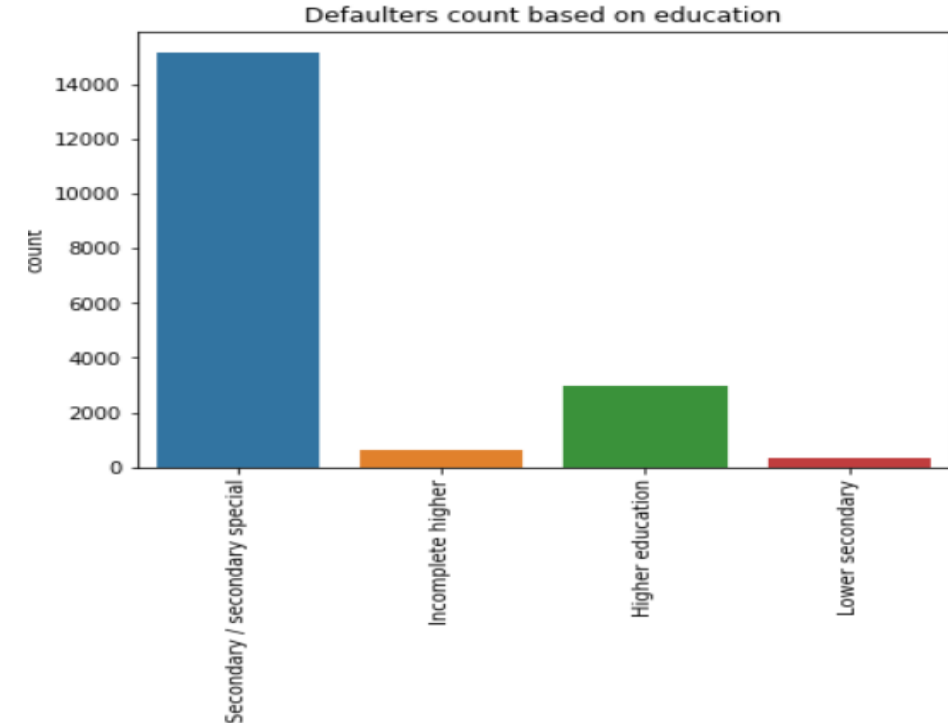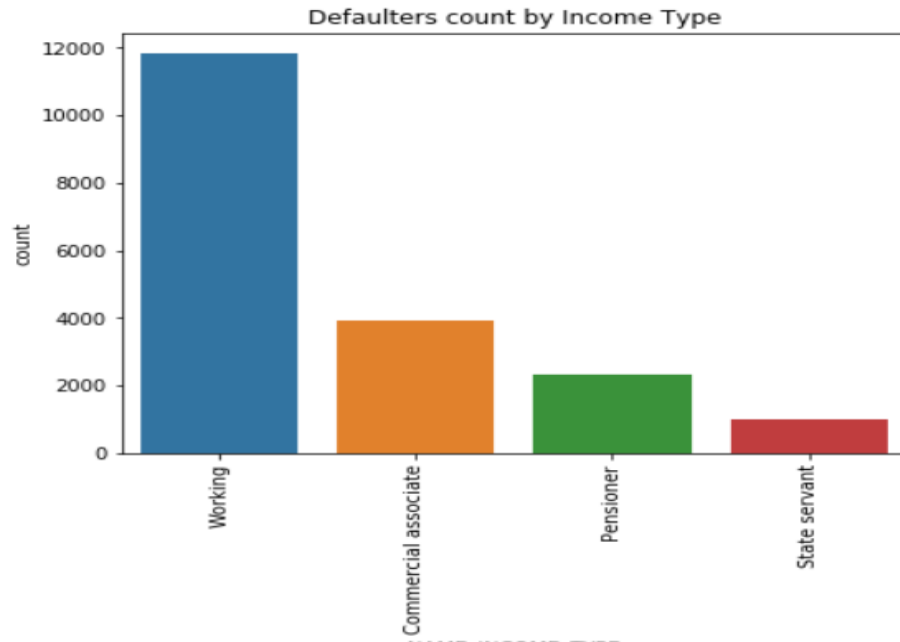# Credit