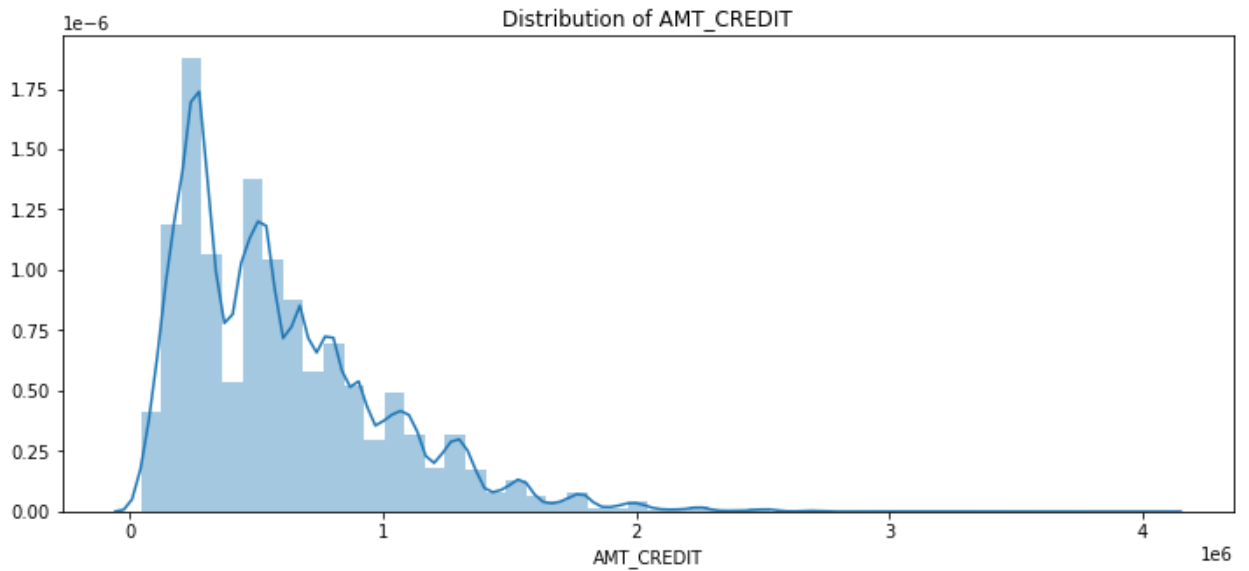


## Data Story with Application train data set:

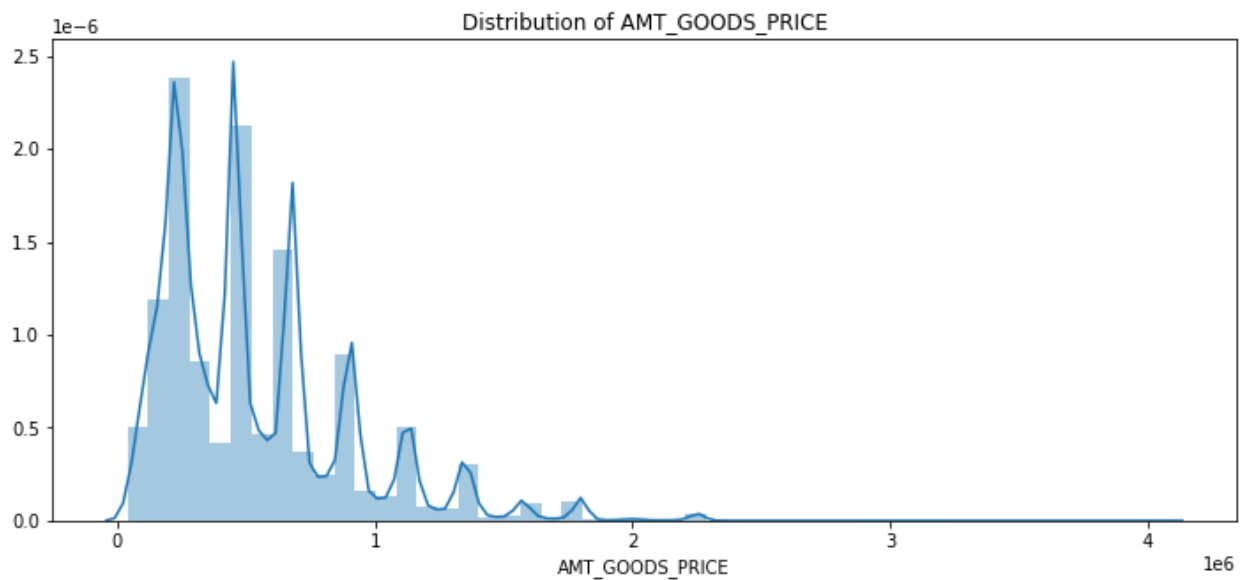
### Data Exploration:

