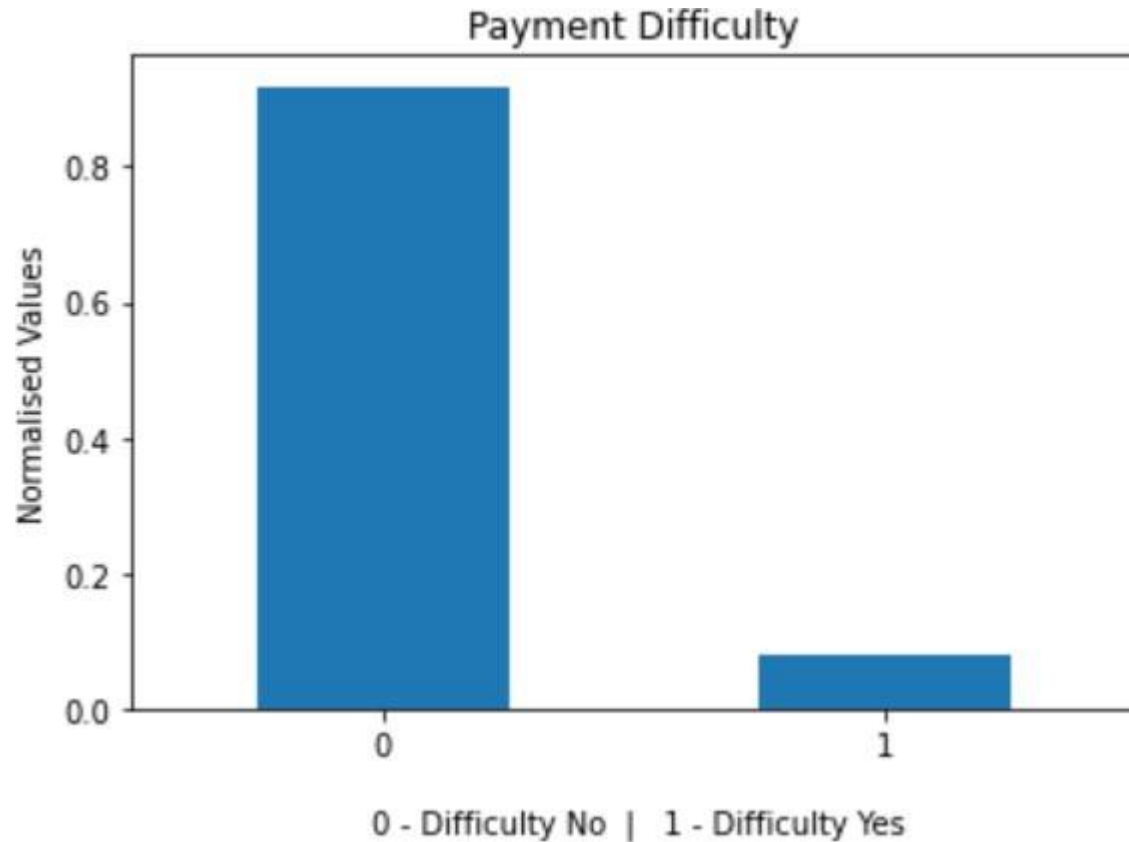


Credit EDA Study Case

Veeresh Hiremath

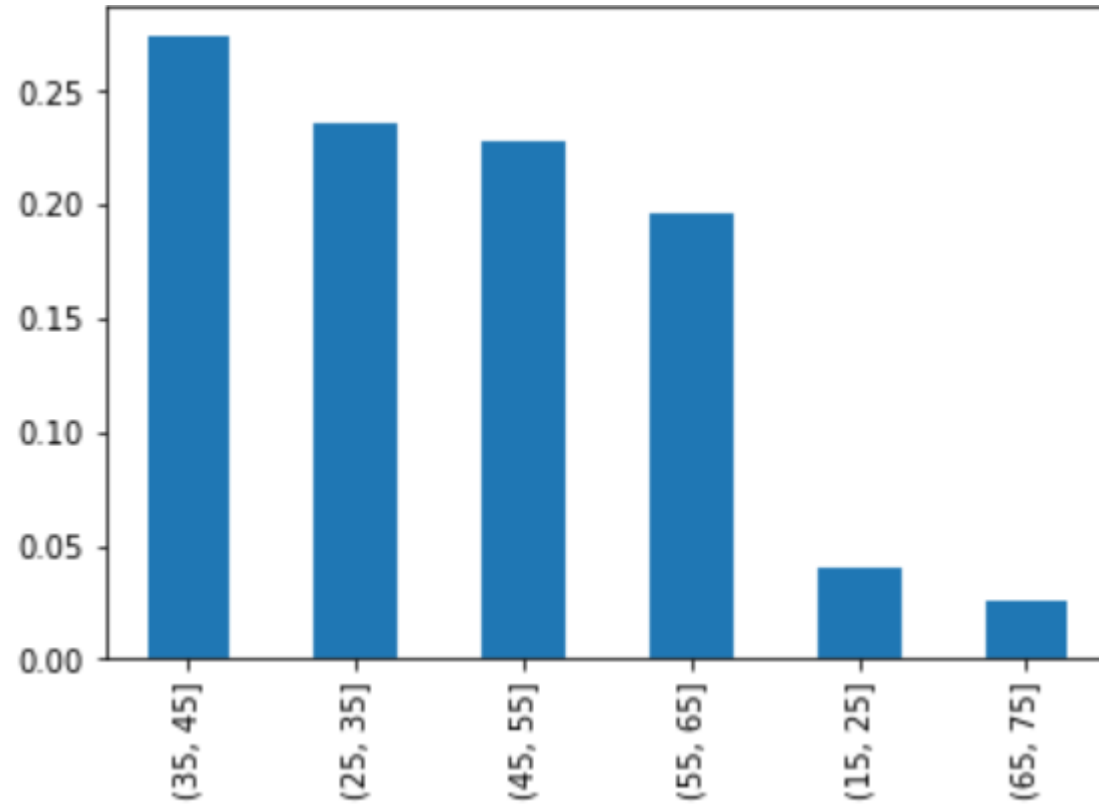
Categorical Analysis of Payment Difficulty



