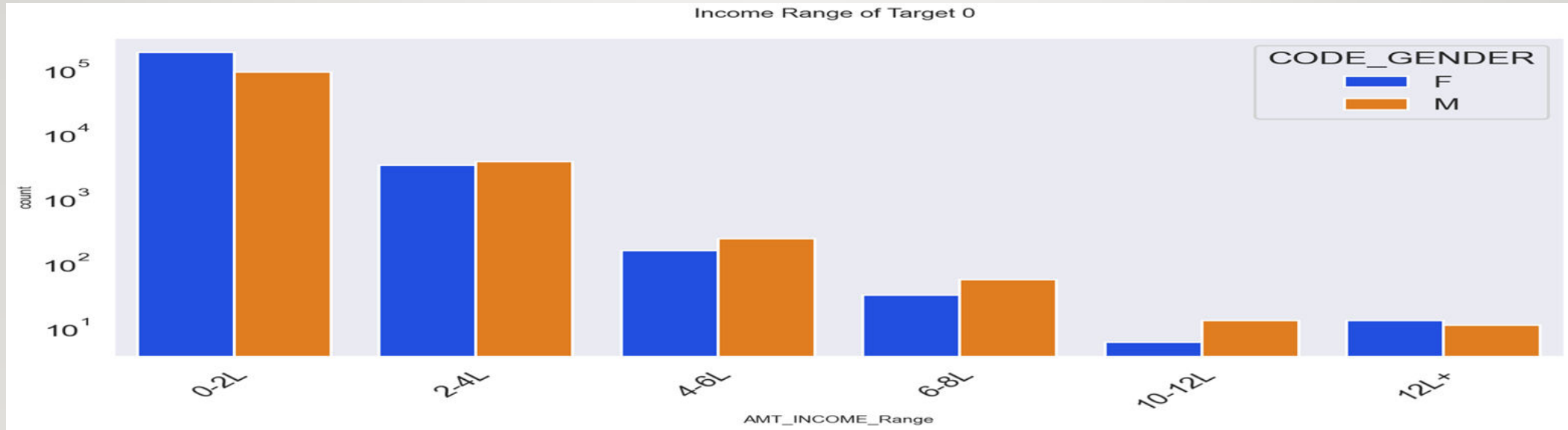


EXPLORATORY DATA ANALYSIS ASSIGNMENT

- VIKALP MAHESHWARI

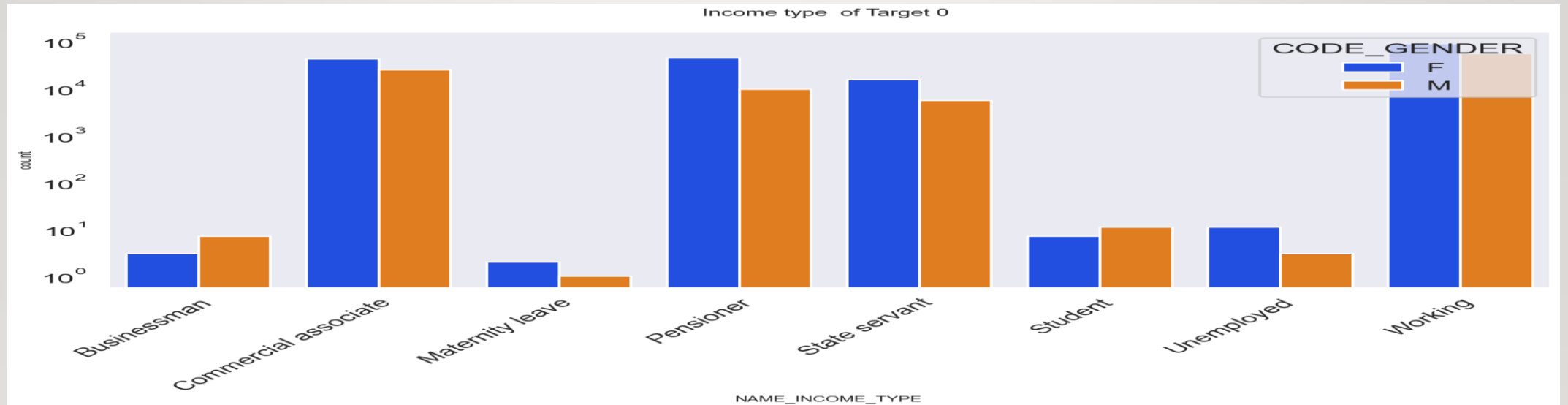
Univariate Analysis on Target 0



Insights:

- 1) This graph shows that females are more than male in income range for non-defaulters
- 2) Female Income is more in 0-2L Range
- 3) Male Income is more in 4-12L Range

