EXPLORATORY DATAMALYSIS

Lowend Mahardika Nathanael Junico Odi Perdana

Bago 13/05/2 Bago 13/05/2 Magway 13/05/2 Mandalay 13/05/2								
Bago 13/05/2 Magway 13/05/2 Mandalay 13/05/2		Expected End Date	Days Overdue	Term Months	Current Term Months	Installment	Outstanding	Loan Status
Magway 13/05/ Mandalay 13/05/ Bago 13/05/	05/2022 13	3/05/2025	108,00	36	39	270000	810000	5
Mandalay 13/05/	05/2022 13	3/05/2025	108,00	36	39	315000	945000	5
Bago 13/05/	05/2022 13	3/05/2025	108,00	36	39	90000	270000	5
	05/2022 13	3/05/2025	108,00	36	39	270000	810000	5
	05/2022 13	3/05/2025	108,00	36	39	315000	945000	5
Shan 4/29/	29/2023 29	9/07/2025	31,00	27	28	225000	225000	4

feature engineering

- 0. Fully paid
- 1. Current
- 2. In Grace Period
- 3. 16 30 days
- 4. 31 90 days
- 5. Charge off

PROJECT GOALS

01

Mengidentifikasi distribusi transaksi kredit (Loan Status 0,1,2,3,4,5) dan transaksi kredit bermasalah (Loan Status 3,4,5) secara umum.

02

Menggali lebih dalam ke region dengan jumlah transaksi bermasalah terbanyak.

Heatmap Korelasi Term Months -0.26 -0.36 0.00 0.32 -0.32 1.00 -0.00 0.02 0.01 Current Term Months - 0.26 1.00 0.81 0.02 -0.72 0.50 0.01 0.02 -0.01 Days Overdue - -0.36 0.01 -0.01 0.81 1.00 0.01 -0.89 0.67 0.01 Installment - 0.00 0.02 0.01 1.00 0.27 0.03 0.99 0.50 -0.96 Outstanding --0.72 -0.89 0.27 1.00 -0.50 0.27 0.13 -0.26 Loan Status - -0.32 0.50 0.67 0.03 -0.50 1.00 0.03 -0.01 -0.03 Loan Amount - -0.00 0.50 -0.98 0.01 0.01 0.99 0.27 0.03 1.00 Funded Amount - 0.02 0.02 0.01 0.50 0.13 -0.01 0.50 1.00 -0.49-0.96 -0.98 Interest Rate - 0.01 -0.01 -0.01 -0.26 -0.03 -0.49 1.00 Loan Amount **Funded Amount** Current Term Months Days Overdue Installment Outstanding Loan Status Term Months