#### 1. Distribution of Amount Credit



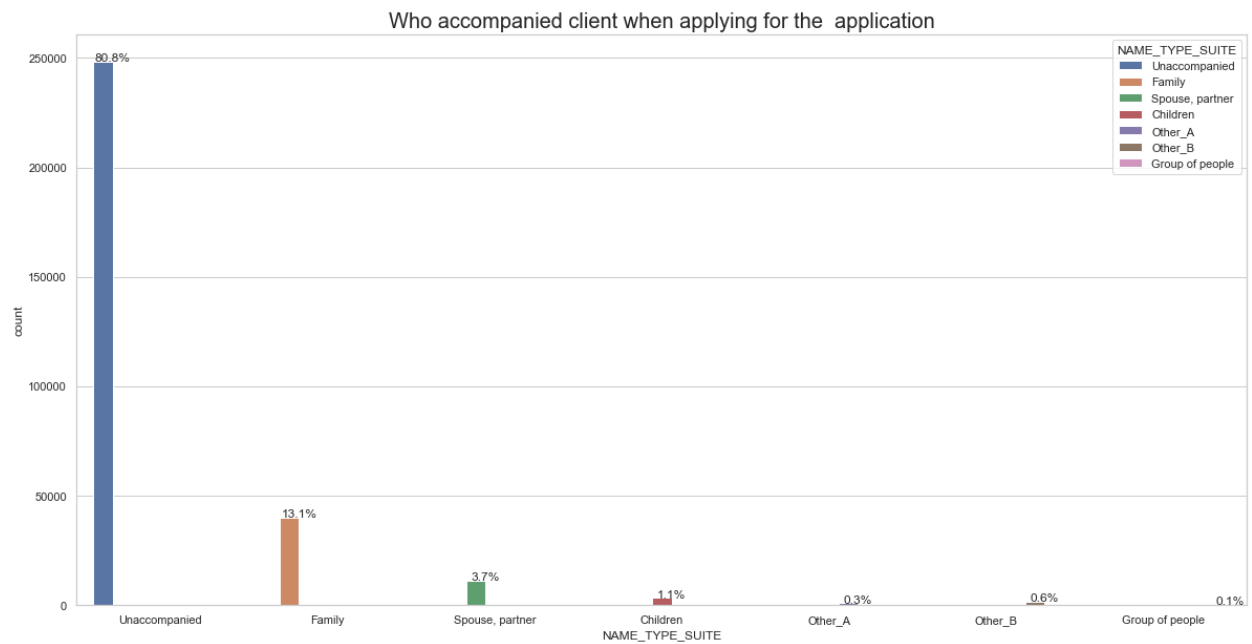
Distribution is right side skewed, between 0 . 1,50000 has more entries

#### 2. Distribution of Amount Goods Price



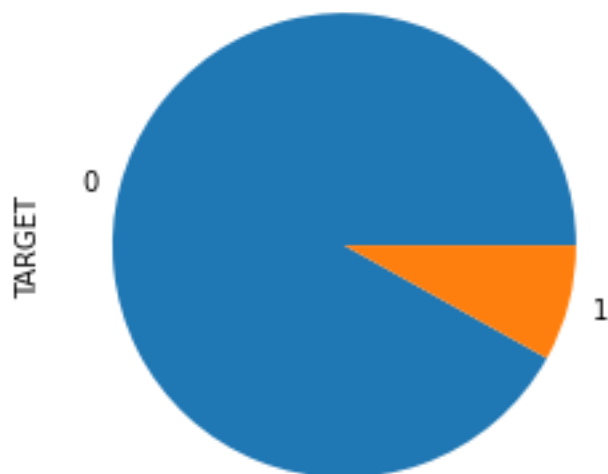
Majority of the amount of goods price spreaded between 0-1.5

### 3. Who accompanied client when applying loan ?



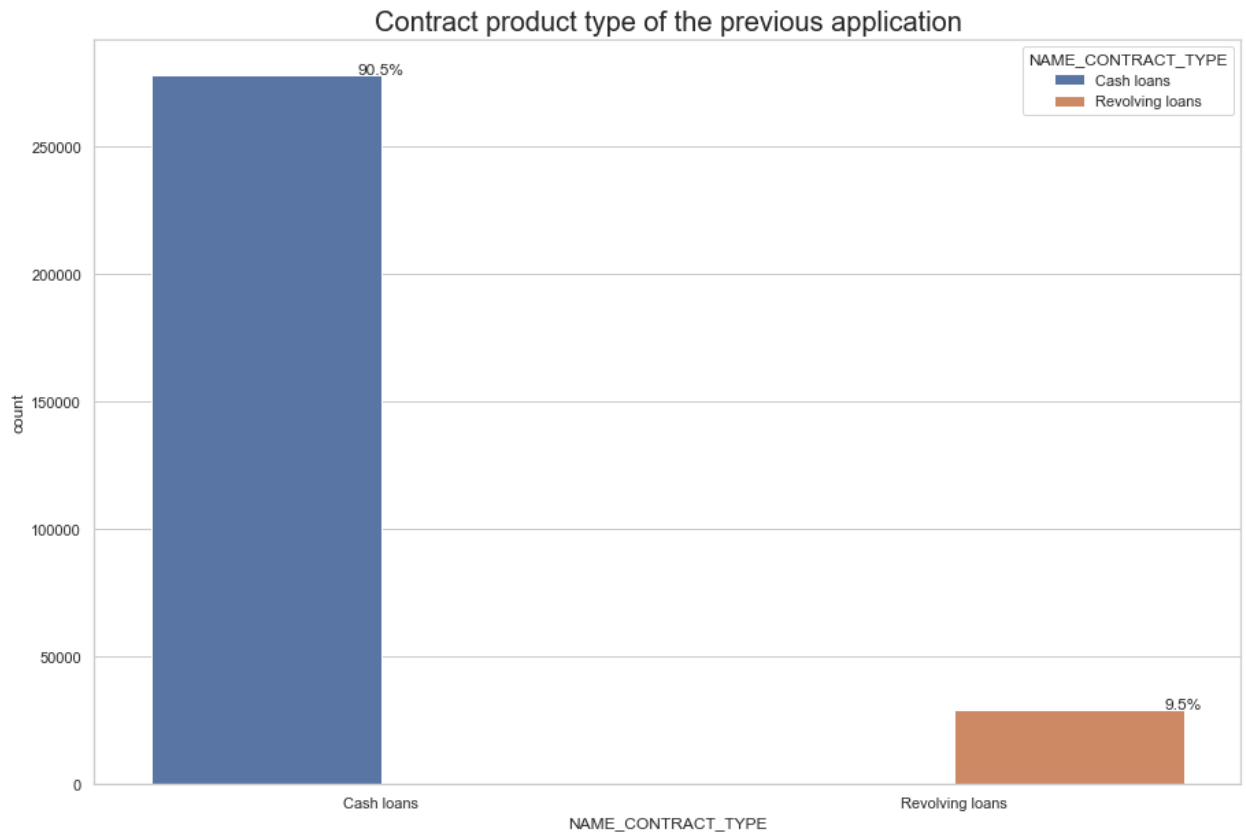
**Majority of the applicants are unaccompanied**