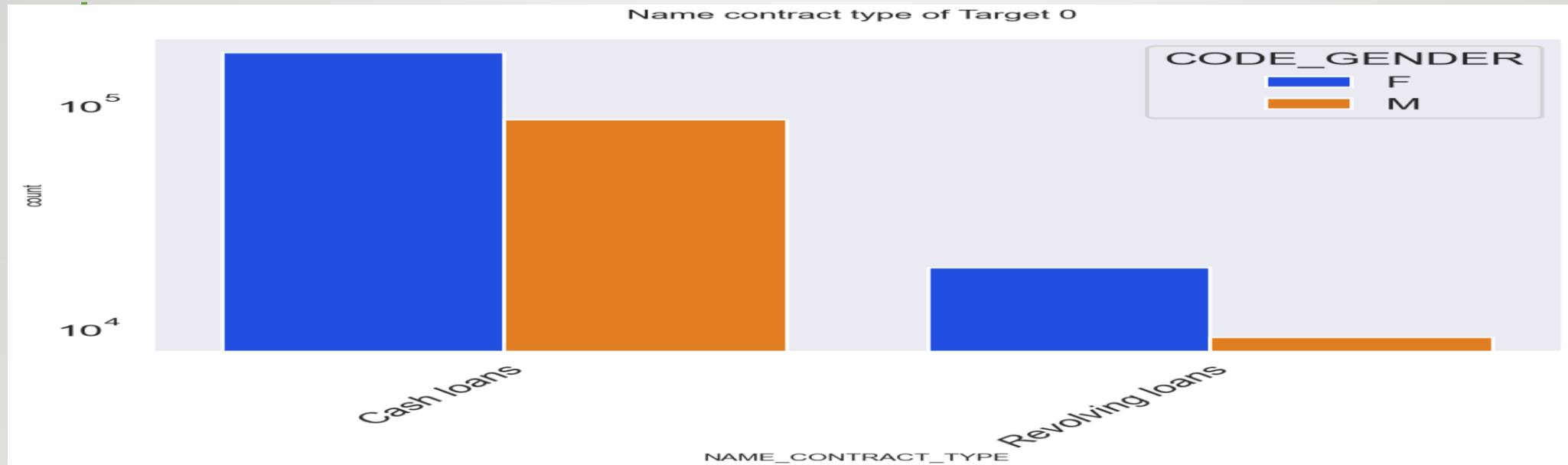
Distribution of Income Type



Insights:

- 1) There is high number of income for Working professionals, Commercial associate, Pensioner and State servant &
- 2) Low no. of income for Student, Unemployed, Maternity leave, Businessman.
- 3) Whereas Female Income is more than male income in almost all sectors.

