

Credit Risk Analysis Documentation

Notebooks

This project contains two main notebooks that demonstrate the credit risk analysis process:

1. [Credit Risk Analysis \(EDA\)](#)
 - Exploratory Data Analysis
 - Feature Distribution Analysis
 - Correlation Studies
 - Risk Factor Analysis
2. [Credit Risk Modeling](#)
 - Model Development
 - Feature Engineering
 - Model Evaluation
 - SHAP Analysis

Key Visualizations

Credit Risk Analysis

- Class Distribution Analysis
- Feature Correlations
- Age Group Risk Patterns
- Employment Duration Impact

Credit Risk Modeling

- Model Performance Metrics
- Feature Importance Plots
- SHAP Value Analysis
- Risk Segmentation Visualization

How to Use

1. You can view the notebooks directly in your browser by clicking the links above
2. Each notebook contains interactive visualizations and detailed analysis
3. The analysis is structured to flow from data exploration to model development

Results Summary

- Model Accuracy: 77.5%
- Key Risk Factors:
 - Credit Duration
 - Credit Amount
 - Employment Status
 - Age
- Business Recommendations included in each notebook