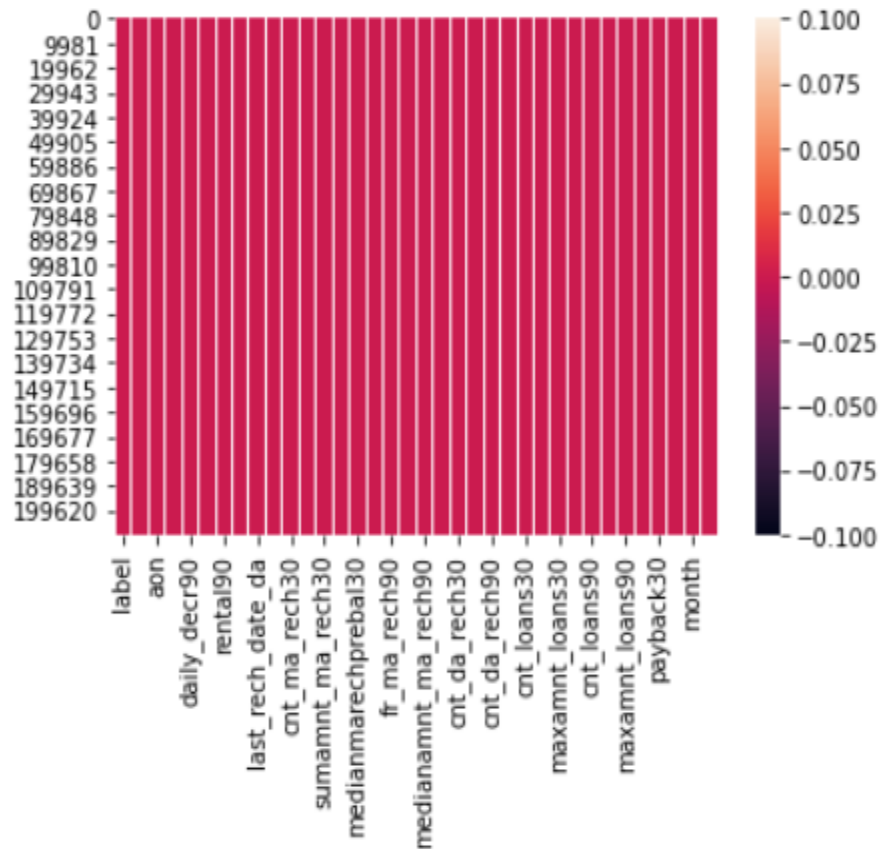# *Micro-Credit Defaulter Model*

Use Case

Heat Map Plot

```
In [14]: sns.heatmap(Micro_Loan_df.isnull())

Out[14]: <AxesSubplot:>
```
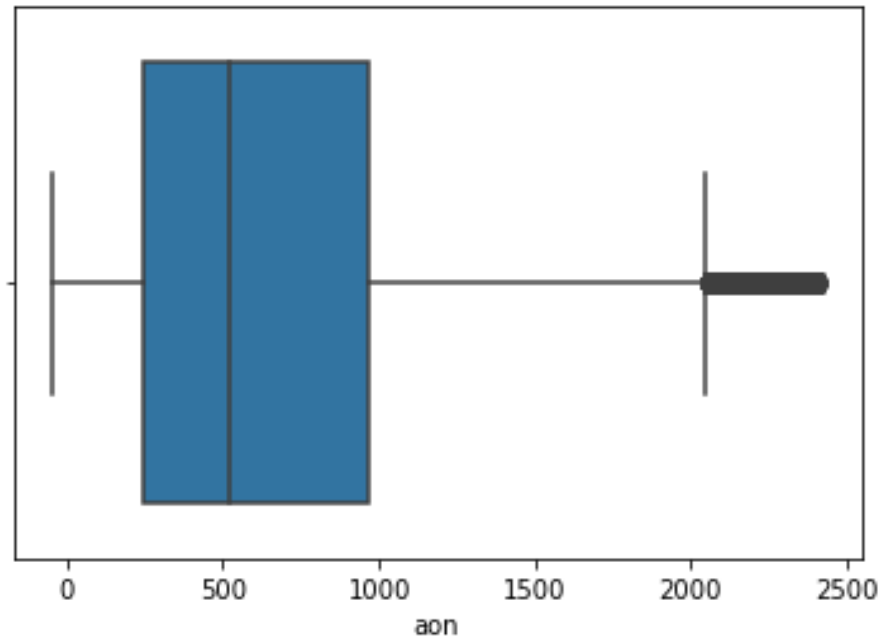
Observation

- From Heat Map checking the missing value .
- White strip shows for zero value present in Dataset.

