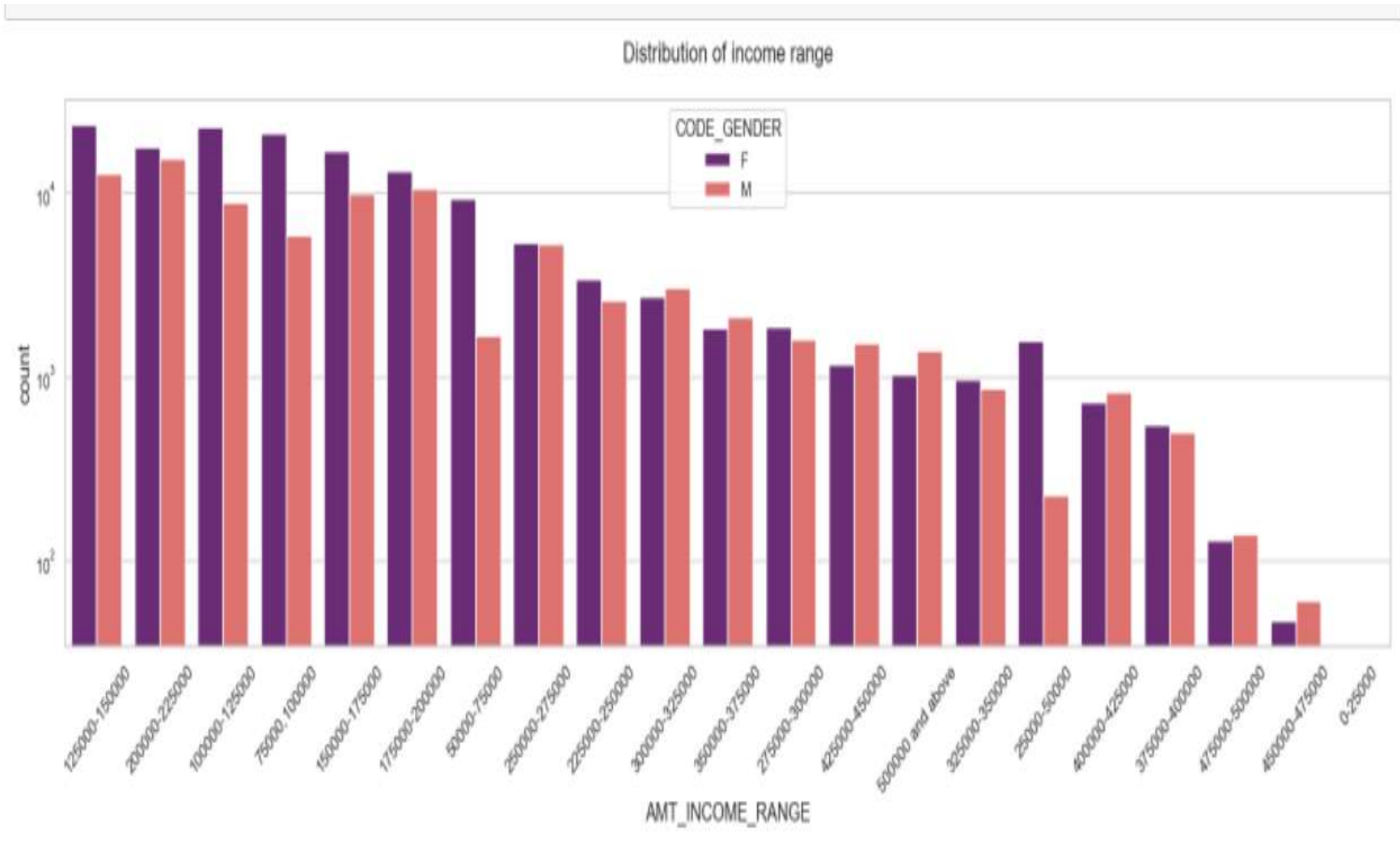


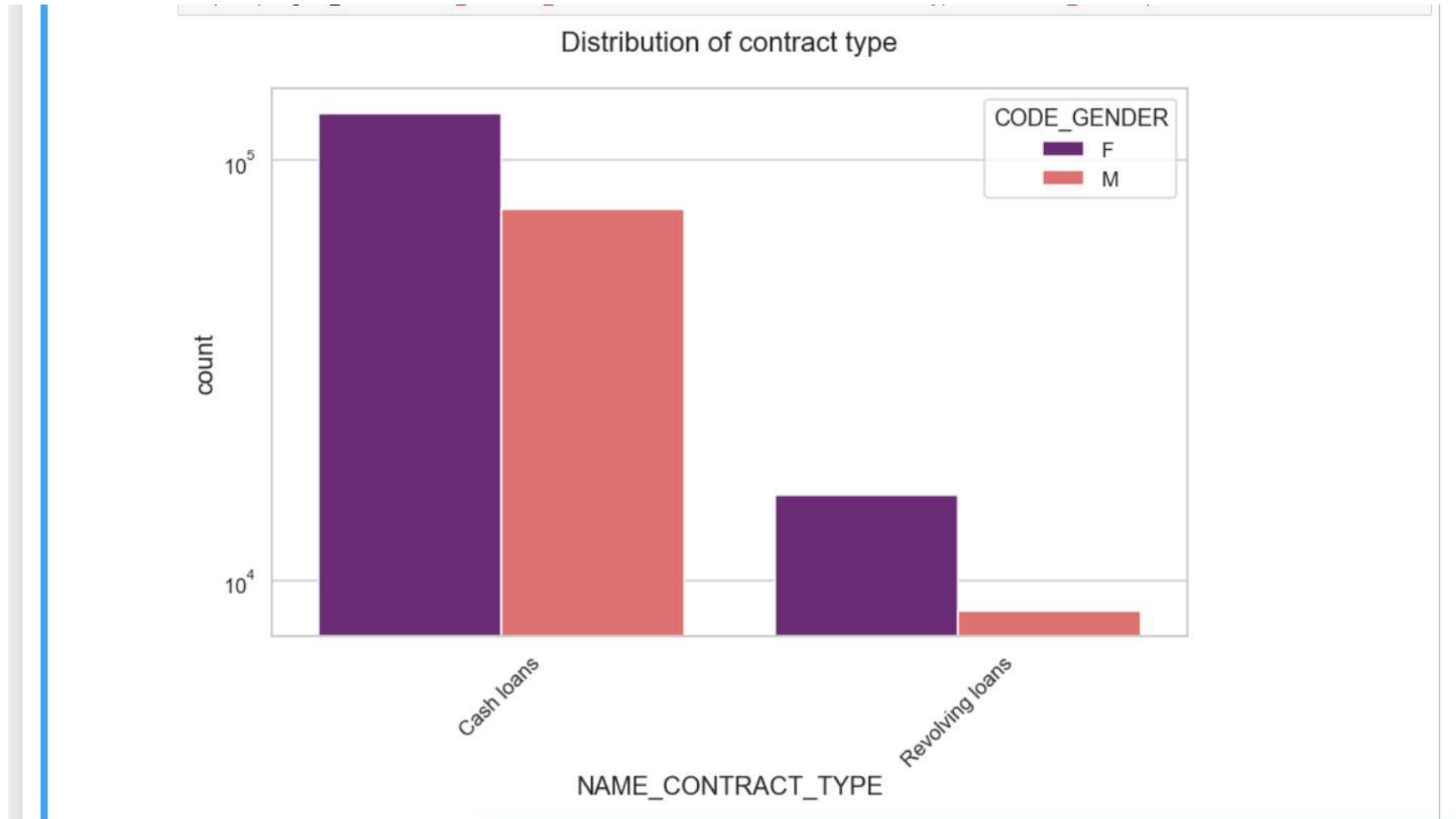
EDA CASE STUDY

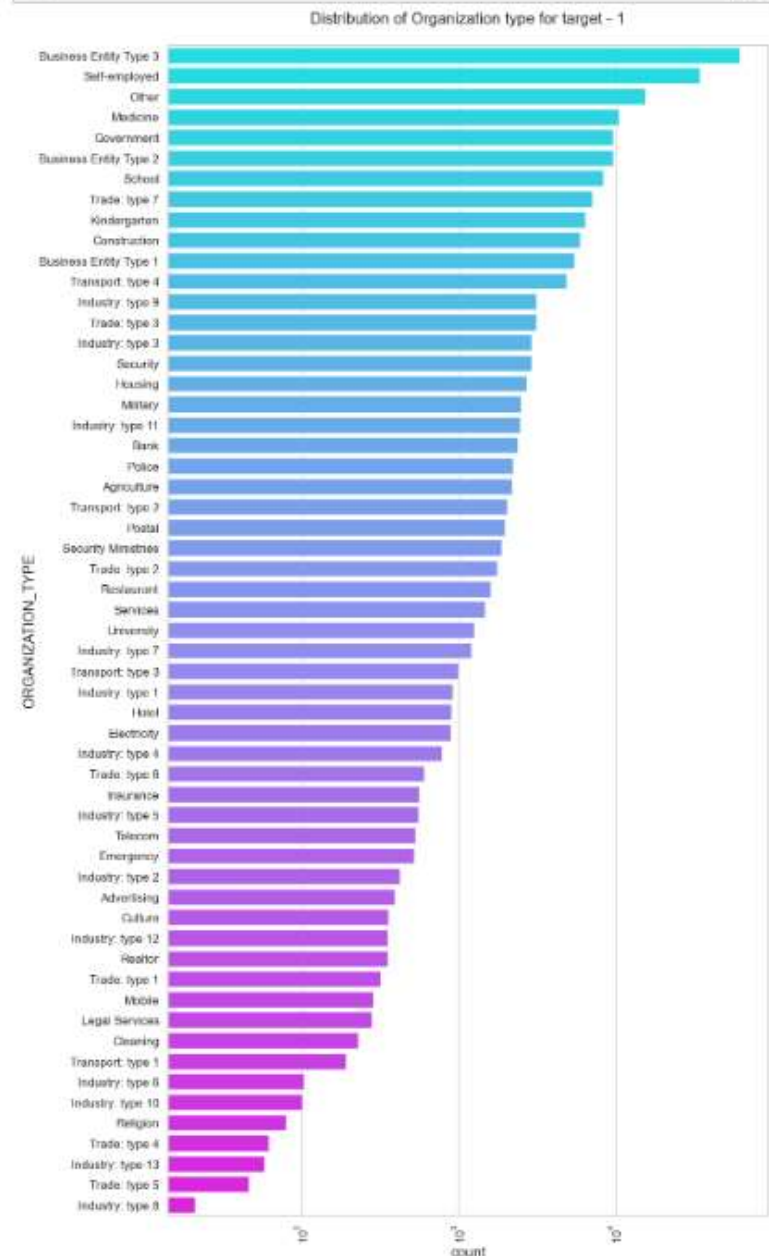
Univariate analysis for categories



Female counts are higher than male. Income