About us

Edulyt India founded in 2018, with a Vision to bridge the gap between Education and Employment by democratizing education in emerging technologies, making it accessible to learners worldwide. Disrupting the education management sector mainly focused in the field of Analytics. Our core area of working is in Data Analytics for BFSI domain. Our team is working on basic AI tools to make the world a better easier place to live. Our core expertise lies in making the Graduates industry ready. We are highly skilled and trained in delivering training to aspiring Graduates.

Problem Statement

Guidelines

Feature Name	Description
person_age	Age
person_income	Annual Income
person_home_ownership	Home ownership
person_emp_length	Employment length (in years)
loan_intent	Loan intent
loan_grade	Loan grade
loan_amnt	Loan amount
loan_int_rate	Interest rate
loan_status	Loan status (0 is non default 1 is default)
loan_percent_income	Percent income
cb_person_default_on_file	Historical default
cb_preson_cred_hist_length	Credit history length

Tasks

- Check for which loan intent there is a higher historical default rate.
- Check is there any relationship exists between credit history length vs historical default.
- Check for which loan purpose the interest rate is higher and for which it is lower.
- Create a relationship with logical purpose between loan intent and loan amount.
- Check for which purpose the default rate is higher.
- Any relationship between loan default rate and interest rate.
- Check the relationship of employment length and loan amount.
- Check the relationship between income and loan amount.
- Any direct correlation between person home ownership and loan intent.
- Any correlation between income and age of the applicant.
- Draft at least 8-10 recommendations on different parameters to business in order to reduce the default rate.
- Draft at least 8-10 recommendations on different parameters to business in order to increase the portfolio size.
- Check whether the recommendations for first (reduce the default rate) will affect positively/negatively the recommendations on second (increase the portfolio size).

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Thanks and Regards

Edulyt India
Education to Employment

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