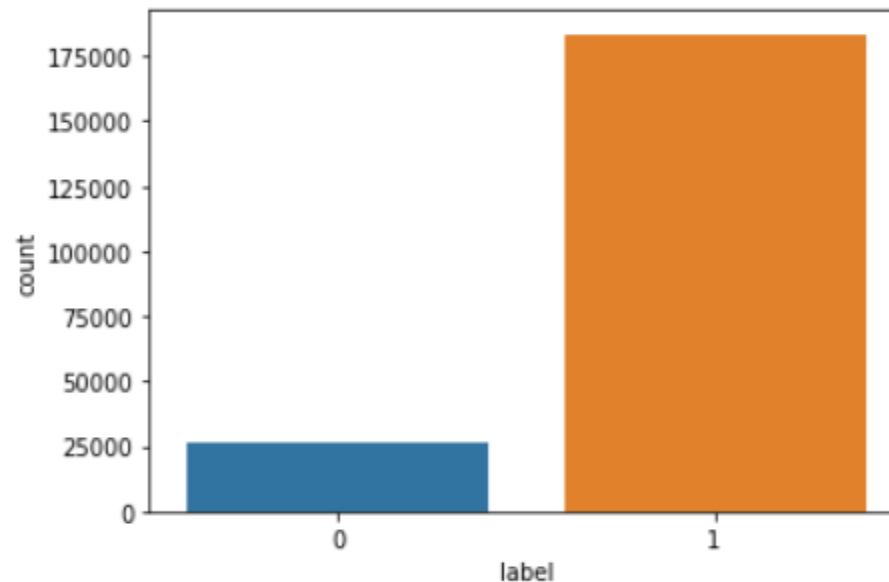# Box Plot

Using Box plot check outliers

Class Imbalance


```
In [17]: sns.countplot(Micro_Loan_df['label'])

Out[17]: <AxesSubplot:xlabel='label', ylabel='count'>
```

Shows class imbalance using count plot (Label is Target columns in categorical from 1 and 0 : . Non- defaulter : Defaulter)

Scatter Plot

```
plt.title('Comparision between daily_decr30 and daily_decr90')
sns.scatterplot(x=Micro_Loan_df['daily_decr30'], y=Micro_Loan_df['daily_decr90'],hue=Micro_Loan_df['label'])
```

```
<AxesSubplot:title={'center':'Comparision between daily_decr30 and daily_decr90'}, xlabel='daily_decr30', ylabel='daily_decr9
0'>
```


Comparision between daily_decr30 and daily_decr90
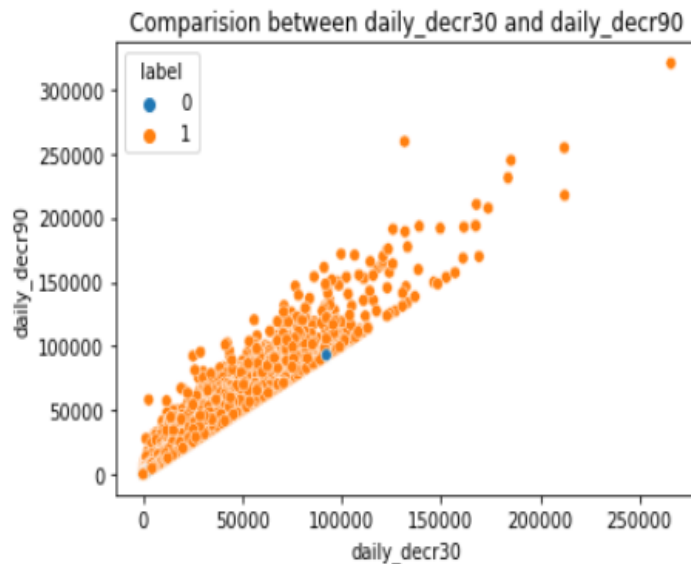
Using Scatter plot shown comparison between two columns and rate of success is more showing in orange color