### 4. Highly imbalanced data!



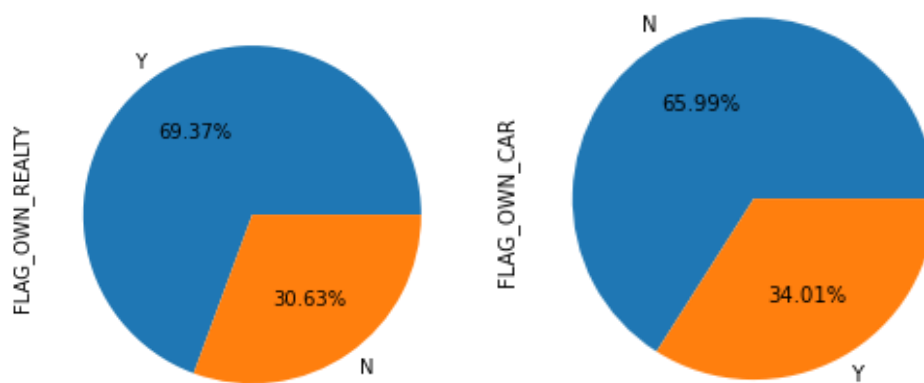
**As we can see data is highly imbalanced.**

5. Contract Type of Previous Loan app :



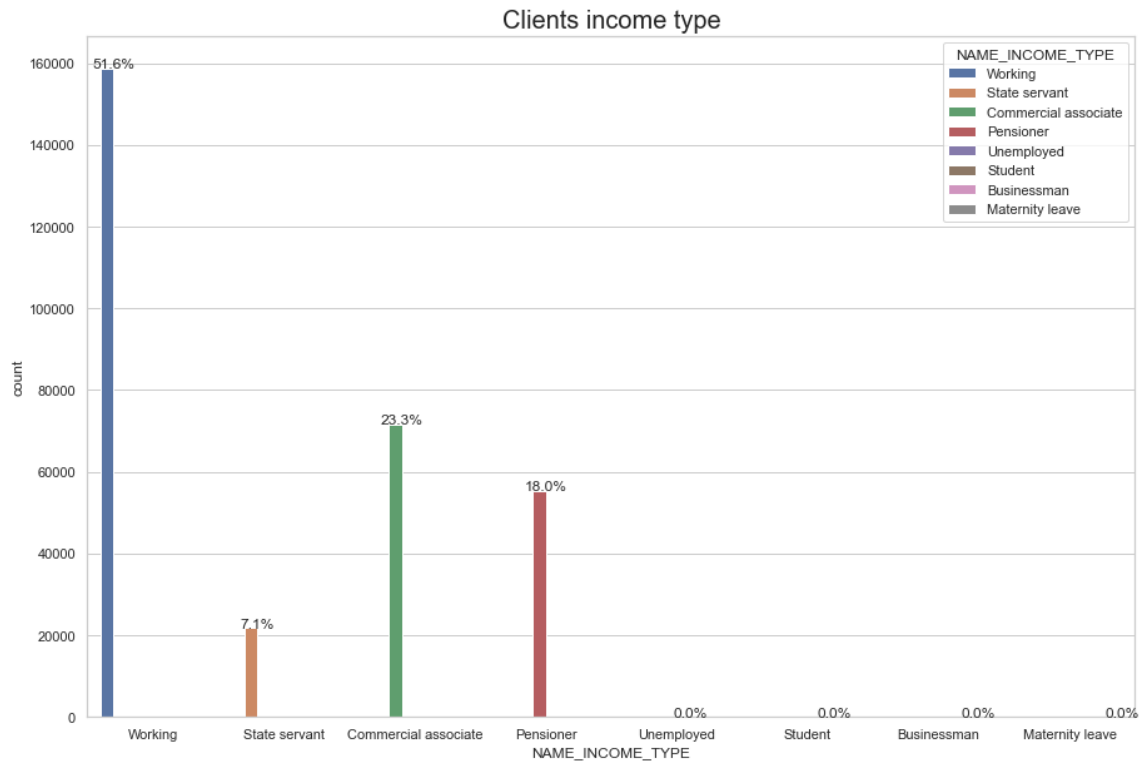
**Most of the loans are Cash loans which were taken by applicants.**

