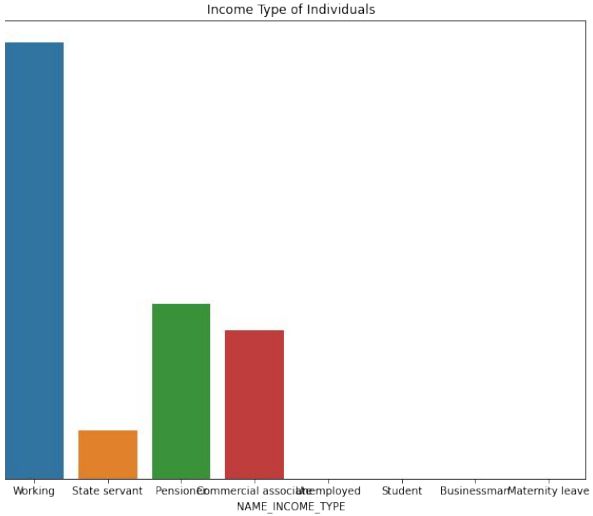
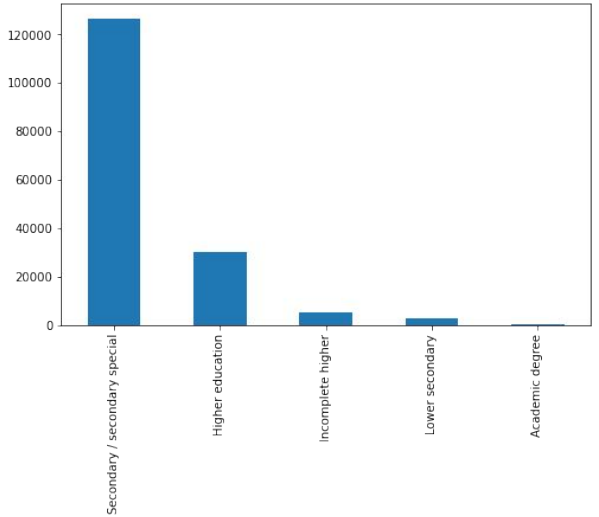
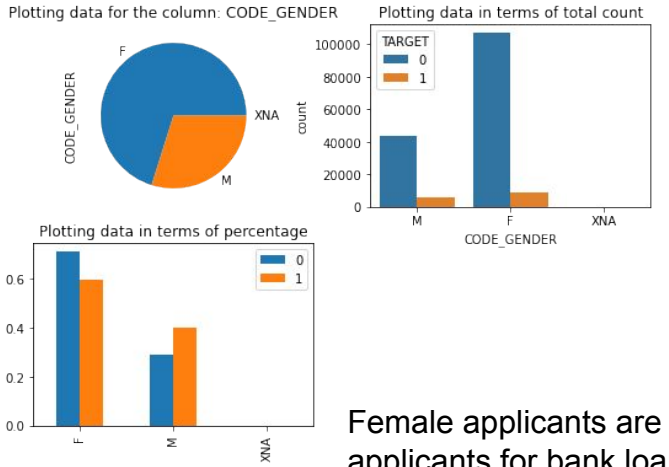
Credit EDA Assignment