CORRELATION

1.00

- 0.75

- 0.50

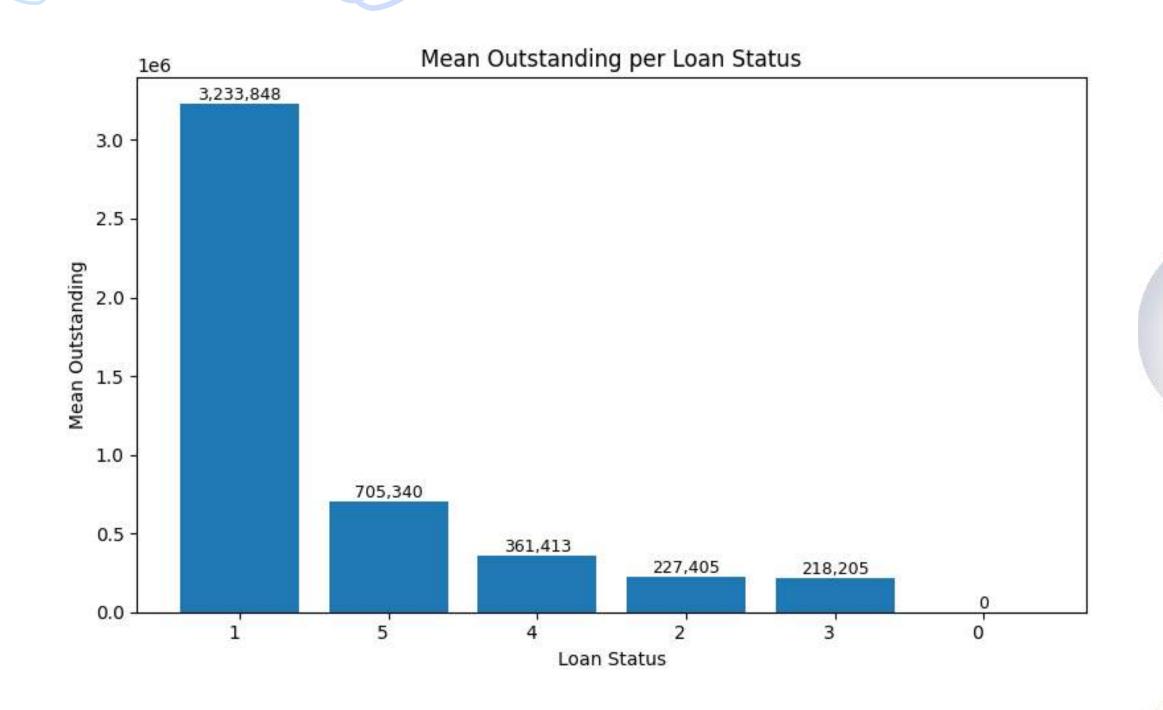
- 0.25

- 0.00

- -0.25

- -0.50

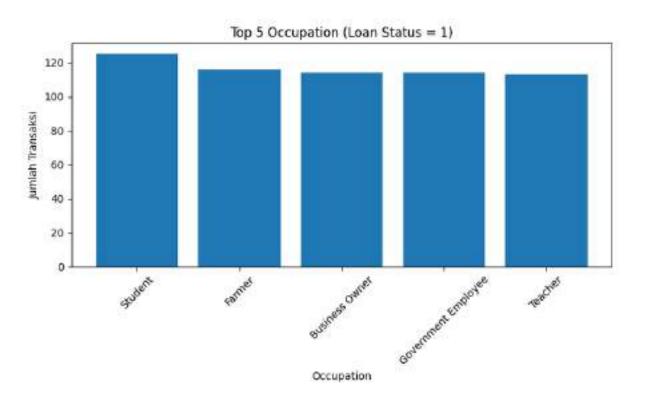
- -0.75

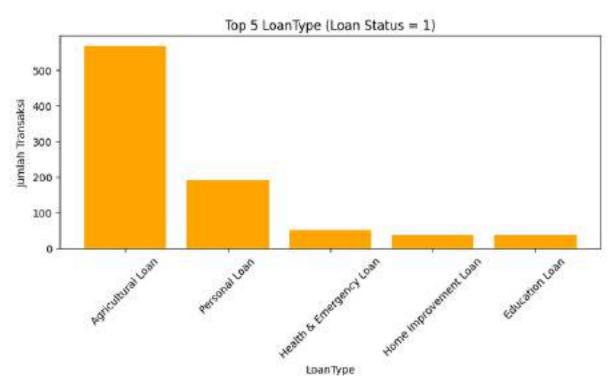


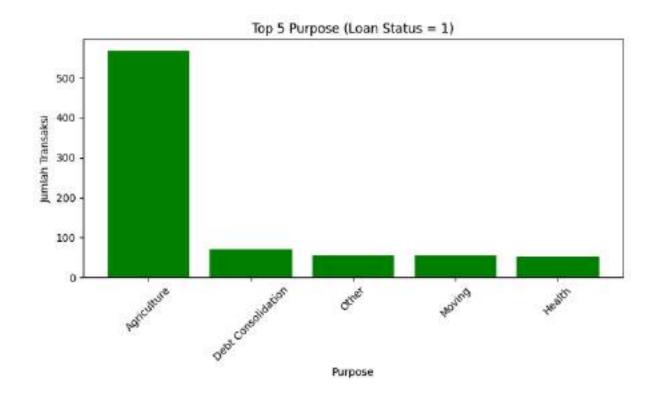
RATA-RATA OUTSTANDING DARI TIAP LOAN STATUS

RINCIAN LOAN STATUS BY OCCUPATION, LOAN TYPE, DAN PURPOSE

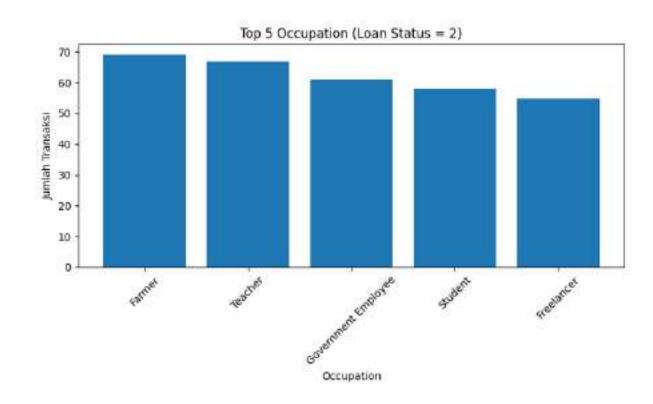
LOAN STATUS 1 (CURRENT)