6. Own Relaty & Own Car



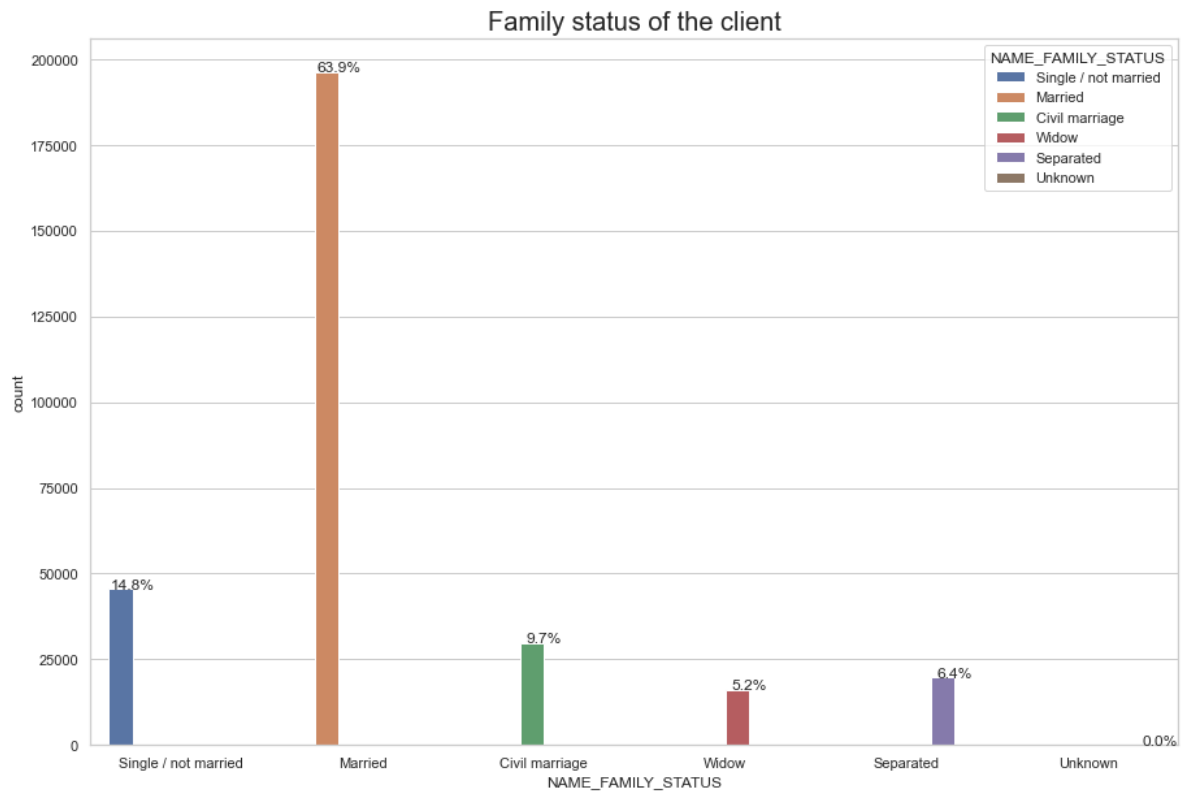
**70 % applicants has own realty & 65 % has own car**

## 7. Client's Income Type:



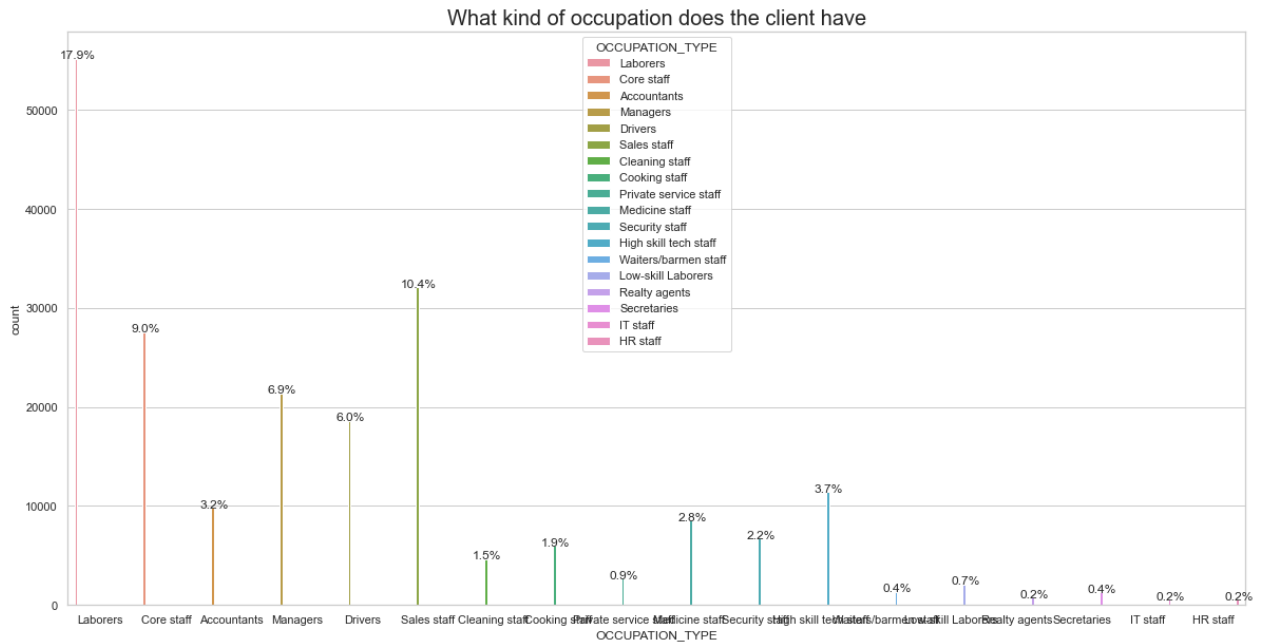
**Top 3 ratios go like Working , Commercial & Pensioner**