range from 100000 to 200000 is having more number of credits.

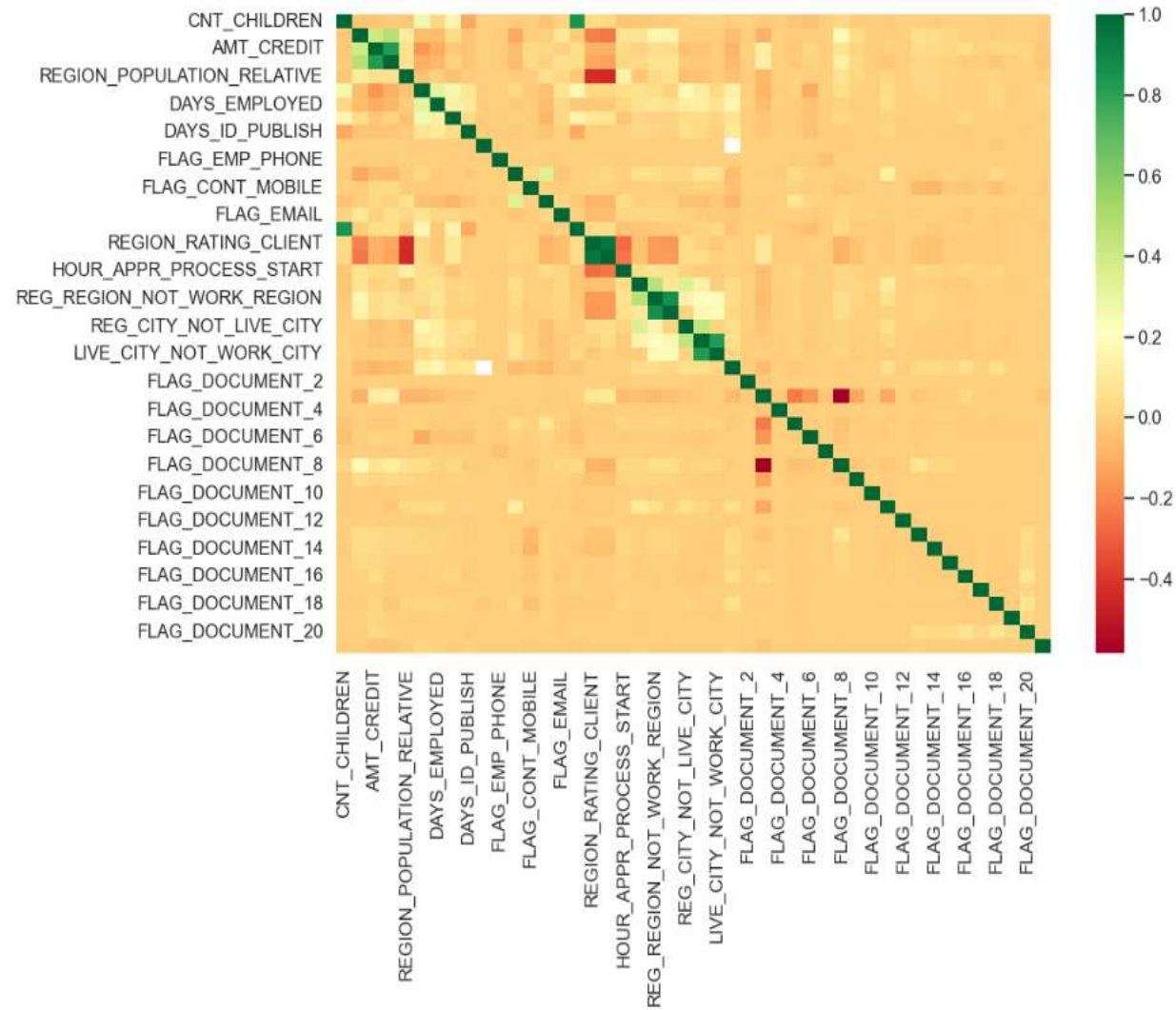
For contract type 'cash loans' is having higher number of credits than Revolving loans contract type.