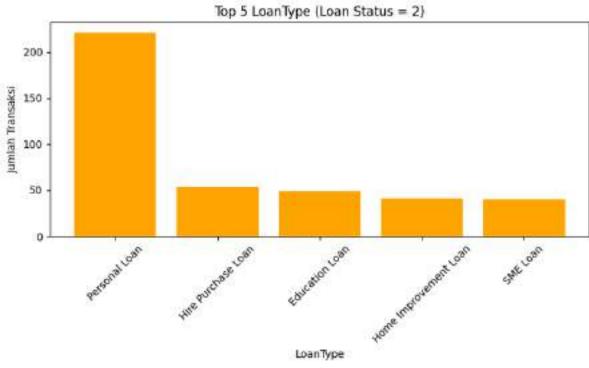


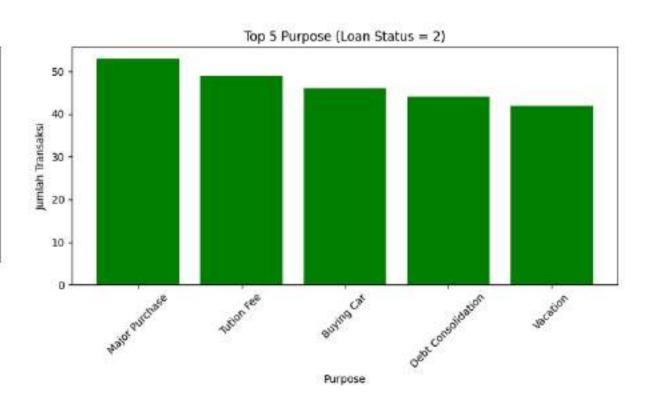




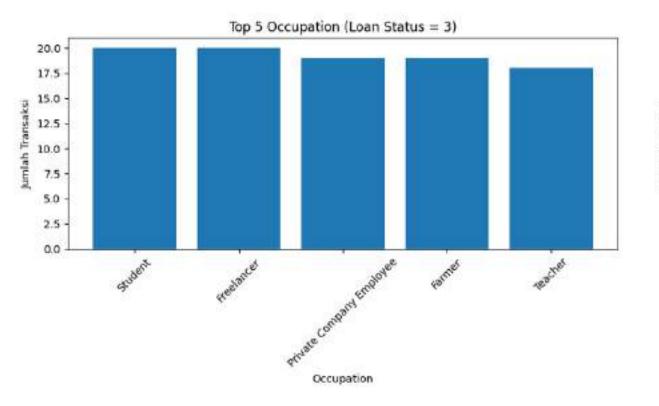
LOAN STATUS 2 (IN GRACE PERIOD)

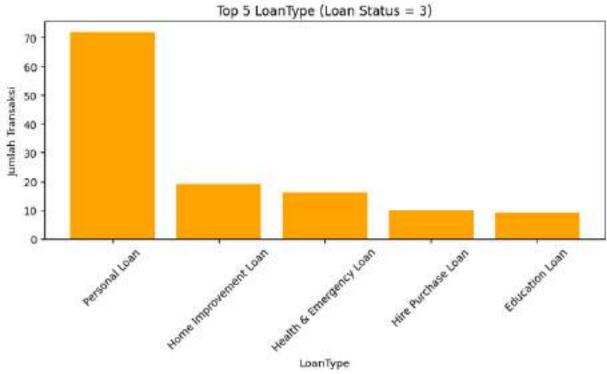


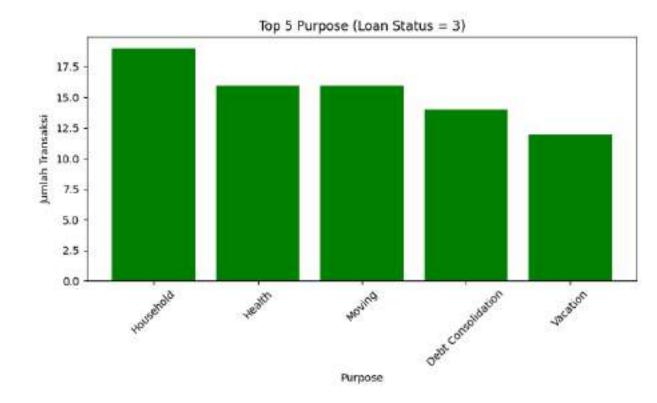




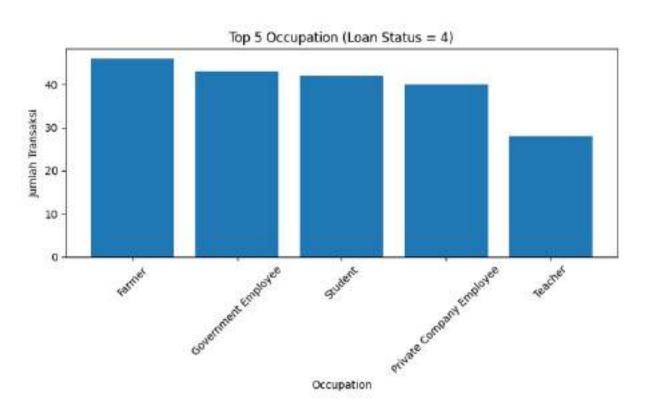
LOANSTATUS 3 (16 - 30 DAYS)

