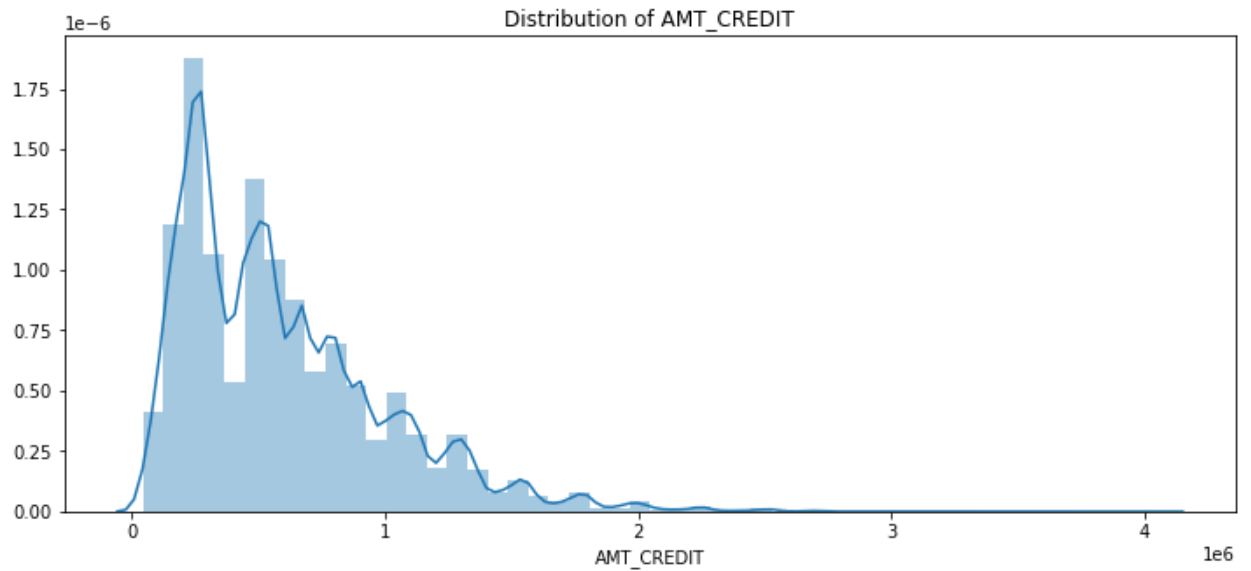


Data Story with Application train data set:

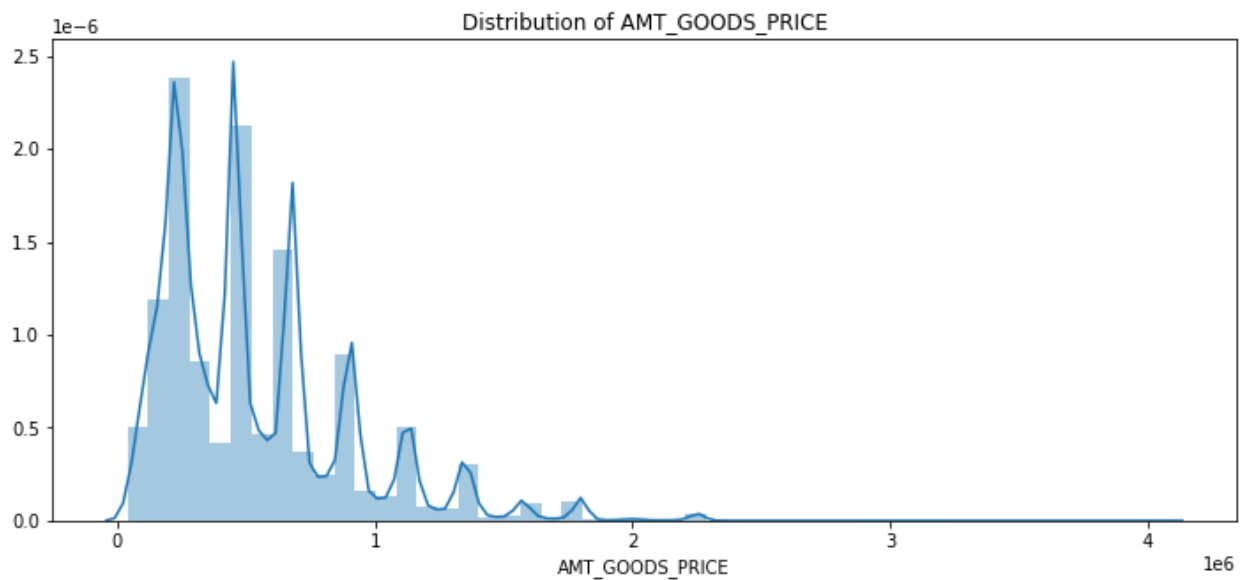
Data Exploration:

1. Distribution of Amount Credit



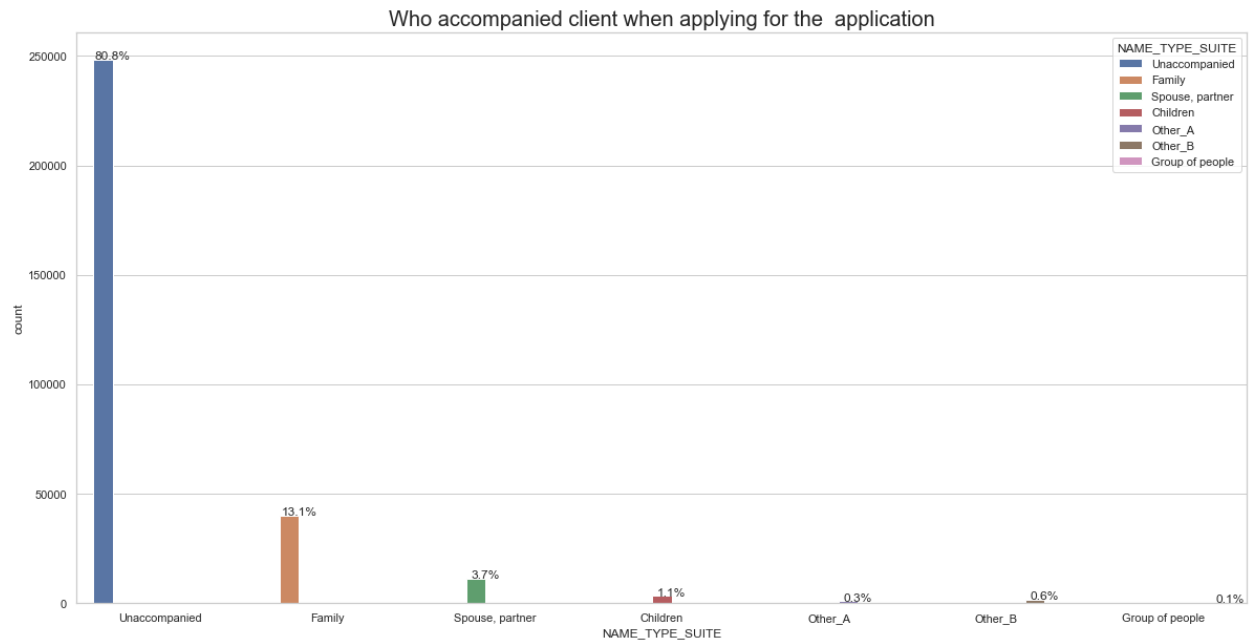
Distribution is right side skewed, between 0 . 1,50000 has more entries

2. Distribution of Amount Goods Price



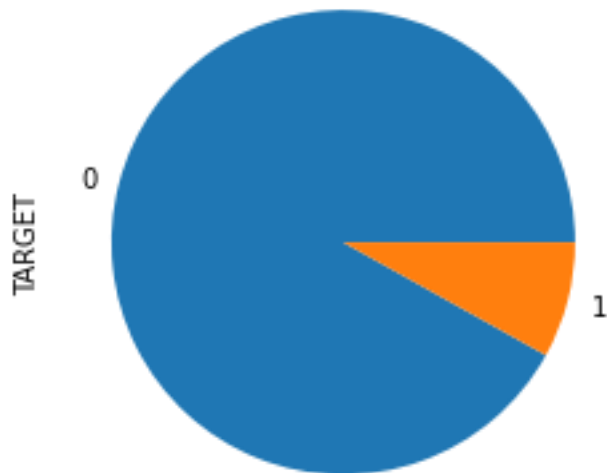
Majority of the amount of goods price spreaded between 0-1.5

3. Who accompanied client when applying loan ?



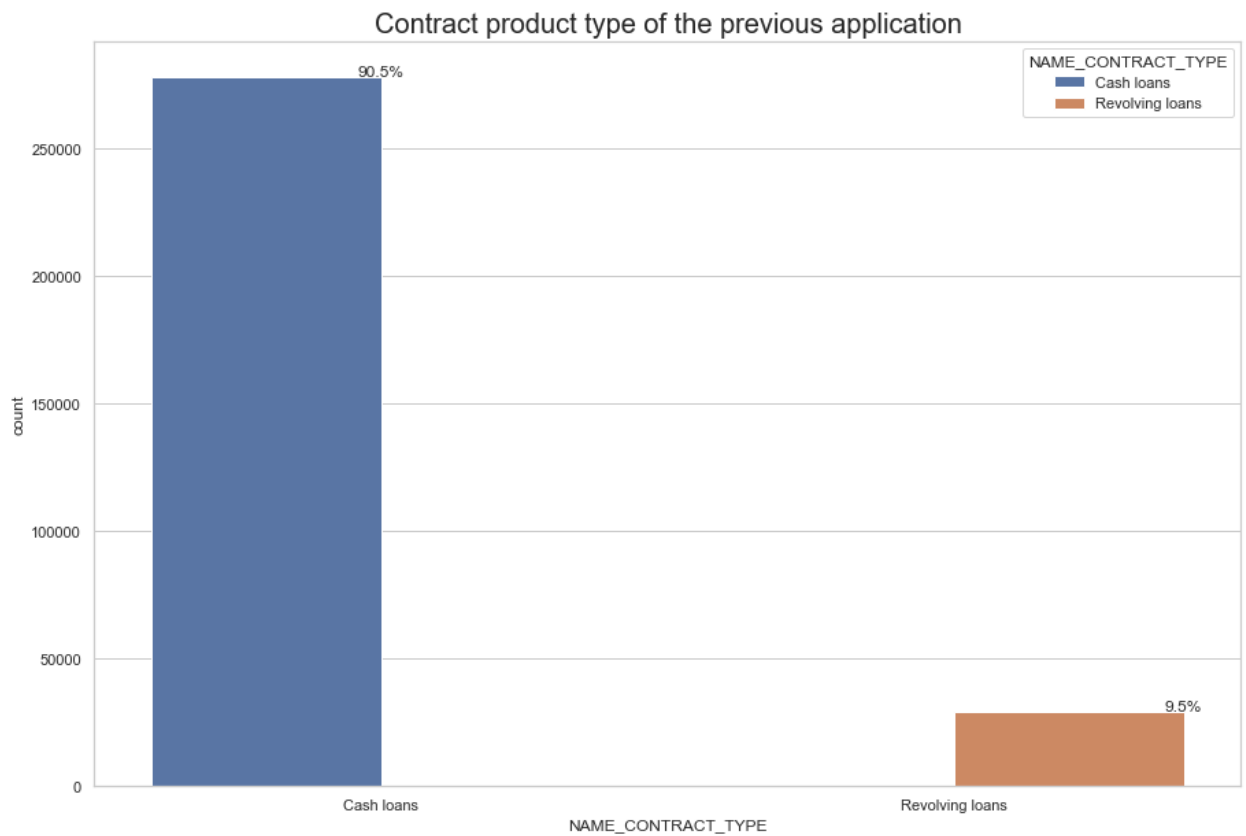
Majority of the applicants are unaccompanied

