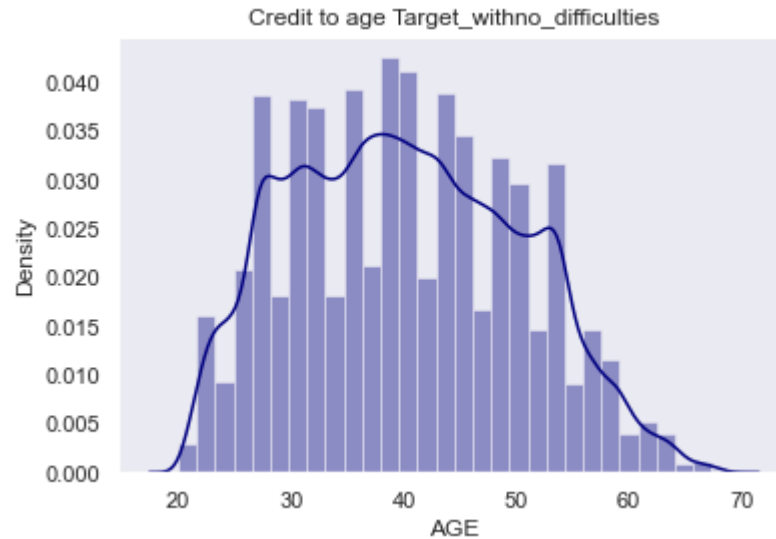


2. Most people are from age 25 to 38 who take loans are defaulters



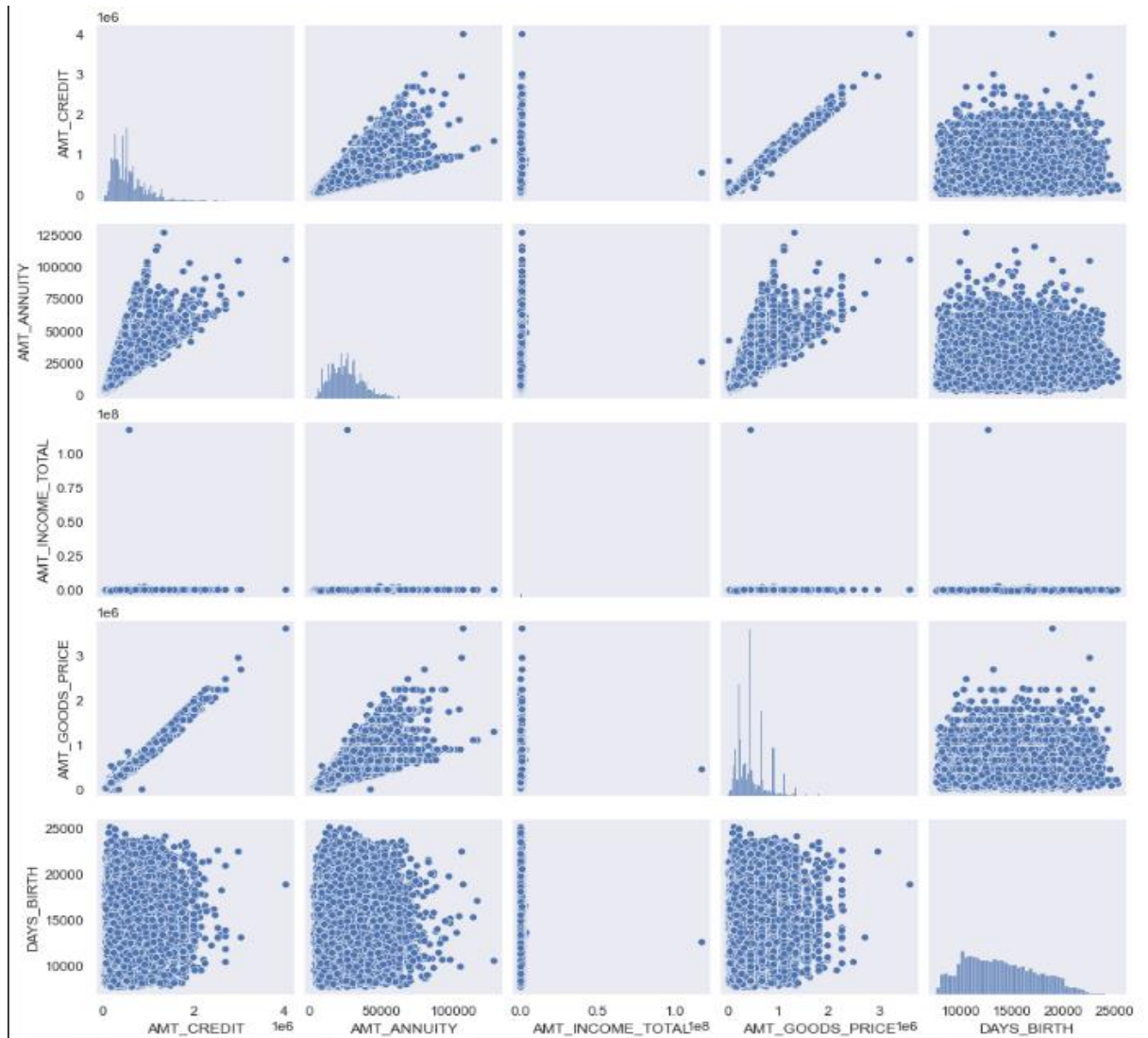
CREDIT EDA ASSIGNMENT

3. Age below 20 and greater than 70 are not actively included in the loan process.



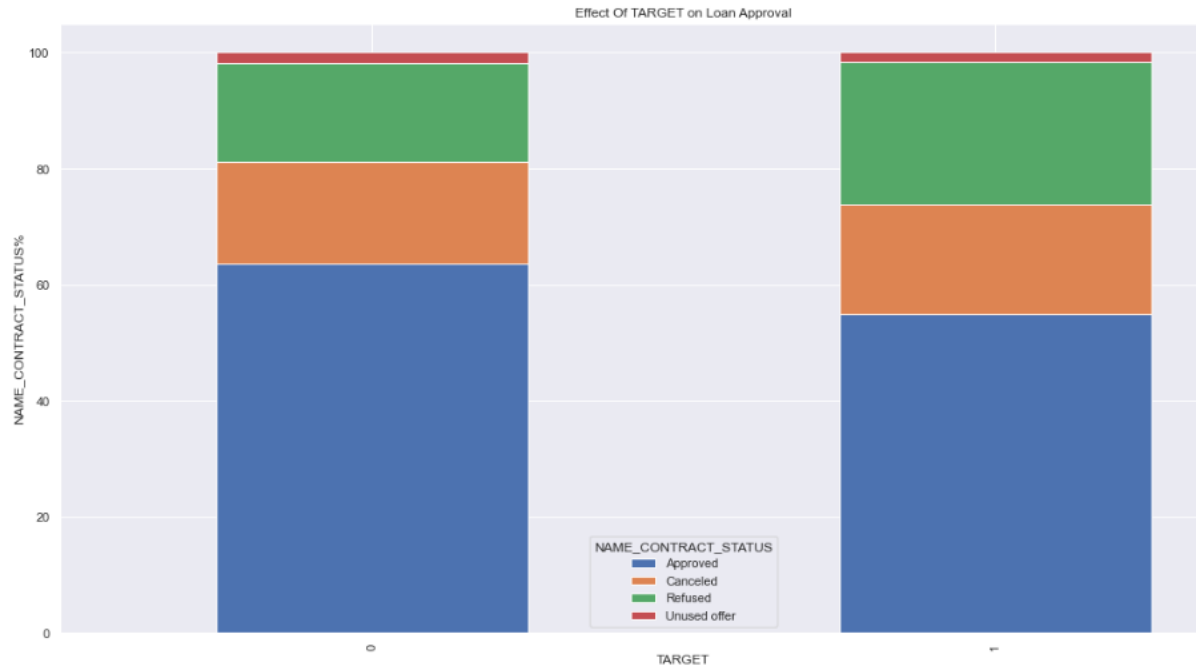
4. More annuity is taken by people with high credit.

CREDIT EDA ASSIGNMENT



5. Target variable with contract status

CREDIT EDA ASSIGNMENT



6. Correlation of top 10 columns.

AMT_GOODS_PRICE	1.000000	0.036161	0.749591	0.111681	0.185106	0.031905	0.064755
AMT_INCOME_TOTAL	0.036161	1.000000	0.043358	0.000039	0.007822	0.003959	0.008858
AMT_ANNUITY	0.749591	0.043358	1.000000	0.049032	0.090497	-0.014302	0.044289
DAYS_EMPLOYED	0.111681	0.000039	0.049032	1.000000	0.307018	0.137454	0.096559
DAYS_BIRTH	0.185106	0.007822	0.090497	0.307018	1.000000	0.241202	0.135519
DAYS_REGISTRATION	0.031905	0.003959	-0.014302	0.137454	0.241202	1.000000	0.049891
DAYS_ID_PUBLISH	0.064755	0.008858	0.044289	0.096559	0.135519	0.049891	1.000000
AMT_CREDIT	0.982579	0.036484	0.748708	0.106003	0.189512	0.033250	0.062405