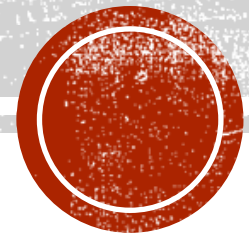




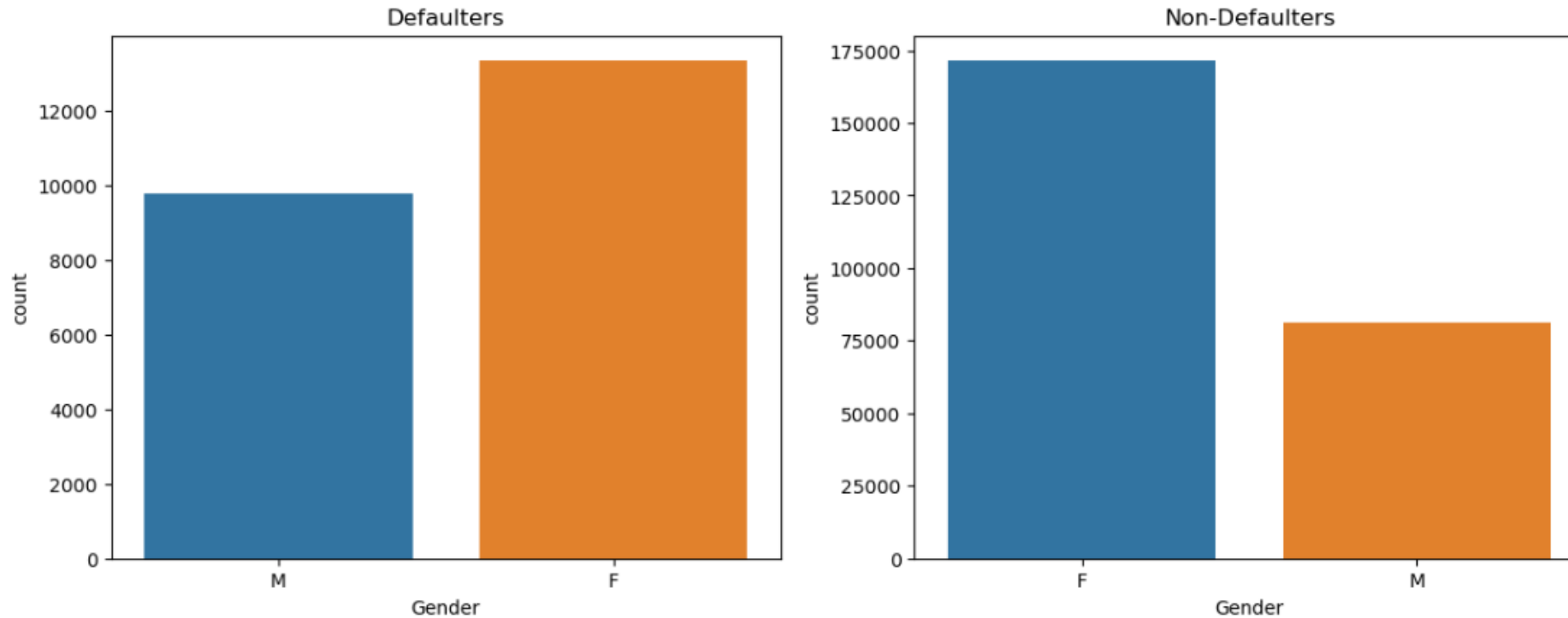
CREDIT EDA CASE STUDY

By Suraj Salimath



Current Application

Count of defaulters and non-defaulters on the basis of gender

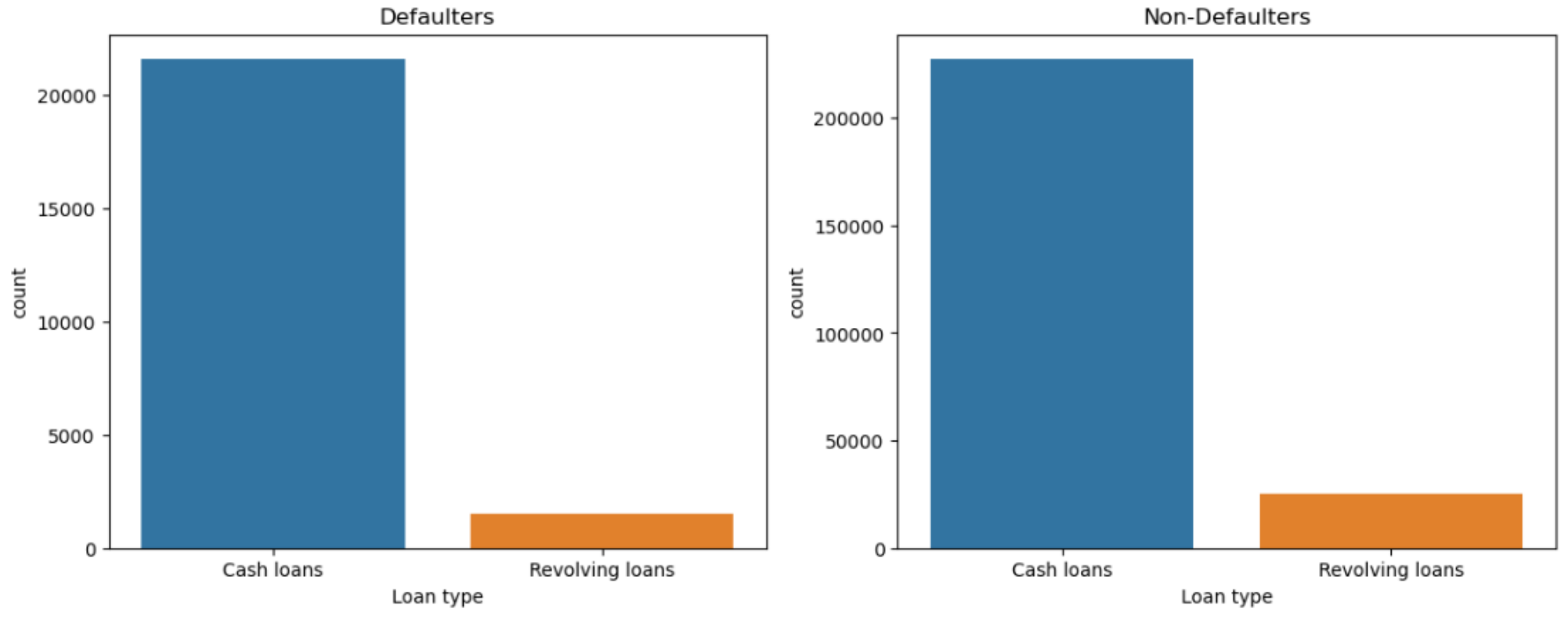


1. Defaulters - We can see that females are slightly more in number than male.
2. Non-Defaulters- The females are more in number here than male.