4. Highly imbalanced data!



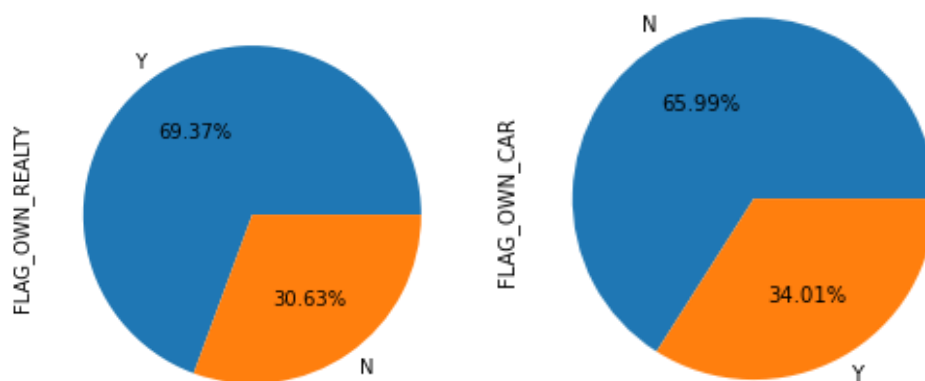
As we can see data is highly imbalanced.

5. Contract Type of Previous Loan app :



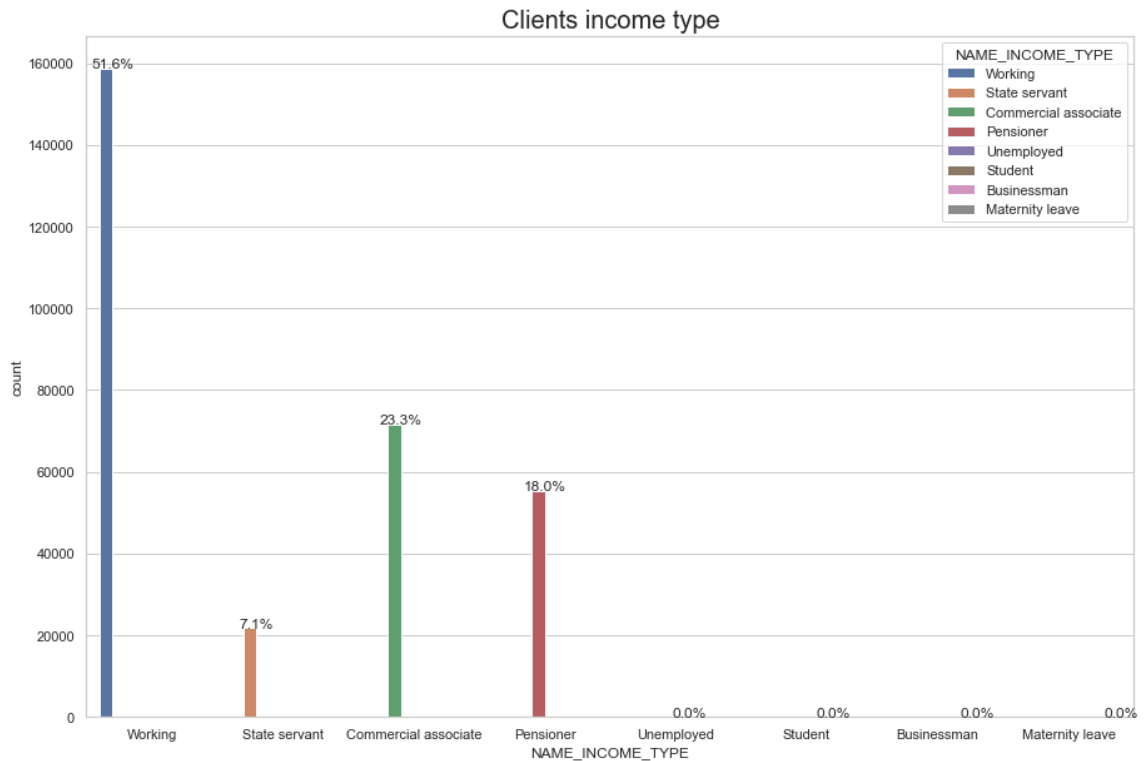
Most of the loans are Cash loans which were taken by applicants.

