

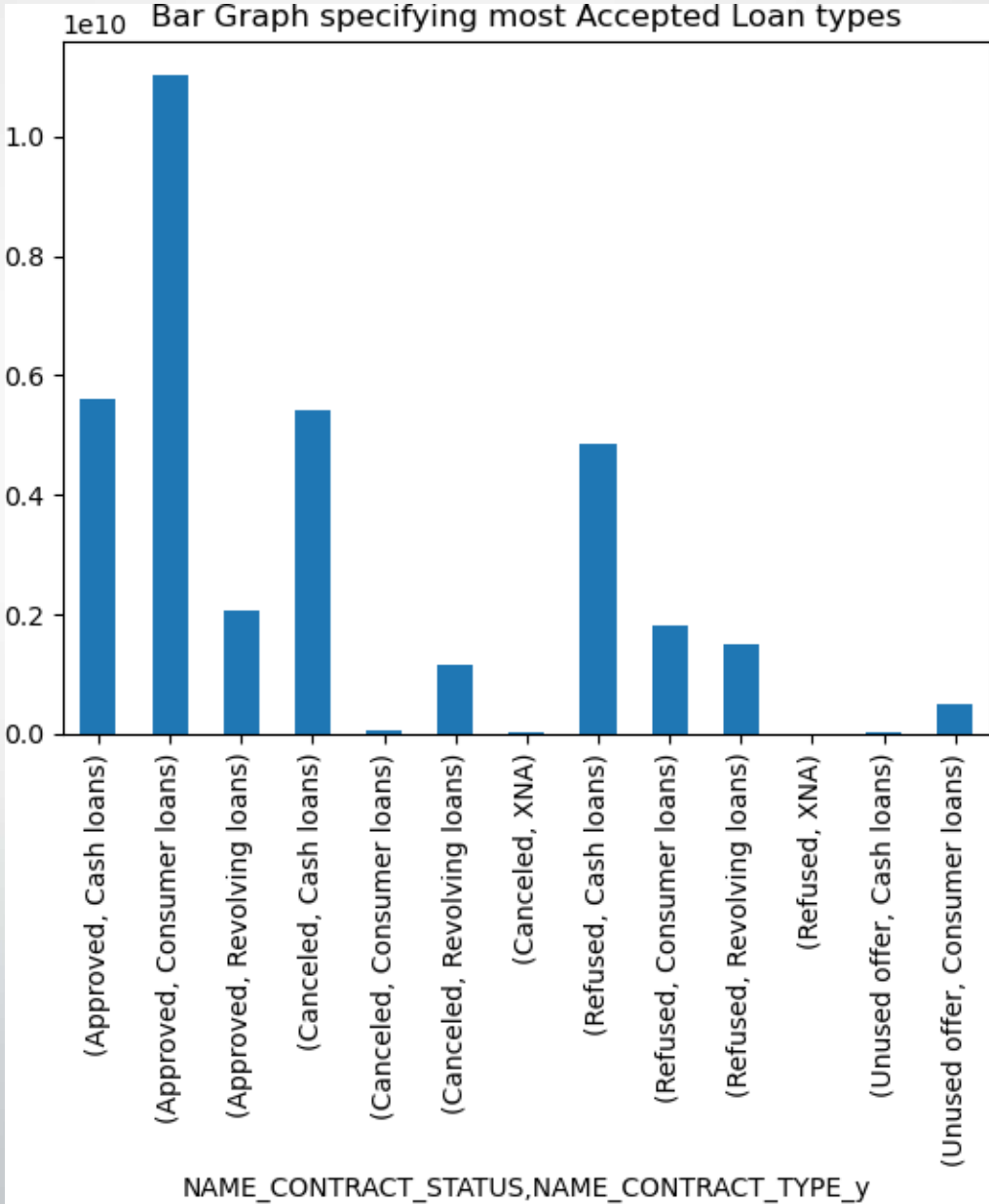


Bank Loan Repayment

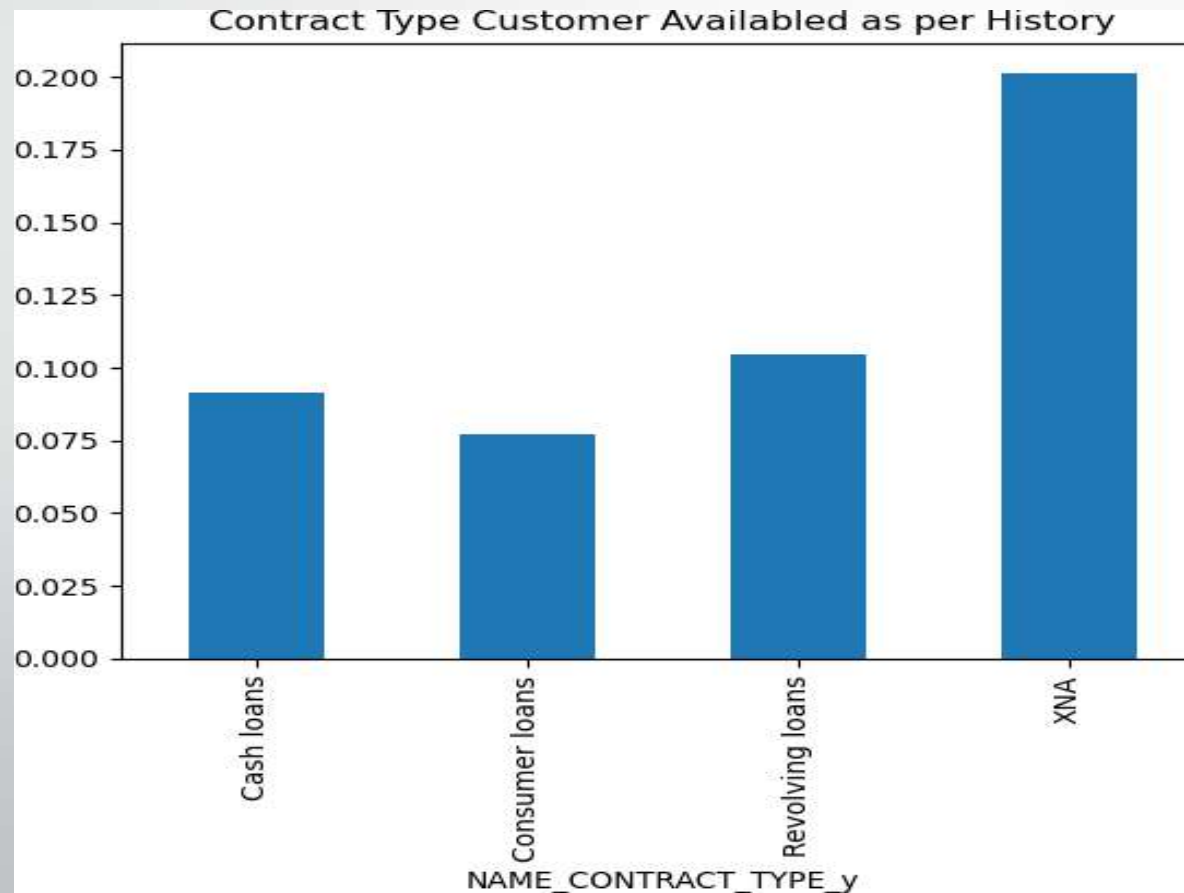
Business Requirement:-

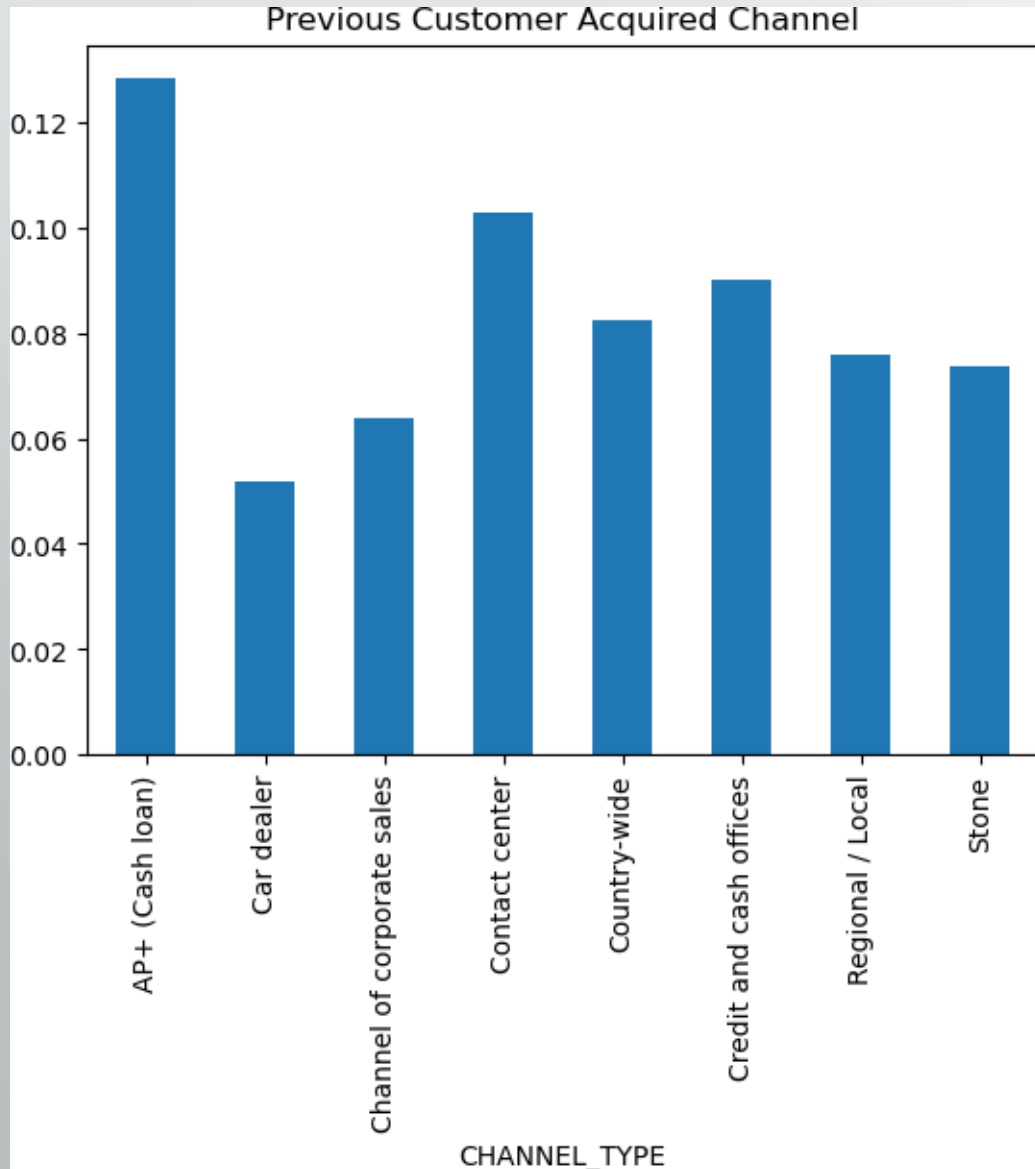
- Using 2 datasets, 1 for current applicant details and the other for previous application details, we have to decide which application to be accepted
- Main focus is doing that without any business loss or financial loss

As per the previous application of the customers, this bar graph shows that most of the loans those were accepted are Consumer Type loans