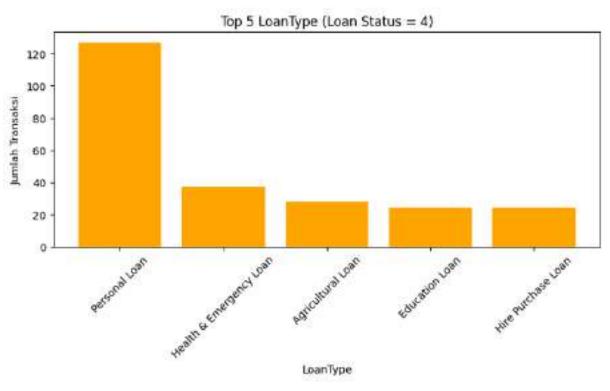


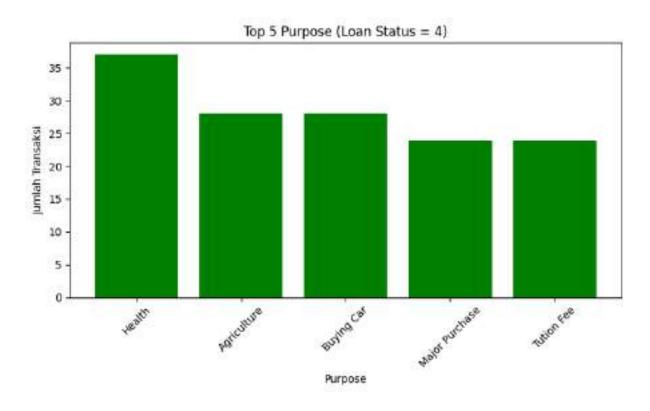




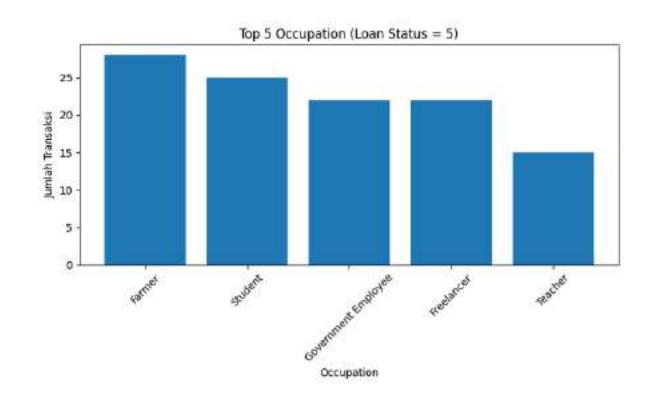
LOAN STATUS 4 (31 - 90 DAYS)