## 8. Family Status of the Client :



**#Majority of the applicants are Married**

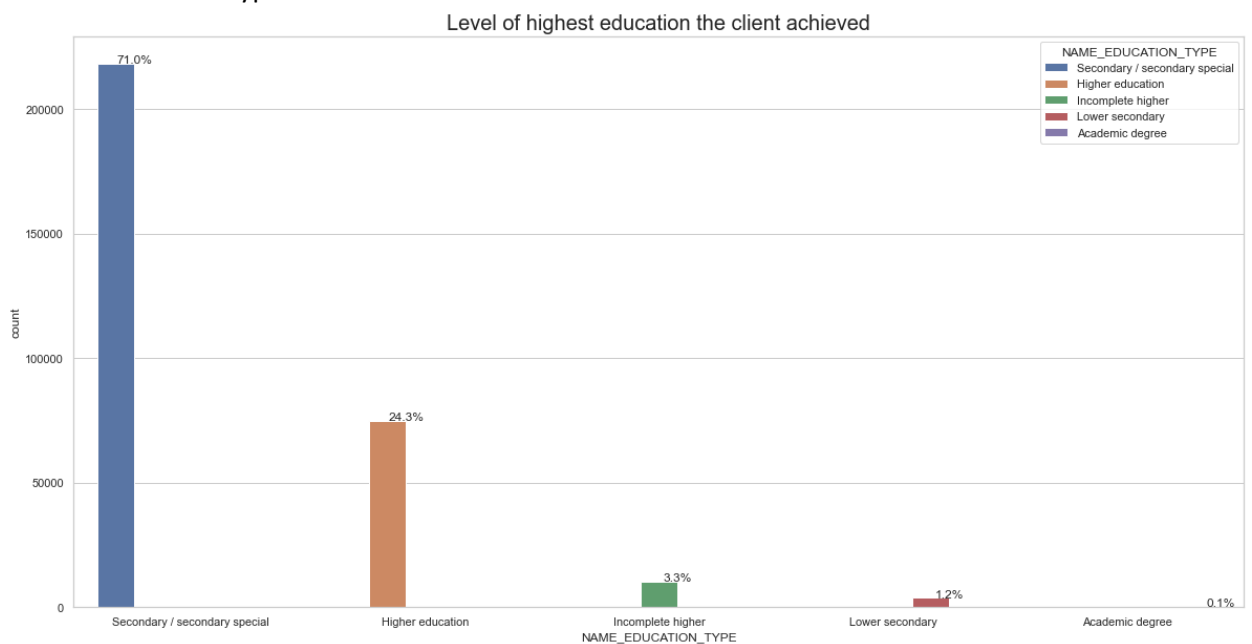
## 9. Client's Occupational type



### Top Applicant's who applied for loan :

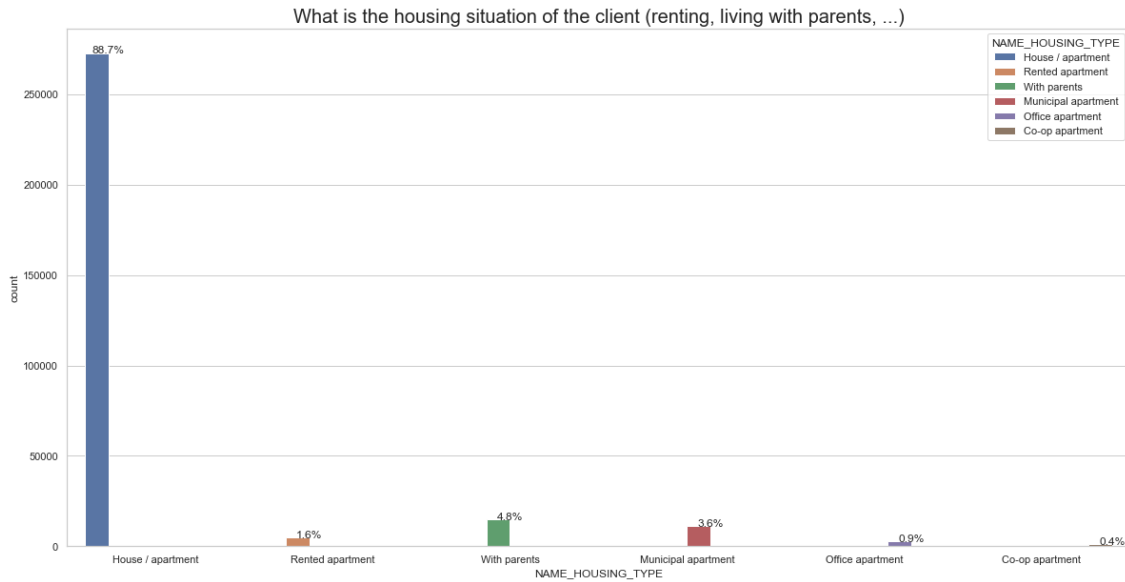
Laborers - Apprx. 55 K  
 Sales Staff - Approx. 32 K  
 Core staff - Approx. 28 K  
 Managers - Approx. 21 K  
 Drivers - Approx. 19 K