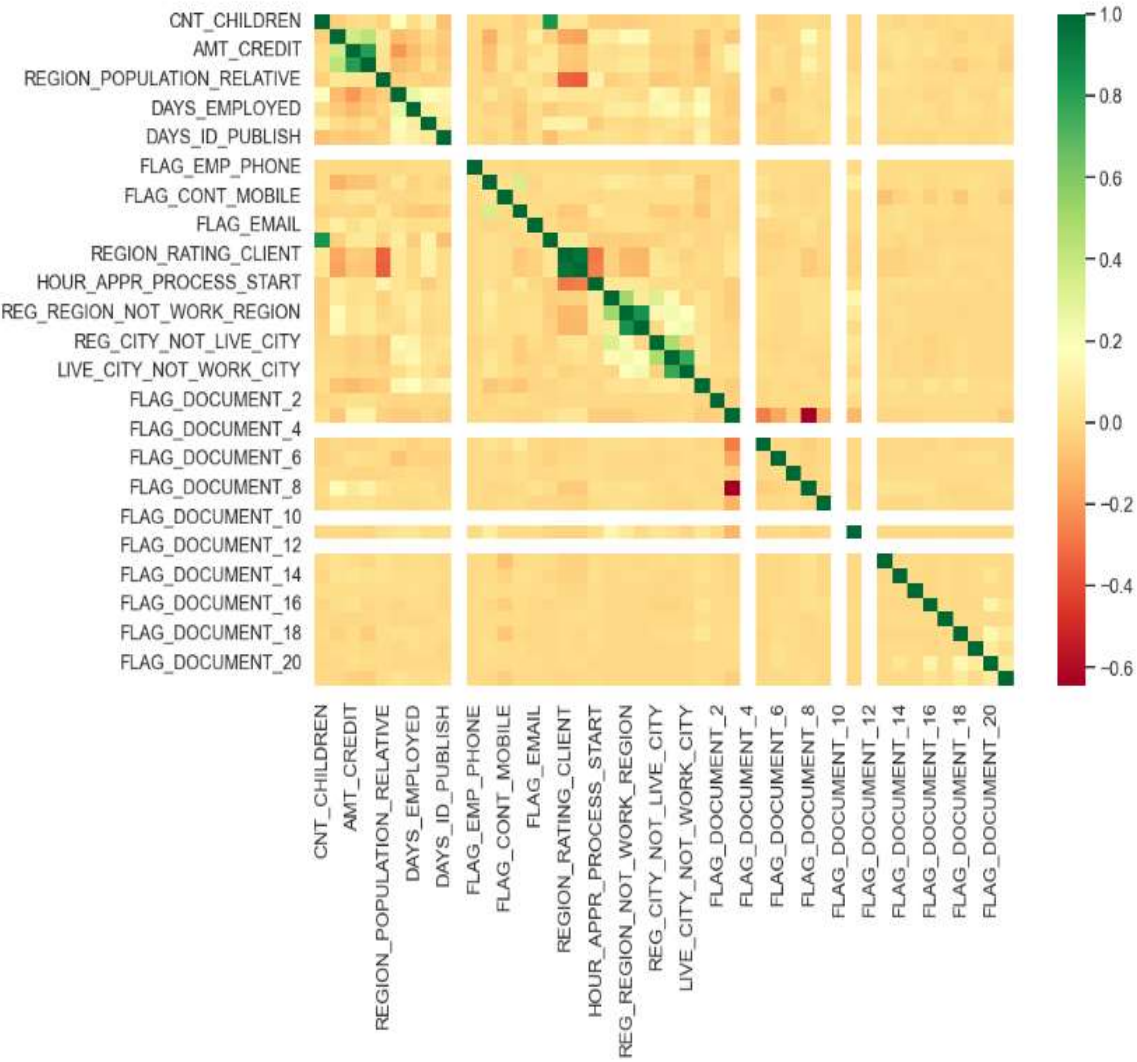
Clients which have applied for credits are from most of the organization type 'Business entity type 3', 'Self-employed', 'Other', 'Medicine' and 'Government'.

Correlation for target 0



Credit amount is inversely proportional to the date of birth, which means Credit amount is higher for low age and vice-versa. Less children client have in densely populated area. Credit amount is higher to densely populated area. The income is also higher in densely populated area.