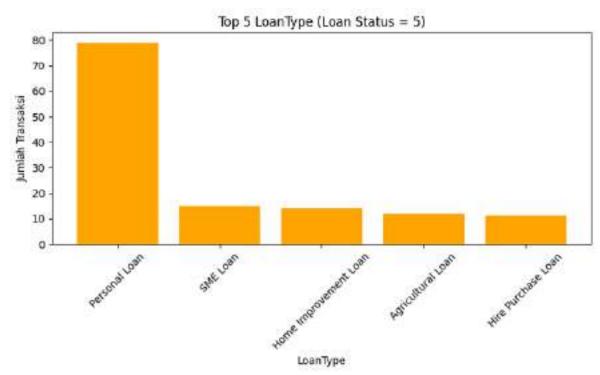


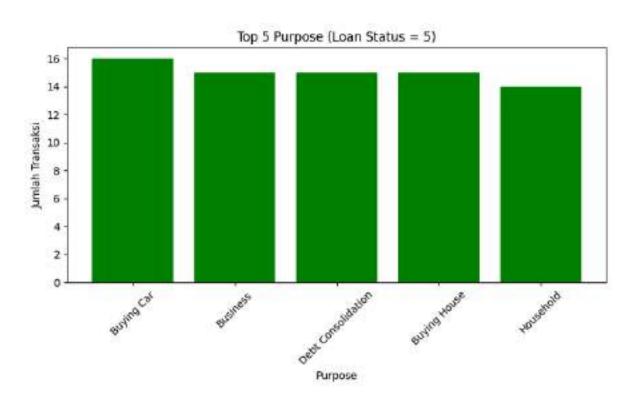




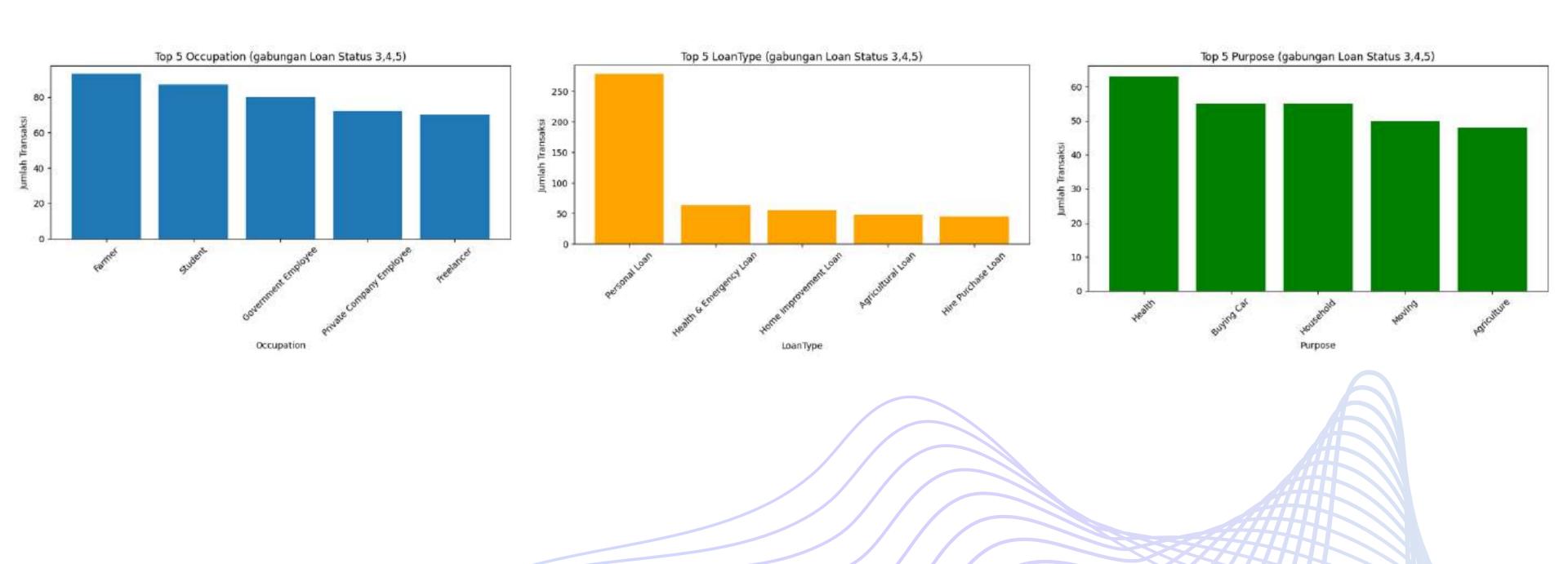
LOAN STATUS 5 (CHARGE OFF)