## 10. Client Educational Type



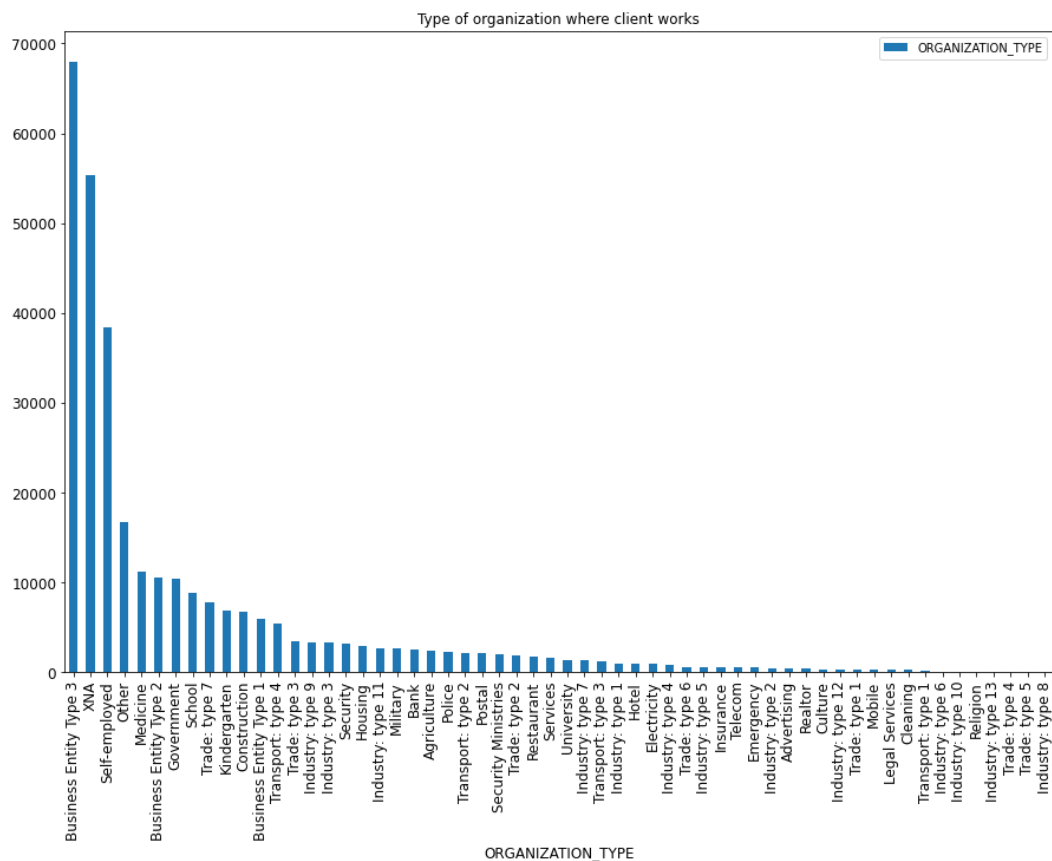
Majority of applicants have secondary and 2nd most having higher education.

## 11. Client Housing Type:



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

## 12. Client's working Org type :

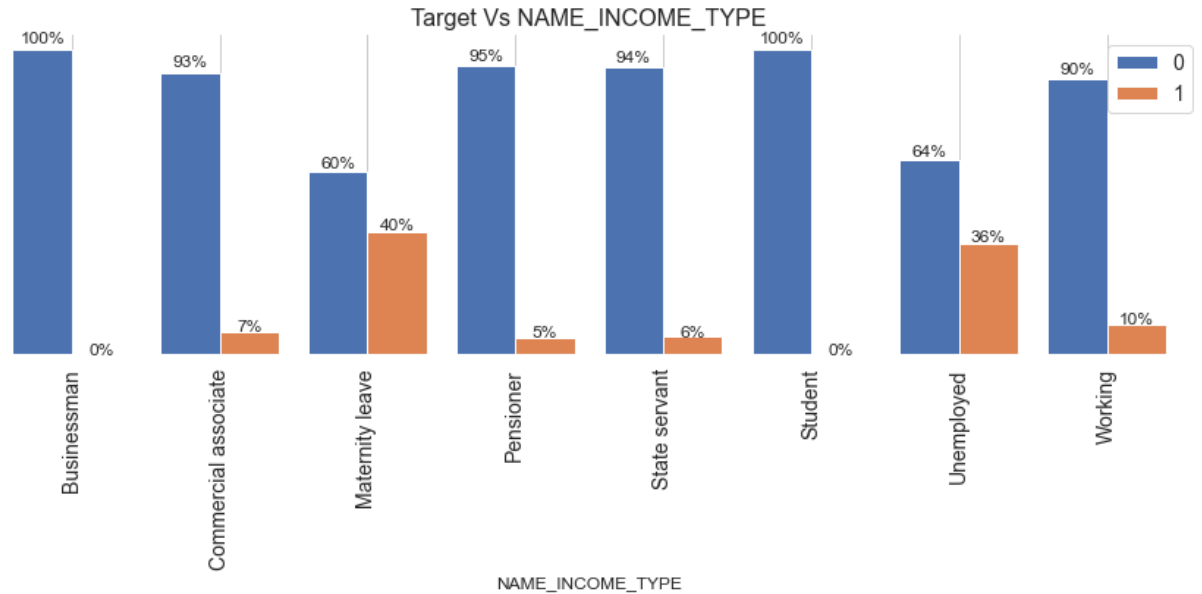


**Business Entity Type 3 - Approx. 68 K**

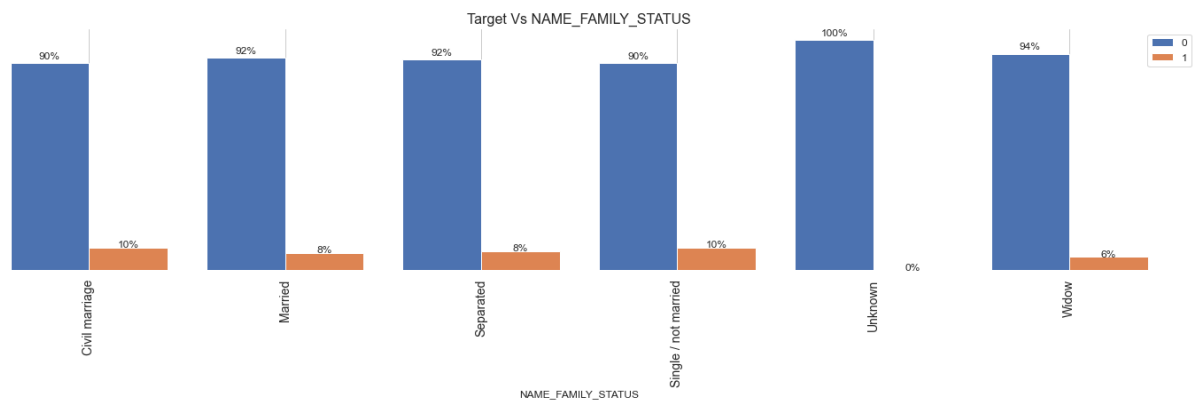
XNA - Approx. 55 K  
Self employed - Approx. 38 K  
Others - Approx. 17 K  
Medicine - Approx. 11 K