Summary

- 90% of applicants are unable to pay
- Only 10% of applications are able to pay

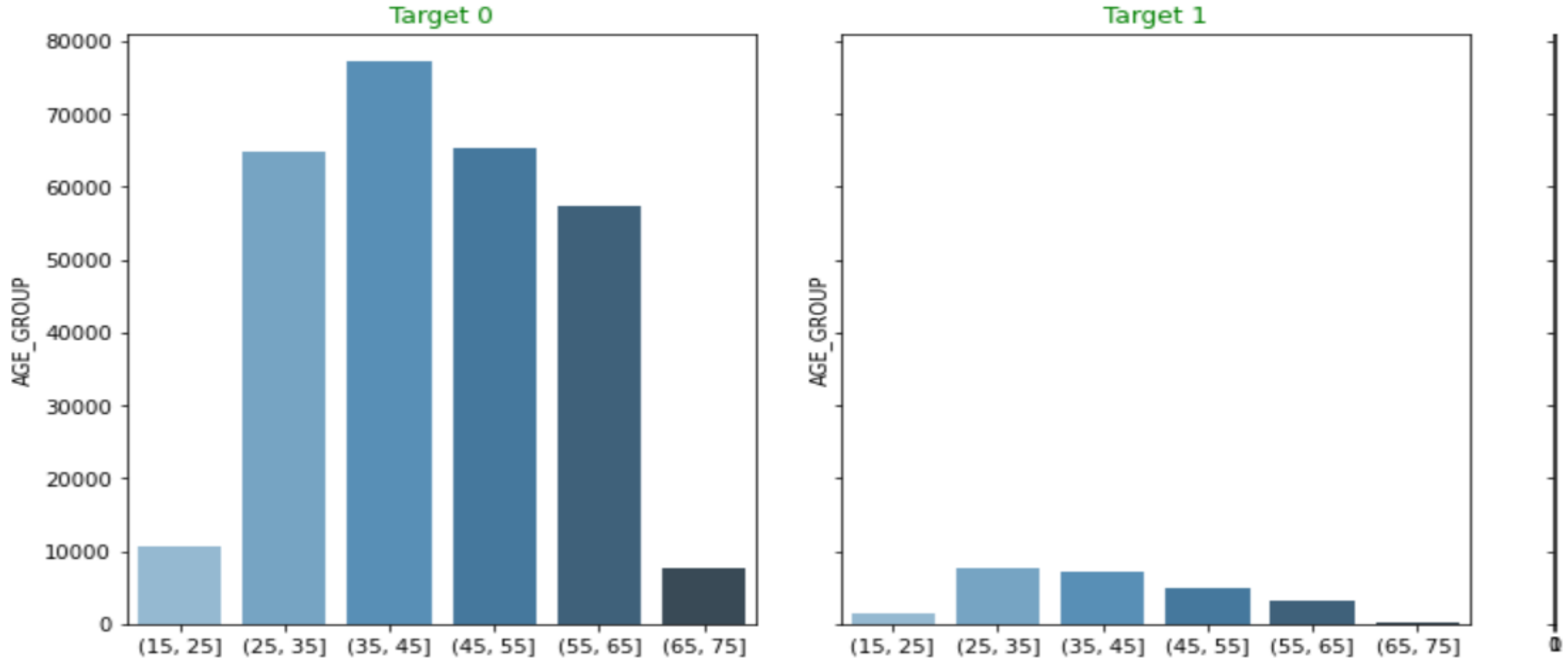
Categorical Analysis of Age Group



Summary

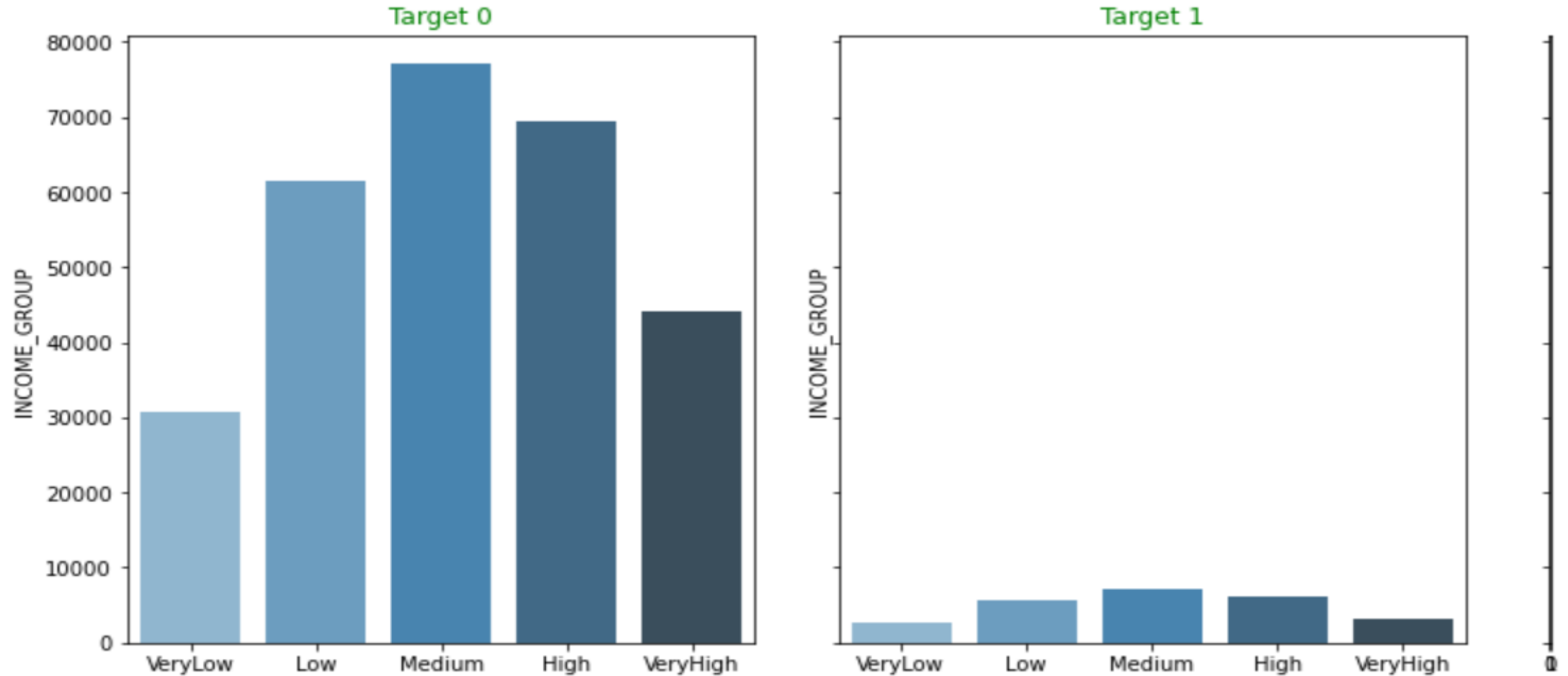
- Highest number of applicants are in the Age group od 35 to 45.
- Lowest number of applicants are in the Age Group 65 to 75.