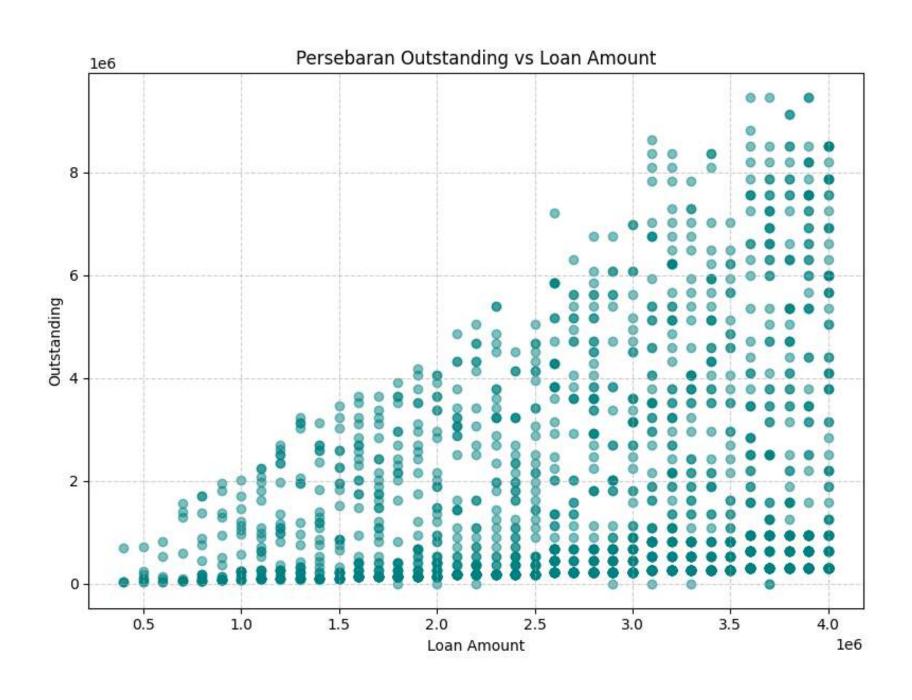




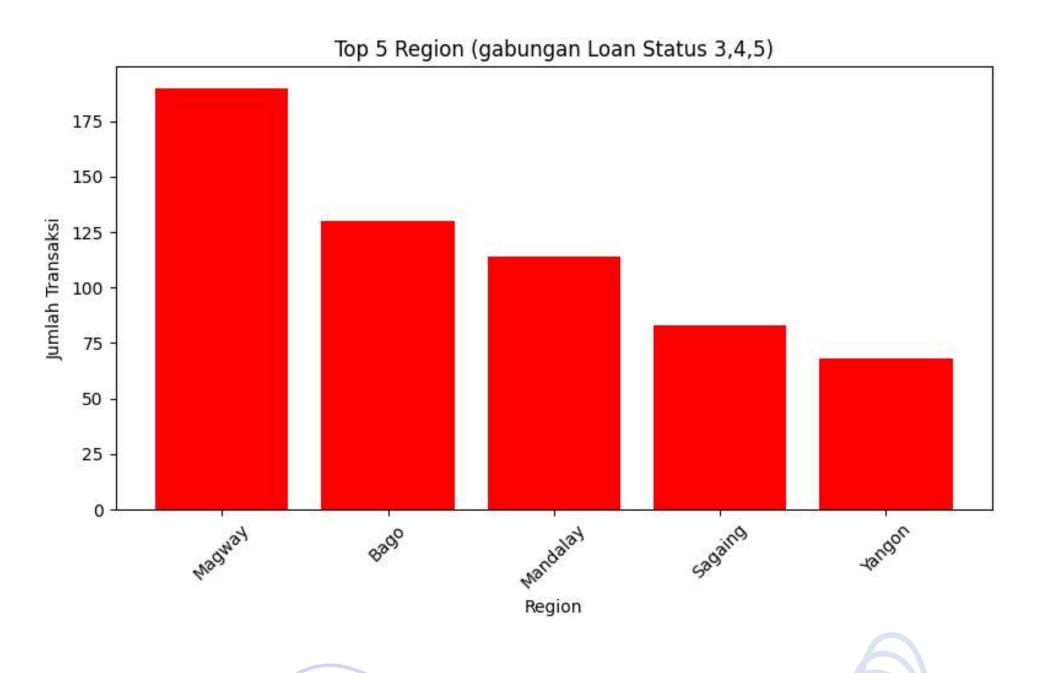
TOTAL LOAN STATUS 3,4,5 (YANG BERMASALAH) BY OCCUPATION, LOANTYPE, DAN PURPOSE



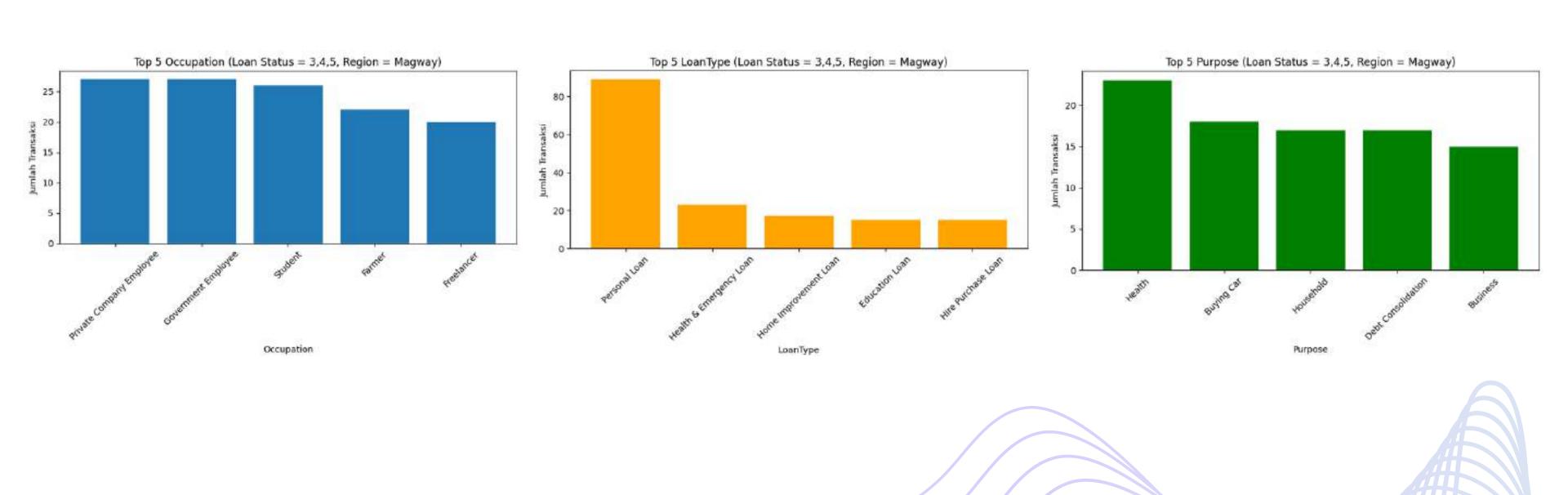
OUTSTANDING VS LOANSTATUS



TOP 5 REGION DENGAN LOAN STATUS 3,4,5 (YANG BERMASALAH)