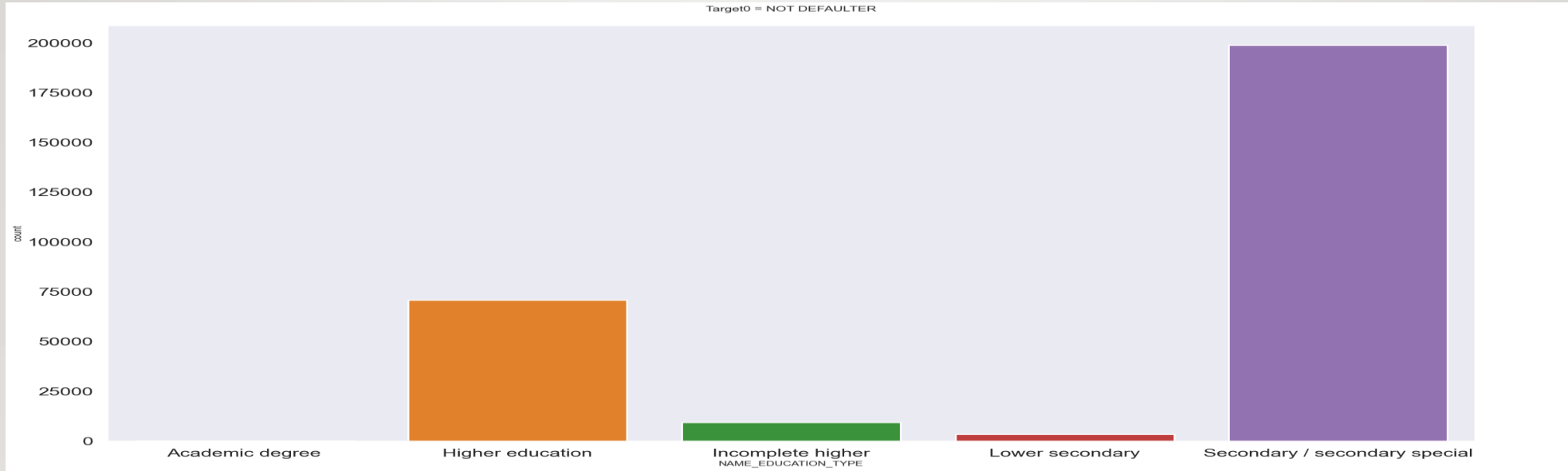
Contract type Distribution



Insights:

- 1) In contract type distribution, people have taken more cash loans than revolving loans.
- 2) Female count is more than male count in Cash loans.
- 3) Male count is low both in cash loans and revolving loans.

Education type distribution of Target 0



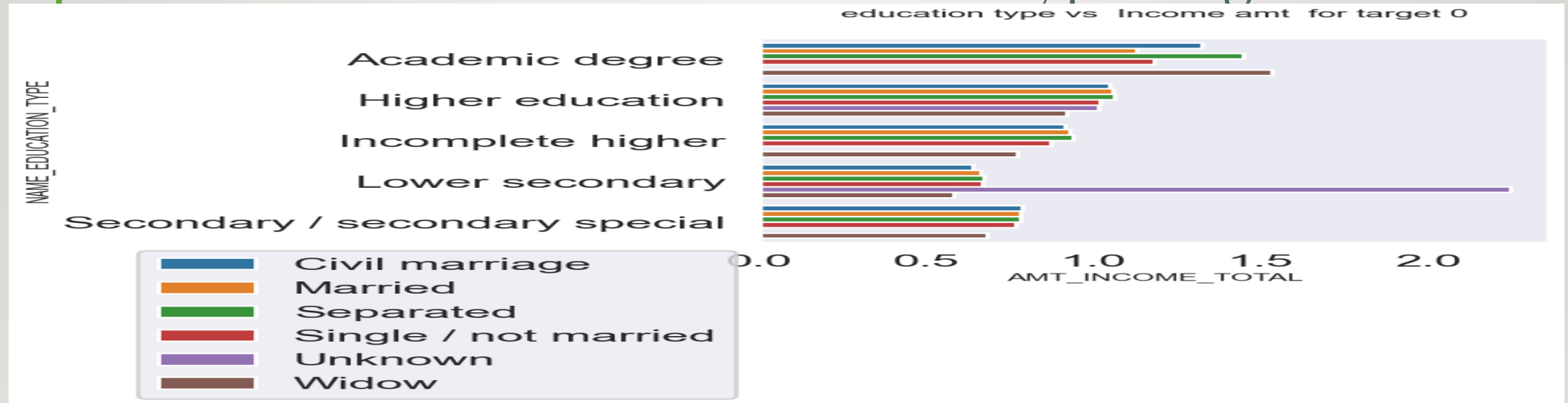
Insights:

- 1) Customer who have academic degree have not taken any loan so no data for them
- 2) Secondary Education customers have taken high amount of loan among all of the segments
- 3) Lower Secondary have taken lowest amount of loan

There is almost same analysis on Target 1

Bivariate Analysis

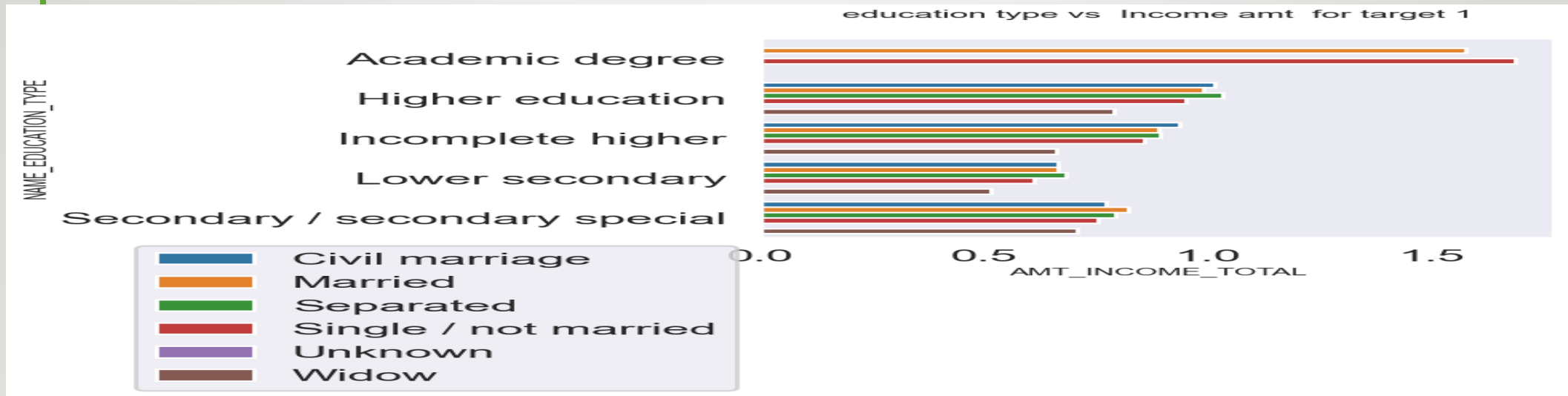
Income amount VS Education type-Target 0



Insight:

- 1) People who have Academic degree and have done civil marriage are having more income among all of category in family status
- 2) People who are Widow and Secondary class have very low amount of income range
- 3) In Higher Education people have almost same income range ,not much difference

