Credit Worthiness EDA Case Study for Beginners to Intermediate level

Monday, September 6, 2021 11:28 PM

Context

In Banking industry, loan applications are generally approved after a thorough background check of the Customer's repayment capabilities. Credit Score plays a significant role in identifying customer's financial

behavior (specifically default). However, people belonging to rural India don't have credit score and it is difficult to do a direct assessment.

The accompanying file trainingData.csv contains some of the information that is collected for loan applications of rural customers. We need to analyze the given data and understand the customers financial behavior and repayment capabilities

Note - Only EDA is required, no need to build any ML model