Age Group vs Group Income



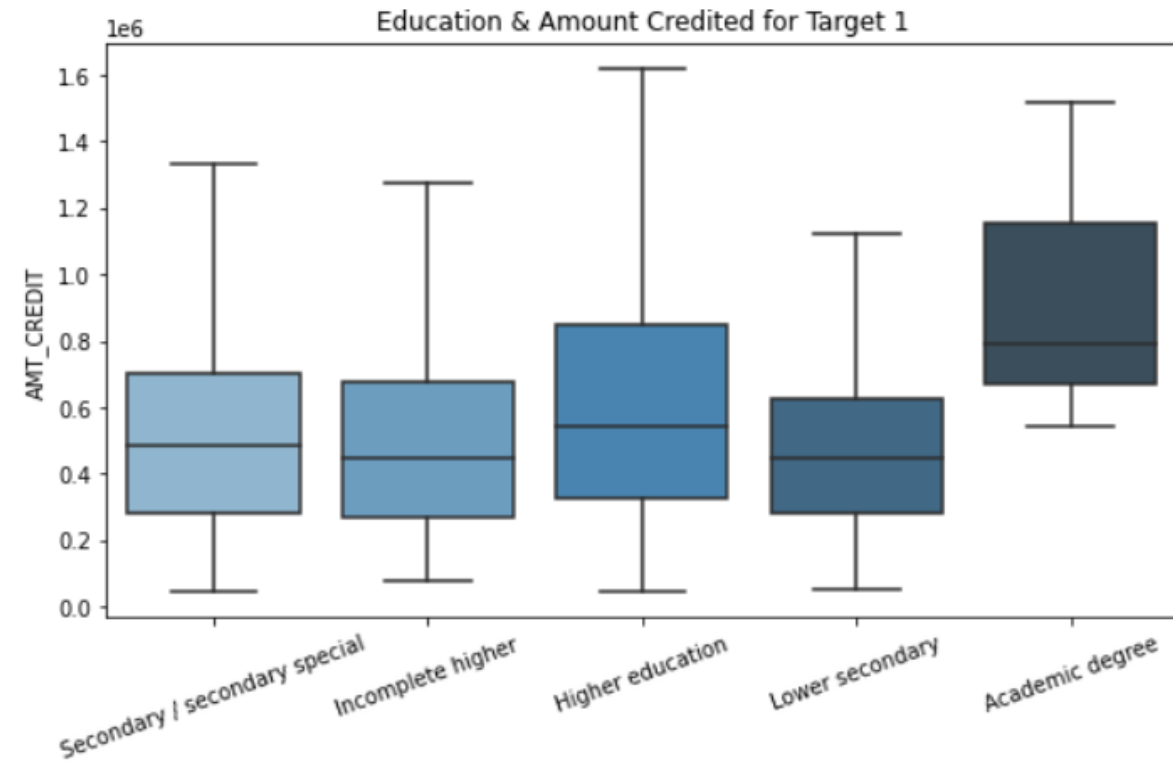
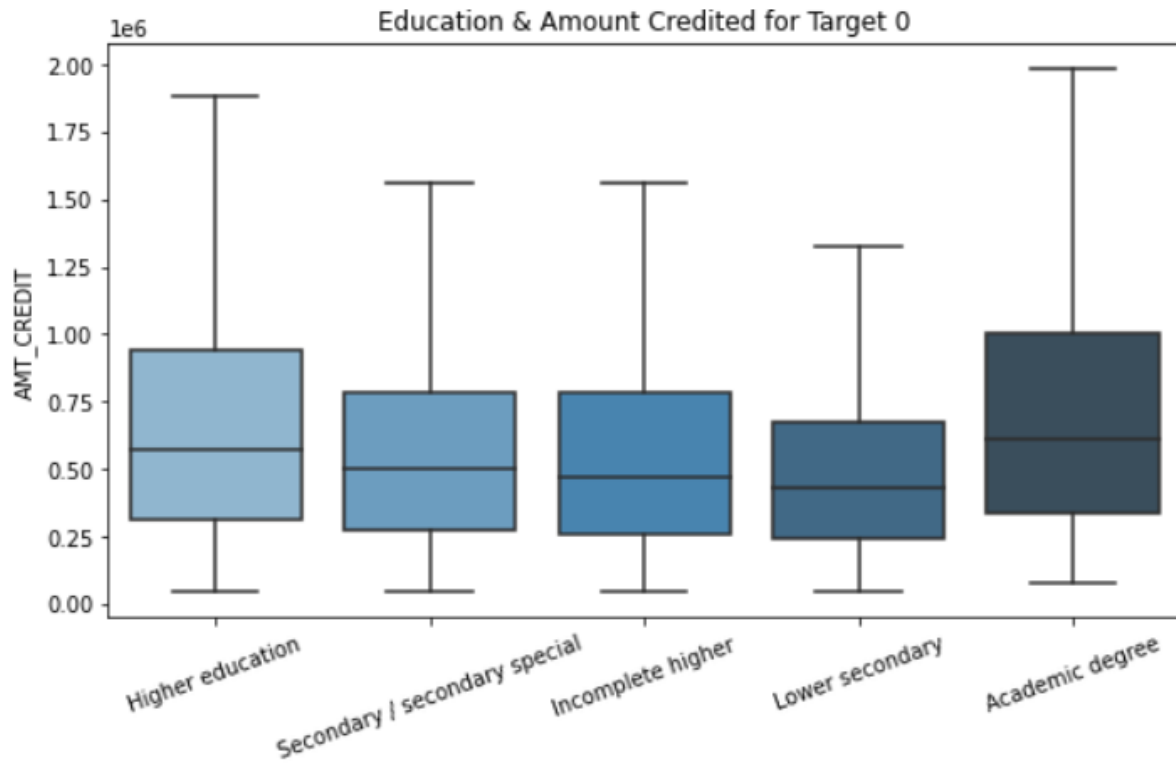
- Age Group 35 to 45 has highest Income and yet are highest in defaulting
- The group who are able to pay consistently are from 25 to 55 in spite of income being less, which needs further analysis.