Current Application

Count of defaulters and non-defaulters on the basis of Loan Type

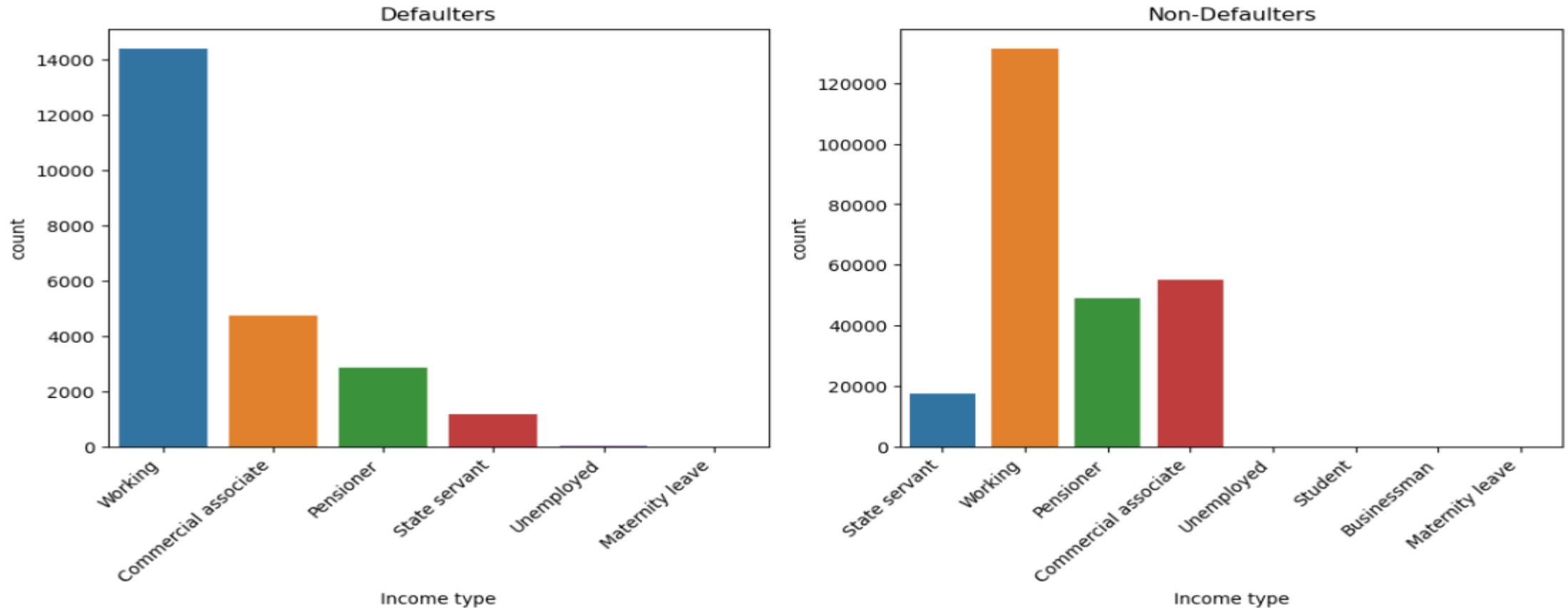


1. Defaulters - We can observe that Cash Loans are highly more in number than Revolving Loans.
2. Non-Defaulters – it is same with non-defaulters too, that Cash Loans are highly more in number than Revolving Loans.



Current Application

Count of defaulters and non-defaulters on the basis of Income Type

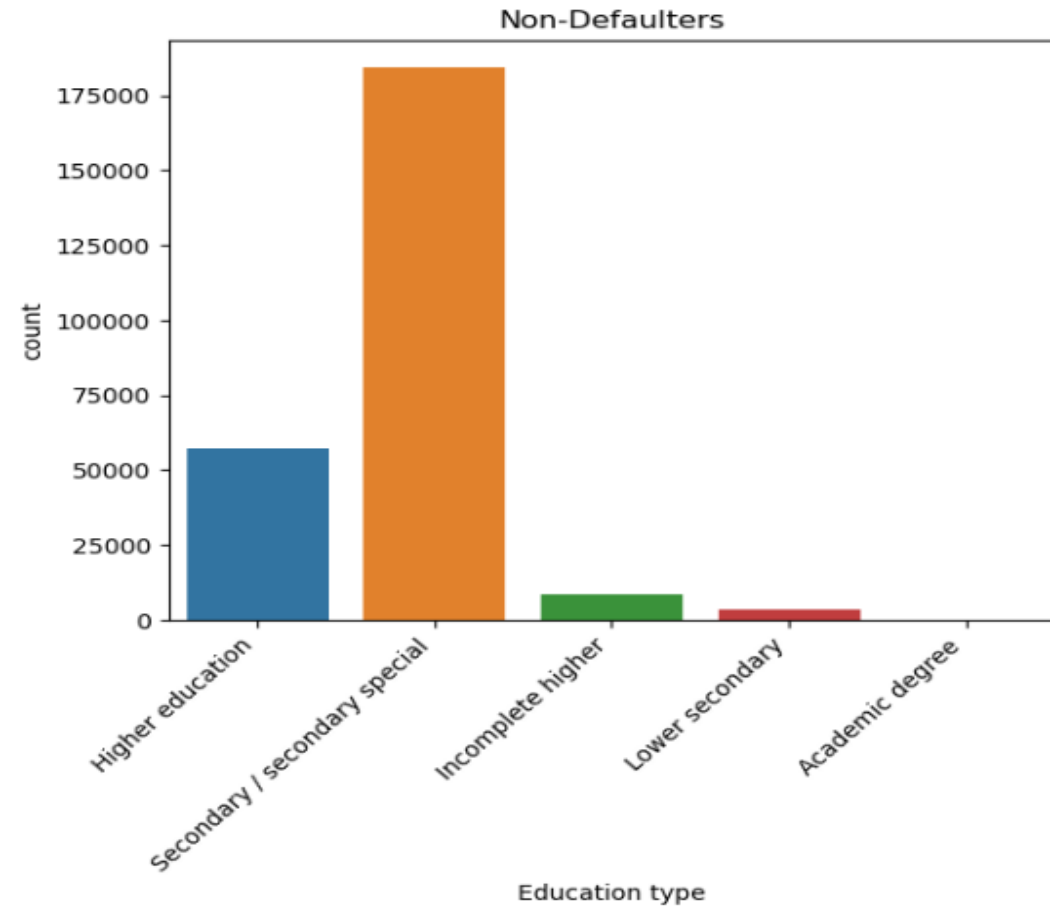
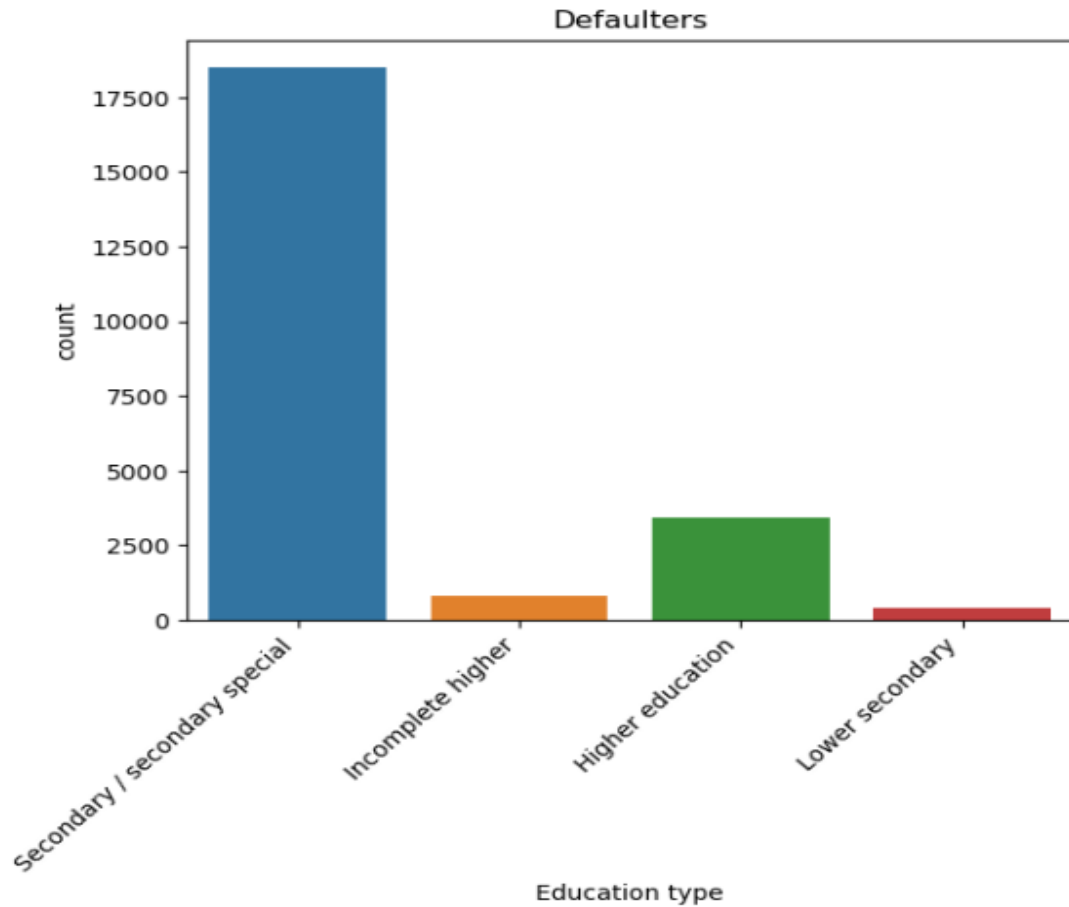