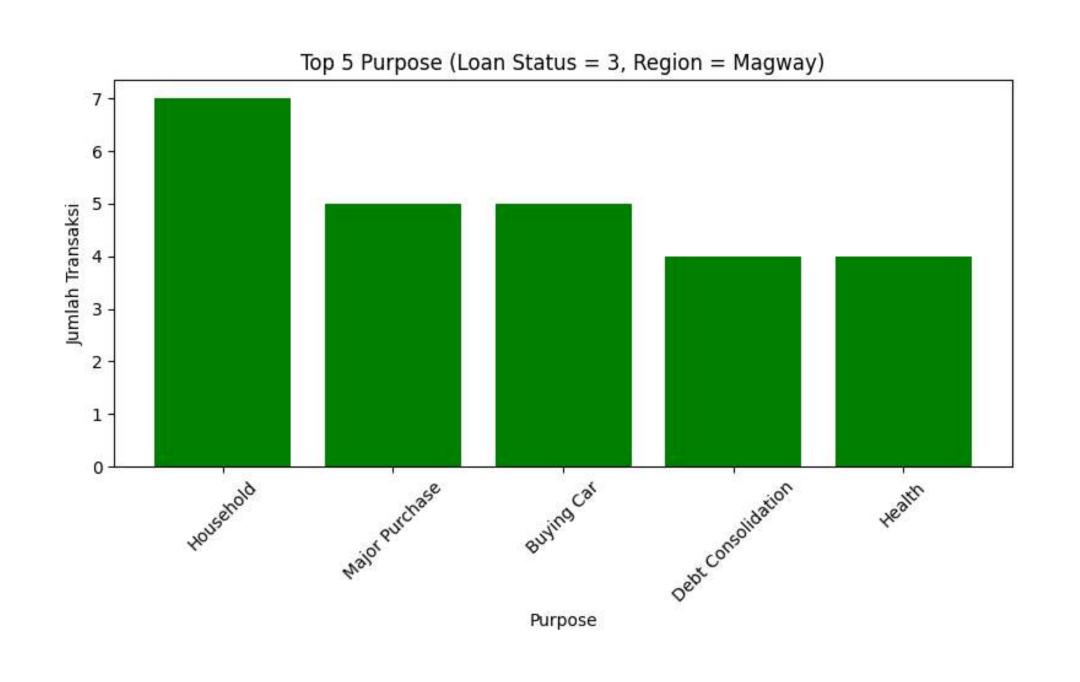


TOTAL LOAN STATUS 3,4,5 (YANG BERMASALAH) BY OCCUPATION, LOANTYPE, DAN PURPOSE DIREGION MAGWAY

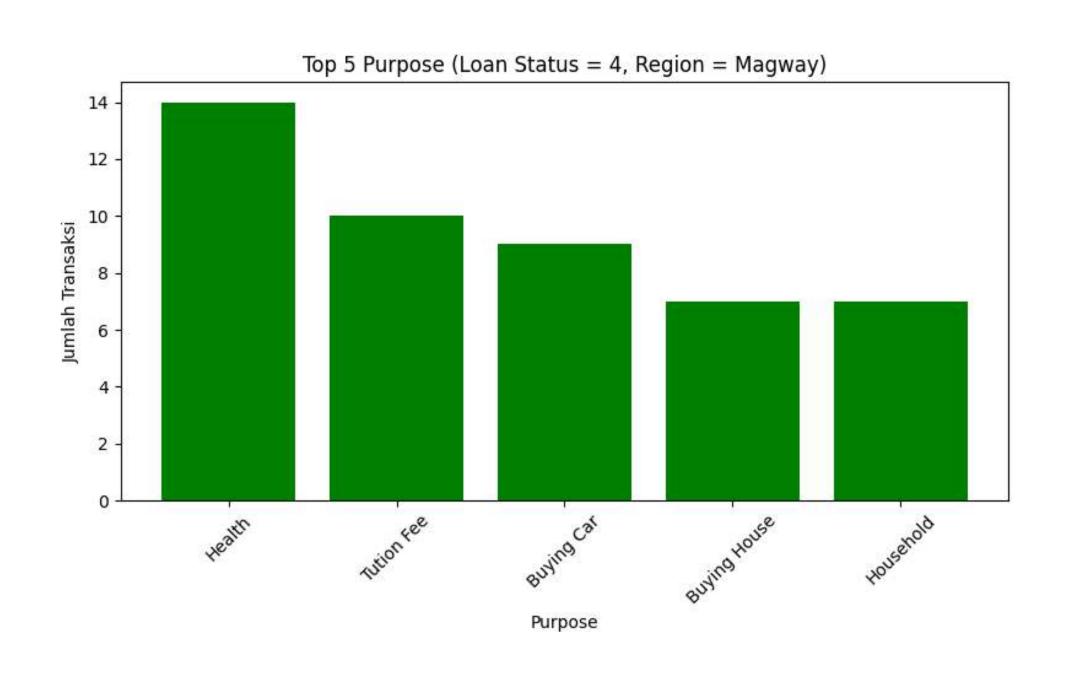


RINCIAN TOTAL LOAN STATUS (YANG BERMASALAH) BY PURPOSE IN REGION MAGWAY

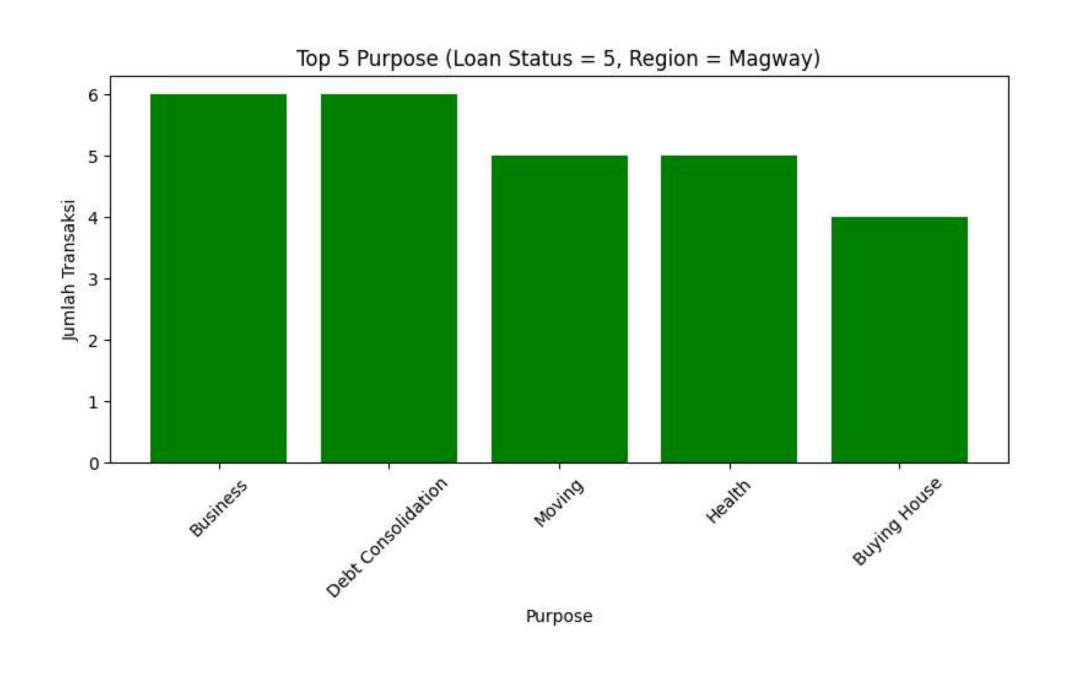
LOANSTATUS 3 (16 - 30 DAYS) IN MAGWAY



LOAN STATUS 4 (31 - 90 DAYS) IN MAGWAY



LOAN STATUS 5 (CHARGE OFF) IN MAGWAY



SUMMARY

- Semakin kecil **outstanding** maka semakin banyak status loan yang macet (kategori 3,4,5) yang di mana memiliki arti bahwa segmen borrower dengan loan amount kecil yang paling rawan macet.
- Berdasarkan data "late", secara overall purpose untuk **Health** memiliki kemungkinan paling besar untuk macet.
- Berdasarkan data "late", region yang paling banyak menyumbang status macet adalah region **Magway.**
- Berdasarkan data "late", di region Magway purpose untuk **Health** yang paling banyak muncul.
- **Top 5 occupation** untuk overall status macet dan status macet di region Magway yang paling dominan yaitu private company employee, goverment employee, farmer, student, dan freelancer.

