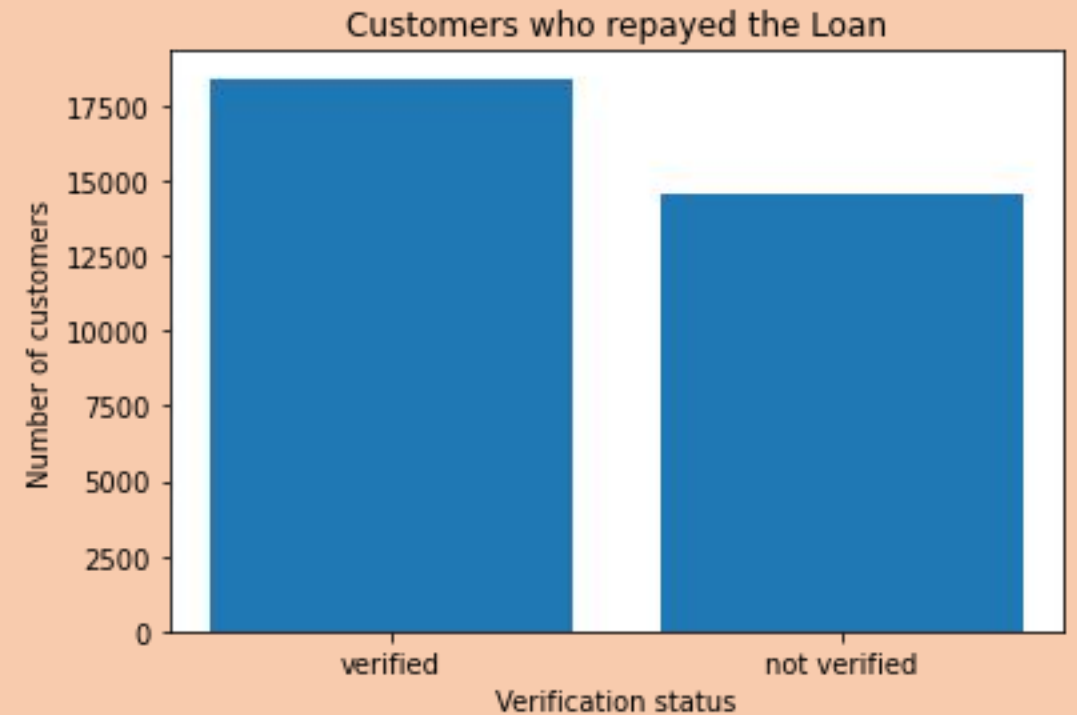
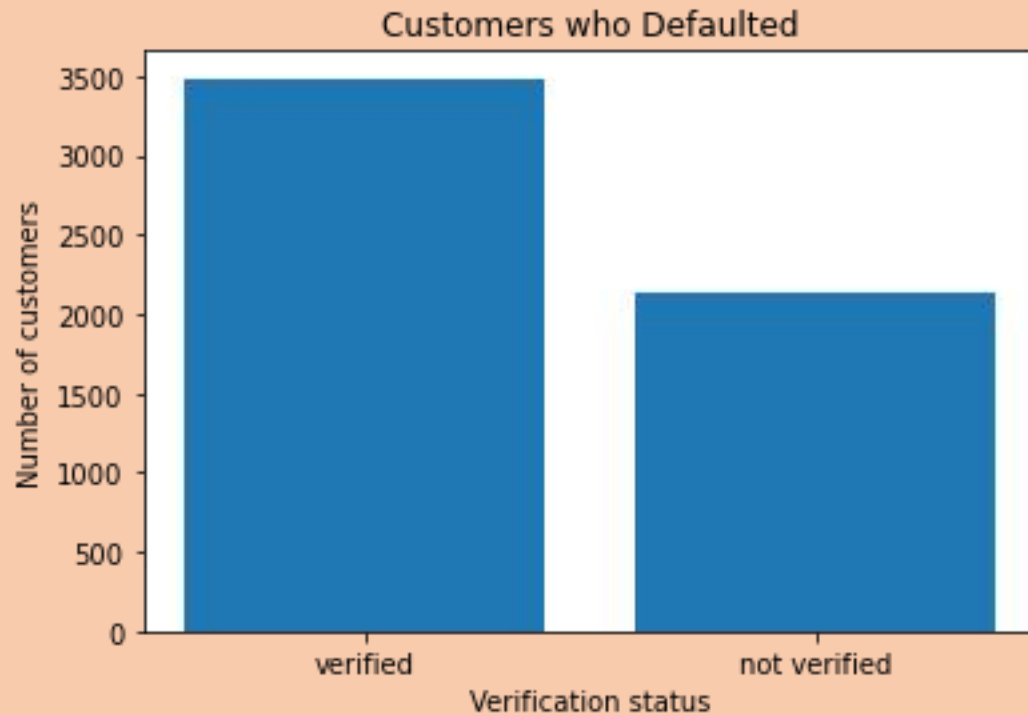