1. Defaulters - Working people are mostly high as their numbers are high with compared to other professions.
2. Non-defaulters - Similarly here working people are more in number compared to other professions



Current Application

Count of defaulters and non-defaulters on the basis of Education Type

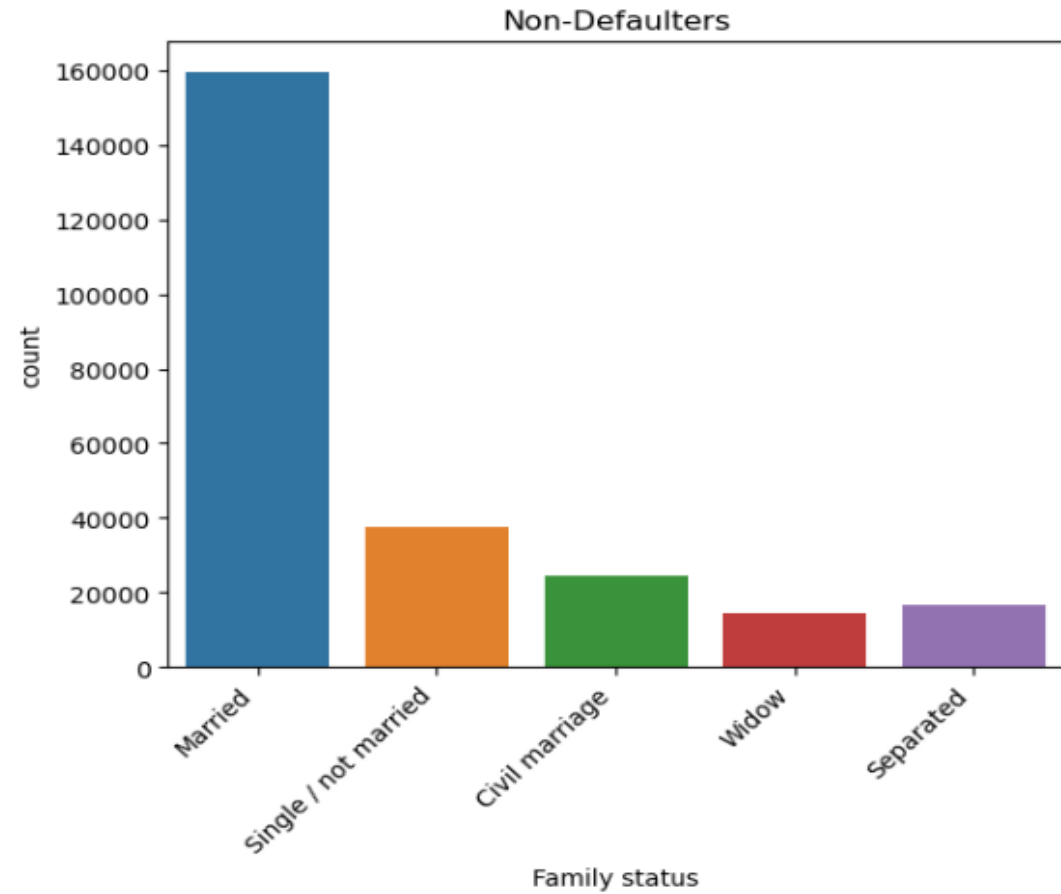
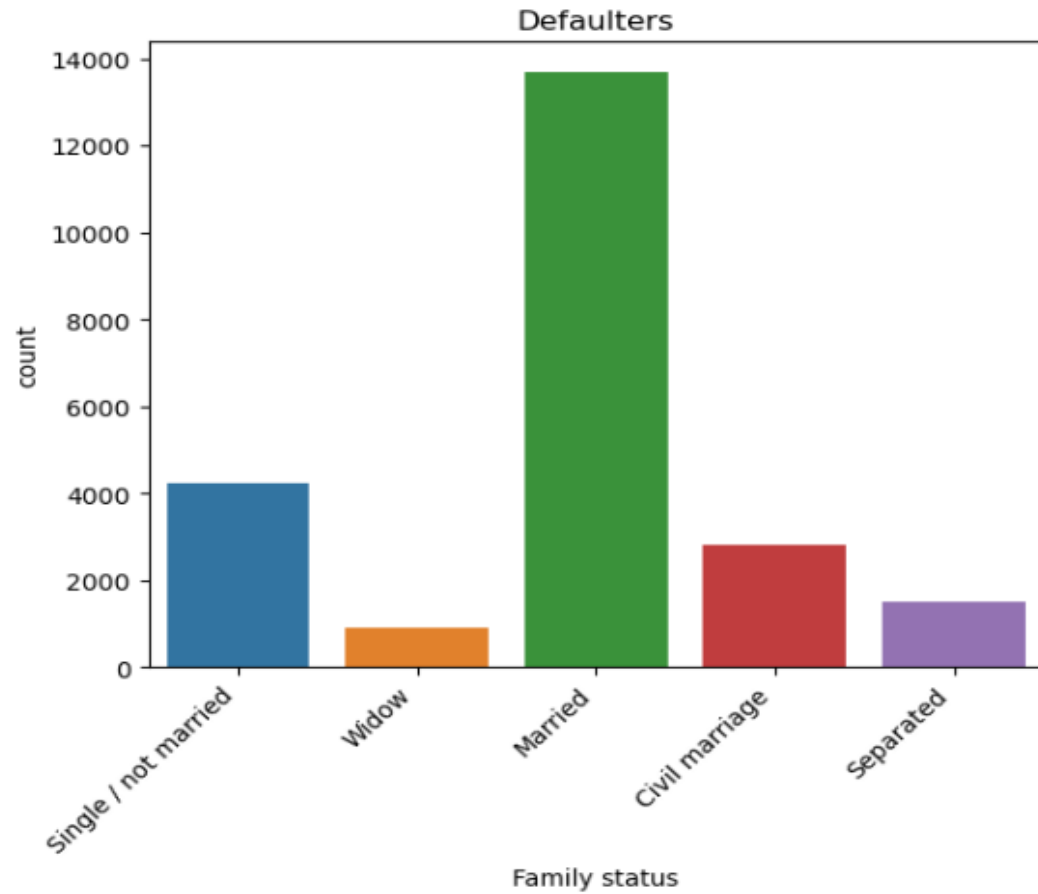


1. Defaulters - We can see that females are slightly more in number than male.
2. Non-Defaulters - The females are more in number here than male.