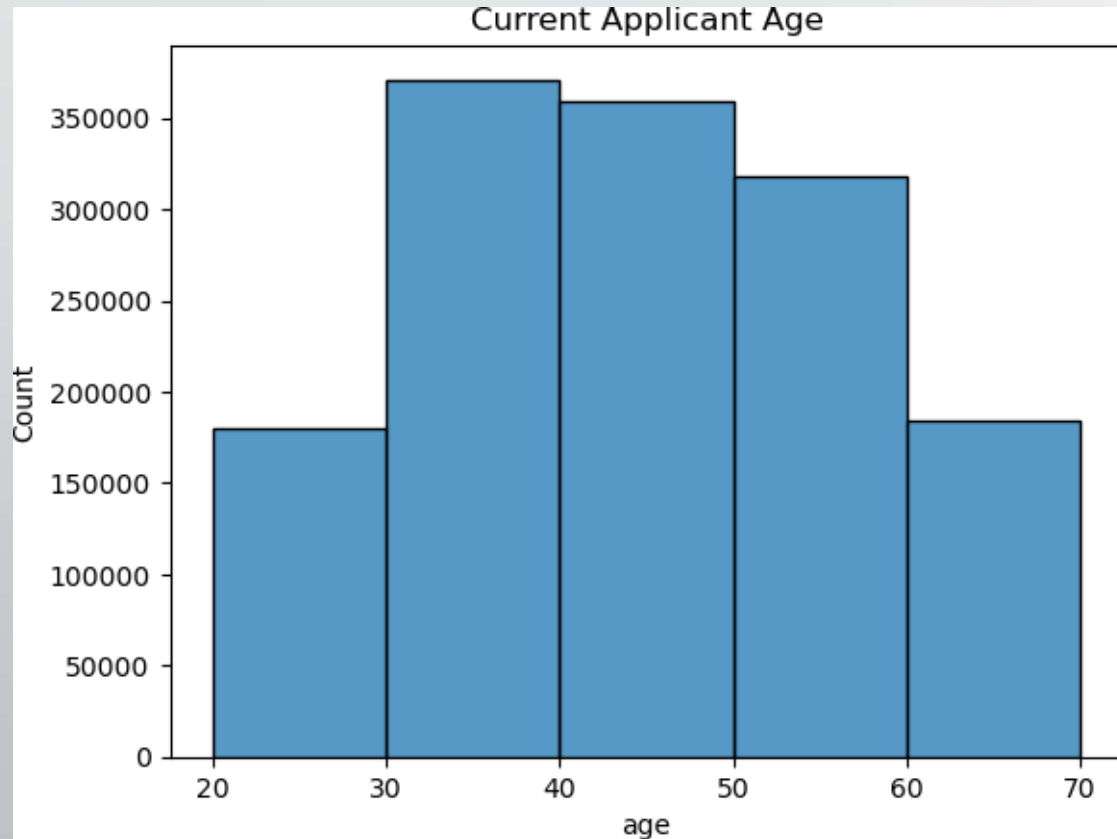


As per the below graph, least number of applications were for Consumer loans but as we saw earlier these type of loans had the highest rate of approval



