Sukrut patil
170026

2. What conclusions are you derived from the single variable analysis?
I can conclude following points from the single variable analysis:

- The loan of 422(around 69%) people out of 614 was approved.
- There are male (81%) and female (19%) have applied for loan.
- 65 % of married people and 35 % of unmarried people have applied for loan.
- Among 582 people only 14% are self employed and rest of the 86% are not self-employed.
- Around 84% applicants have repaid their debts.
- Around 58% people have 0 dependent.
- Around 17% people have 1 dependent.
- Around 17% people have 2 dependents.
- Around 8% people have 3+ dependents.
- 78 % people are graduated and 22% are not graduated.
- Around 38%, 33% and 29% are from semi-urban, urban and rural area respectively.

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5. What conclusions are you derived from the multi variable analysis?

- Proportion of male applicants is higher for the approved loans.
- Proportion of married applicants is higher for the approved loans.
- Proportion of graduate applicants is higher for the approved loans.
- People with credit history as 1 are more likely to get their loans approved.
- Proportion of loans getting approved in semi-urban area is higher as compared to that in rural and urban areas.
- Proportion of loans getting approved for applicants having low total income is very less as compared to that of applicants with average, high and very high income.
- Proportion of approved loans is higher for low and average loan amount as compared to that of high loan amount.