6. Own Relaty & Own Car



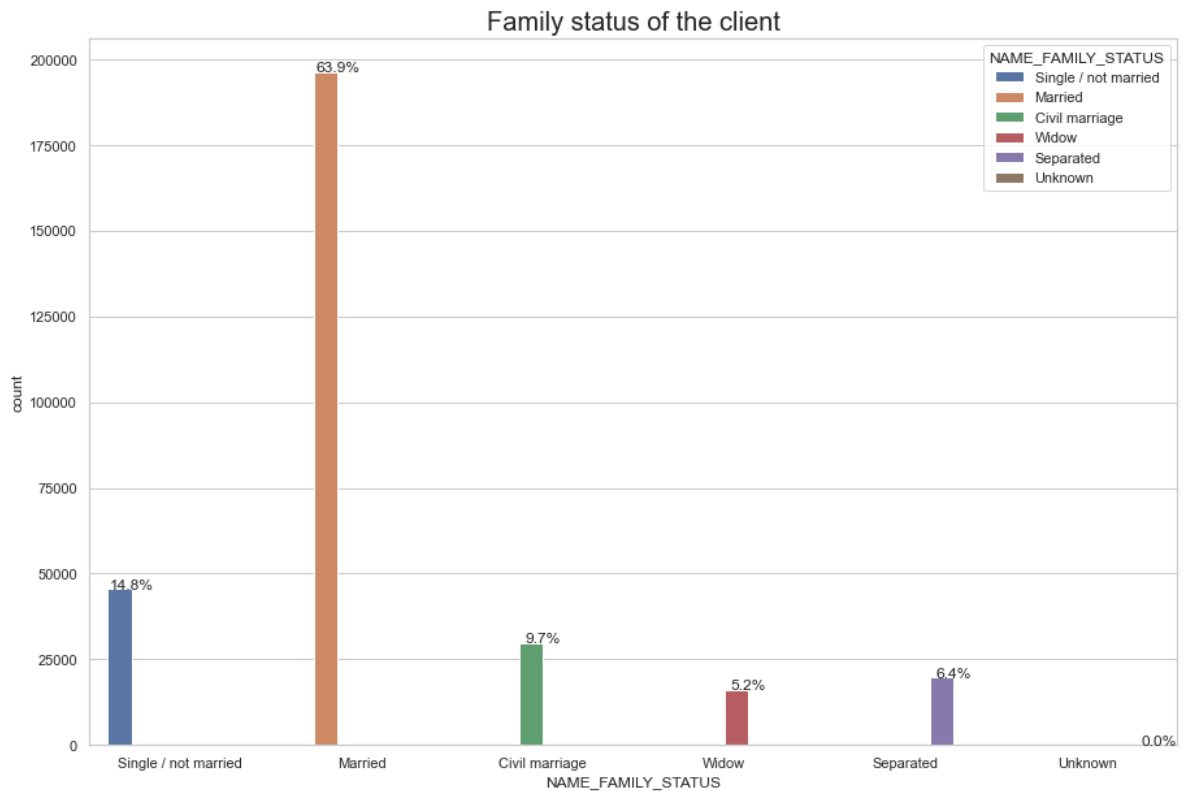
70 % applicants has own realty & 65 % has own car

7. Client's Income Type:



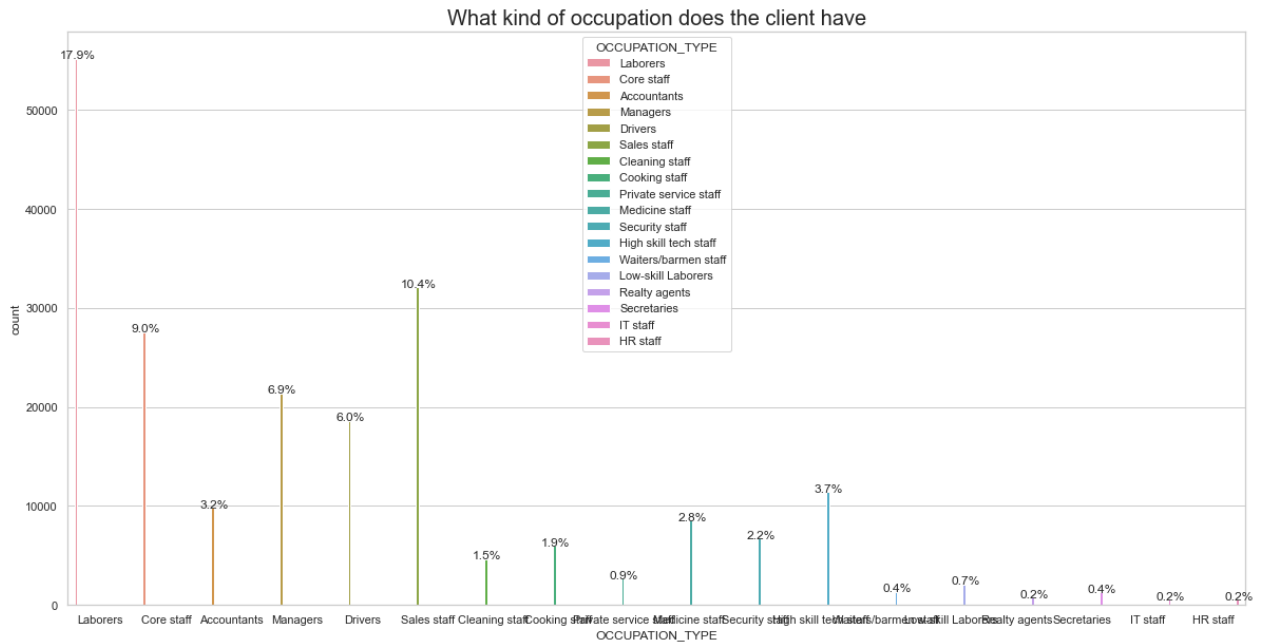
Top 3 ratios go like Working , Commercial & Pensioner

8. Family Status of the Client :



#Majority of the applicants are Married

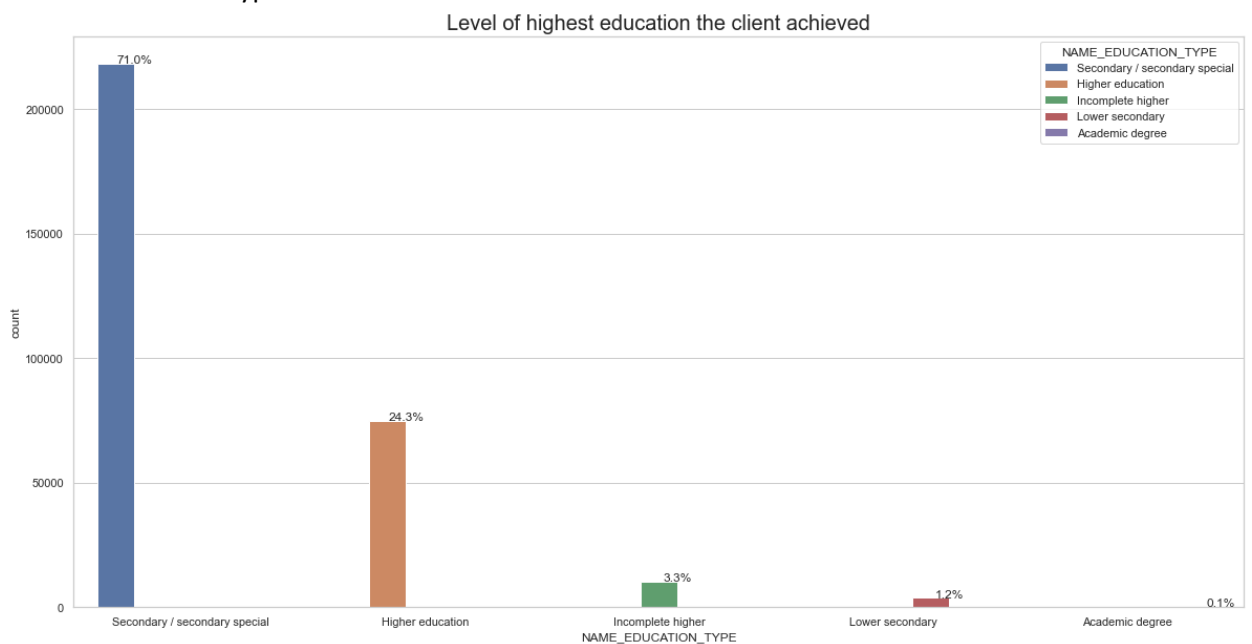
9. Client's Occupational type



Top Applicant's who applied for loan :

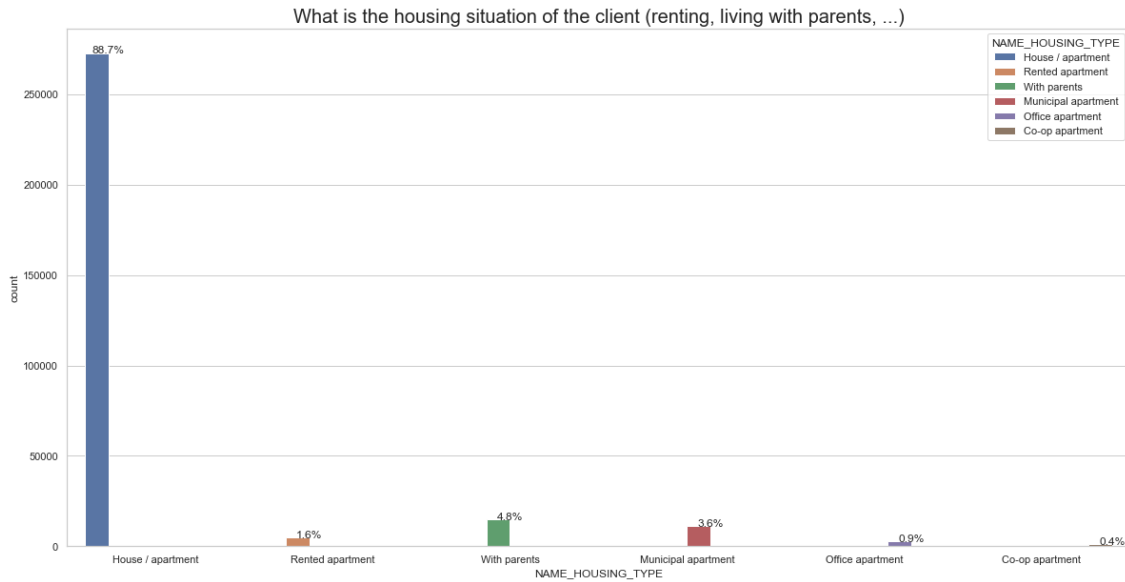
Laborers - Apprx. 55 K
 Sales Staff - Approx. 32 K
 Core staff - Approx. 28 K
 Managers - Approx. 21 K
 Drivers - Approx. 19 K