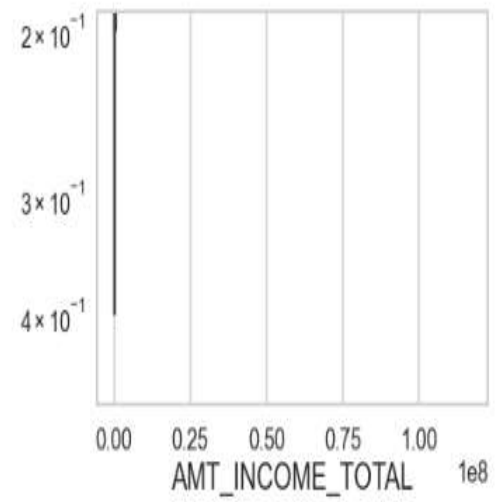
Correlation for target 1



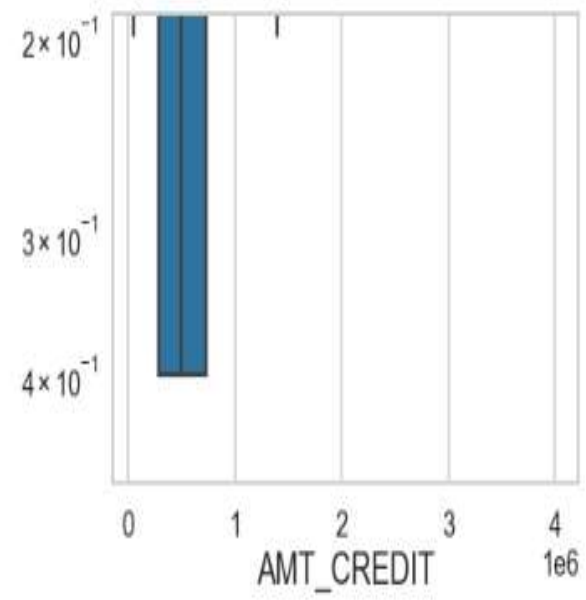
The client's permanent address does not match contact address are having less children and vice-versa