Current Application

Count of defaulters and non-defaulters on the basis of Family Status

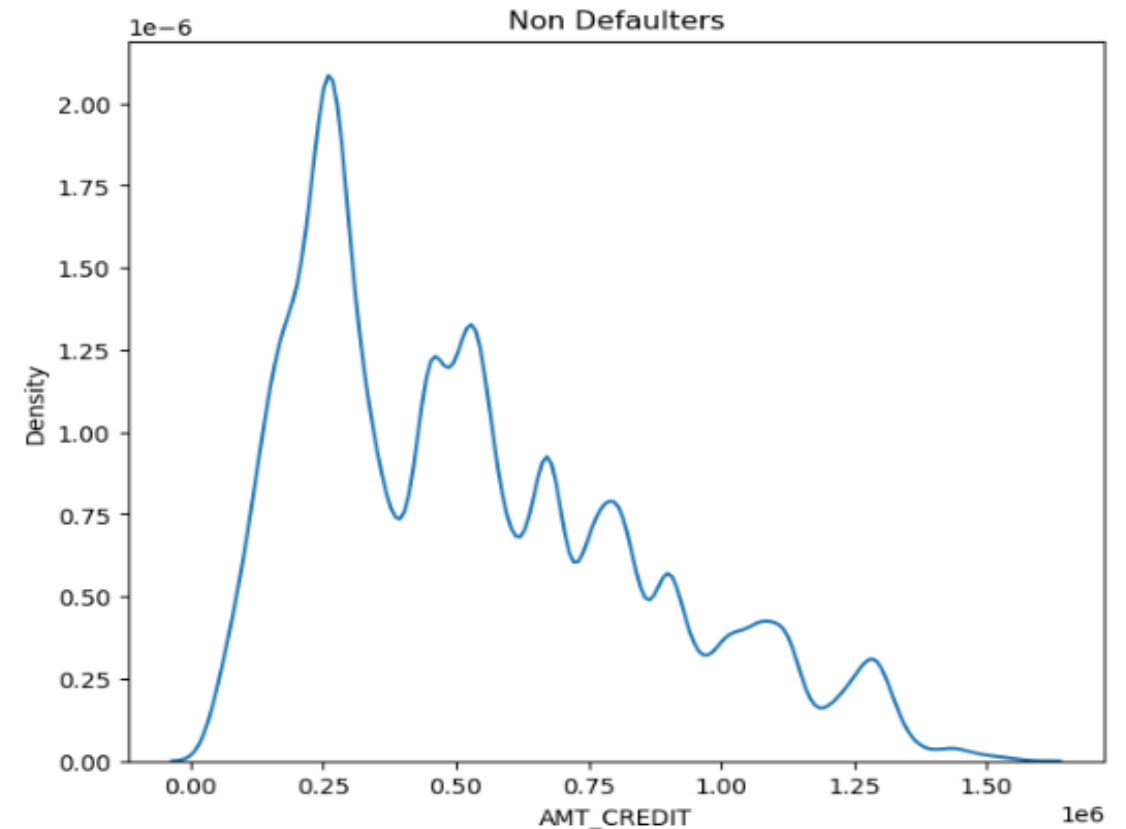
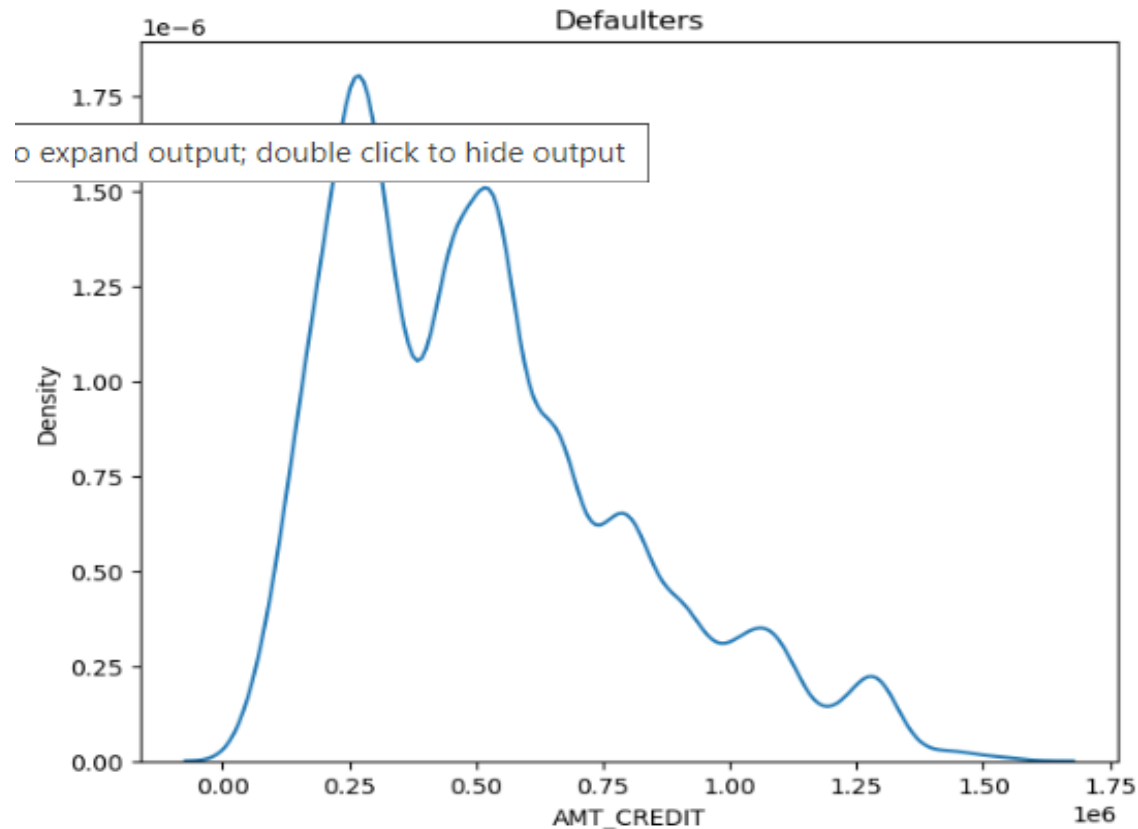


1. Defaulters - We can see that females are slightly more in number than male.
2. Non-Defaulters- The females are more in number here than male.



Current Application

Count of defaulters and non-defaulters on the basis on the credit amount of the loan