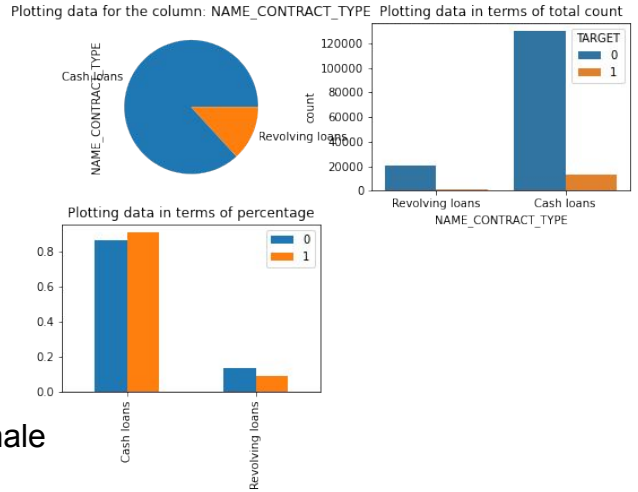
GOKUL KRISHNA R

Univariate Analysis

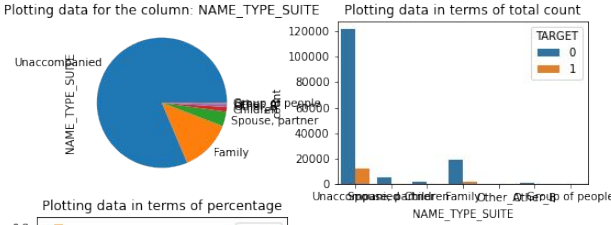


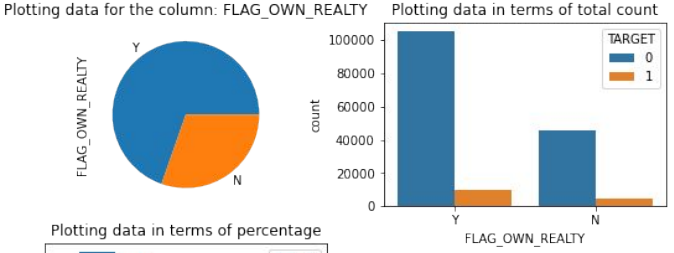


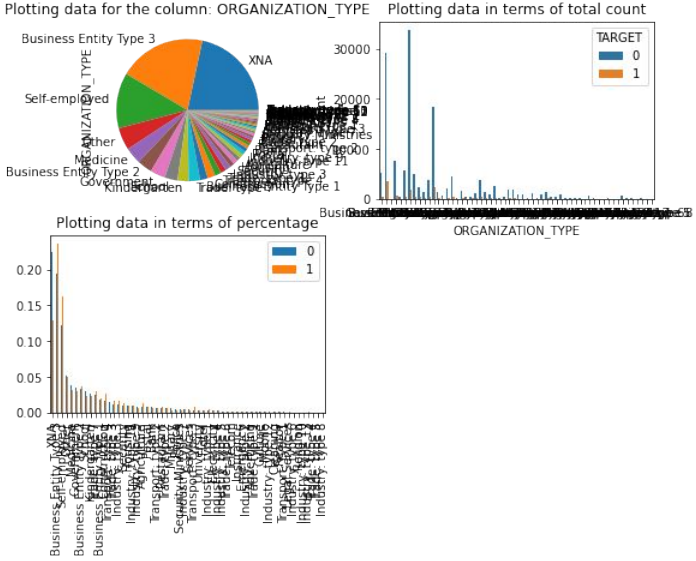


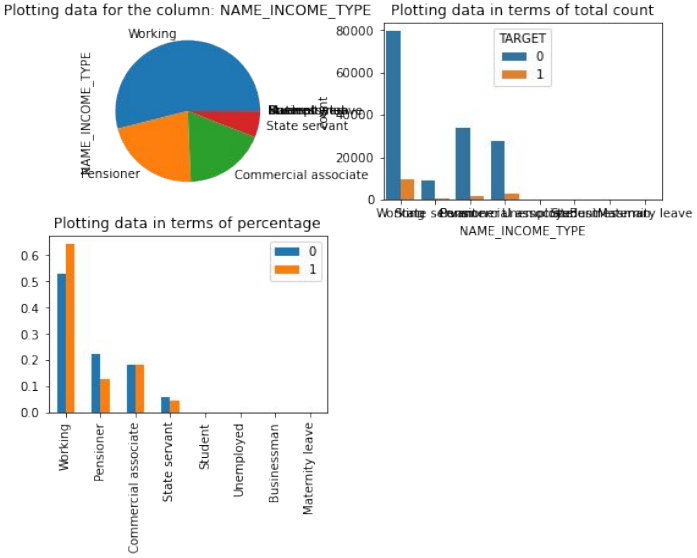


Female applicants are more than male applicants for bank loan

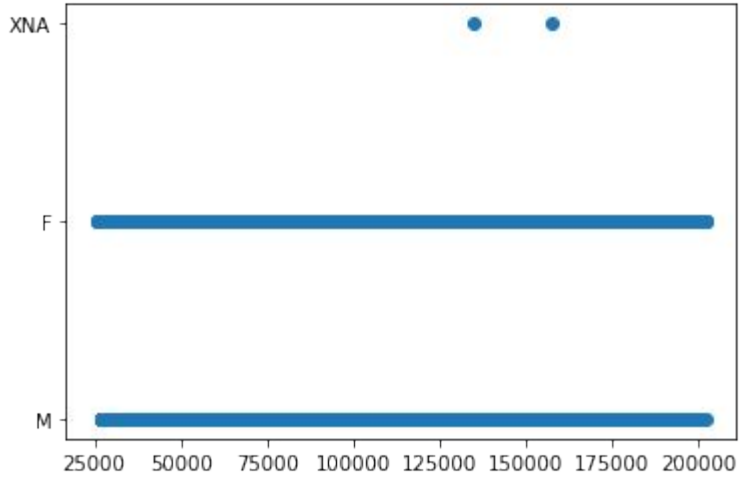

Plotting data for the column: NAME_TYPE_SUITE
Unaccompanied
Family
Spouse, partner
Children
Other_B
Other_A
Group of people
NAME_TYPE_SUITE
Plotting data in terms of total count
TARGET
0
1
Plotting data in terms of percentage