EDA Case Study
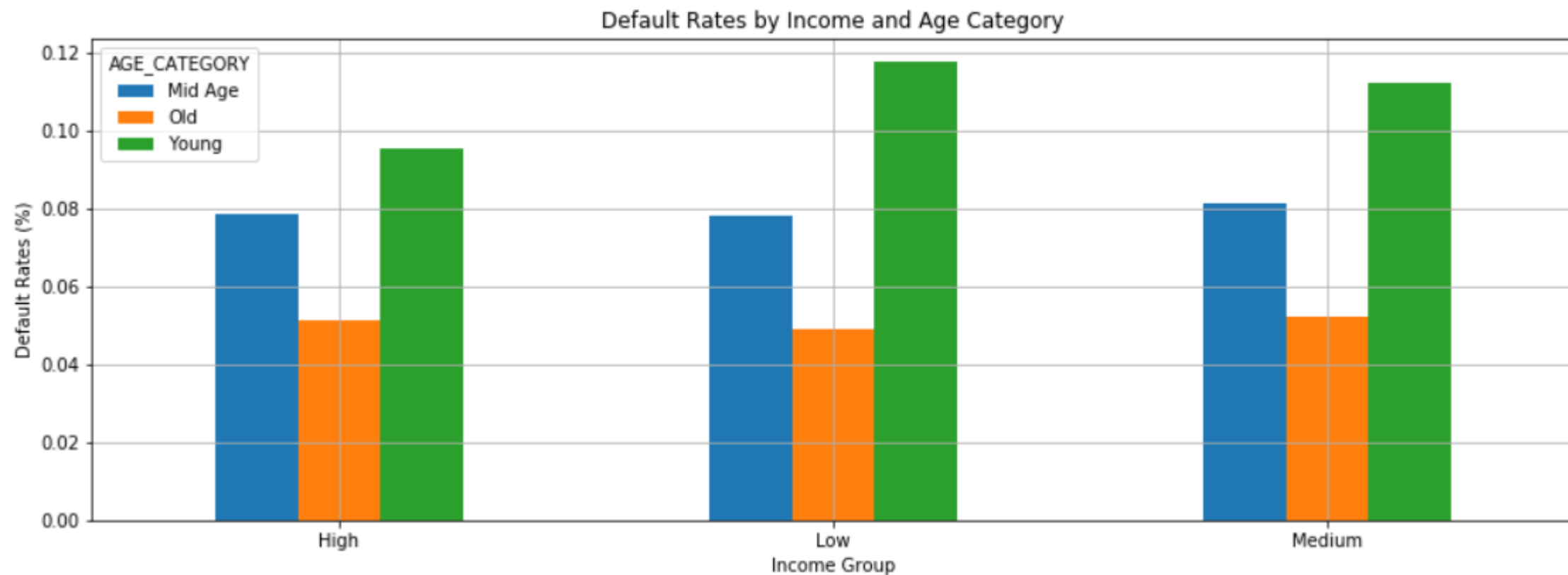
By –   Anirban Sarkar