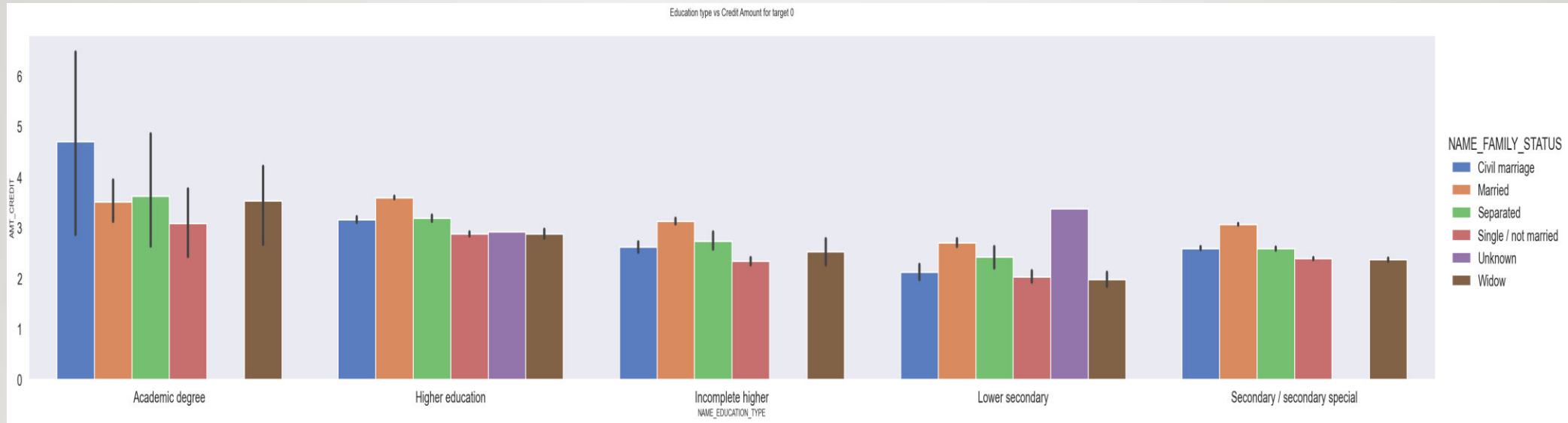
Income amount vs Education type- Target1



Insight:

- 1) People who have Academic Degree and are single and married have highest income range among all segments
- 2) In other type of Education people have same income range in all Family status scale
- 3) People who have done their education till Lower Secondary have low income range

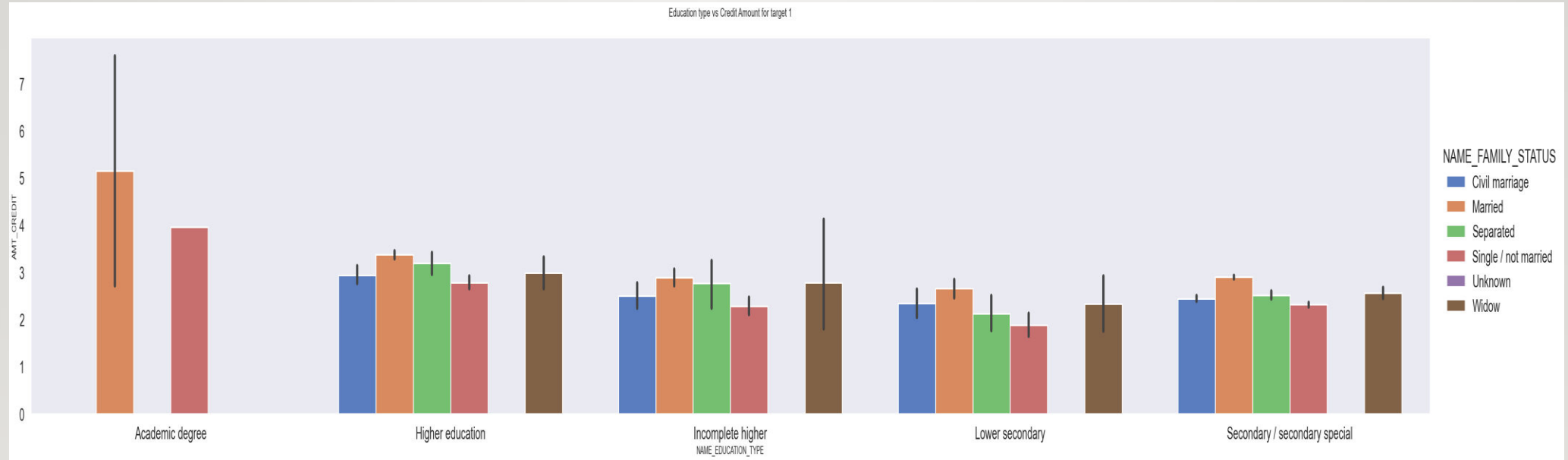
Education type vs Credit Amount-Target 0