Banking Risk Analysis Document

Submitted by:

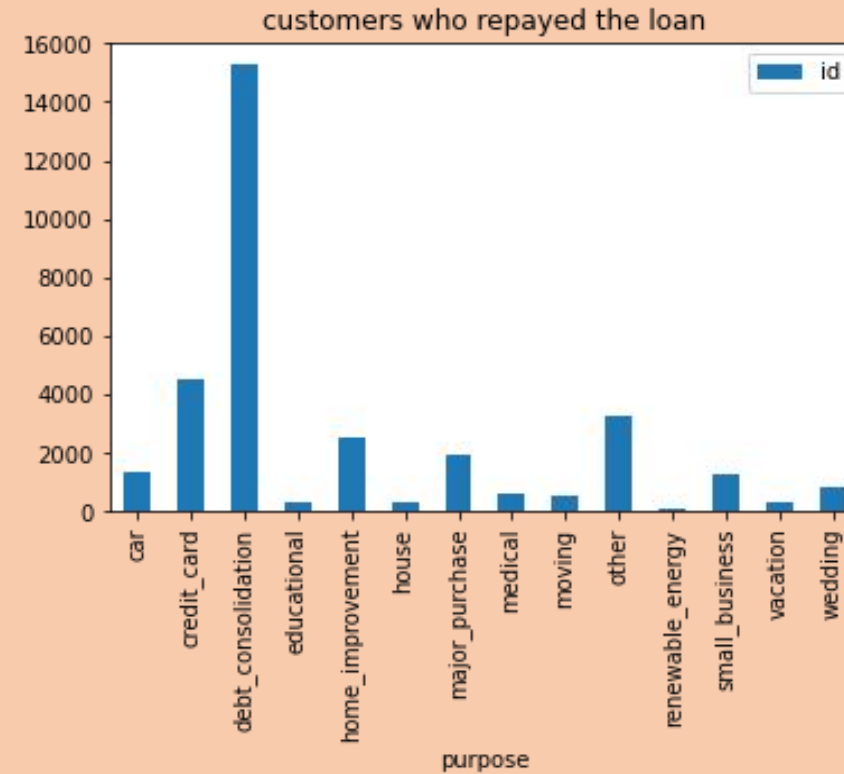
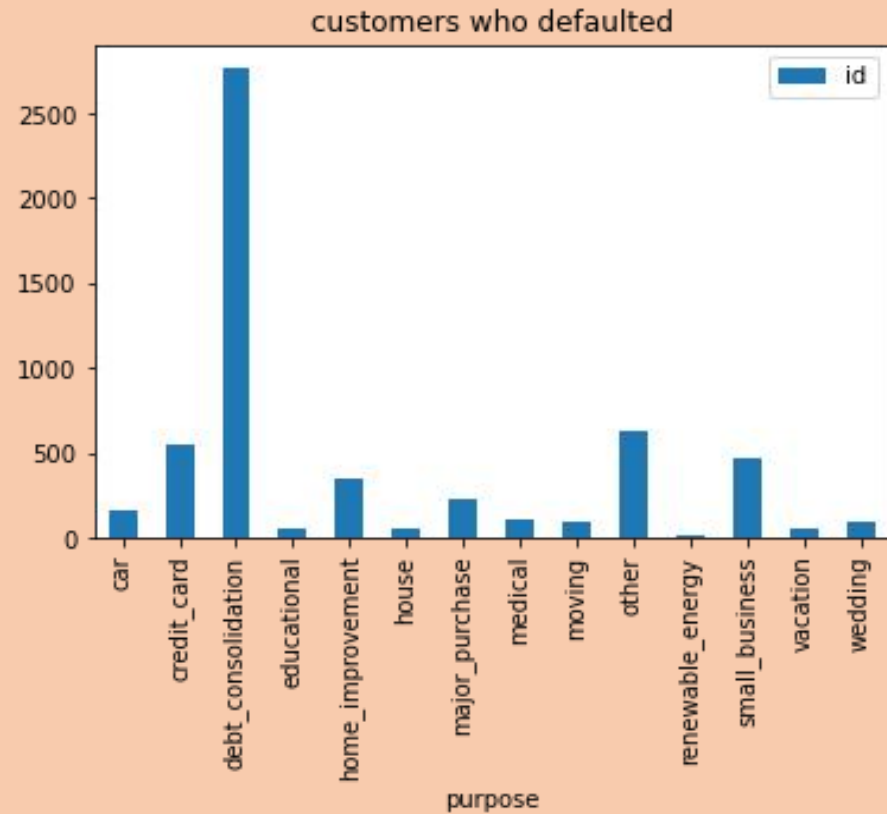
Abhijeet Ranjan Das