Sayan De Sarkar

Current Application Analysis

Defaulters count by Income Type


Defaulters count based on education

- Working people are more in numbers who are defaulters.
- Also found that, client with Secondary/ secondary special education are more defaulters in number.

Default Rates by Income and Age Category

- Young people are more likely to be defaulted than mid age or old people.
- Low income group clients, no surprisingly, are more defaulted followed by medium income group.
- Number of defaulters who are old, are same across the income group.

Default Rates by Income and Credit Amount Category
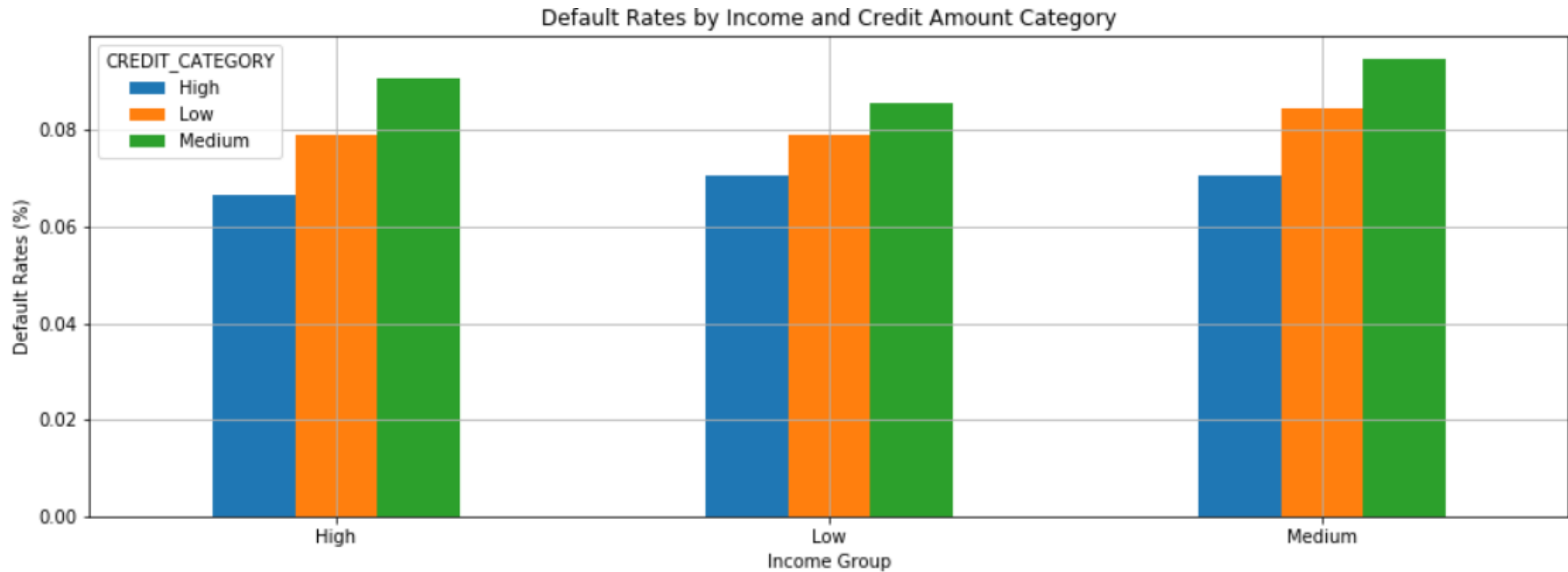
- Medium amount of loan credited people are more defaulted.
- High loan amount people are less defaulters across the income group.
- Medium income group people with all buckets of credit category have high default rate.

