

CREDIT LOAN DEFAULT ANALYSIS

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STORY
Analyze user data and get insights on credit loan defaulters. The visualizations will help the risk professionals to determine most significant factors that lead to loan defaults.

AUDIENCE
Our audience would be the financial institution representatives and risk professionals, who'll gain information from our analysis. This will help them minimize the risk of losing money when clients apply for loans.

DATA DESCRIPTION
The data contains information of clients applying for loans. It had 307,511 rows and 136 columns. On cleaning and aggregation, we were left with 212,938 rows and 30 columns.

QUESTIONS
Which are the top factors that lead to loan defaults?
Do loan contract type, housing type or occupation type help determine chances of loan default?

Significant Factors

