

Section A:

Q2: What conclusions are you derived from the single variable analysis?

Answer:

- The loan of 422 i.e. 69% people out of 614 was approved.
- There are 81% of male and 19% female 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.
- 78% of people are graduated and 22% are not graduated.
- Around 38%, 33% and 29% are from semi-urban, urban and rural area respectively.

Q4: What conclusions are you derived from the multi variable analysis?

Answer:

- 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.