Age Group vs Group Income



- Medium Income Group has high number of defaulters in Target 0.
- Count of customers in Target 1 with Medium income are relatively higher.

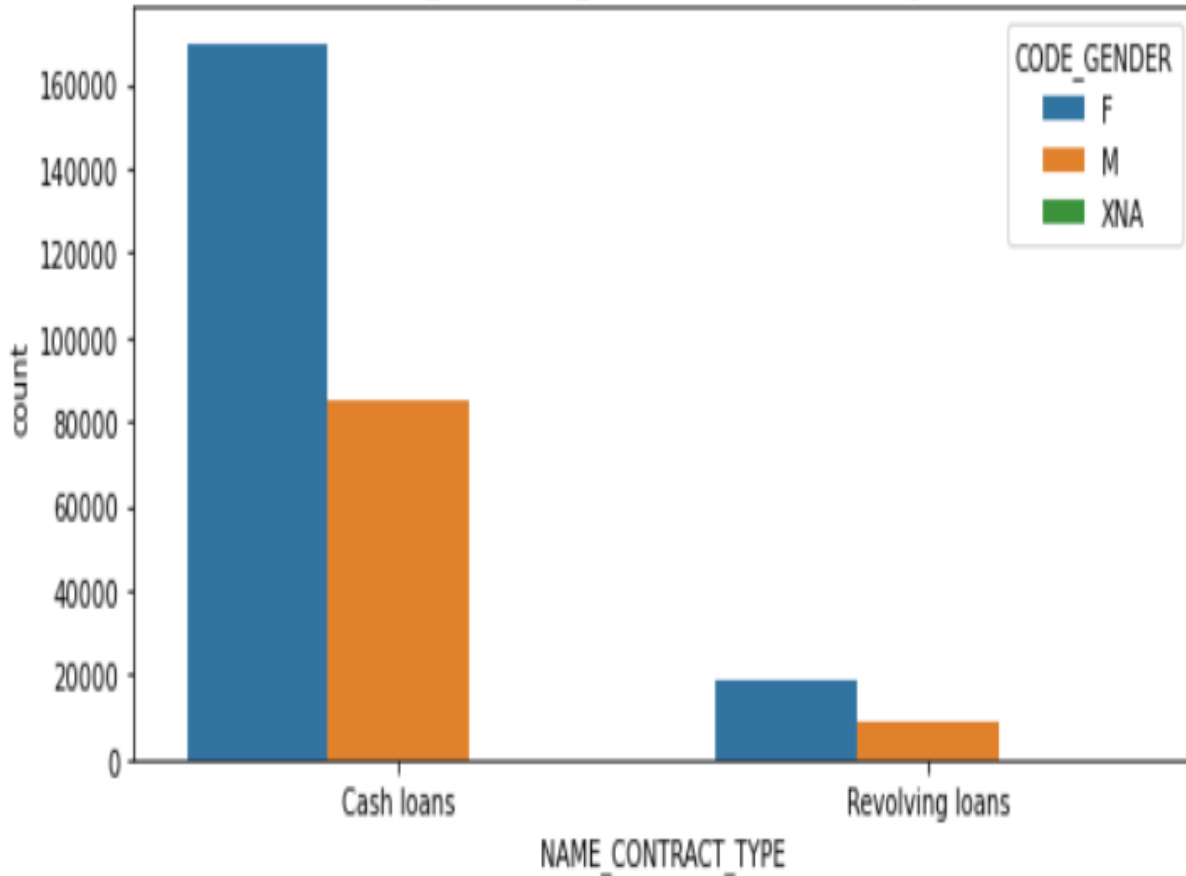