Comparison of Verification Status to Defaulters and non Defaulters



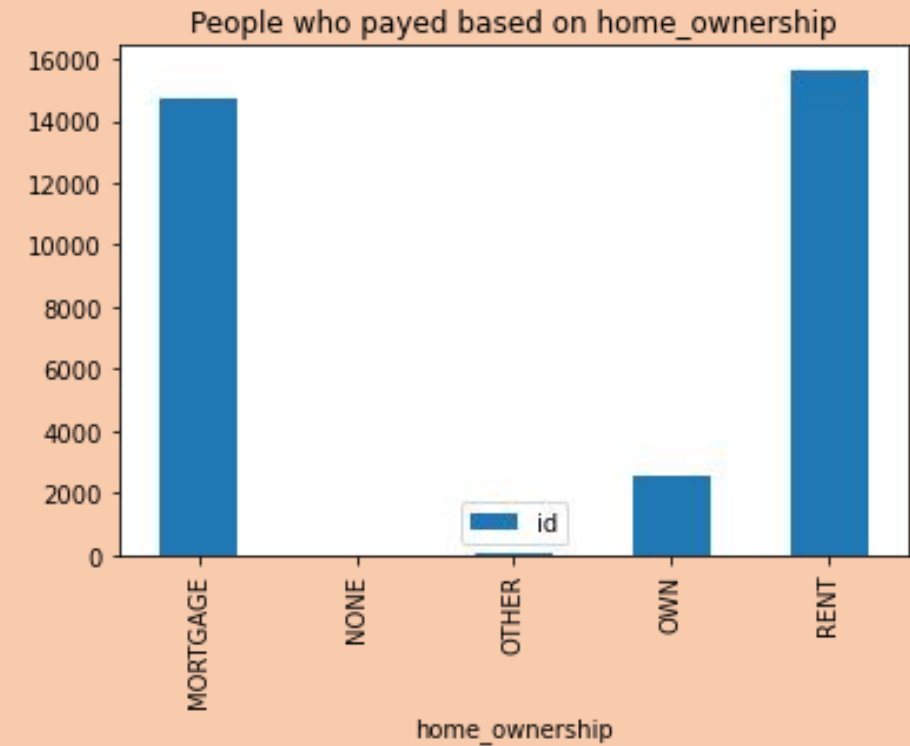
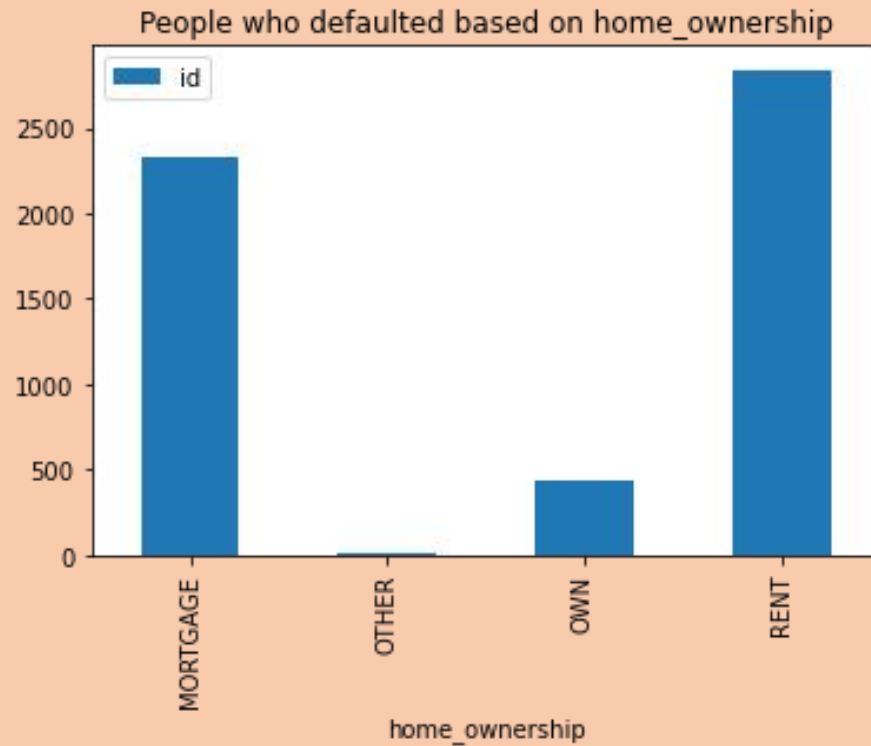
The idea behind this visual is that the customers for whom the income source is verified are more likely to Repay the loan

Comparision of Loan purpose to Defaulter and non Defaulter



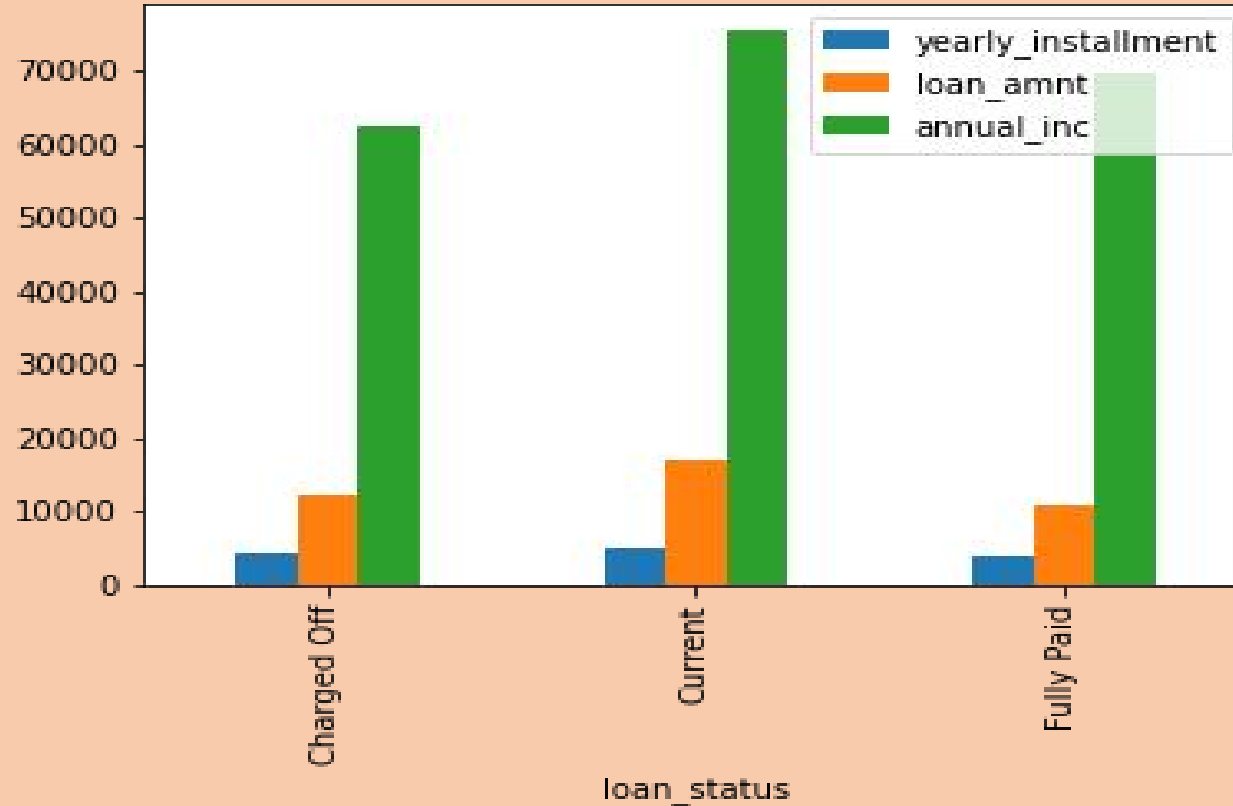
The idea behind this visual is that what kind of loans are getting defaulted more as compared to other kinds for example based on this visual we can see the “Small Buisness” had more percent of defaulters as non-defaulters

Comparision of home ownership to Defaulters and non Defaulters



The idea behind this visual is to understand whether based on the living standard (i.e. kind of house people own) can it be determined that what kind of house owners are more likely to repay the loan

Comparision of Annual income vs Yearly installment vs Loan amount



the idea behind this visual is that people who are unable to repay the loan what was there annual income and how much was the yearly installment. In this case we can see the average loan amount is much lower then the annual income incases where the customers paid the loan