Univariate analysis for variables

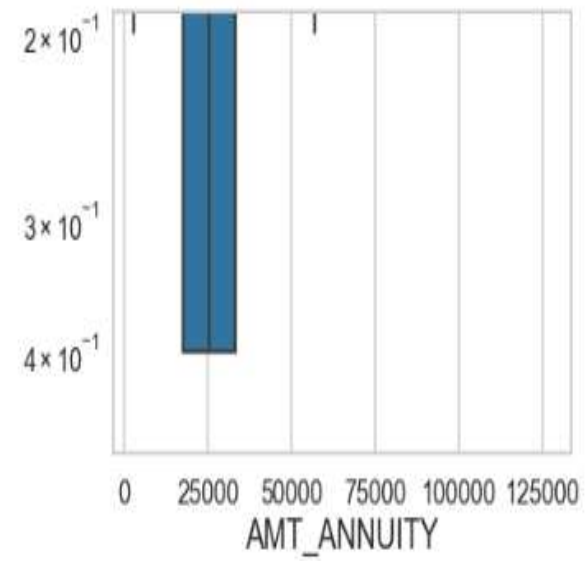
Distribution of income amount

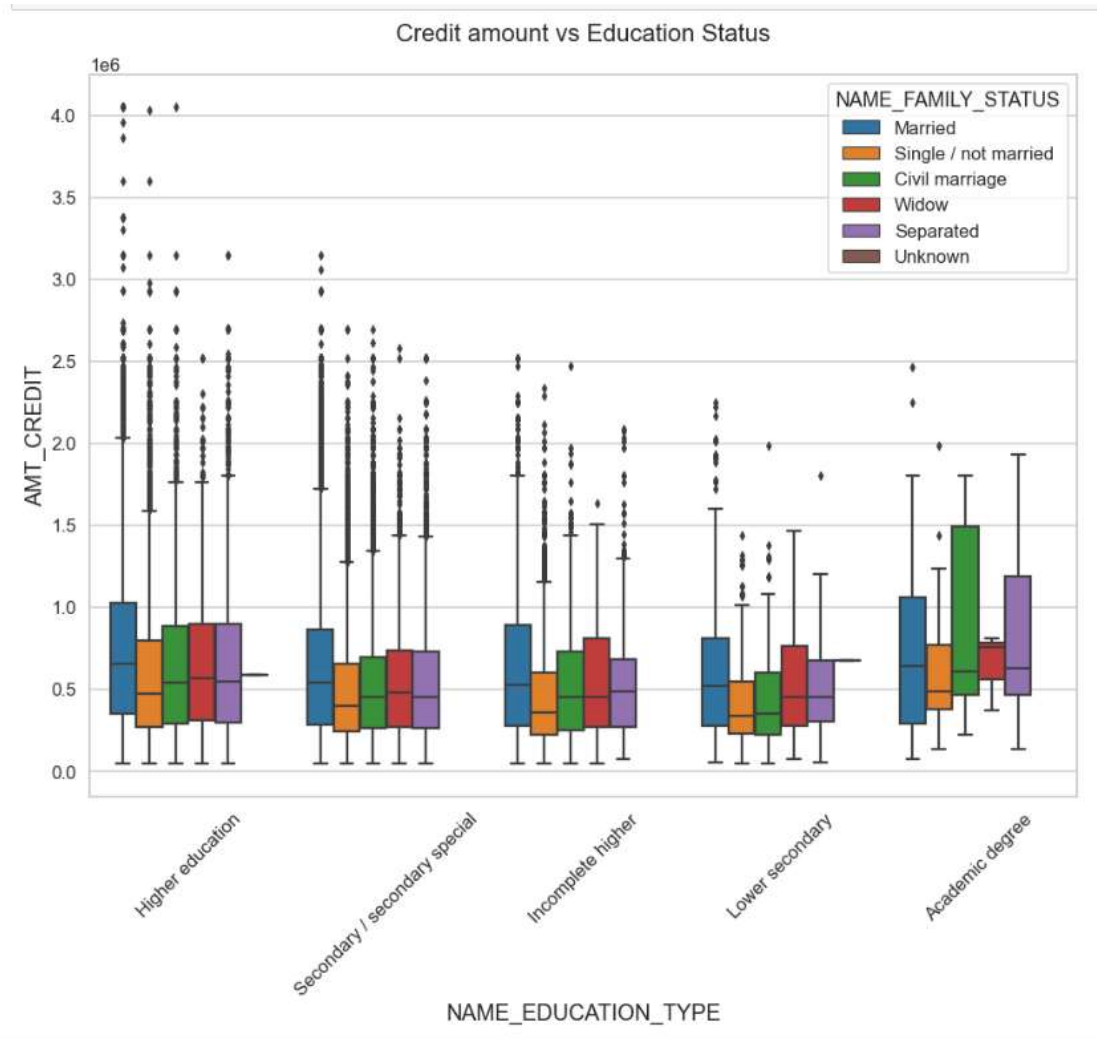


Distribution of credit amount

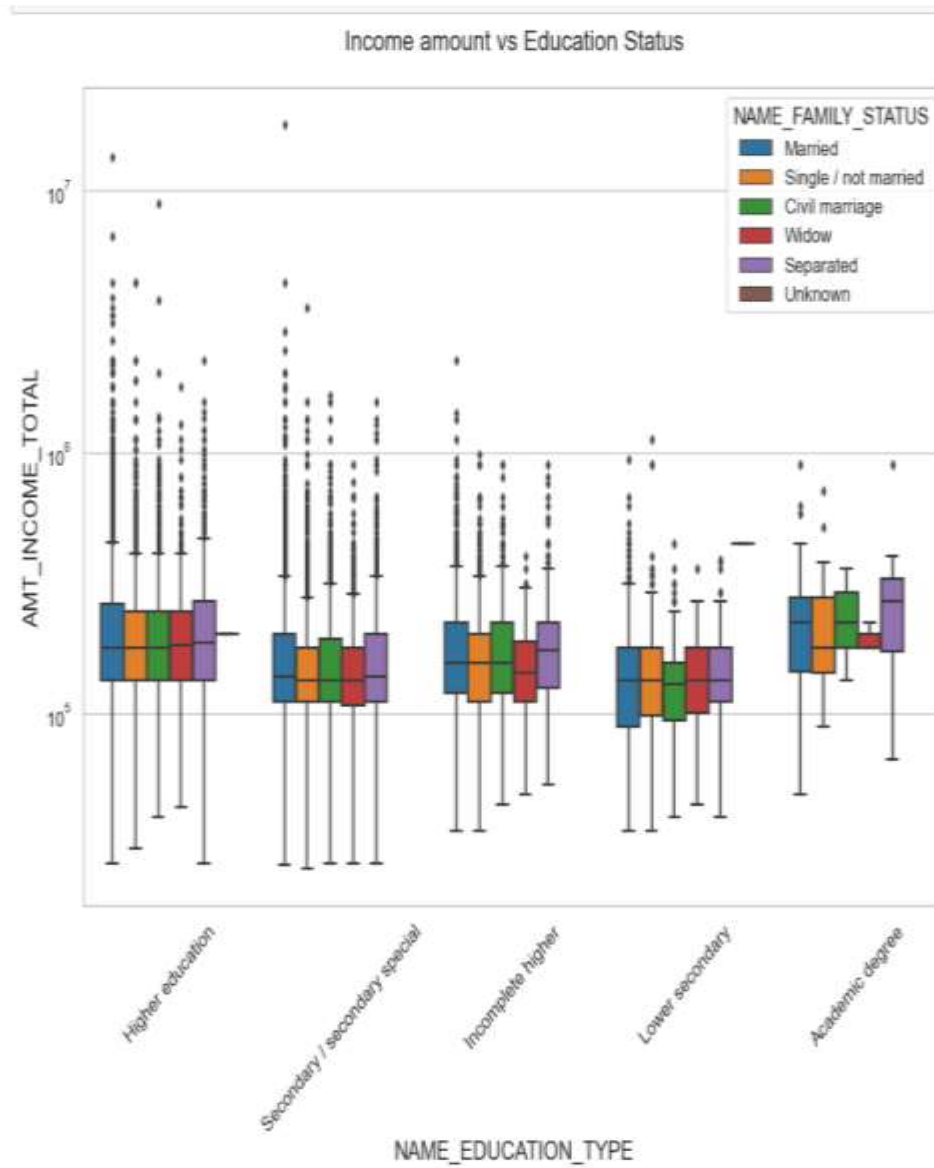


Distribution of Annuity amount