Bivariate Analysis



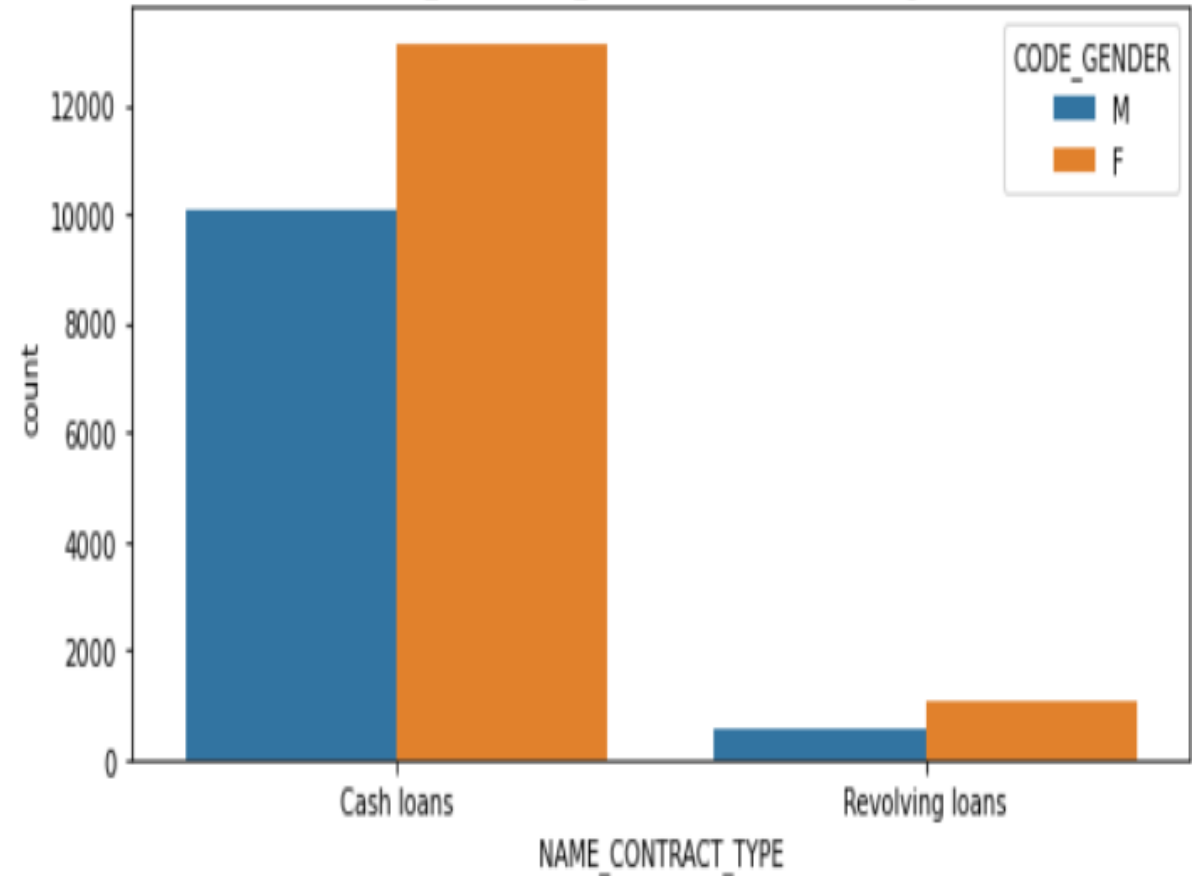
- Customers with Academic Degree and higher income are less likely to Default
- All Target 0 customers have lower median income