Insight:

- 1) People who are having Academic Degree and have done Civil Marriage are having highest amount credit among all other segments
- 2) In all other type of Education , we can see that Married people have high amount of credit range

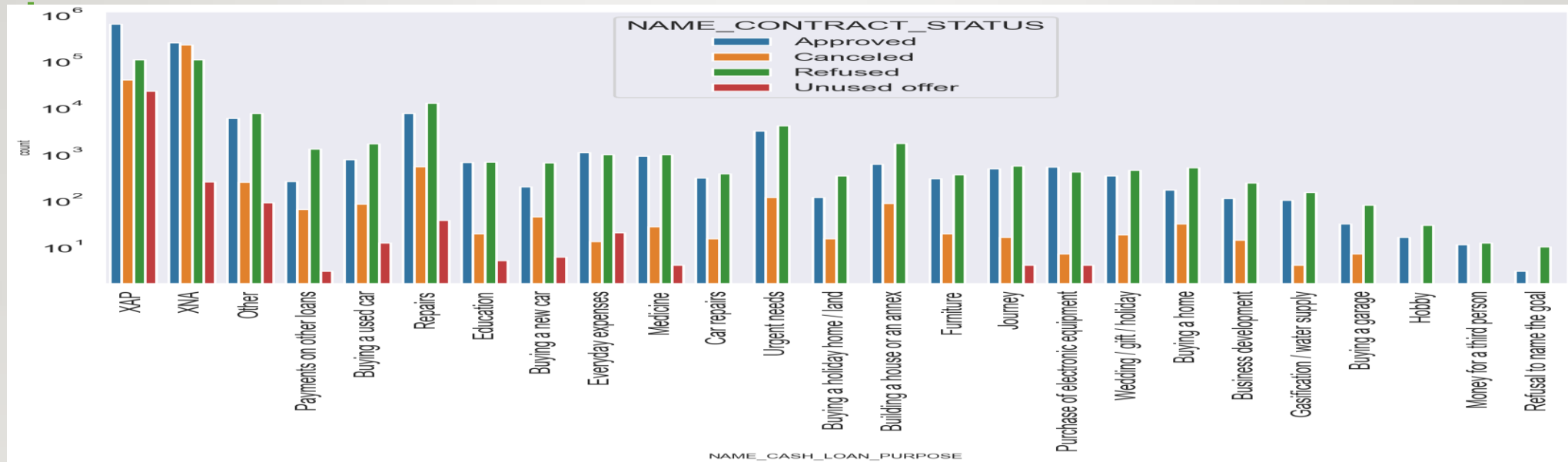
Education type vs Credit amount-Target 1



Insight:

- 1) People who have academic degree and are married have taken high amount of credit
- 2) We can also see people who are married have taken high amount of credit in all education sectors.