Education Status Vs Gender / Age Group Vs Gender
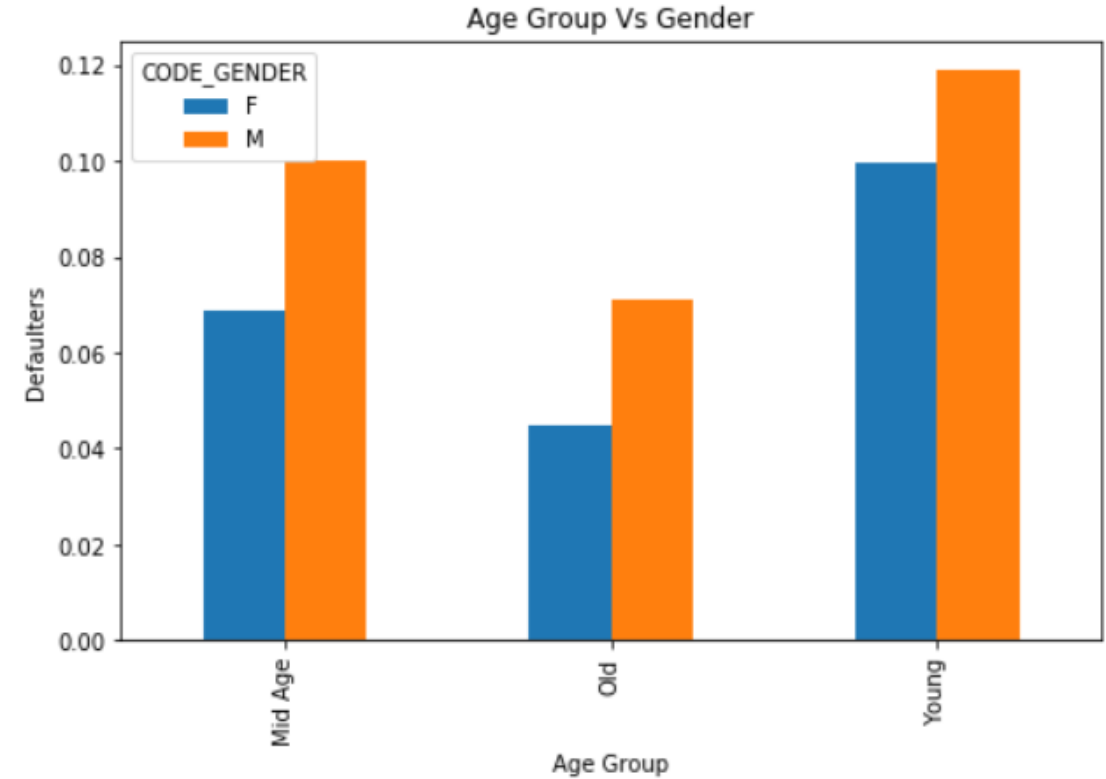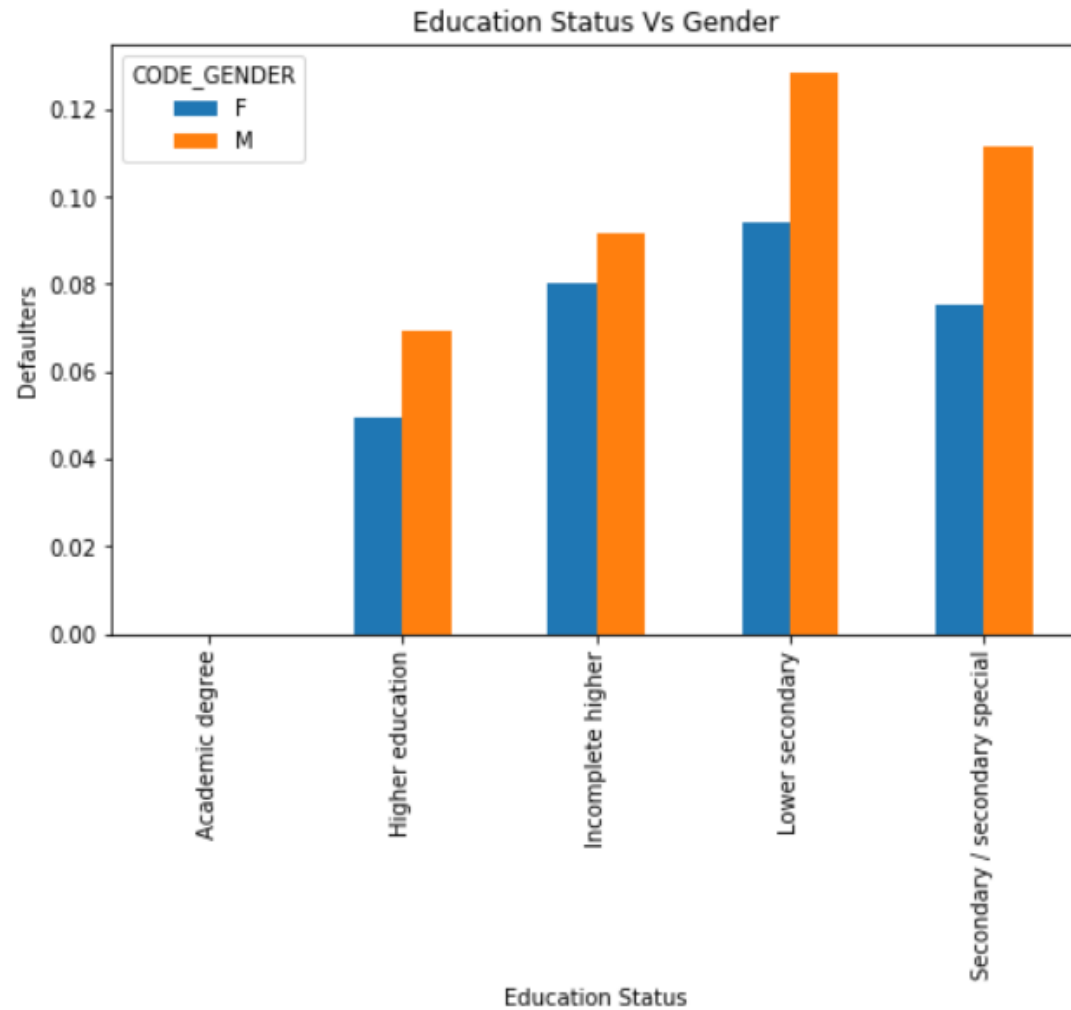
- Lower secondary male clients has high default rate.
- Young male clients has high default rate followed by mid age male.
- Female old client are the safe client to credit loan.
- Also female clients with higher education are less likely to be defaulted.