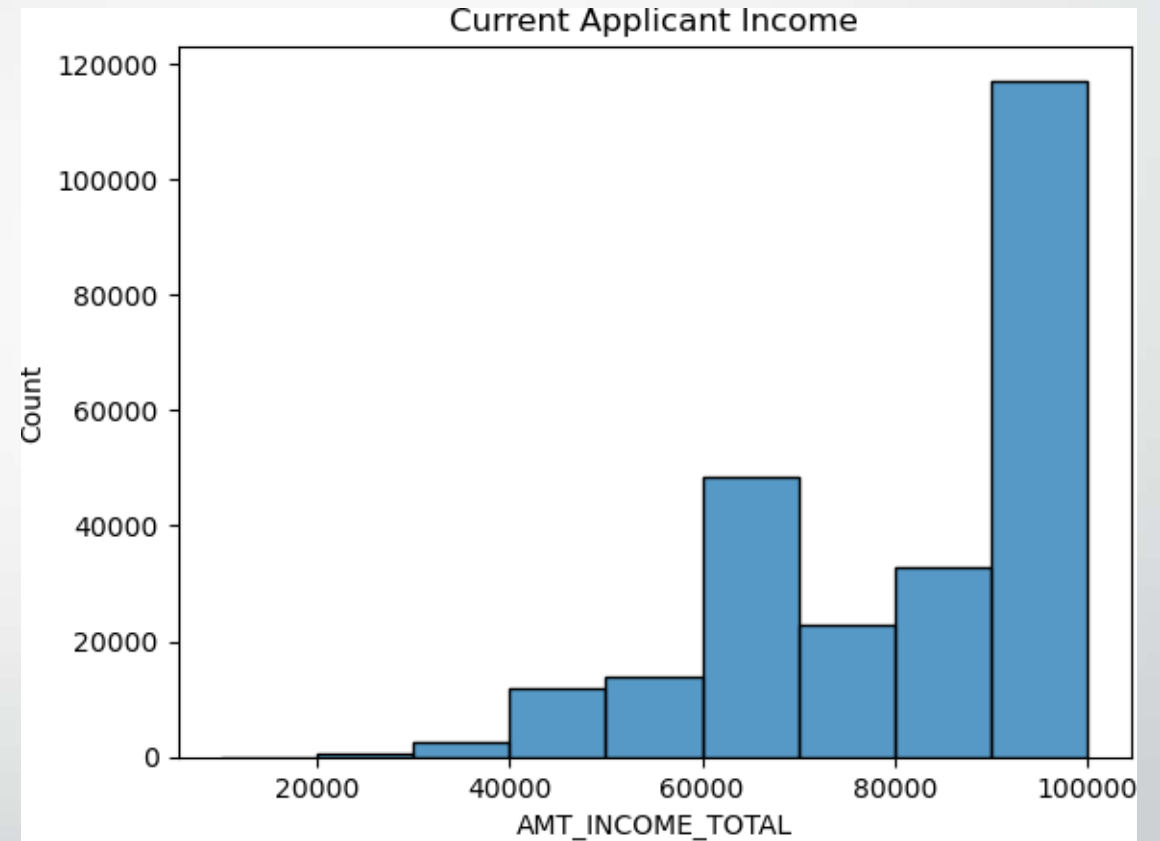


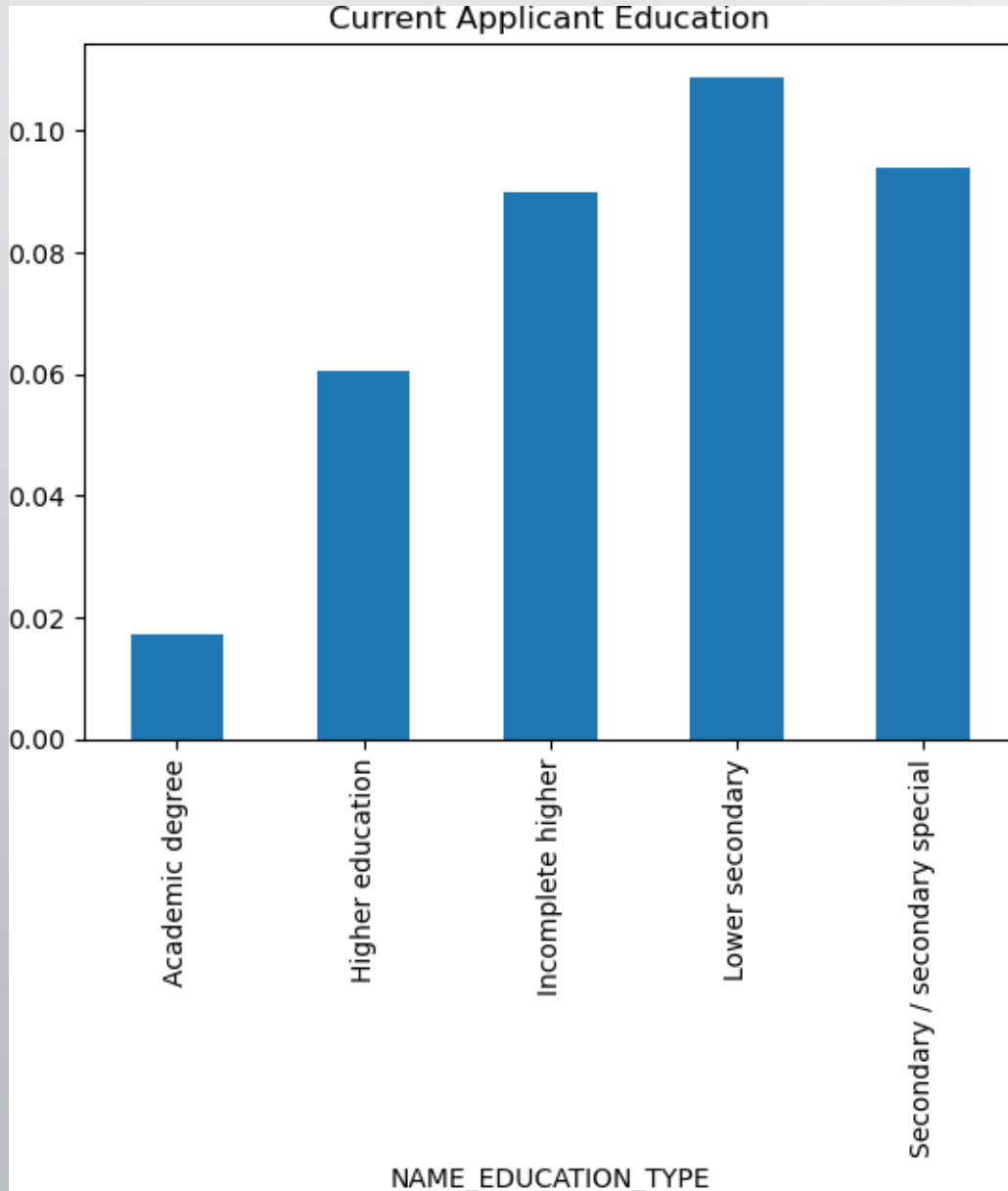
As per the previous application data, most of the applicants were acquired as cash loans and the second highest is from Contact center