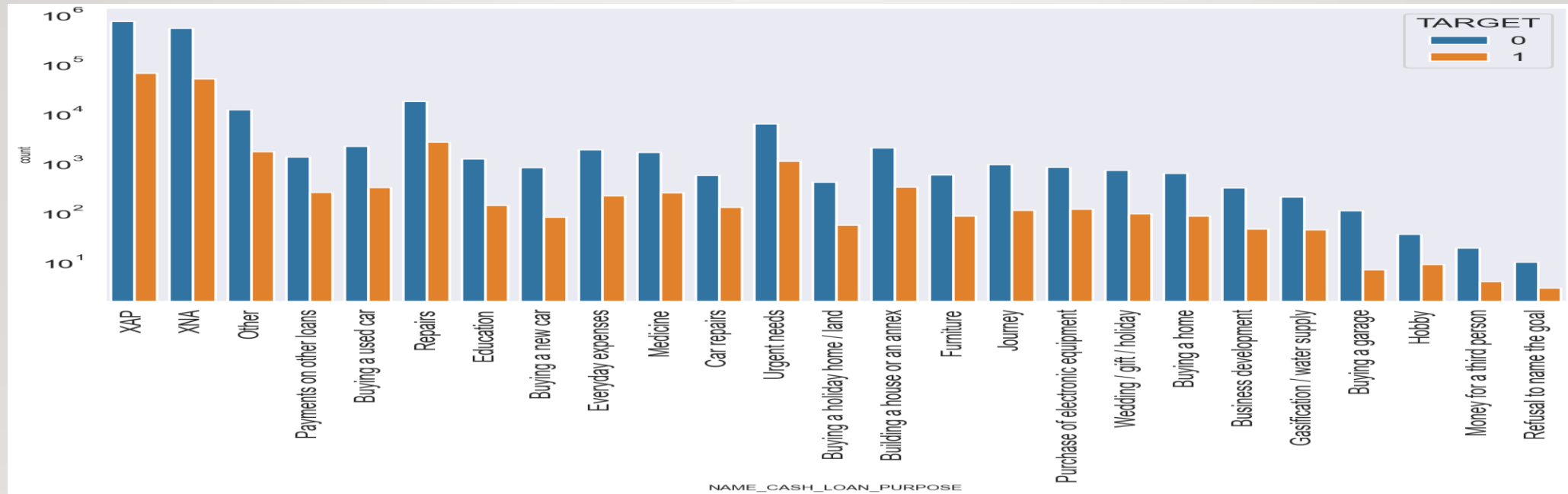
Cash Loan purpose VS Contract Status



Insight:

- 1) People who have taken loan for Repairs are highest among all of them and have accepted and refused are also high
- 2) Second highest are people with urgent needs have taken loans
- 3) Among these people who have taken loan for Hobby, Money for third person, Refusal to name the goal are very low.

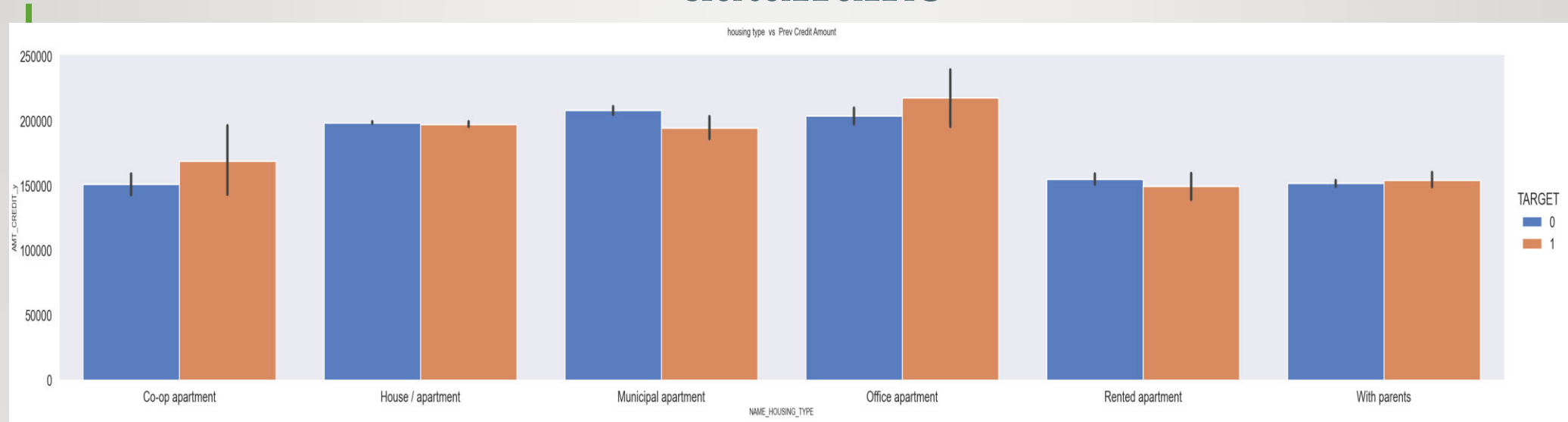
Cash loan purpose vs Target



Insight:

- 1) People who have taken loan for repairs are highest among all other segments but also have defaulted the same
- 2) Same situation we can see in urgent needs
- 3) People taken loan for hobby, money for third person, refusal to name the goal are very low

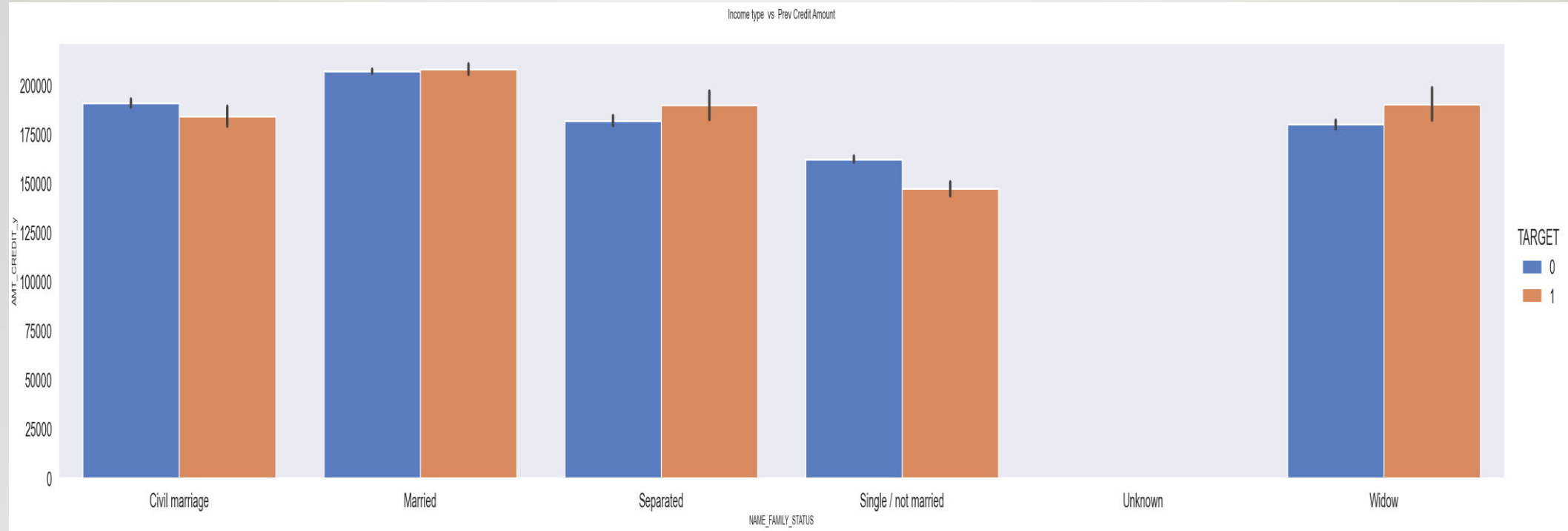
Housing type vs Credit Amount on merged dataframe



Insights:

- 1) People who are living in Office apartment have defaulted the most
- 2) Whereas people living in Municipal apartment have not defaulted
- 3) People living in House/apartment and with parents have same ratio of default and non default

Income range vs Family status on merged dataframe



Insight:

- 1) People who are Separated and widow have defaulted more compared to others
- 2) People who have done civil marriage and are single have not defaulted
- 3) People who are married have same ratio of not default and default

Conclusion

- 1) Student , Businessman and Pensioner Category must be focused to payments on time.
- 2) Loan taken for repair is having high number of default payments
- 3) Financial company focus more on income type working as there are high number of default
- 4) Bank needs to get more customers who are living in Municipal apartment and living with parents
- 5) If client is having academic degree and is married then there is no issue to giving the loan



THANK YOU