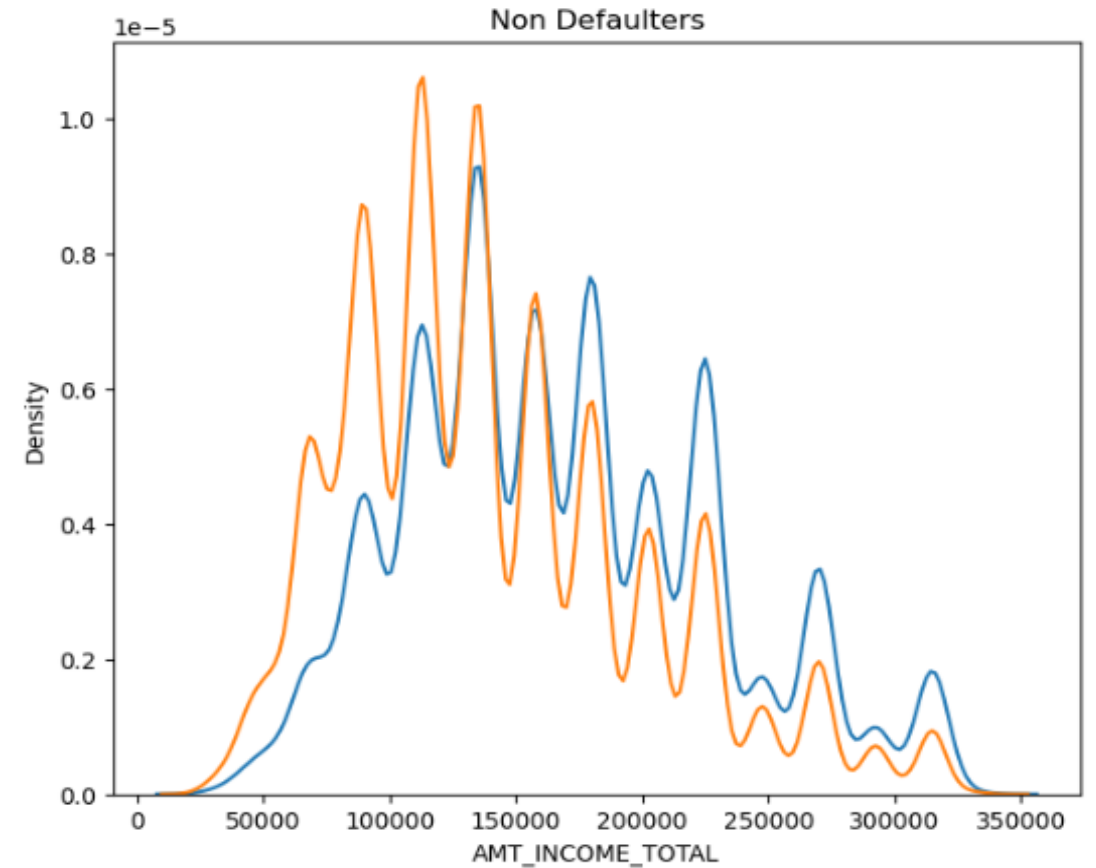
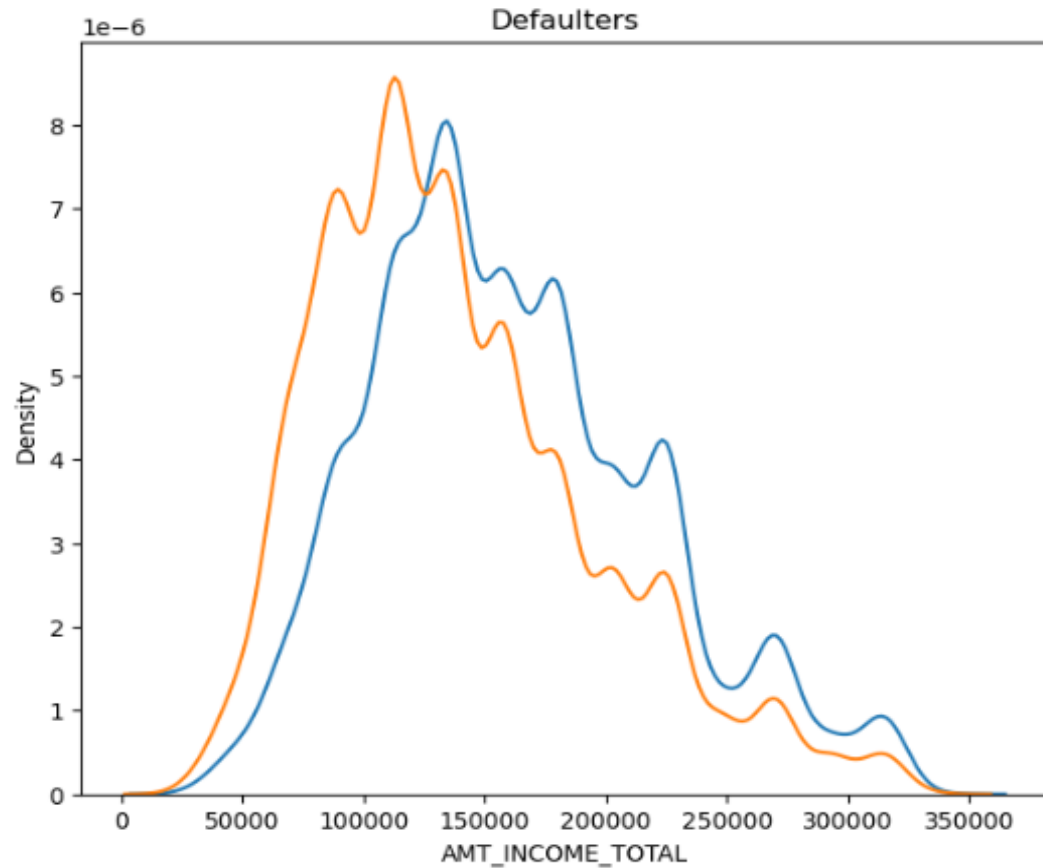


1. Defaulters - We can notice that the lesser the credit amount of the loan, the more chances of being defaulter.
2. Non-defaulters - If the credit amount is less, there is lesser chance of being defaulted And gradually the chance is being decreased with the loan credit amount.



Current Application

Count of defaulters and non-defaulters on the Gender and their total amount of the income



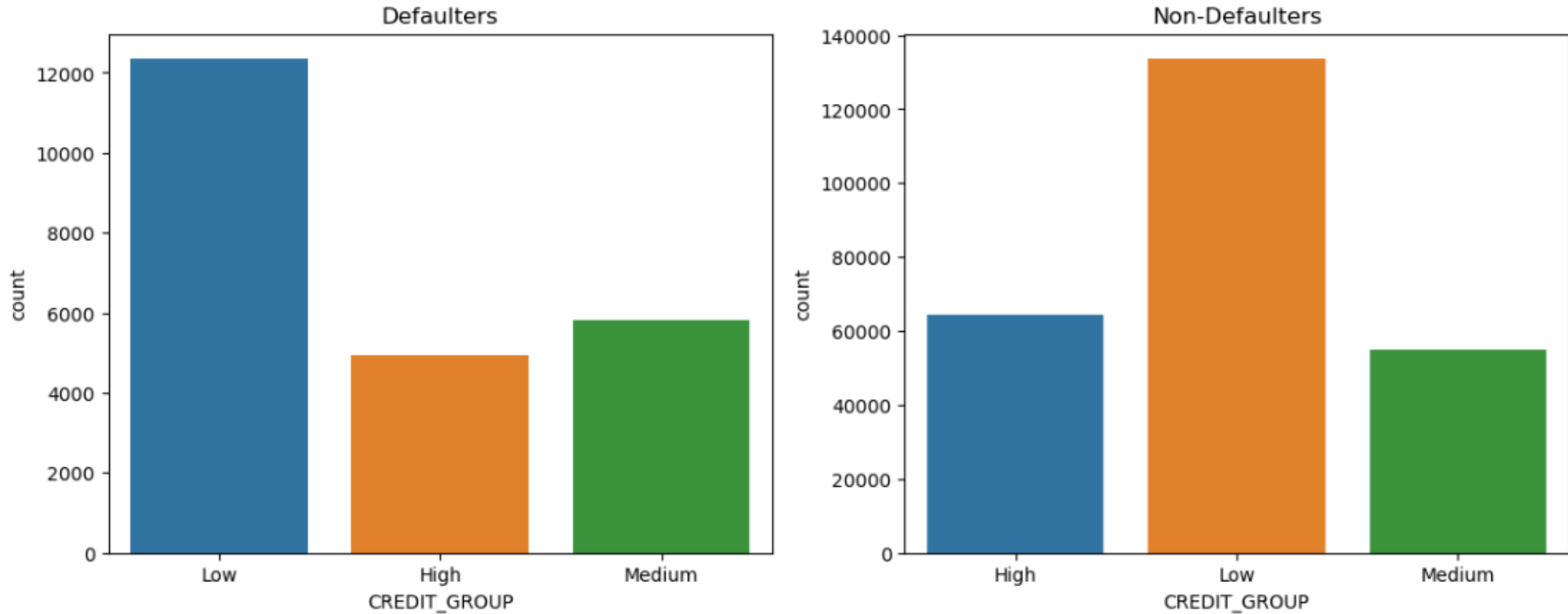
1.Defaulters - We can notice by looking at the pattern that for being a defaulter both the genders (male and female) are almost equal in all income levels.

2.Non-defaulters - Females are more non defaulter on the lower income level but lesser non defaulter in higher income level.