Previous application
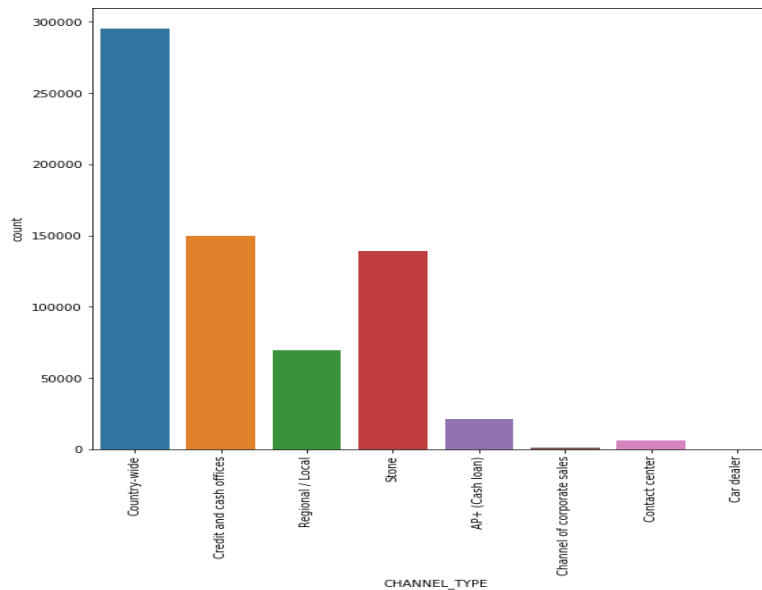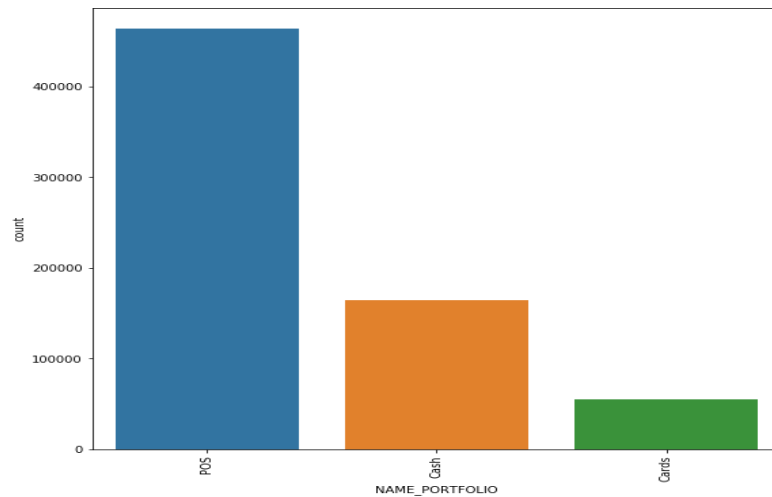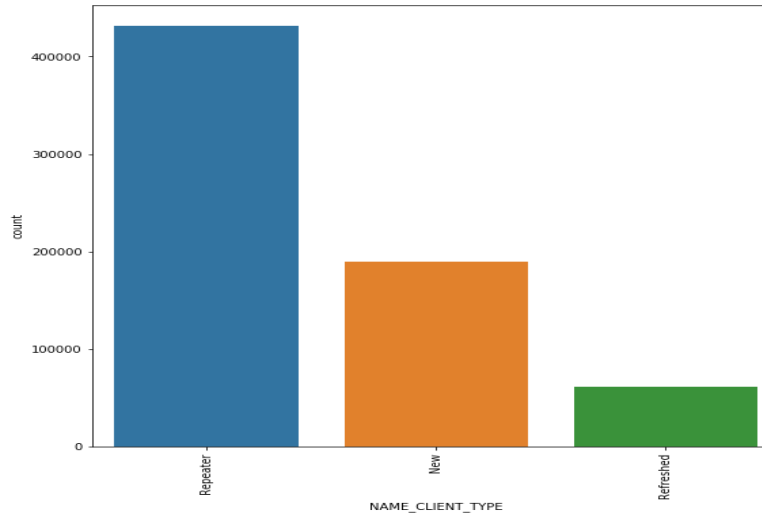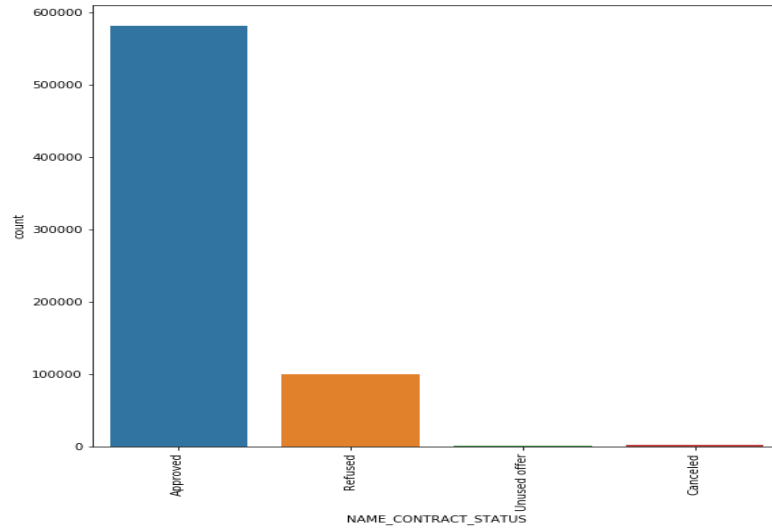
- Approved loans are more in numbers.
- Repeater clients applied for more number of loans previously.
- Previously more loans credited as POS.
- Through country-wise channel more loans were processed followed by credit and cash offers.