Coming to the Current application dataset, most applicants were 30-40 years of age who are most likely to be repaying the loan amount.

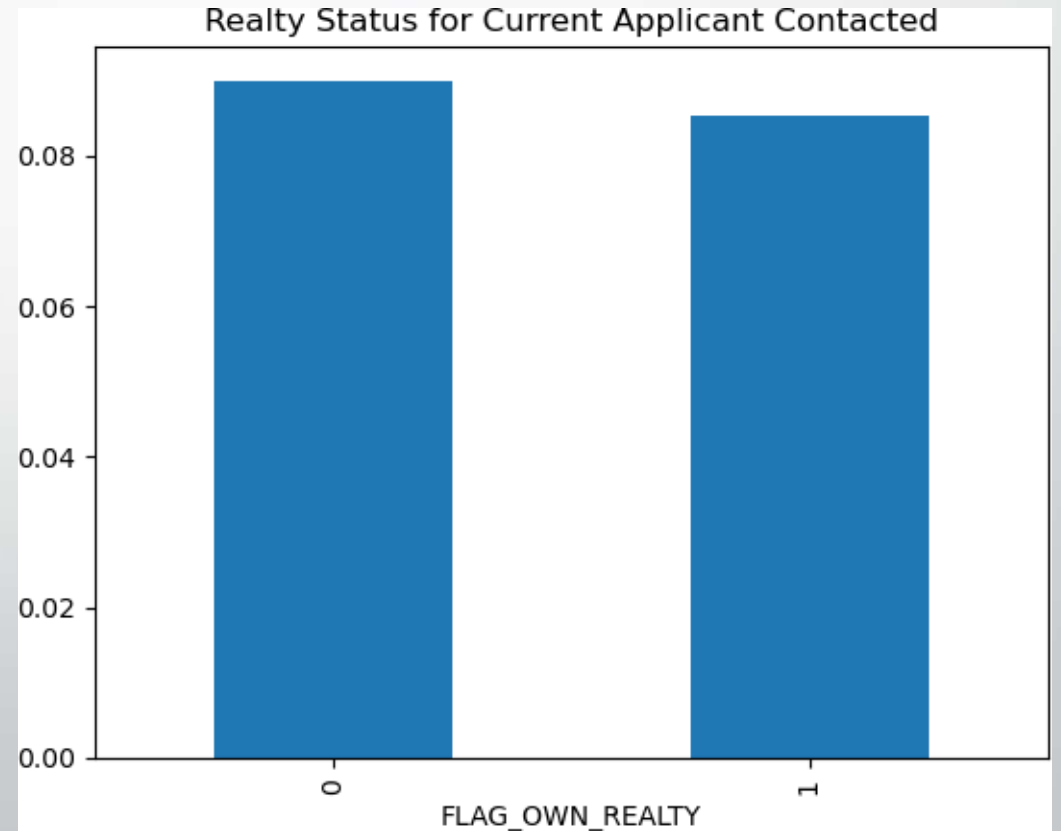
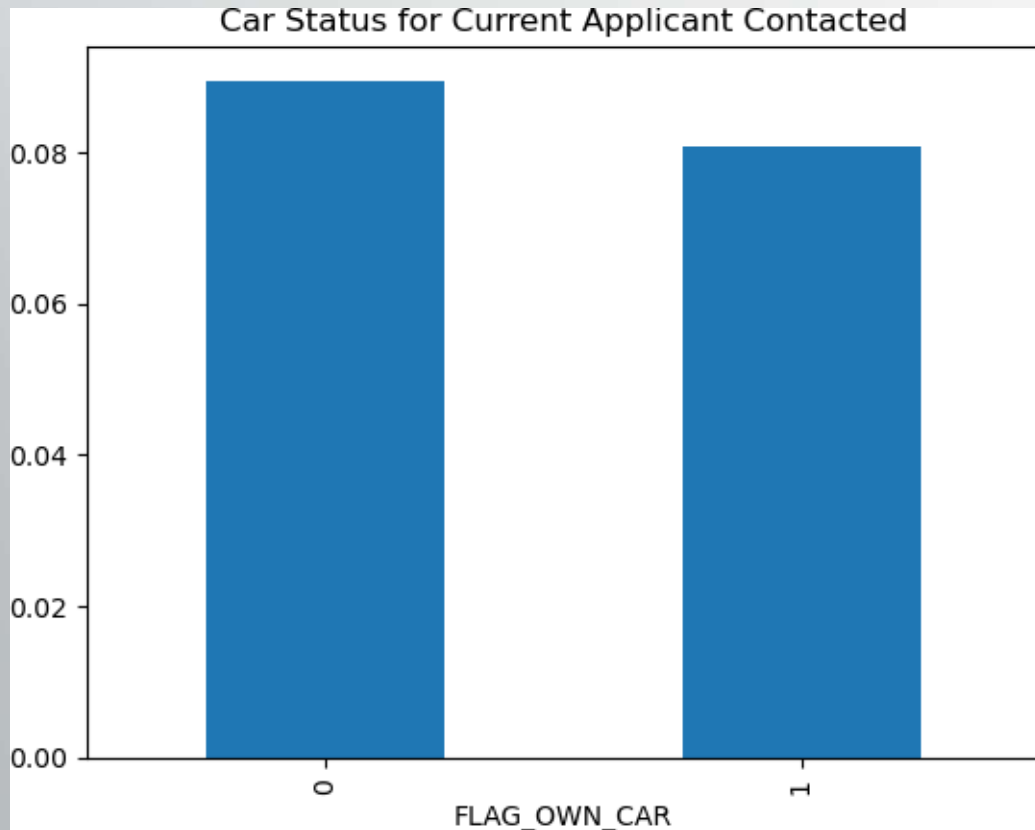
Coming to the salary range, most of the current applicants had income within the range of Rs. 90000, Rs. 100000





Most of the applicant has lower secondary education and the applicants with academic degree are least likely to pay back the loan amount

The applicants who owns a car or realty are less likely to repay the loan amount



Conclusion:

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- Applicants who already had an approved loan, are most likely to pay back the loan
- Applicants with lower secondary education can also be considered as good business
- Applicants earning high salary can also provide the business profit for the institution