Current Application

Count of defaulters and non-defaulters on the basis of Credit Amount Group

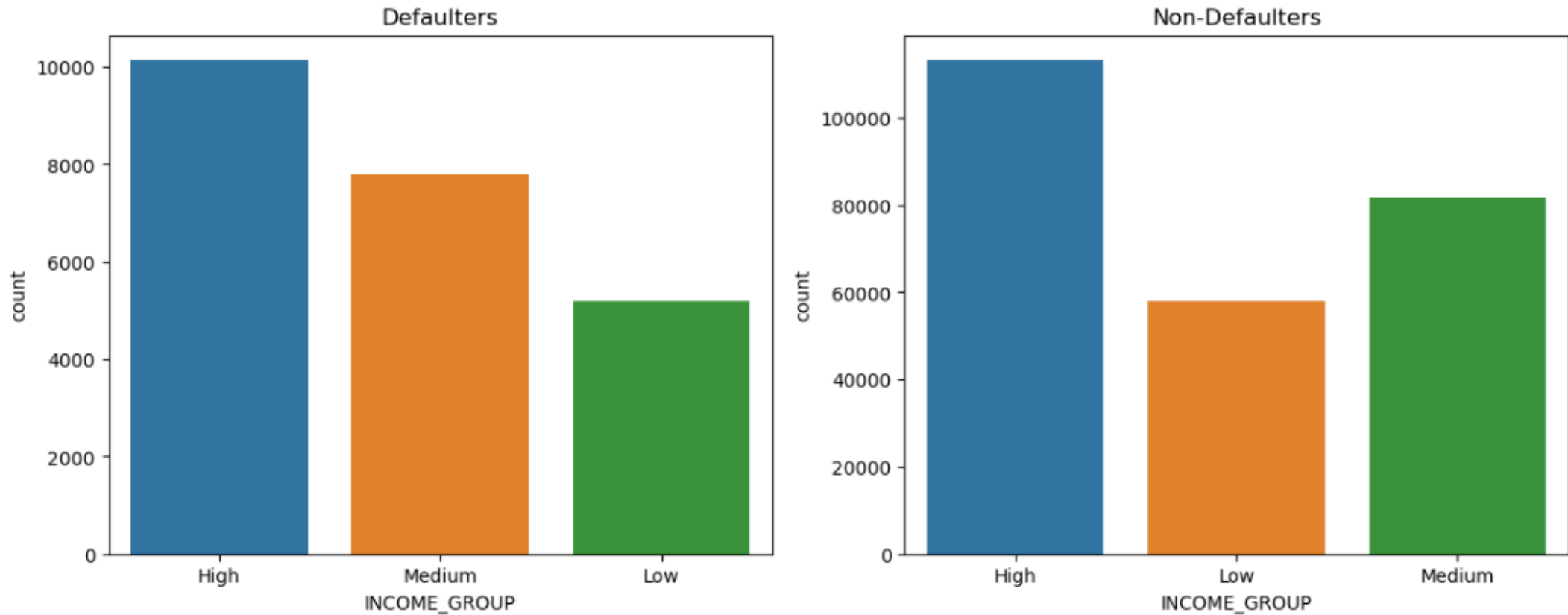


1. Defaulters - low credited amount groups are more defaulters.
2. Non defaulters - As expected low credit amount groups are more in number



Current Application

Count of defaulters and non-defaulters on the basis of Income Group

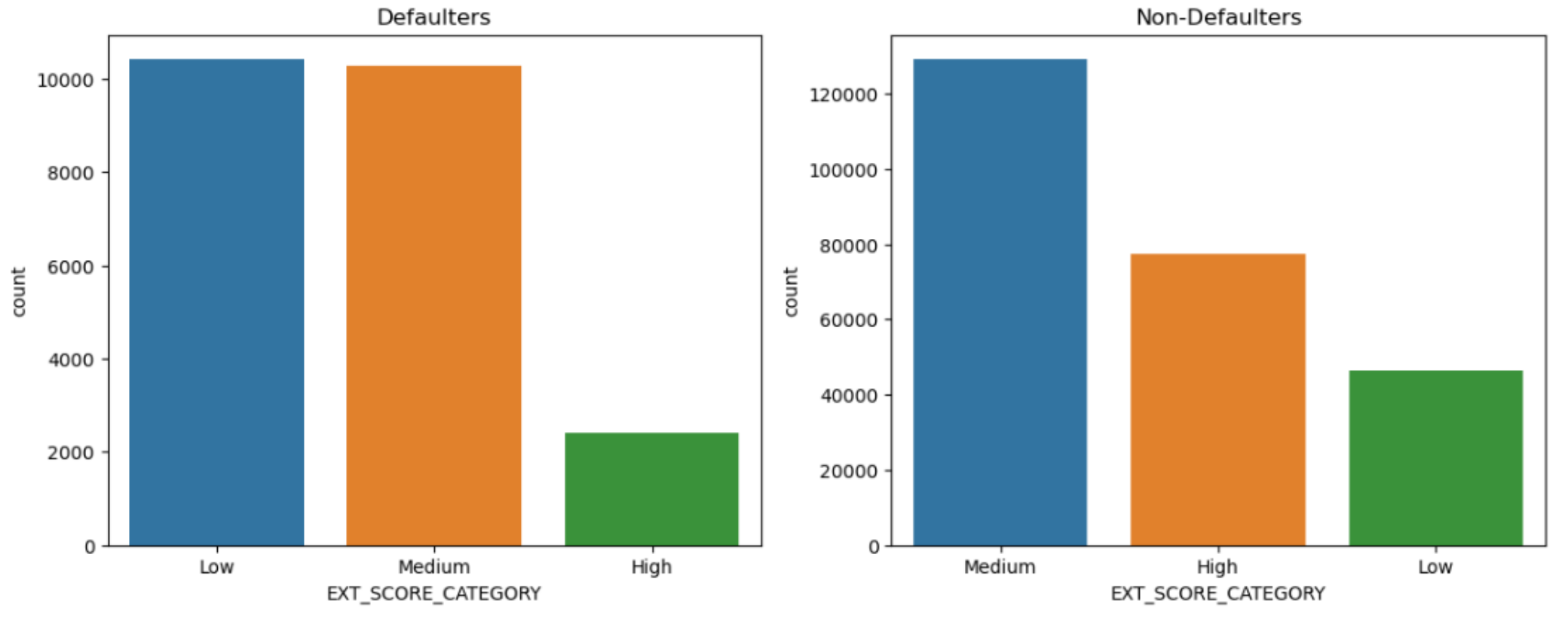


1. Defaulters- High income group is more in number to be defaulted
2. Non defaulters- Here also it is same as defaulted



Current Application

Count of defaulters and non-defaulters on the basis of Normalized score from external data source