Default Rates by Income and Good Price Category
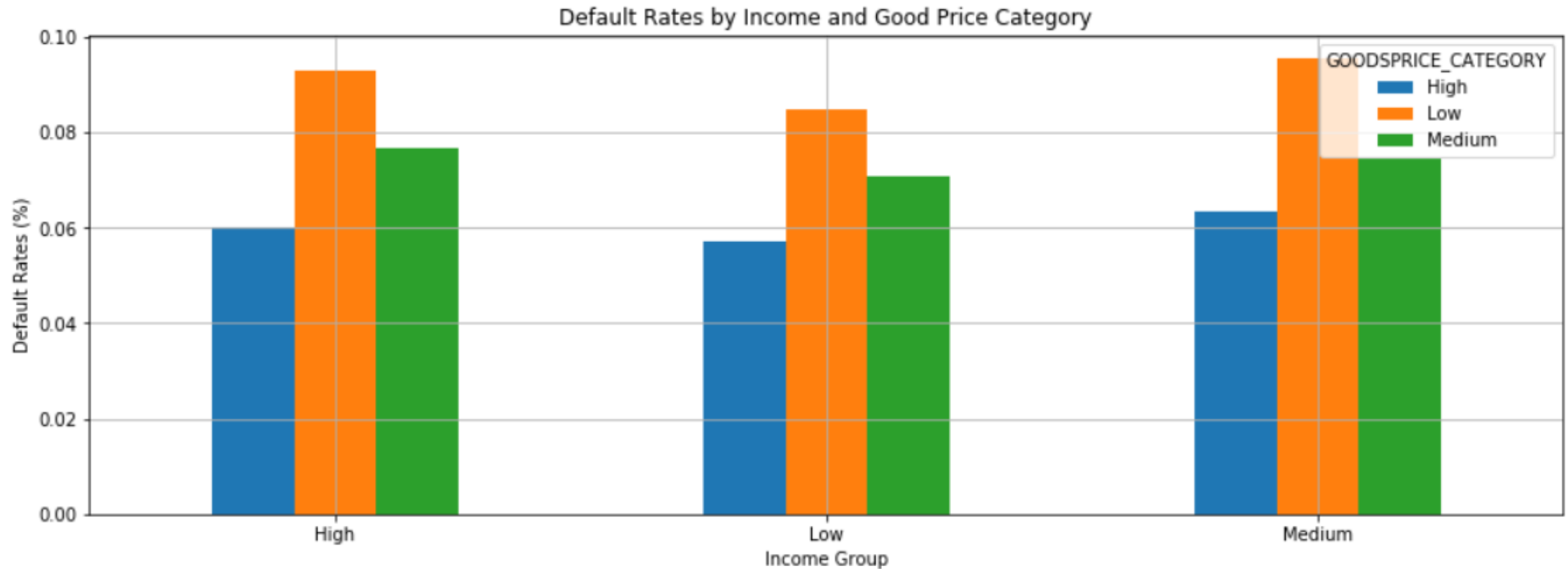
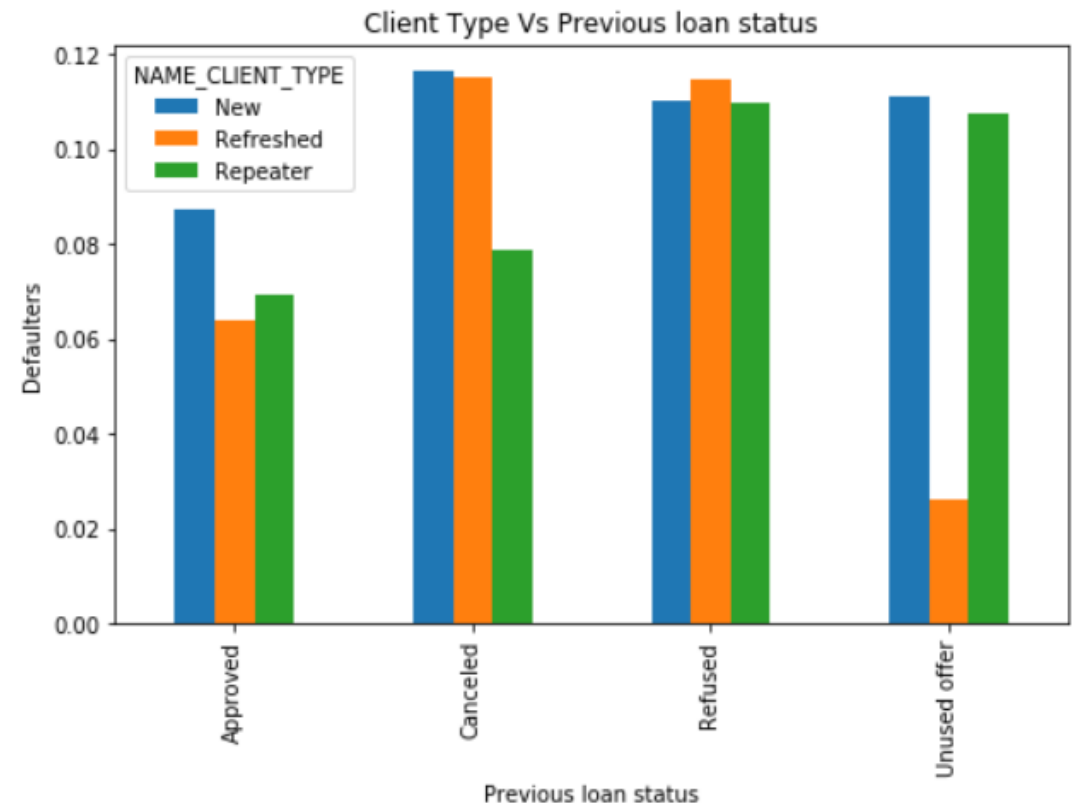- Low income category people with low goods price category has high default rate followed by high income category.
- Low goods price category are more likely to be defaulted.
- It is safe to credit loan when goods price is high as it is almost consistent through out the income group.