10. Client Educational Type



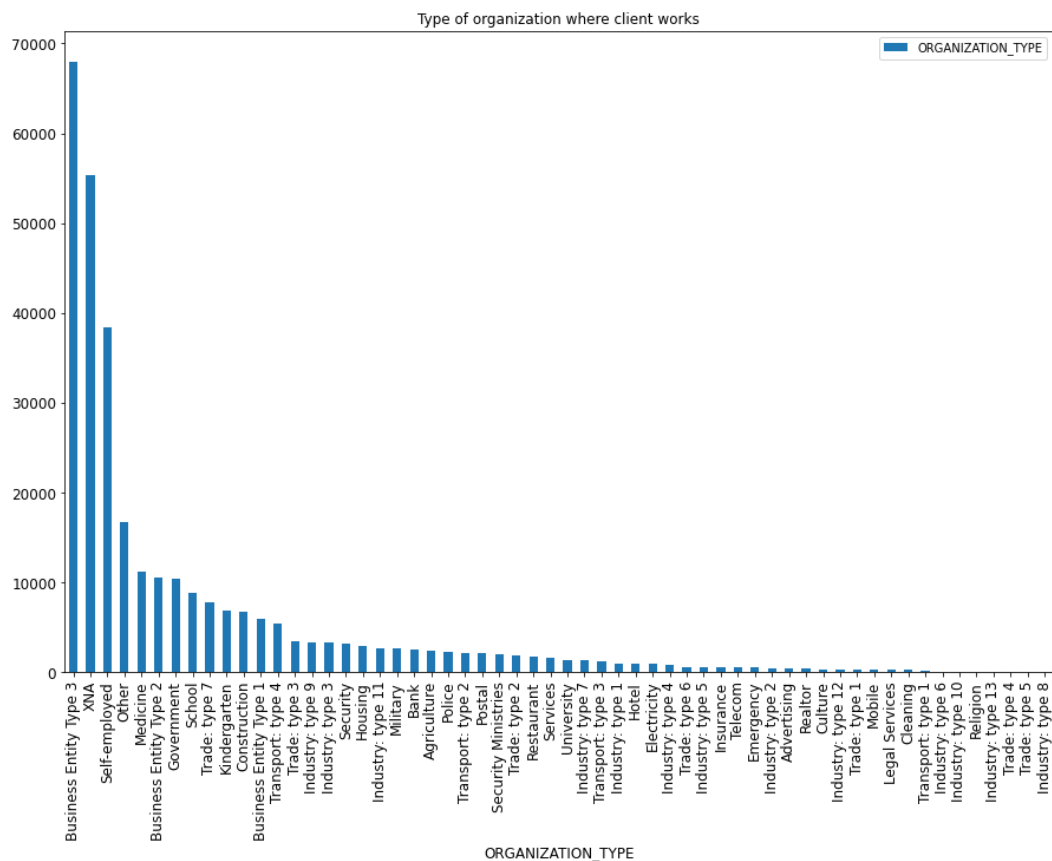
Majority of applicants have secondary and 2nd most having higher education.

11. Client Housing Type:



Approx. 90 % peoples applied for loan, they mentioned type of house is House / Apartment

12. Client's working Org type :



Business Entity Type 3 - Approx. 68 K

XNA - Approx. 55 K

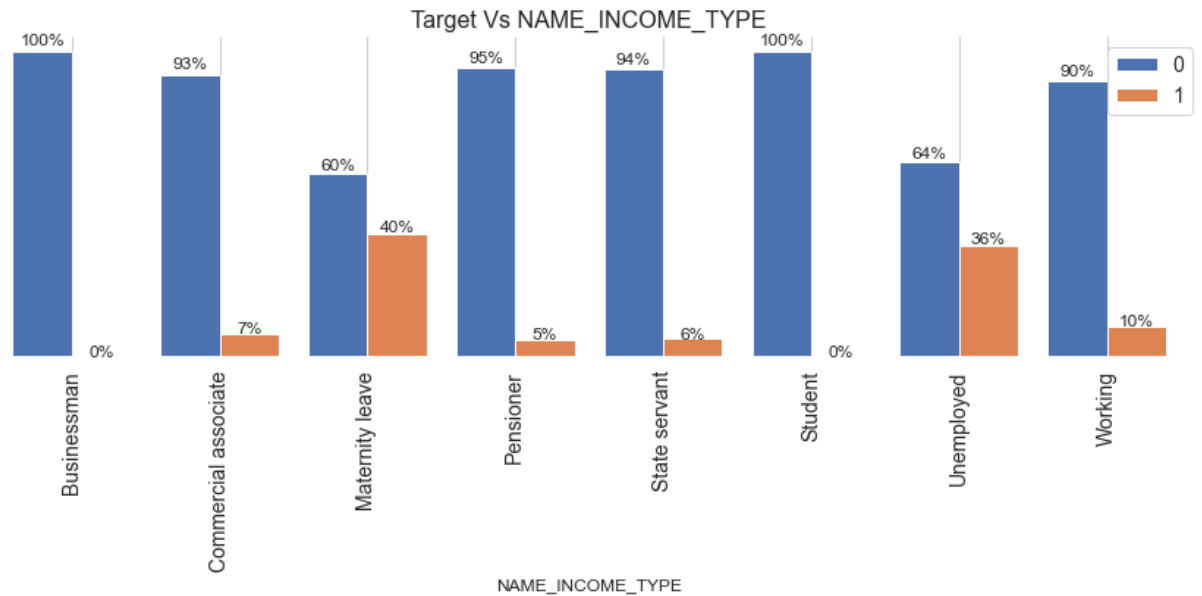
Self employed - Approx. 38 K

Others - Approx. 17 K

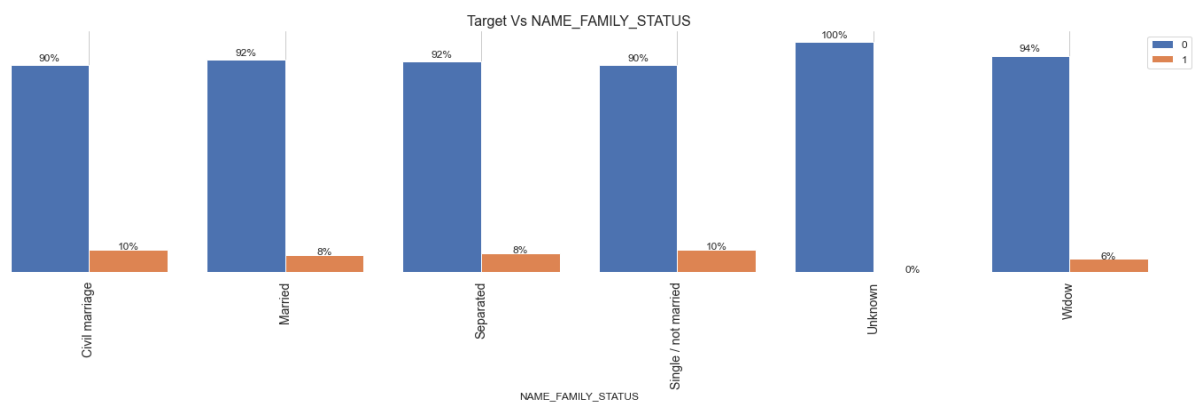
Medicine - Approx. 11 K

EDA Target Vs Features: [0- Paid , 1 – Not Paid] Also Assumptions

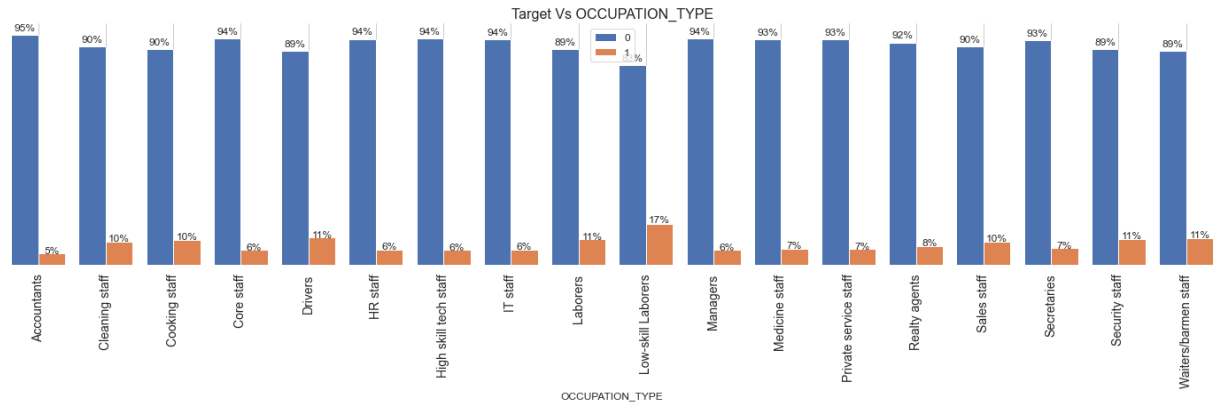
1. NAME_INCOME_TYPE Vs Target – Businessman has lower repaid rate than others



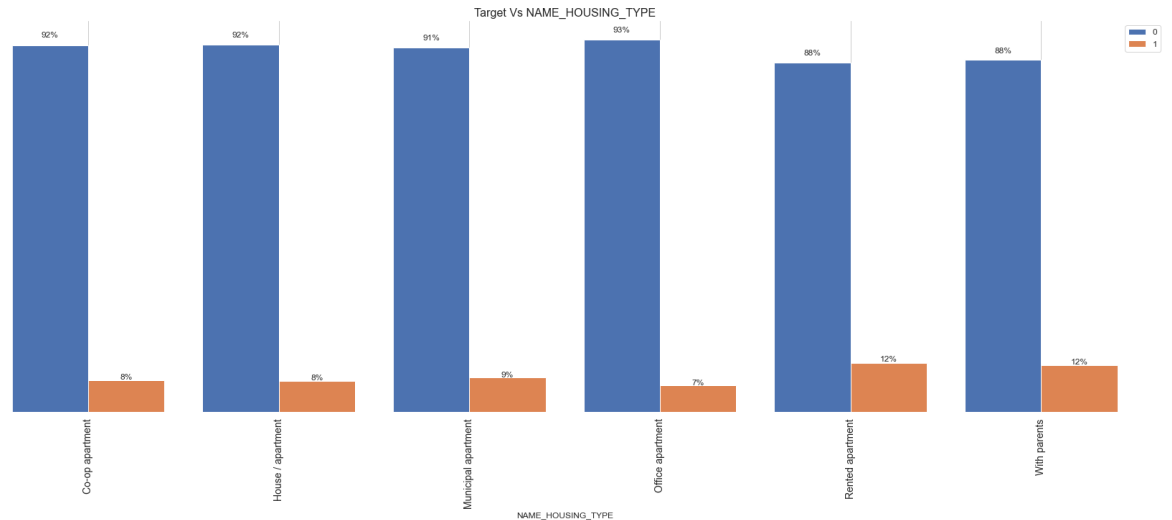
2. Family Status Vs Target: Married , Widow , Separated has more repaid ratio than others



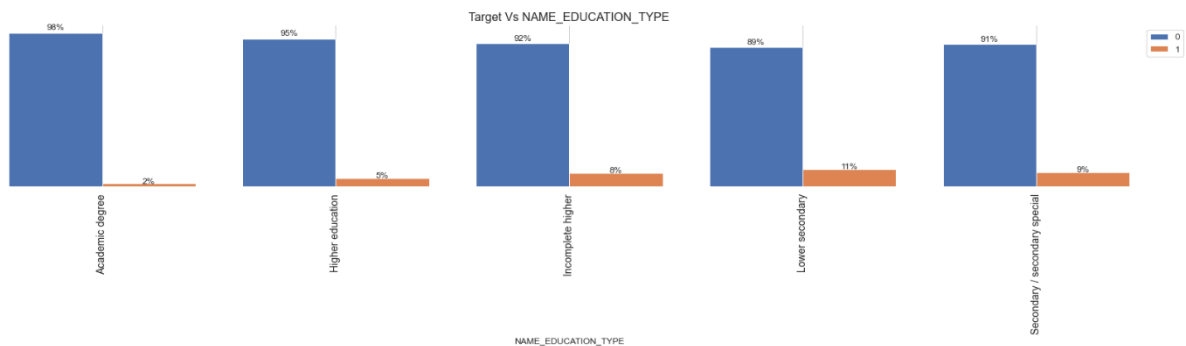
3. Occupation Type Vs Target: Accountants tends to repaid more ,low skill worked struggled to repay the loan