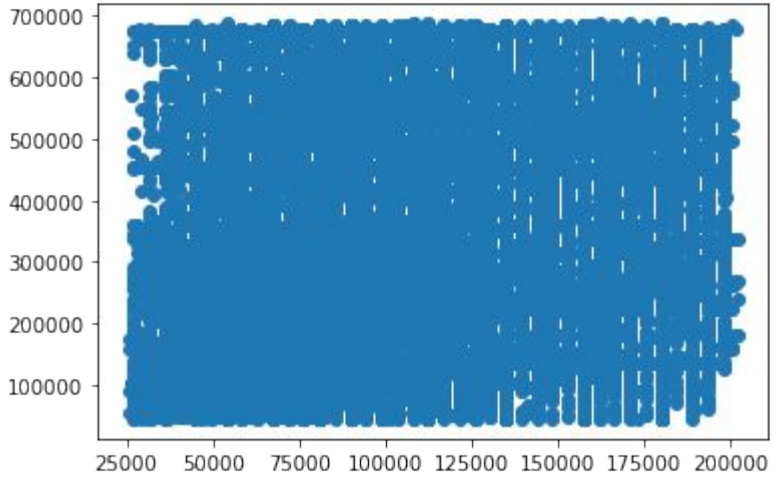

Plotting data for the column: FLAG_OWN_REALTY
Y
N
FLAG_OWN_REALTY
count
Plotting data in terms of total count
TARGET
0
1
Plotting data in terms of percentage

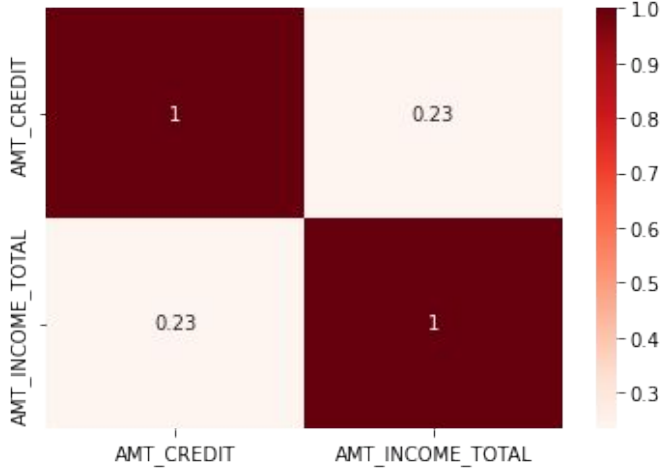

Plotting data for the column: ORGANIZATION_TYPE
Business Entity Type 3
XNA
Self-employed
Other
Medicine
Business Entity Type 2
Government
ORGANIZATION_TYPE
Plotting data in terms of total count
TARGET
0
1
Plotting data in terms of percentage

