EDA CASE STUDY

THE PURPOSE OF THE CASE STUDY IS TO SUGGEST INDIVIGUAL WILL GOING TO PAY THE LOAN AMOUNT ON TIME OR NOT.

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NUMERICAL DATA ANALYSIS FOR APPICATION DATA

1. CASE STUDY ANALYSIS:

   a. APPLICATION_DATA:

      i. NUMERICAL VALUE ANALYSIS:

         - The more senior individuals are less likely to delay the payment.

         - With high EXT_SOURCE_2 value it is less likely to delay in payment.

         - With EXT_SOURCE_3 as low value more likely to delay the payment high EXT_SOURCE_3 less likely to delay the payments.

CATEGORICAL DATA ANALYSIS FOR APPICATION DATA

i. CATEGORICAL VALUE ANALYSIS:
- For revolving loans there is no issue in paying the loan amount in time.
- If the client partner is family and spouses, then there is no delay in paying.
- State servant has got no issue paying in time
- Higher education or incomplete higher education has got no issue paying in time.
- except married no issue paying previously.
- Individual owning a house/apartment no issue paying previously.
- Only laborers have got issue paying loan on time.
- If the client lives in the rating 2 region then it is high likely he will not be going to pay loan amount.

NUMERICAL DATA ANALYSIS FOR PREVIOUS DATA

a. PREVOIOUS DATA

    i. NUMERICAL VALUE ANALYSIS:

- Annuity of previous application is between 0 to 100000 all the approve, reject, cancel, unused offer resides Unused offer high closer two 0.
- Credit asked by the client is between 0-100000 in there all the approve, reject, cancel, unused offer resides Unused offer high closer two 0.
- For final credit amount between 0-100000 in there all the approve, reject, cancel, unused offer resides Unused offer high closer two 0.
- For good price between 0-100000 in there all the approve, reject, cancel, unused offer resides Unused offer high closer two 0.
- The time taken of cancelation decision is less.

CATEGORICAL DATA ANALYSIS FOR PREVIOUS DATA

i. CATEGORICAL VALUE ANALYSIS:

- For cash loans there is only approve, reject, and cancel.
- For Thursday, the accept request is much less.
- For the last application of the previous contract the approve is high.
- application was not the last application per day of the client most of them are cancelled.
- If the purpose of the cash loan is XAP most of them are cancelled.
- If the payment type in XNA then there can only be approve and refused.

MERGED DATA

a. MERGED DATA

After merging the data, the inference that we can take is:

For the individual, whose request has been approved previously has got most chance of paying in time.

And for the individual whose request has been rejected previously has got less chance paying on time.

	NAME_CONTRACT_STATUS	TARGET	1_FRQUENCY	0_FRQUENCY
0	Approved	221578	7.464189	92.535811
1	Canceled	64920	9.048059	90.951941
2	Refused	61245	11.723406	88.276594
3	Unused offer	5702	7.874430	92.125570

CONCUUSION

1. CONCLUSION

   One has to check the change of approve, reject ,cancel and unused offer from the top of the data and based on that has to make the decision on whether the individual will going to pay or not.