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

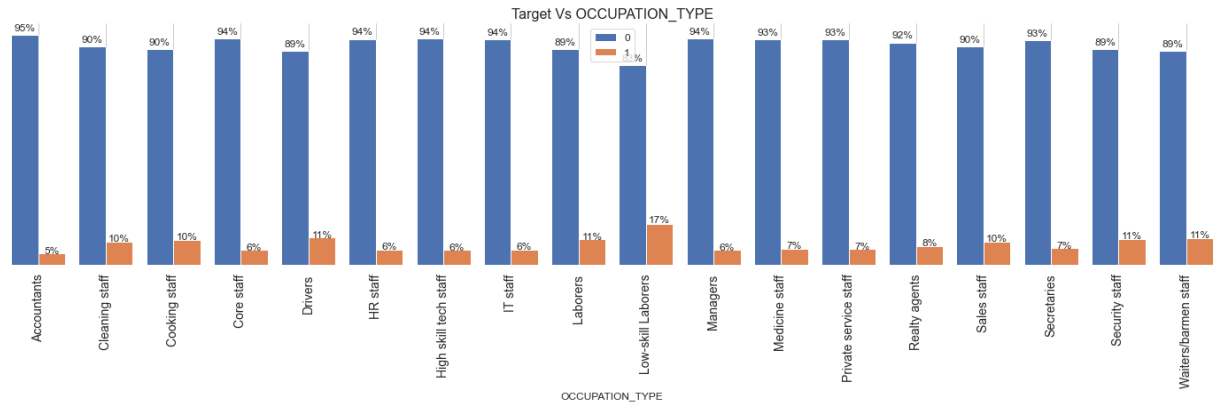
1. NAME\_INCOME\_TYPE Vs Target – Businessman has Highest repaid rate than others



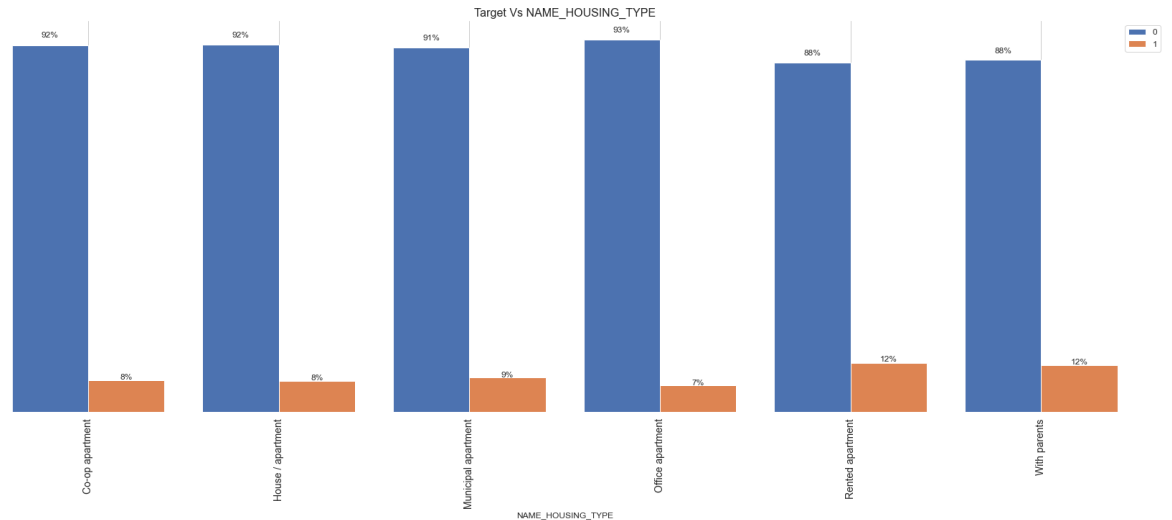
2. Family Status Vs Target: Married , Widow , Separated has more repaid ratio than others



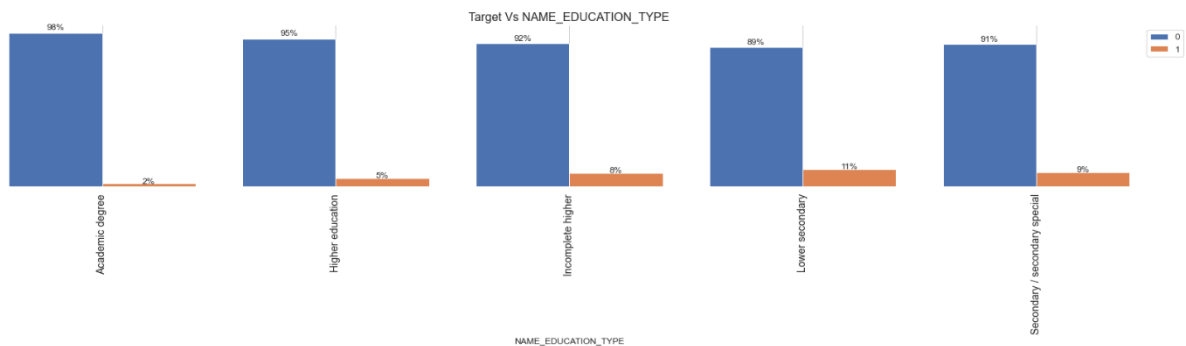
3. Occupation Type Vs Target: Accountants tends to repaid more ,low skill worked struggled to repay the loan