Gender Vs Previous loan status / Client Type Vs Previous loan status
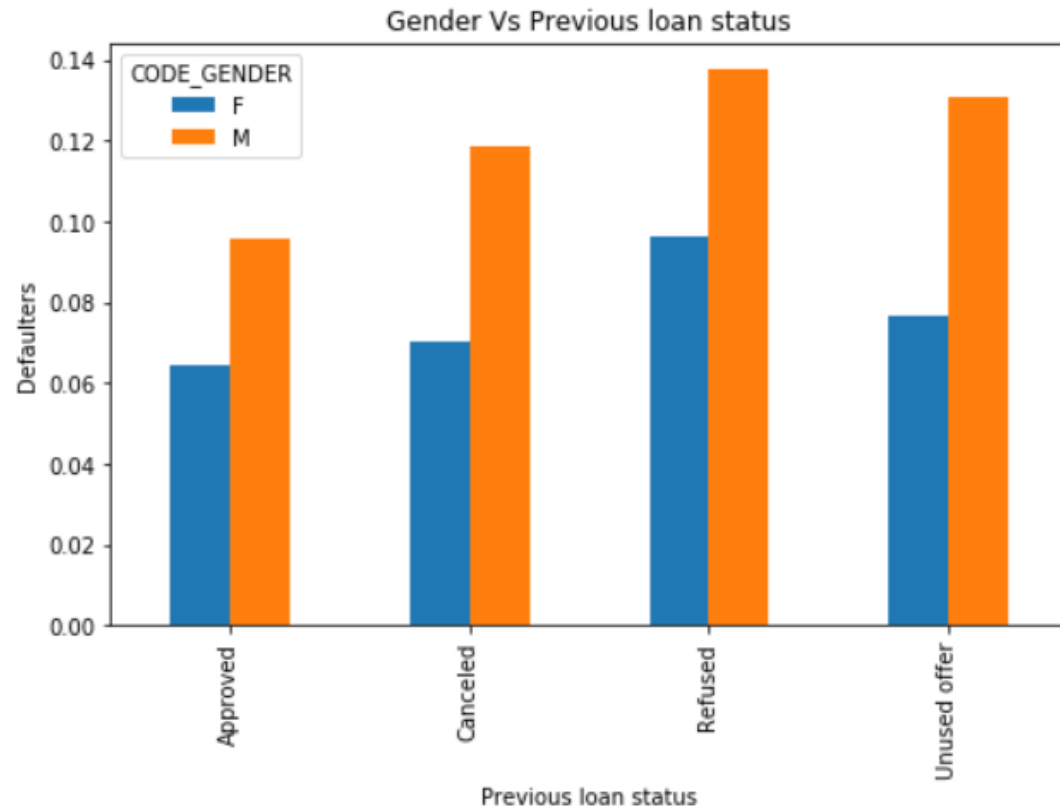
- Previously refused male applicants are highest in default in current application.
- Previously approved loans are lowest in terms of defaulters among the loan status.
- Female clients who's previous loans were approved, are safe to credit loan.
- New clients are most defaulters in current application irrespective of previous loan status.
- Refreshed client who has unused offer in previous loan are safest.