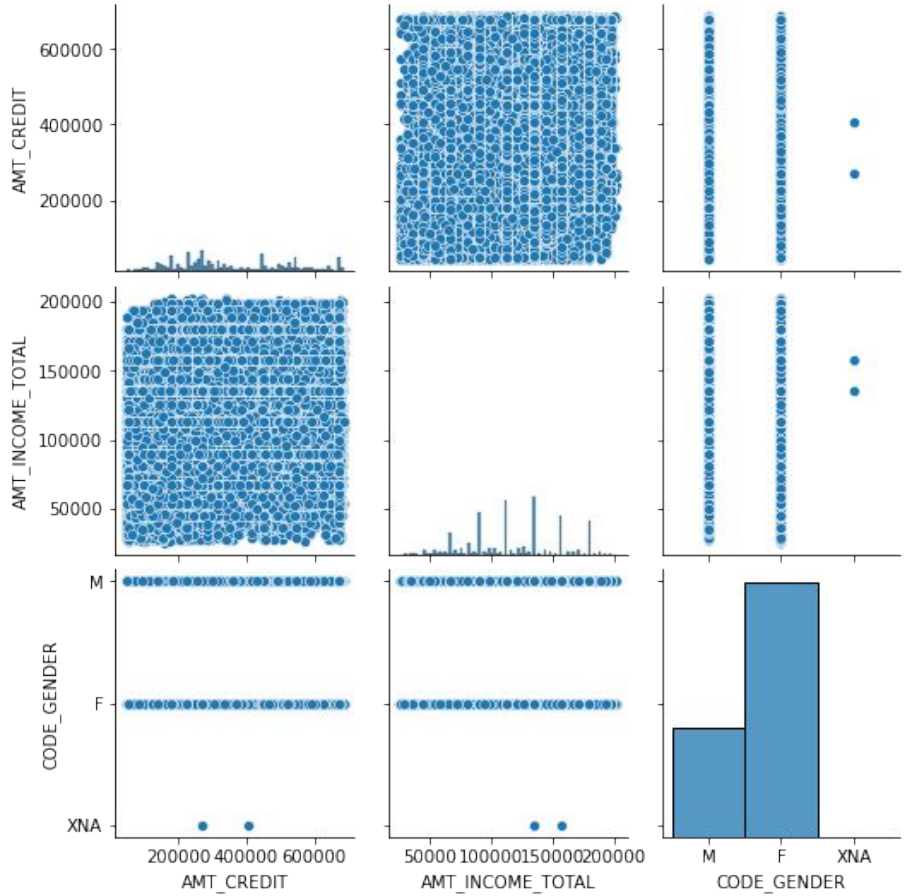

Plotting data for the column: NAME_INCOME_TYPE
Working
State servant
Pensioner
Commercial associate
NAME_INCOME_TYPE
Plotting data in terms of total count
TARGET
0
1
Plotting data in terms of percentage
Working
Pensioner
Commercial associate
State servant
Student
Unemployed
Businessman
Maternity leave

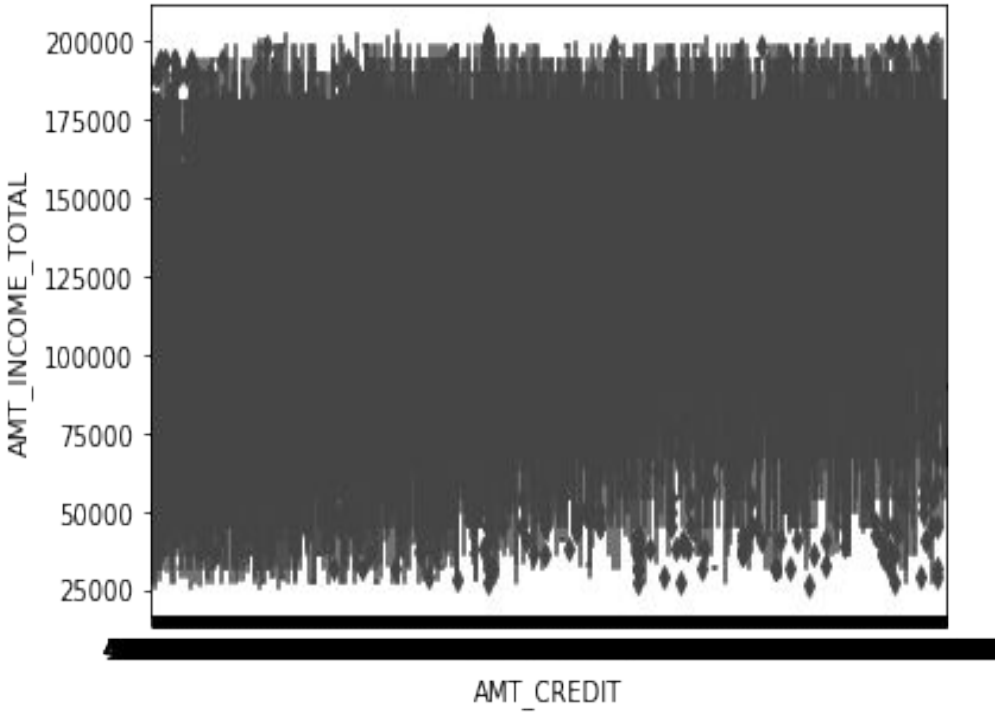
Bivariate Analysis


XNA
F
M
25000
50000
75000
100000
125000
150000
175000
200000

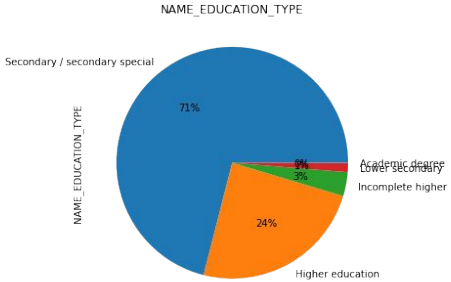

700000
600000
500000
400000
300000
200000
100000
25000
50000
75000
100000
125000
150000
175000
200000