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

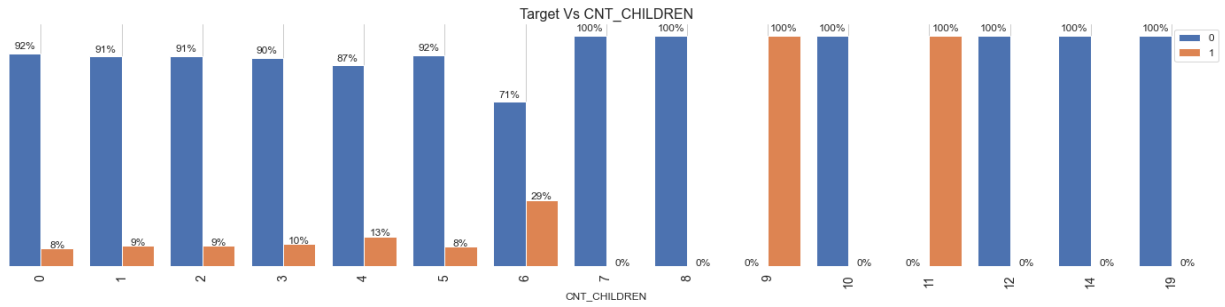


5. Education type vs Target: Those who have academic degree repays loan , other side secondary education type holders struggles to pay loan.

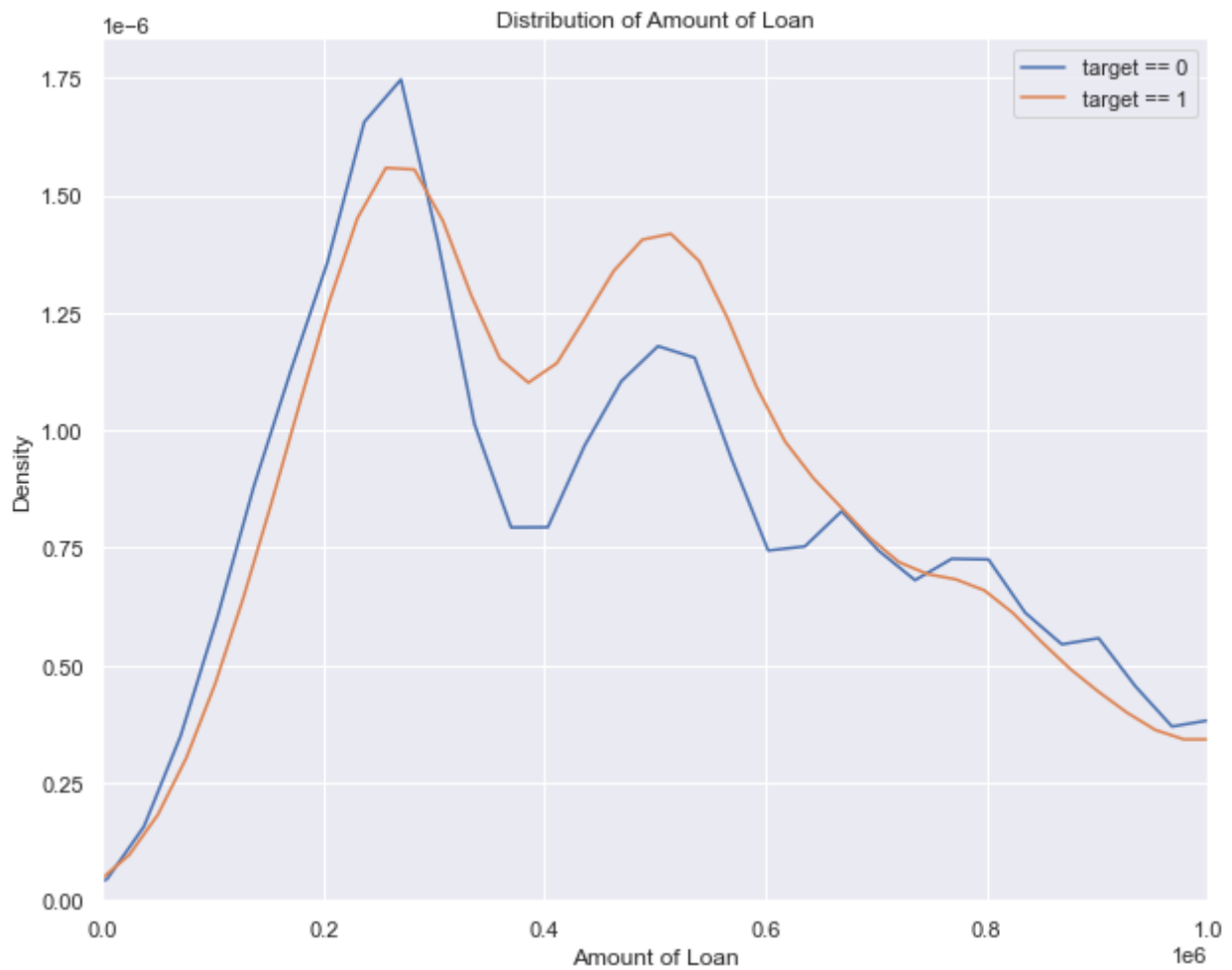




## 6. Number of Children Vs Target: It's unclear information about repaying history vs CNT\_CHILDREN



## 7. Amount Credit Vs Target:



## 8. LOAN\_INCOME\_RATIO VS Target:

