

PURPOSE

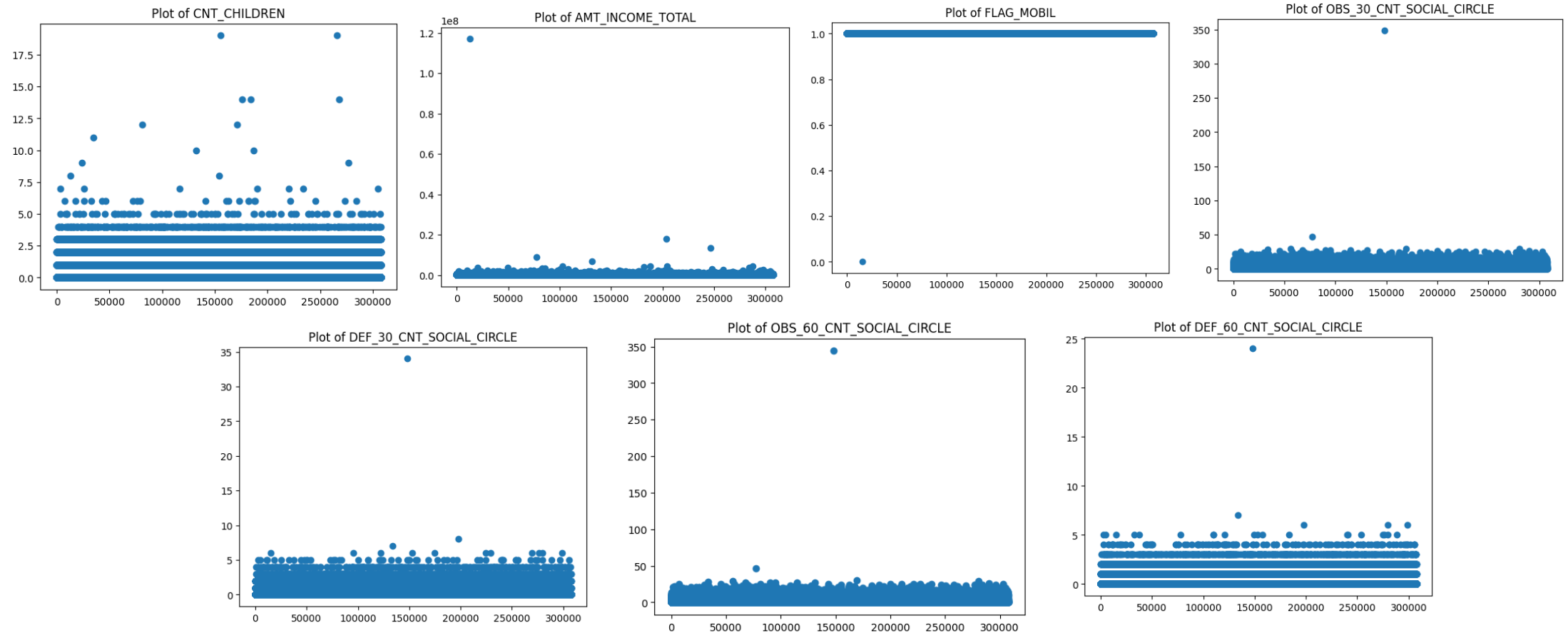
Credit risk analysis will help the company to make a decision for loan approval based on the applicant's profile, which will control loss in the business of the company and avoid financial loss.

STEPS

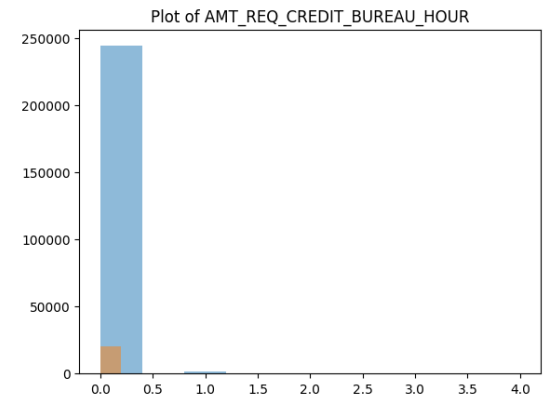
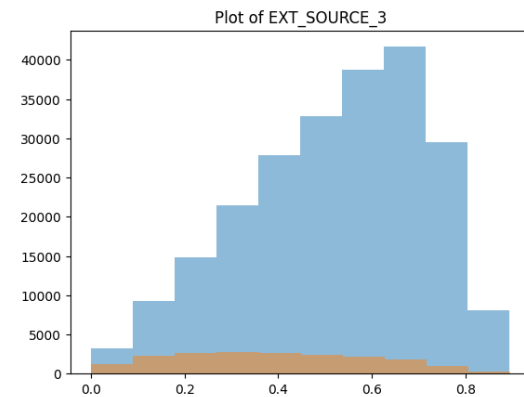
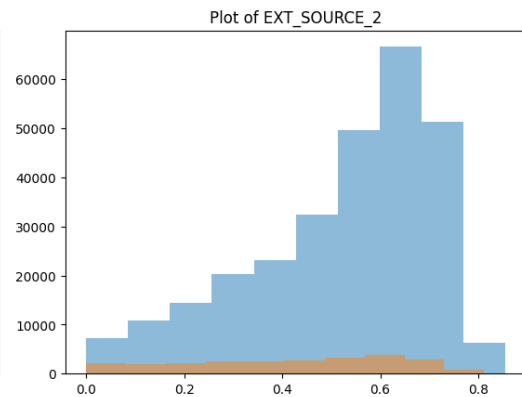
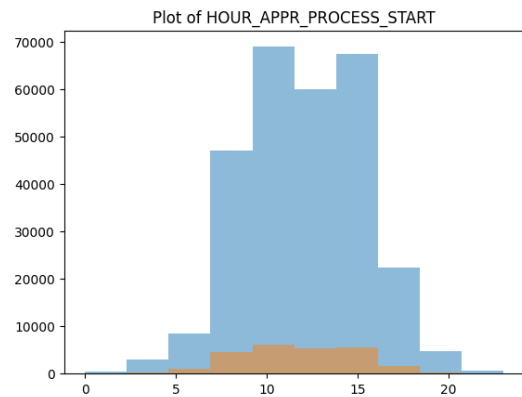
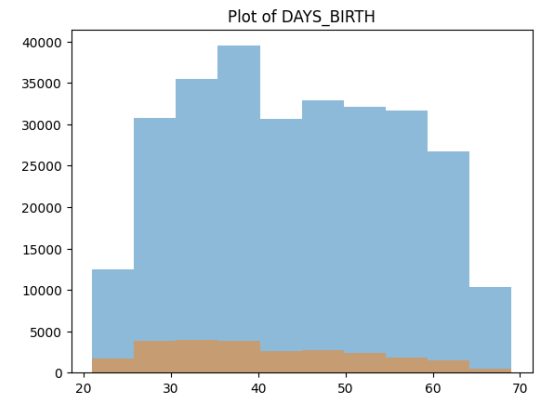
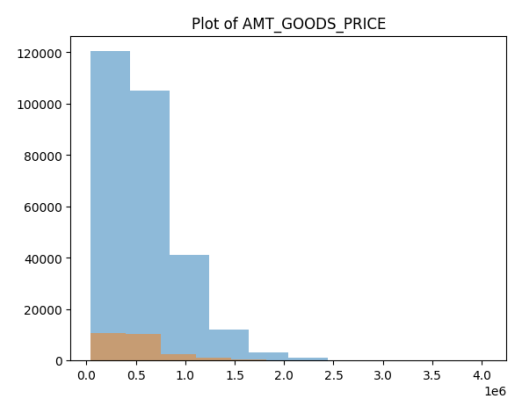
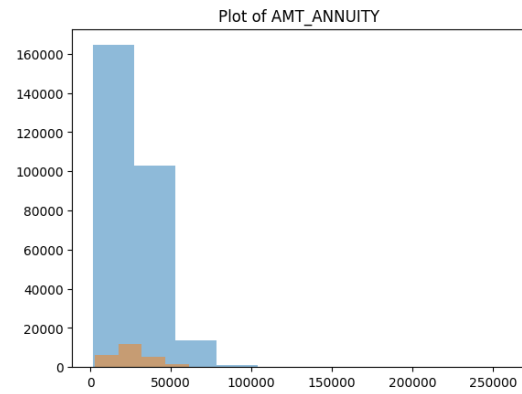
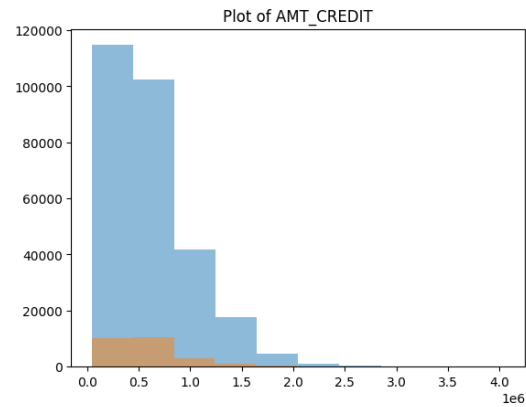
- Reading Dataframes
- Data Cleansing
- Value cleansing of Date fields
- Ratio between Client facing difficulties in paying and Other Clients
- Univariate Analysis of Categorical data
- Outliers Analysis on Numerical data
- Univariate Analysis on Numerical data
- Merging of columns

OUTLIERS ANALYSIS OF NUMERICAL DATAS

Columns having extreme values



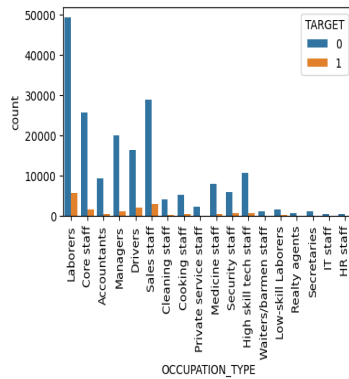
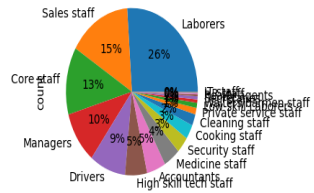
UNIVARIATE ANALYSIS OF NUMERICAL DATA



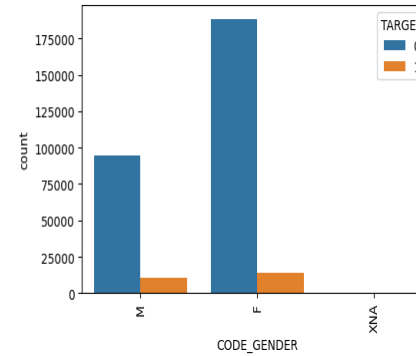
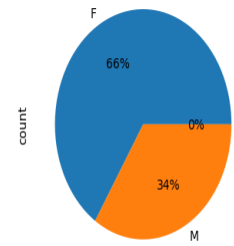
UNIVARIATE ANALYSIS OF CATEGORICAL DATA

Important Aspects

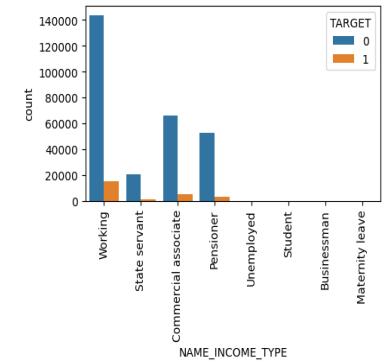
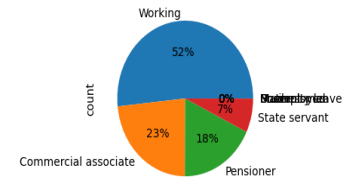
Plotting data for the column: OCCUPATION_TYPE



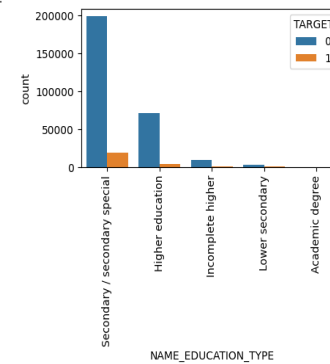
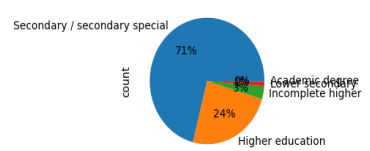
Plotting data for the column: CODE_GENDER



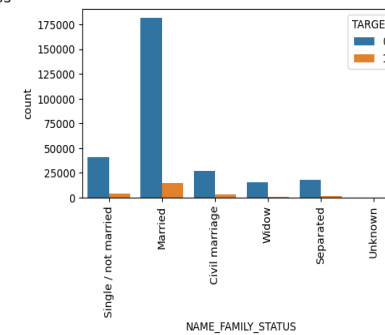
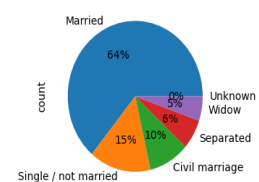
Plotting data for the column: NAME_INCOME_TYPE



Plotting data for the column: NAME_EDUCATION_TYPE



Plotting data for the column: NAME_FAMILY_STATUS



RISK ANALYSIS

- Previously refused Loan status group
- Secondary/Secondary special educated clients who facing difficulty in repaying Loans
- Female Clients or Married Clients
- Low Income clients

RECOMMENDATION

- Client with high income category
- Client who's previous loans are approved
- Client with higher education
- Client working as state servant

THANK YOU