Bivariate Analysis for Gender and Loan Type

NAME_CONTRACT_TYPE and GENDER for Target 0



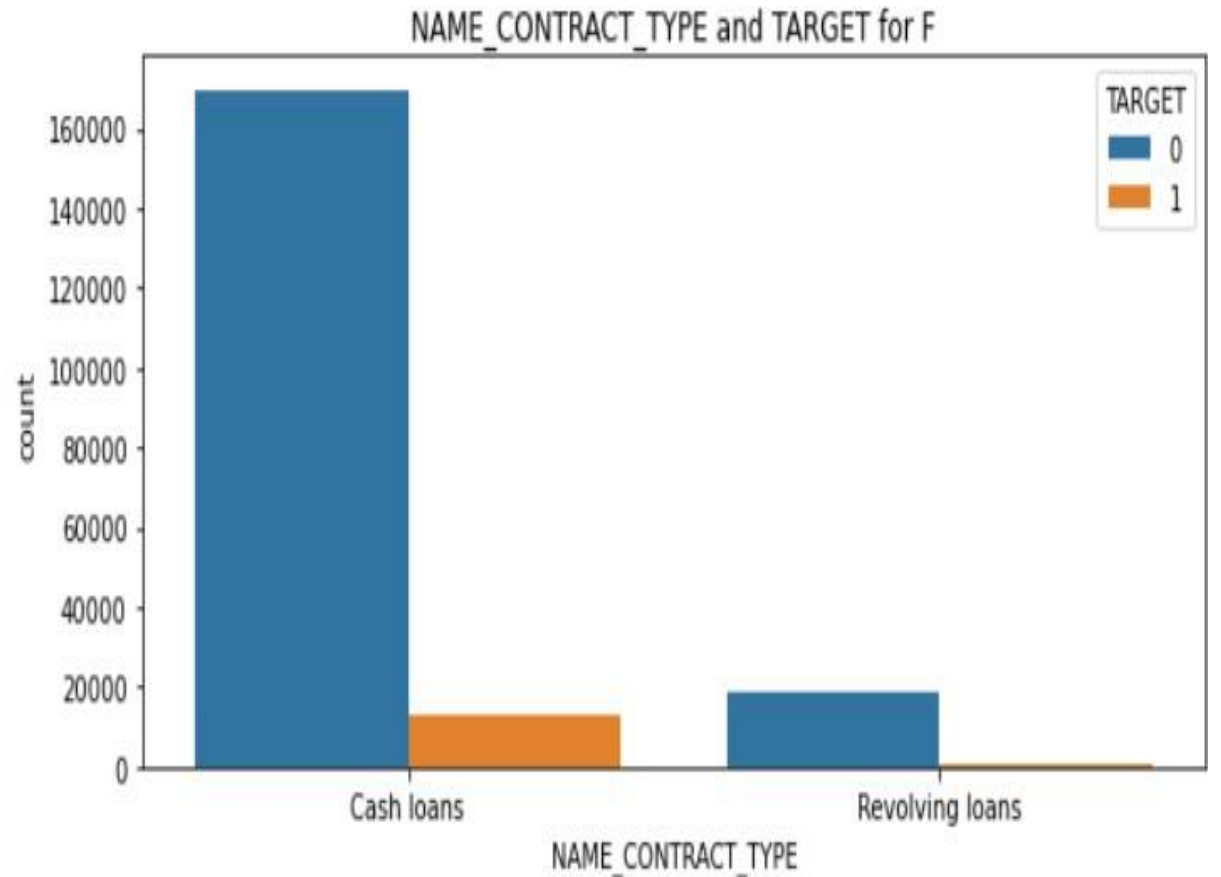
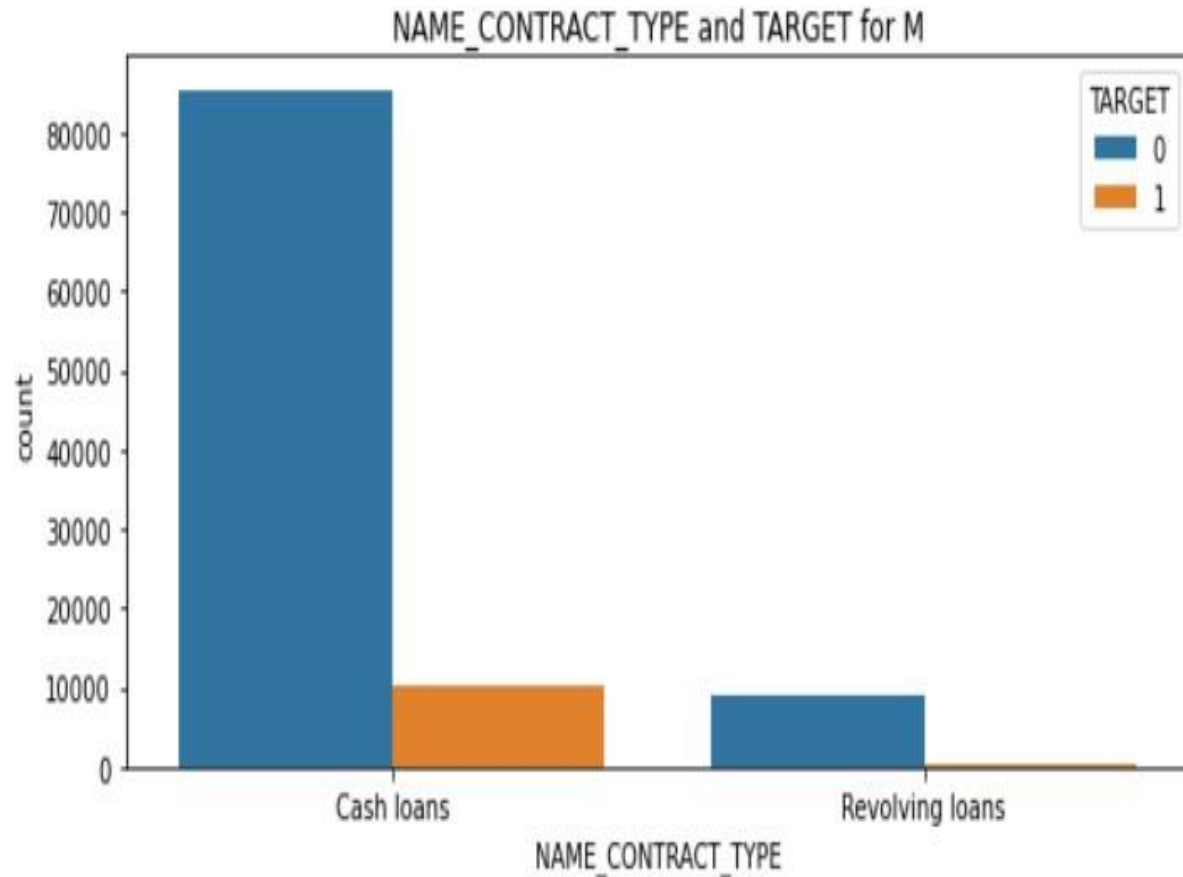
NAME_CONTRACT_TYPE and GENDER for Target 1



Female Applicants with lesser loan amount are less likely to Default

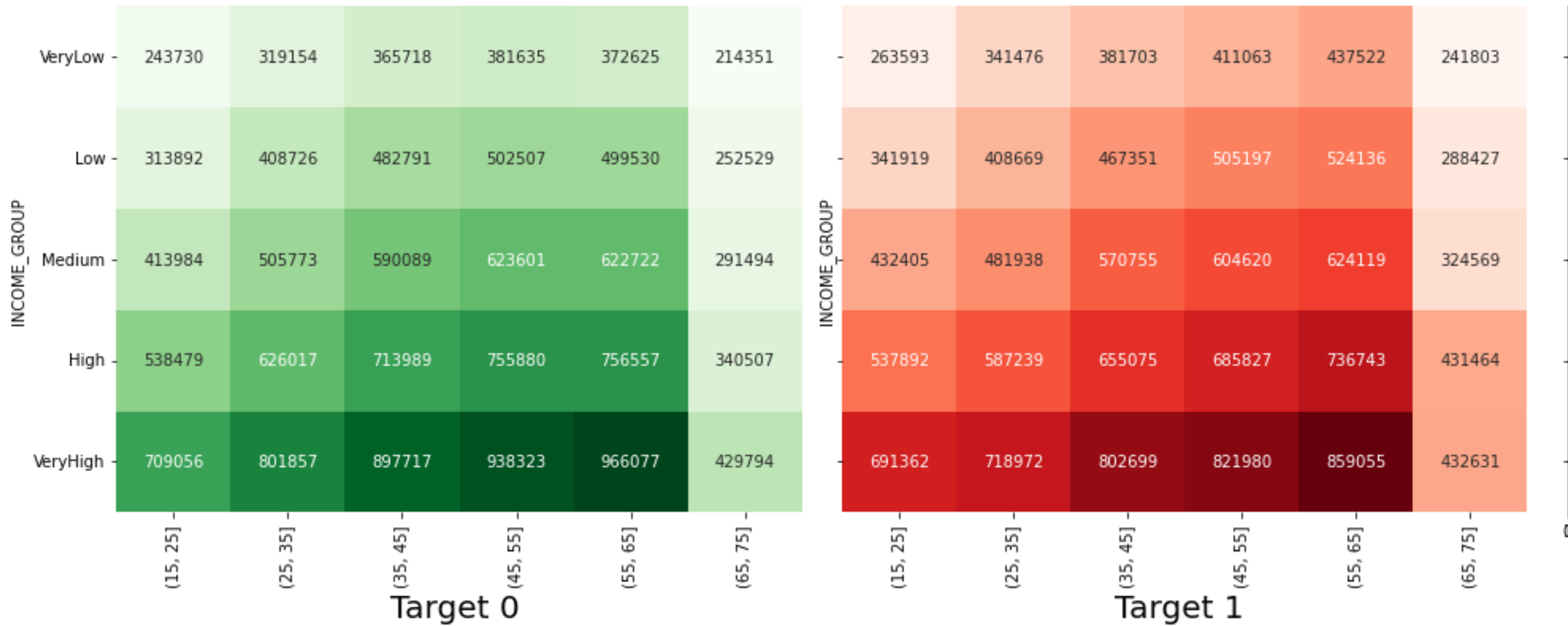
- Number of Female Applicants for Cash loans are significantly higher

Bivariate Analysis for Gender and Loan Type



As indicated in earlier slide Female Applicants with lesser loan amount are less likely to Default compared to male applicants

Multivariate Analysis



- Likely defaulters are in the Age Group 55 to 65 and have higher income as well.

Summary

Woman applicants have less chances of defaulting.

Medium income applicants with lesser income are likely to default.

Highest number of applicants are from the Age Group 35 to 45.

There are more woman applicants and defaulters in Loan Type 'Cash Loan'.

Even though male Loan applicants are less in number, but the default ratio is higher.

Higher number of Children is also a factor for defaulting.