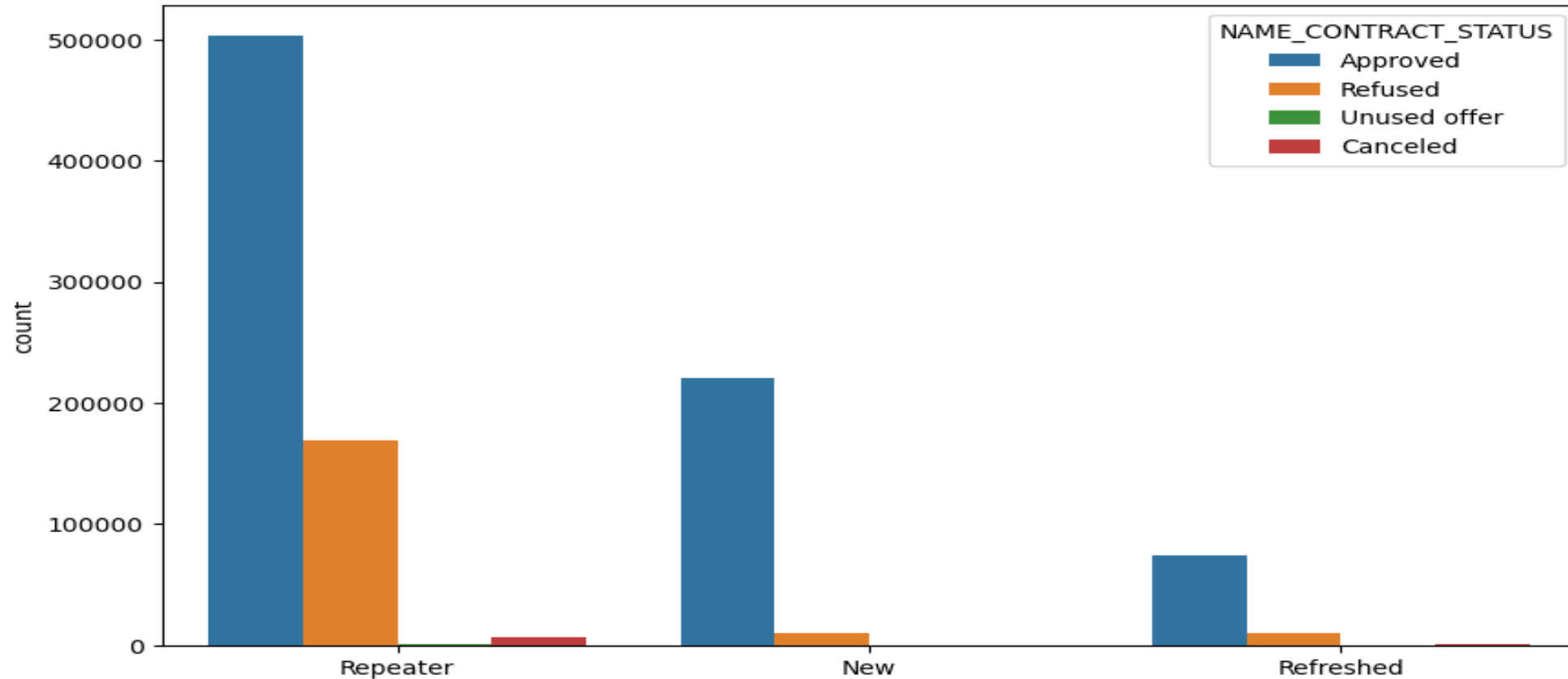


1. Defaulters - here low and medium are high in defaulters, slightly low is more than the medium scorer.
2. Non defaulters - here medium score is more than the rest 2 scores



Current Application and Previous Application merged

Status of the client type according to the Contract status

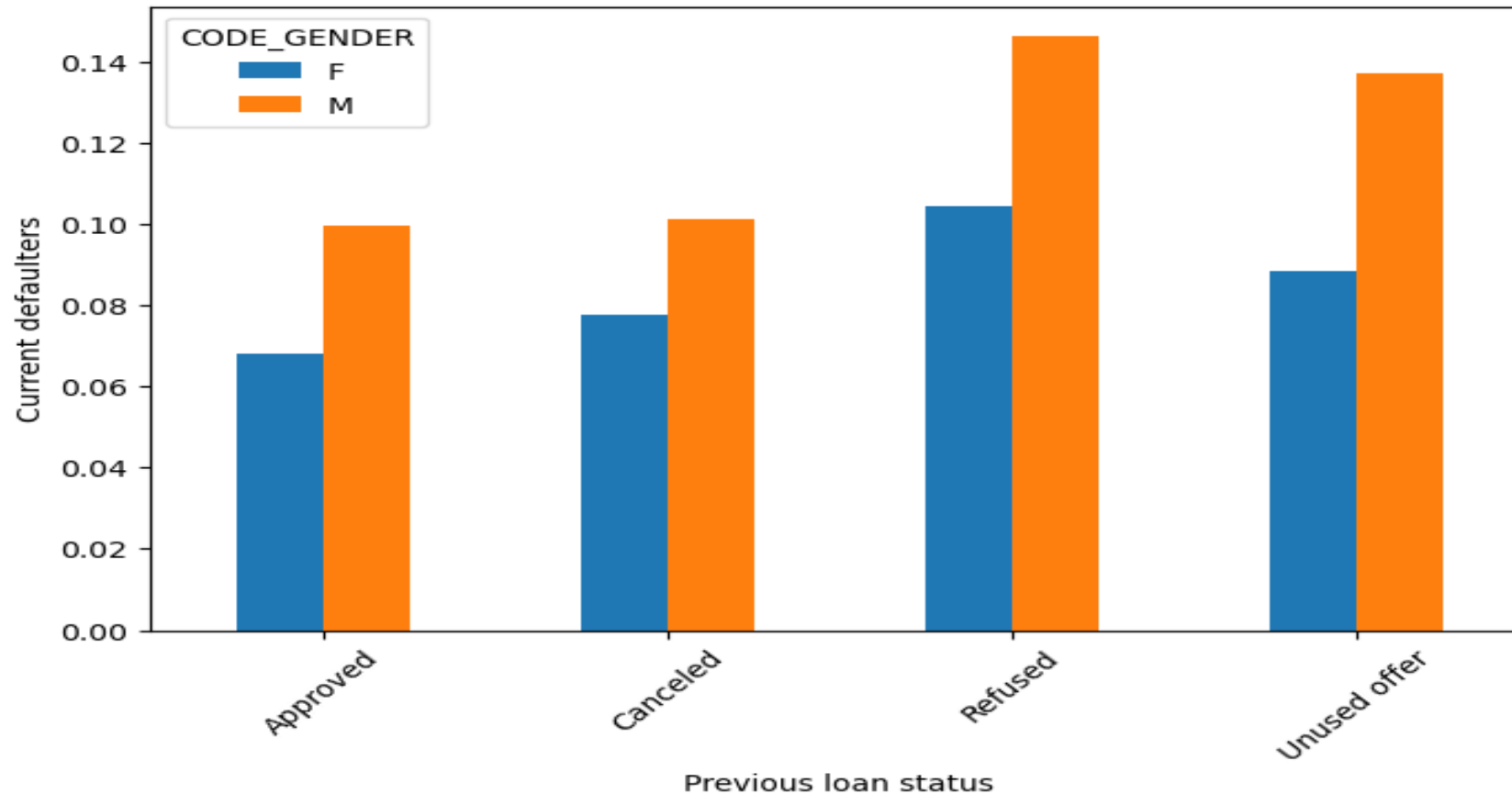


Repeater clients have more number of counts compared to rest others



Current Application and Previous Application merged

Current loan defaulter status with respect to previous loan application status with respect to gender