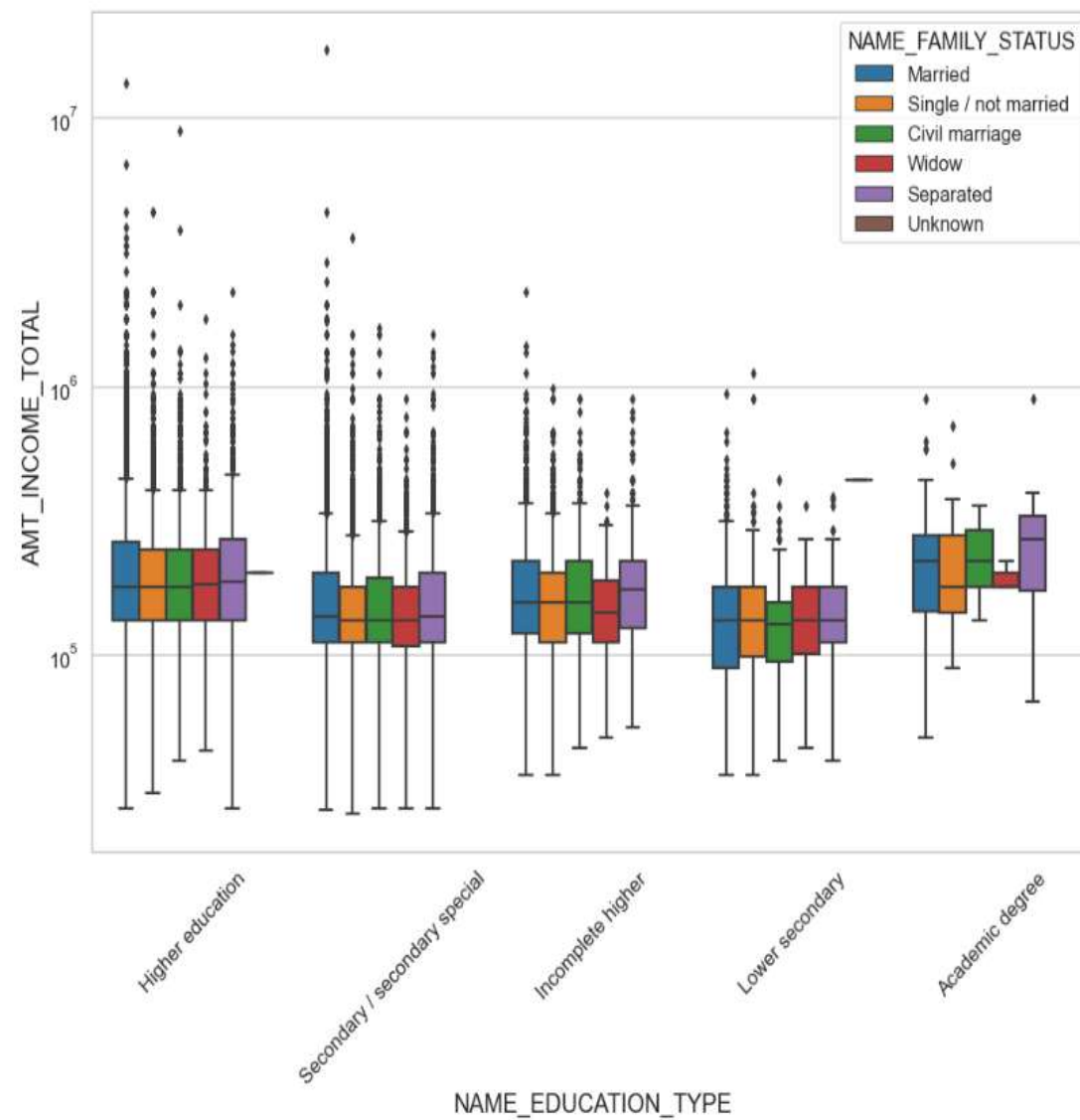


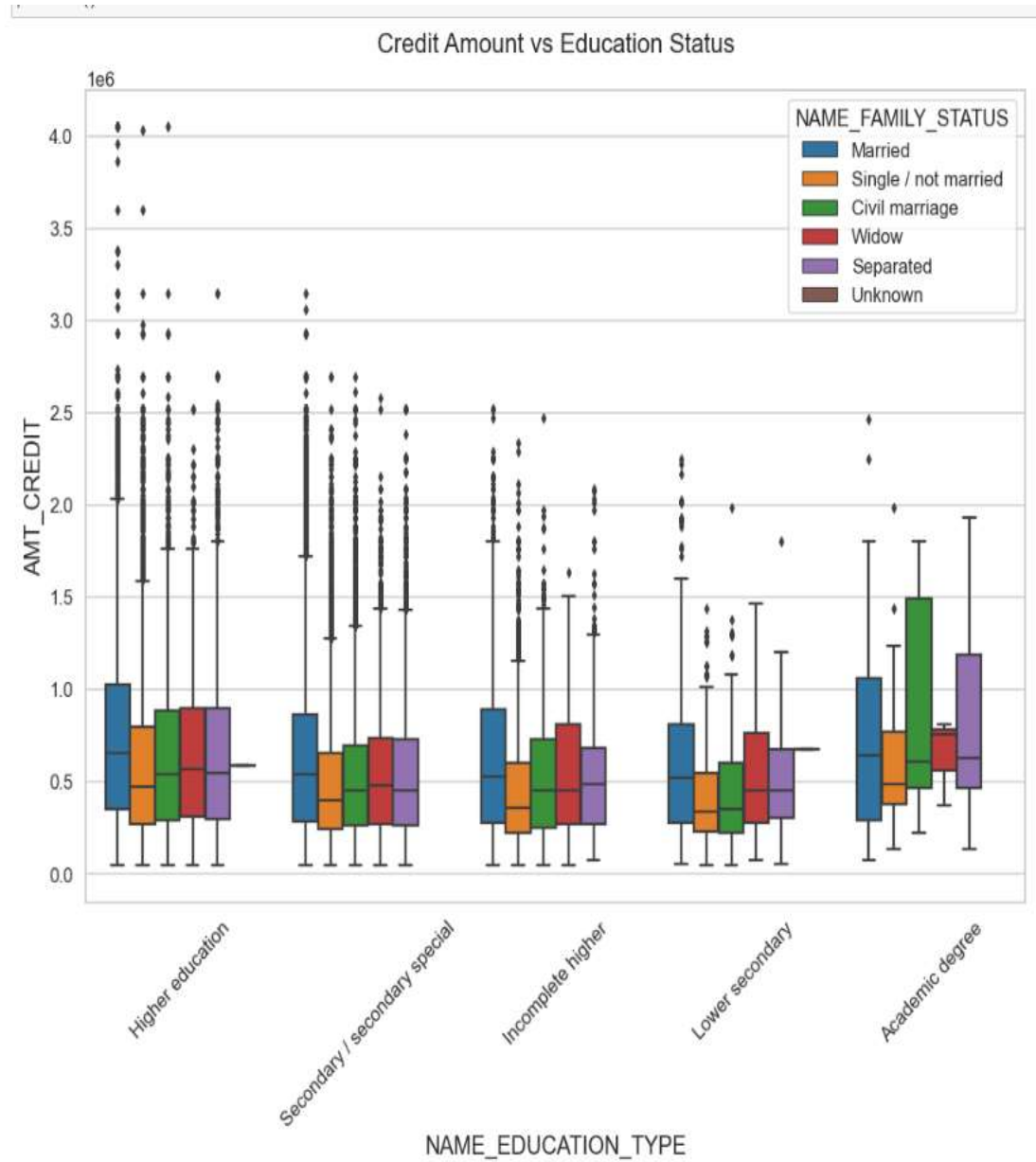
we can conclude that Family status of 'civil marriage', 'marriage' and 'separated' of Academic degree education are having higher number of credits than others



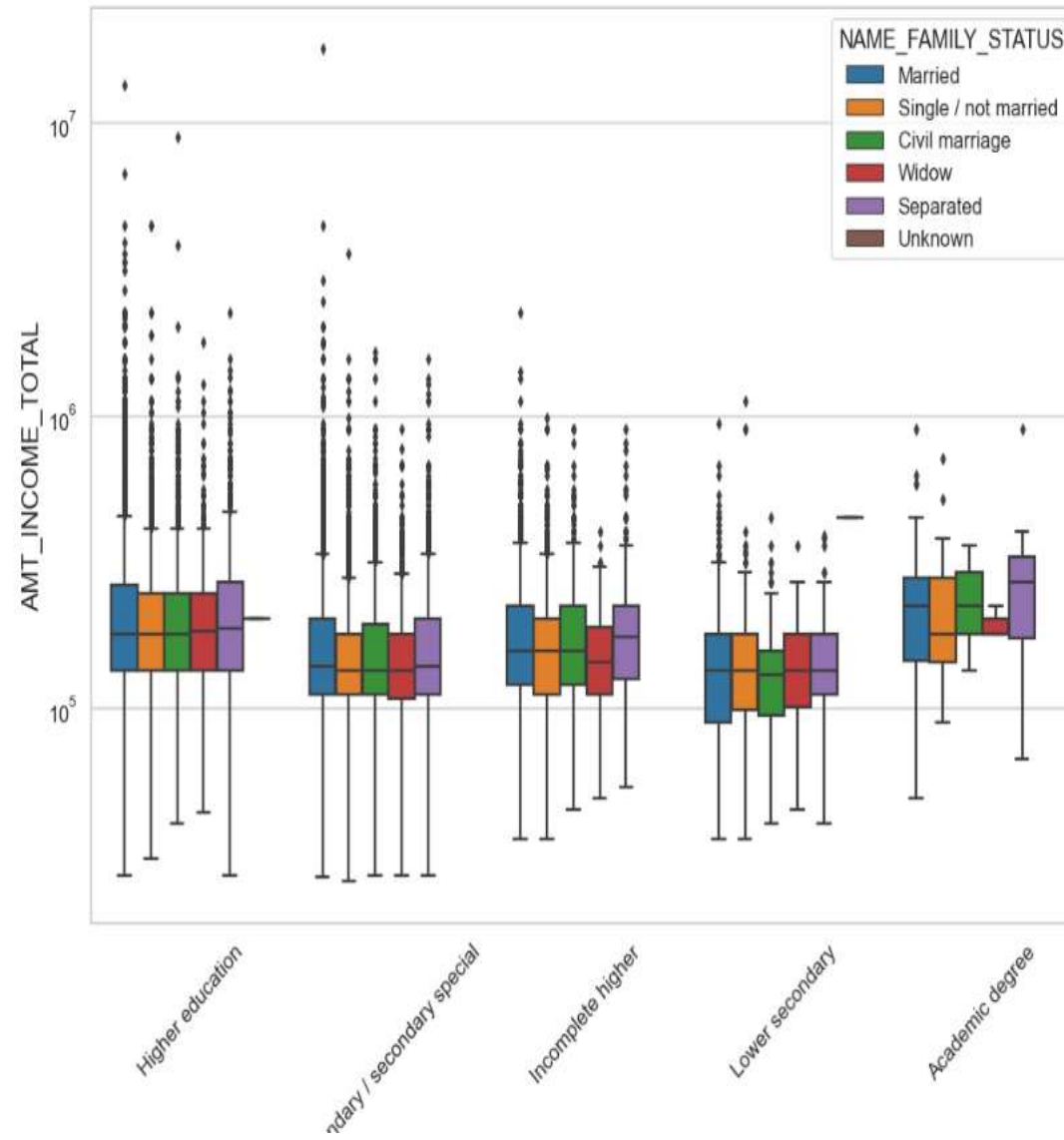
plot.show()