Correlation Matrix

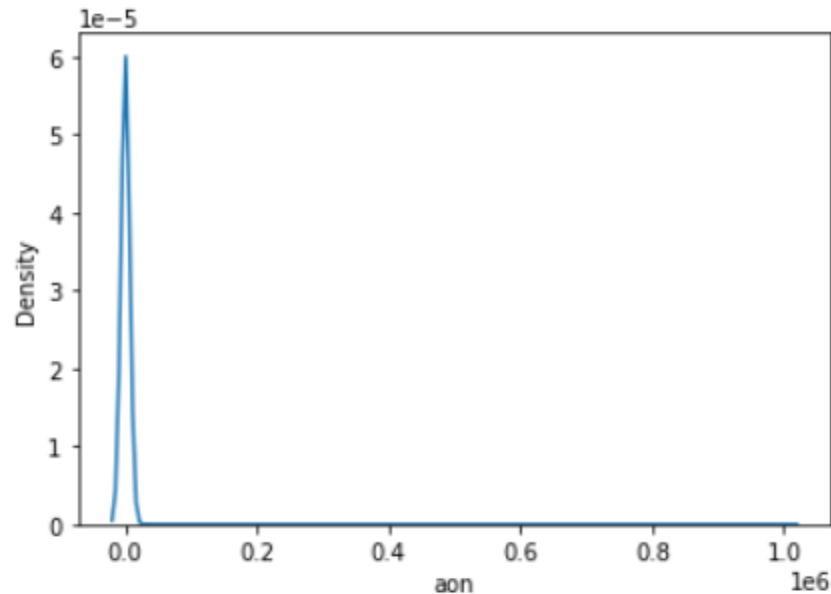Plot show the relation between the columns

KDE Plot
KDE represents the data using a continuous probability density curve in one or more dimensions


```
: sns.kdeplot(Micro_Loan_df['aon'])
```
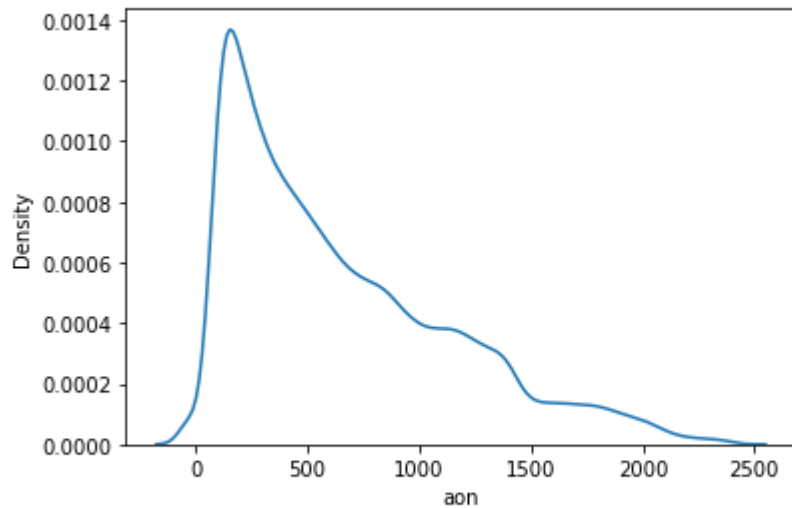
```
: <AxesSubplot:xlabel='aon', ylabel='Density'>
```

Right Skewed and it is positive skewness

Data is Right Skewed more so have to remove some Skewness and it is because of outliers present in dataset
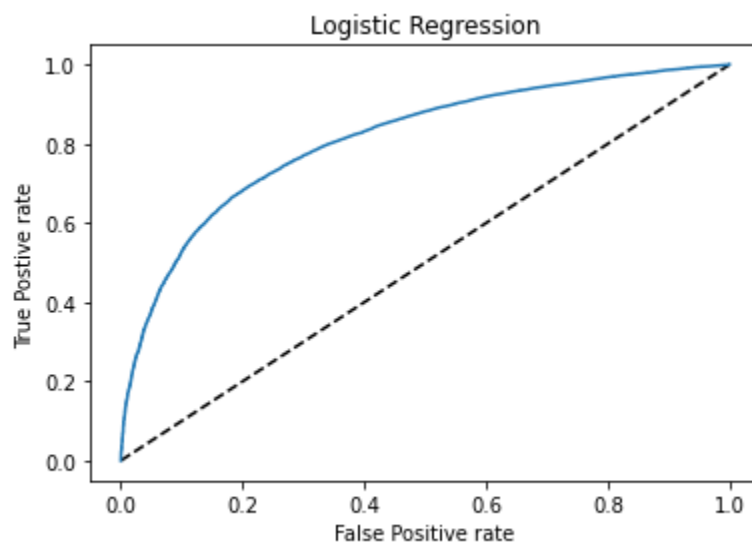
Plot after Removing the majority of Skewness

l]: <AxesSubplot:xlabel='aon', ylabel='Density'>

Removed the majority of skewness

Auc Roc Plot

Logistic Regression

THANK YOU