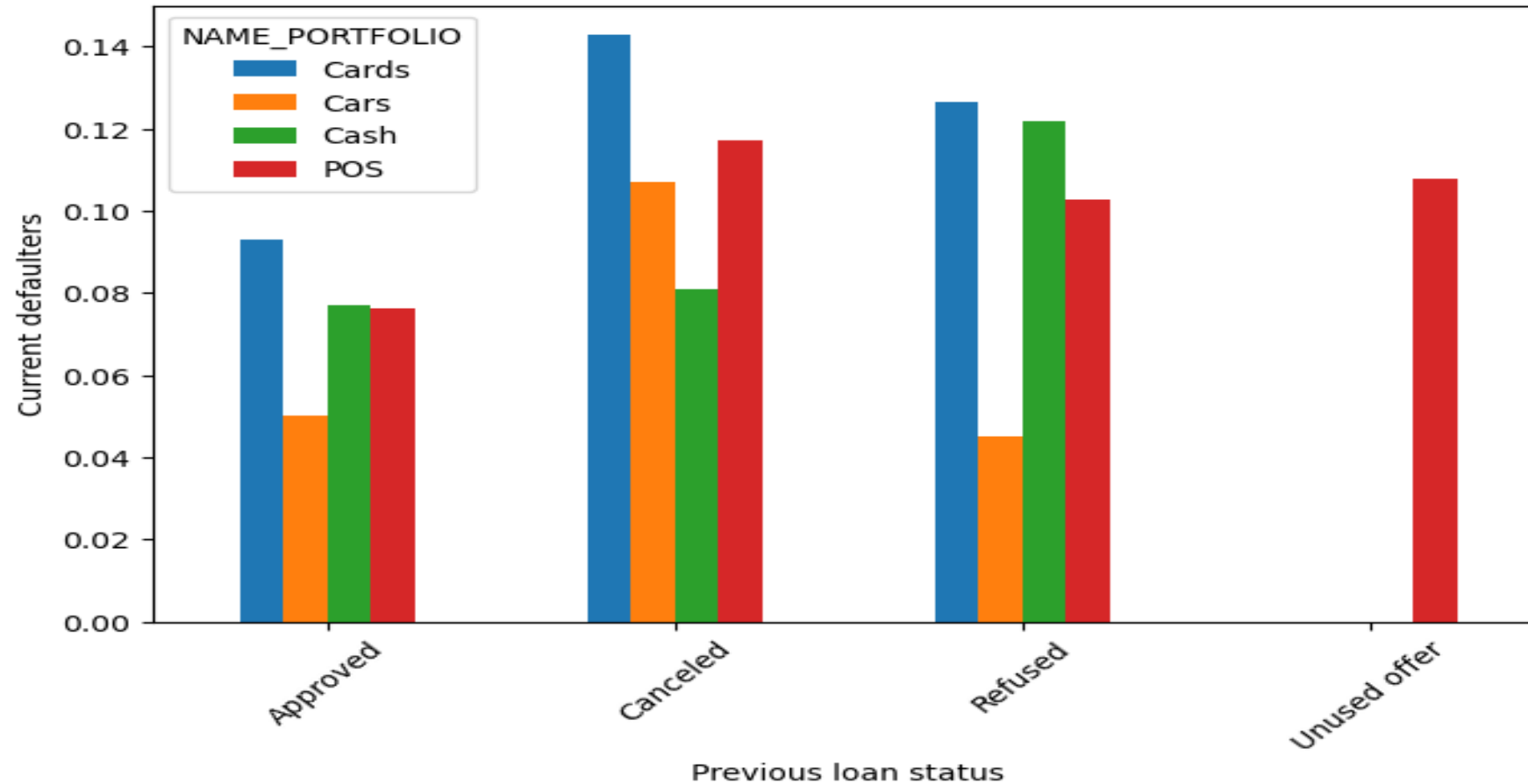


We see that previously 'Refused' client is more defaulted than previously 'Approved' clients. Also, in all the cases the 'Males' are more defaulted than 'Females'



Current Application and Previous Application merged

Current loan defaulter status with respect to previous loan application status and portfolio of the loan

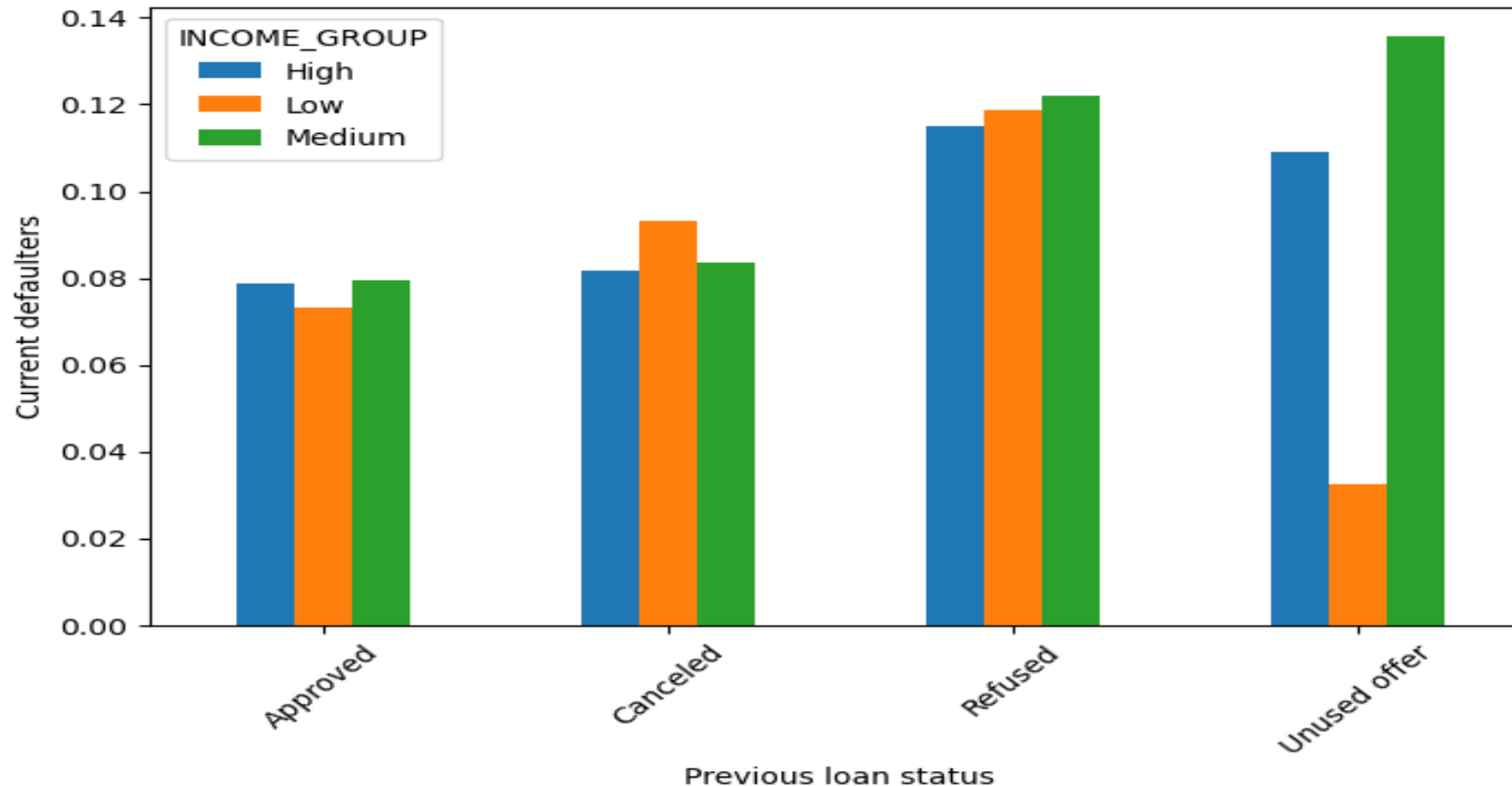


1. Most of the clients were defaulted, who previously applied loan for `Cards`.
2. For approved loan status the clients applied for `Cars` are less defaulted.
3. For `Refused` loan status the clients applied for `POS` are less defaulted.



Current Application and Previous Application merged

Current loan defaulter status with respect to previous loan application status and income group



1. For previously 'Unused' offer the 'Medium' income group was more defaulted and 'Low' income group is the least.
2. For other application status more or less all the income groups are equally defaulted



Final note

Highly recommended groups:-

- 1.Approved clients in their previous applications.
- 2.Highly educated clients with higher income.
- 3.Clients with higher external source score.
- 4.Senior citizens in all categories.
- 5.Married clients compared to other family status.
- 6.Females are comparatively favorable than male.

High risk groups:-

- 1.Previously refused, cancelled or unused offer clients.
- 2.Low-income groups with previously refused status.
- 3.Unemployed clients.
- 4.Poor external source scorer.
- 5.Young clients are comparatively riskier than mid age clients and senior citizens.
- 6.Lower secondary and secondary educated clients.





THANK YOU !