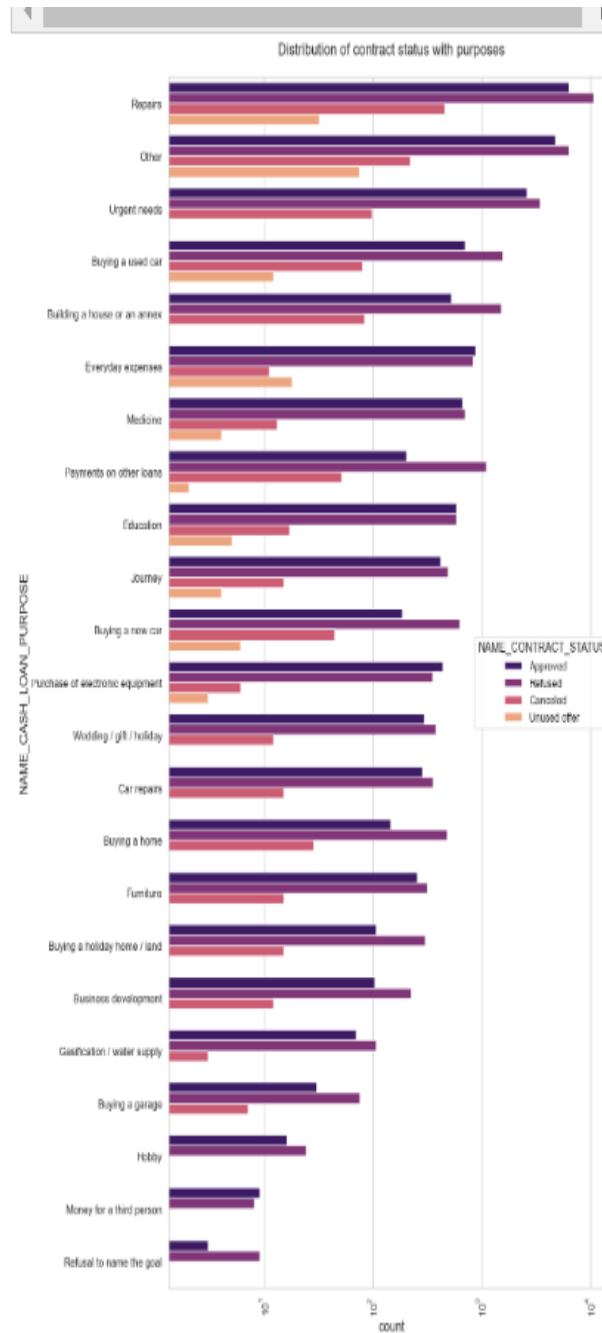
Income amount vs Education Status



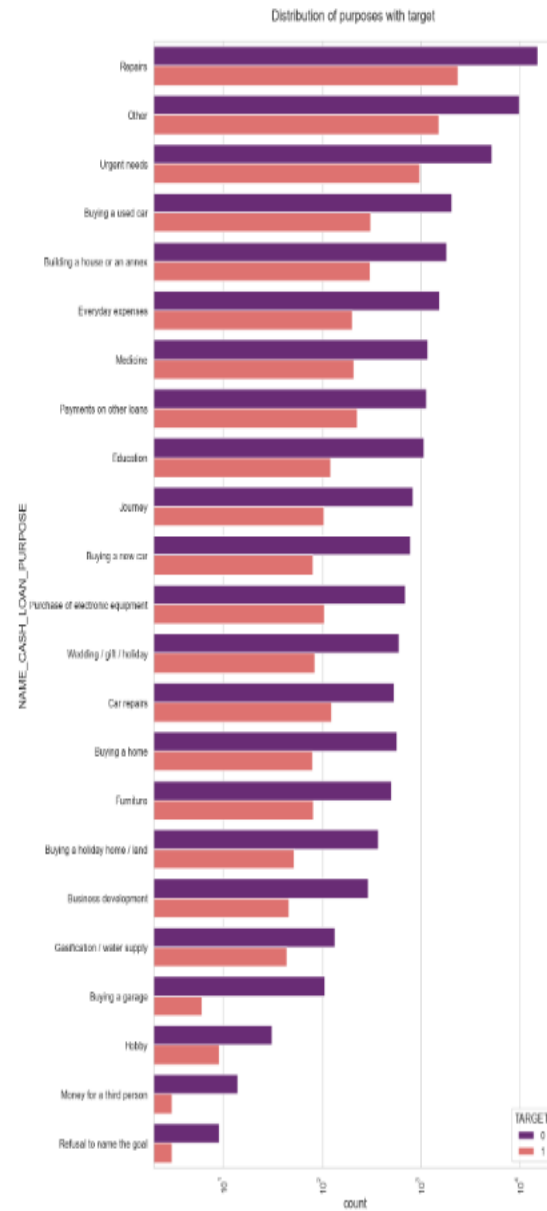


Income amount vs Education Status

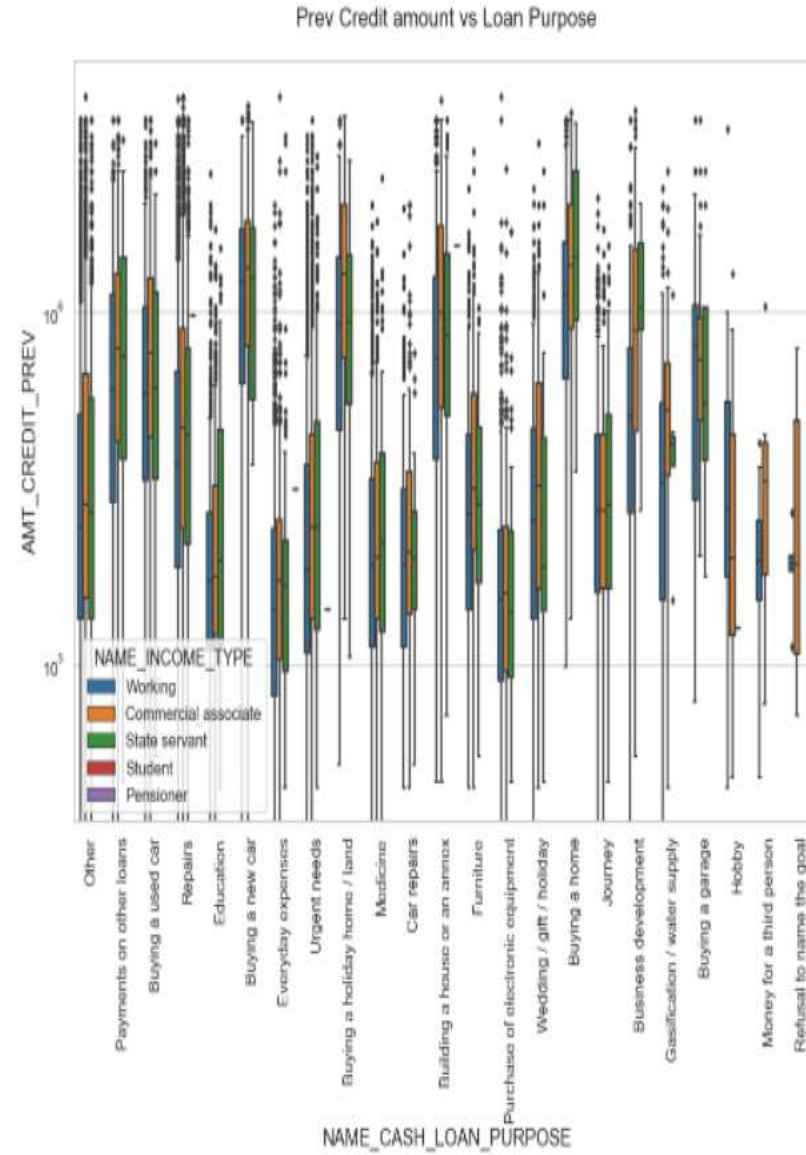




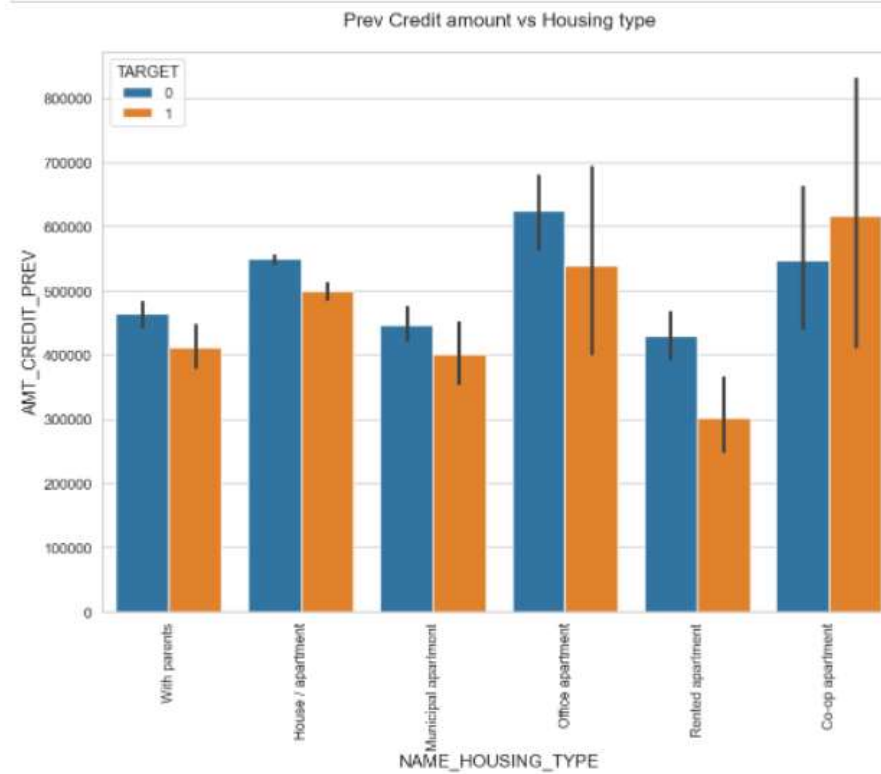
Most rejection of loans came from purpose 'repairs'.



Loan purposes with 'Repairs' are facing more difficulties in payment on time.



The credit amount of Loan purposes like 'Buying a home', 'Buying a land', 'Buying a new car' and 'Building a house' is higher.



CONCLUSION

1. Banks should focus more on contract type 'Student', 'pensioner' and 'Businessman' with housing 'type other than 'Co-op apartment' for successful payments.
2. Banks should focus less on income type 'Working' as they are having most number of unsuccessful payments.
3. Also with loan purpose 'Repair' is having higher number of unsuccessful payments on time.
4. Get as much as clients from housing type 'With parents' as they are having least number of unsuccessful payments.