

Analyze customer eligibility for home loan on factors such as income, education level, dependents etc.

Track Name-
Analytics using Python

Team Name-
Python Pro

TEAM MEMBERS

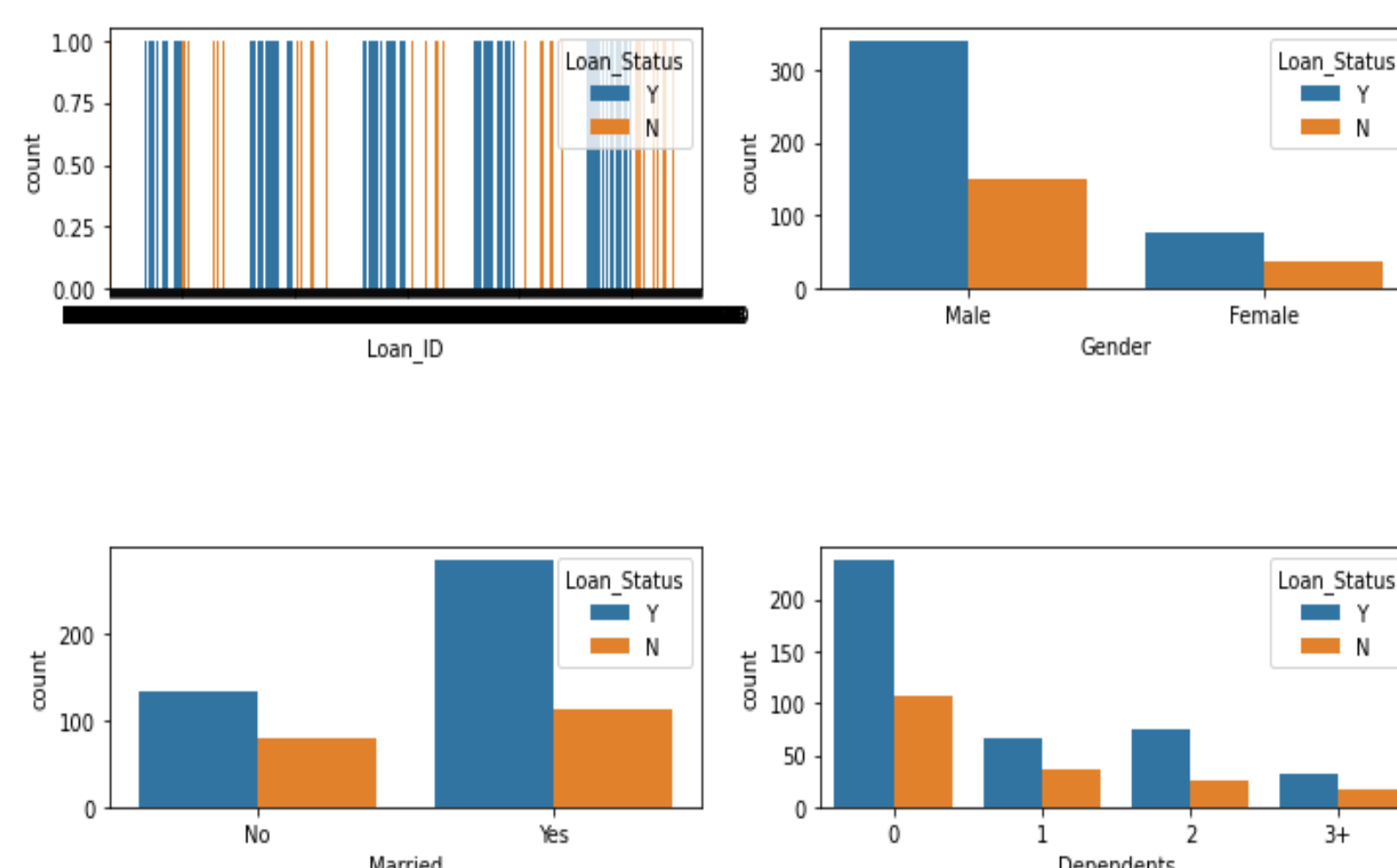
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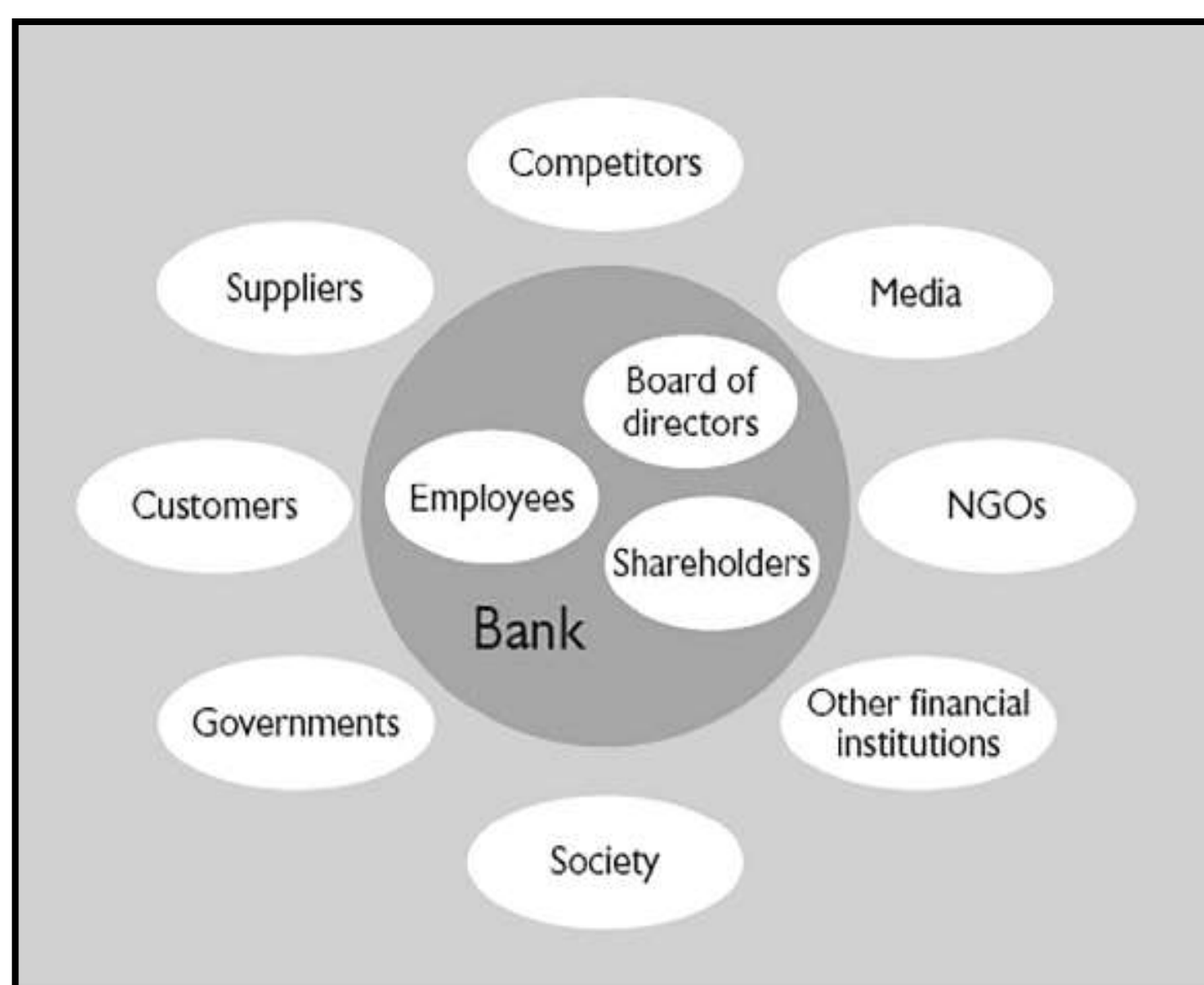
Problem Statement

- 1- How can we help banks to reduce their NPA?
2. How can Analytics help predict the correct set of customers for banks.
- 3- How will customer be benefited if banks correctly identify their eligibility.

Charts



Stakeholder Map



Solution

- ❖ To avoid the litigation process bank should go for the settlement scheme. Recovery camp should be organized on periodic basis as it saves the time and energy of the banks which they can use on the productive activities.
- ❖ Bank can sell the NPA to asset reconstruction companies for cash.
- ❖ Bank can take the possession of the property on which security is created.

Secondary Research

Involves the summary, collation and/or synthesis of existing research. The data set consists of data collected from various banks which includes data of costumers in different parameters such as :

- 1.Income
- 2.Education Level
- 3.Number of dependents

Insights

- A non-performing loan (NPA) is a bank loan that is subject to late repayment or is unlikely to be repaid by the borrower in full.
- Pre-sanction and post sanction credit monitoring has a major role in reducing NPAs
- Effective Scrutiny of periodical statements, discussions with the borrower, analysis of borrower's account with the bank, discussion with co-bankers, may be helpful in identifying the credibility of the borrower.

Output Images