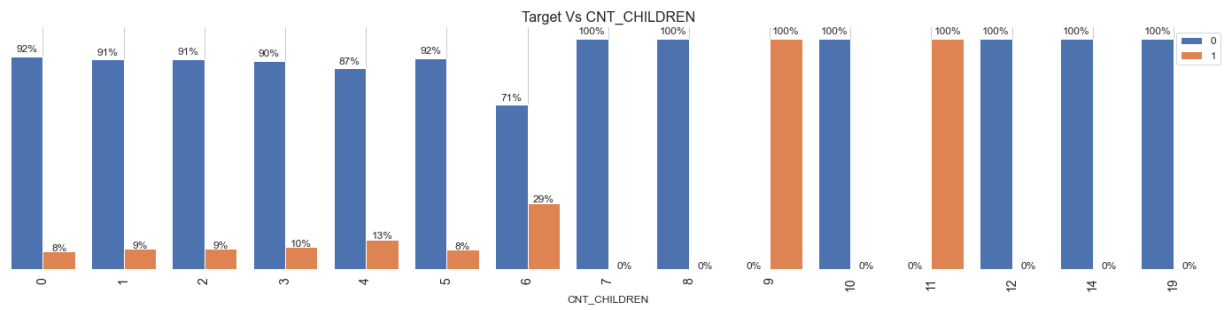
4. NAME_HOUSING_TYPE Vs Target: Those who are in Rented apartments & accompanied with parents struggled to repay the loan



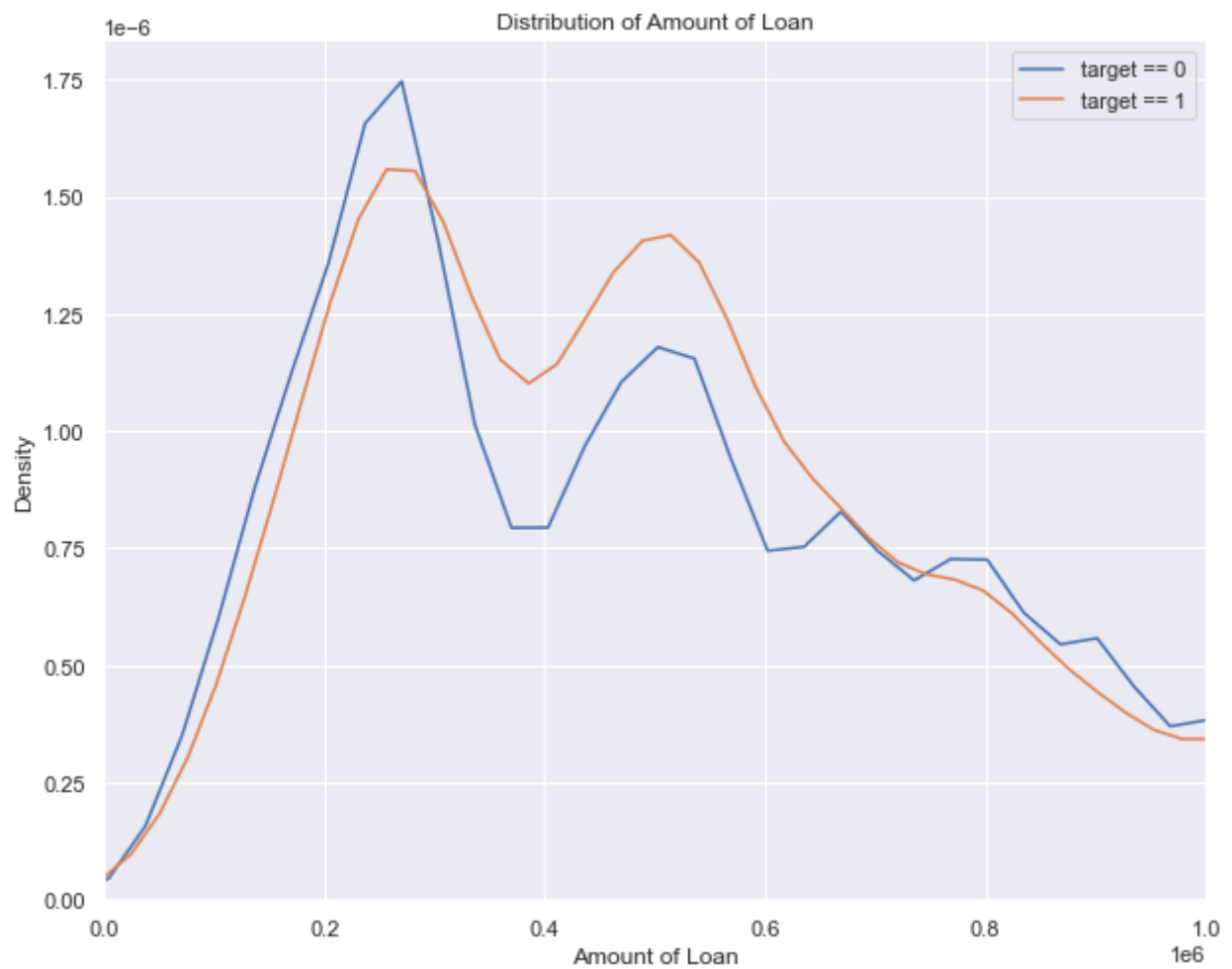
5. Education type vs Target: Those who have academic degree repays loan , other side secondary education type holders struggles to pay loan.



6. Number of Children Vs Target: It's unclear information about repaying history vs CNT_CHILDREN



7. Amount Credit Vs Target:



8. LOAN_INCOME_RATIO VS Target:

