BASIC PRESENTATION

INTRODUCTION

Firstly we have two datasets .
Dataset is of Bank
1)The first dataset has the information about the
Current customer ID. This has a dependent variable 'Target' which tells us either the customer had payment difficulties or not
Target 1 tells us customer with payment difficulties and 0 customer with no difficulty in paying back the loan
2)The second dataset has the information about previous customer id with dependent variable
NAME_CONTRACT_STATUS: {'Approved': 0, 'Canceled': 1, 'Refused': 2,'Unused offer':3},

PROBLEM STATEMENT

The objective of this analysis is to understand the factors influencing the factors which are Responsible for encountering payment difficulties for loan applicants and to identify patterns that can help predict potential defaulters. The dataset contains information about loan applicants, including demographic features, loan details, and contract status etc

OBJECTIVE

- We have to Identify key demographic and loan-related factors that contribute to payment difficulties.
- Determining the significance of contract status in predicting payment difficulties.
- Building a good EDA for visualizing the factors contributing the loan defaulters .
- We have to also visualize the type of customers who are paying the loan on time, but their loan is getting denied due to the prediction of their wrong CBIL score which results in business loss of the bank

SCOPE

- Analyze the dataset to identify correlations between various features and the target variable, which indicates payment difficulties by creating different types of graphs
- We Investigate the relationship between demographic factors and the likelihood of facing payment difficulties.
- Explore patterns in loan details (such as loan amount, annuity, and down payment) and their impact on payment difficulties.
- Examine the contract status of loans and its association with payment difficulties.
- Use data visualization techniques to gain insights and visualize relationships between different variables.
- Develop predictive models to classify loan applicants based on their likelihood of facing payment difficulties

OBJECTIVE

- We will have to Identify key demographic and loan-related factors that contribute to payment difficulties.
- We have to Determine the significance of contract status in predicting payment difficulties.
- Build predictive Visualizations to classify loan applicants into risk categories based on their likelihood of encountering payment difficulties.
- We will have to add both datasets on customer id and verify that when target is 1 and contract status is 0 and etc and provide actionable insights.

CONCLUSION

- After doing all the operations we have come to a conclusion that the factors which are highly related to our problem statement is
- AMT_DOWN_PAYMENT, AMT_GOODS_PRICE, AMT_CREDIT, AMT_APPLICATION ,AMT_ANNUITY, DAYS_DECISION
- We will have to be crystal clear on these variables before giving or not giving the loan to the customer.

THANK YOU

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