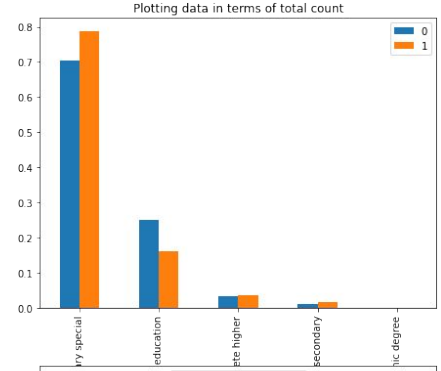

AMT_CREDIT
AMT_INCOME_TOTAL
1
0.23
0.23
1
AMT_CREDIT
AMT_INCOME_TOTAL
1.0
0.9
0.8
0.7
0.6
0.5
0.4
0.3

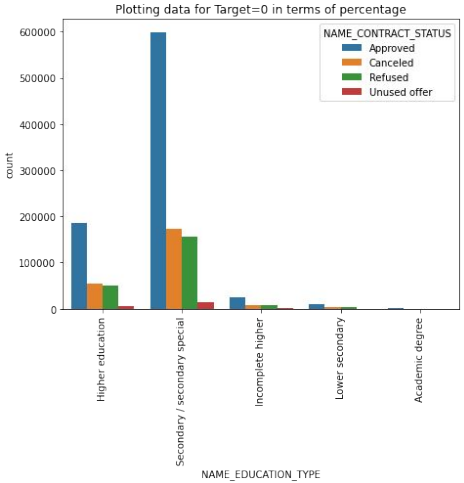


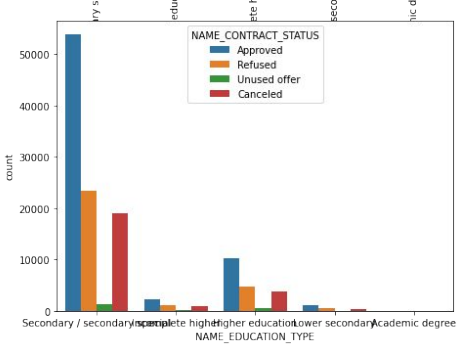


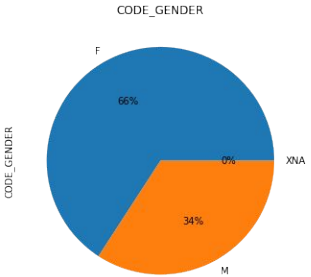
AMT_CREDIT, AMT_INCOME_TOTAL, & NAME_EDUCATION_TYPE are the top most categories for loan application approval.

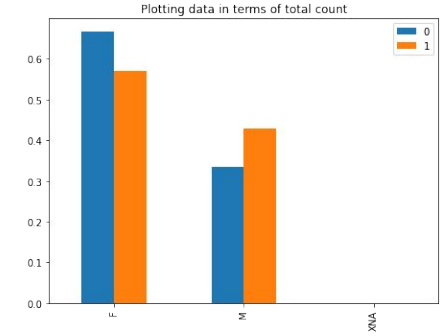


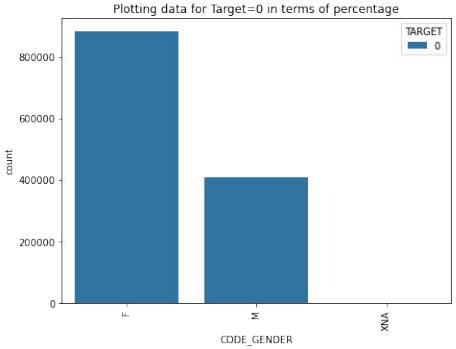


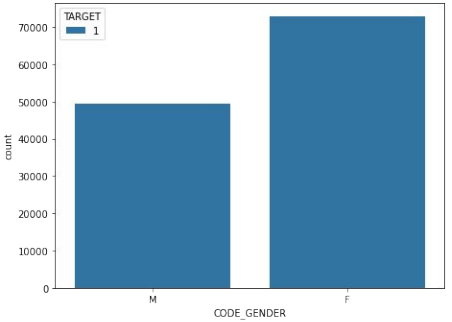












Applicants having Secondary education and/or Academic degree have the highest approval rates compared with no educational qualifications.

Thank You