Family Status Vs Previous loan status / Education Type Vs Previous loan status
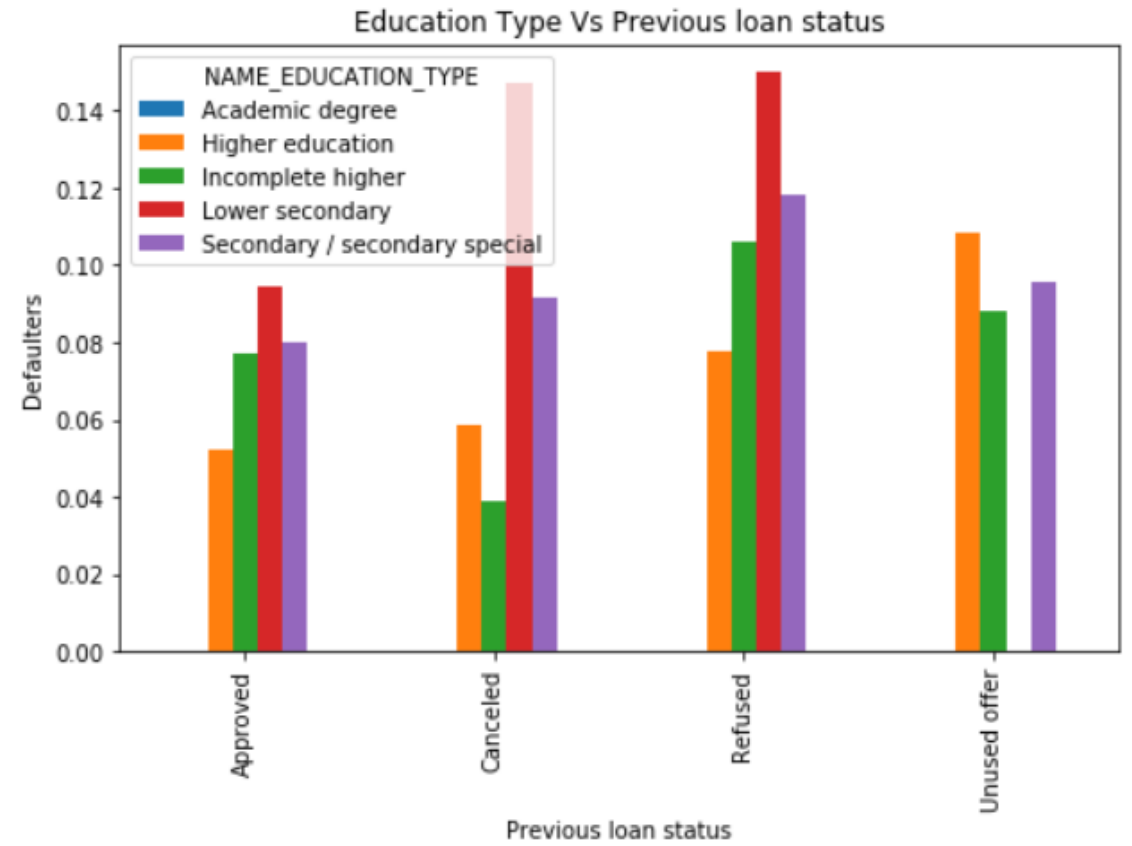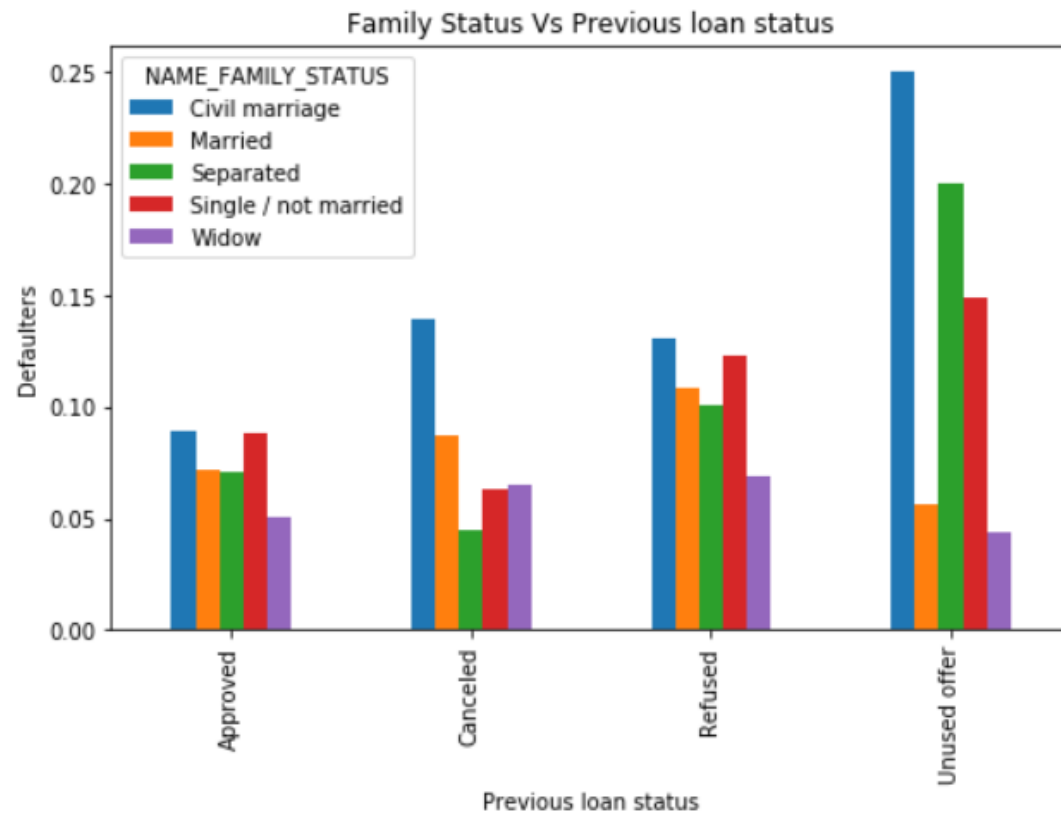
- Clients with civil marriage are highest defaulters in every previous loan status.
- Separated and Single people who did not used previous loans are significant in terms of defaulters in current application.
- Married and widow clients are safe to credit loan.
- Lower secondary educated clients are the most in number to be defaulted when their previous loans were cancelled or refused.
- Client who has higher education are safe to credit loan when their previous application was approved.

Recommended group where loan can be credited. (Less chance to be defaulter)

- Clients who are working as a state servant.

- Old people of any income group.

- Client with high income category.

- Old female client.

- Client with higher education (female).

- Any client who's previous loan was approved.

- Widow who has unused previous loan status.

- Refreshed client who has unused loan status previously.

Risky group

- Lower secondary educated clients are the most in number to be defaulted when their previous loans were cancelled or refused.

- Male clients with civil marriage.

- Previously refused loan status group.

Thank You