Borrower Reliability Research - bank data analysis.

Project status: *completed*

Libraries used: `pandas`

Description of the project:

The customer is the credit department of the Bank.

Input data from the Bank - statistics on the solvency of Clients (file: `data.csv`).
Purpose of the study

Check whether the fact of repaying the loan on time affects:

1. Marital status of the Client.
2. Number of children of the Client.
3. Client's income level.
4. Different loan purposes.

Research Progress

The study will take place in three stages:

1. Data review.
2. Data preprocessing.
3. Hypothesis testing.

The results of the study will be taken into account when building a credit scoring model - a special system that evaluates the ability to potential borrower to repay the loan to the Bank.

Conclusion on the project:

- it is harder for people who are officially married to repay a loan on time;
- children have a positive effect on parents and they make loan payments in due time;
- the "richest" and the "poorest" are also the most conscientious credit payers;
- its return on time depends on the purpose of the loan, so loans taken on real estate return worse.