EDA Case Study I - Credit Risk Analysis

Following are the driving factors for a loan default -

* Lower the highest education of an applicant, higher the chance of loan default. This is one of the core driving factor in loan defaults.
* Labourers & Sales staff are major area of concern , with maximum applicants and a significant loan default rate. Drivers also have an alarming combination of counts and default %.
* Applicants on Maternity leave have a whopping 40% loan default rate. Unemployed applicants also have 35% loan defaults
* Low Income range have maximum % of loan defaults. As the Income range increases, loan default probability decreases
* Among different family status, married ones have the highest likelihood of loan default
* Applicants with lower Annuity Amount are slightly more likely to default on a loan.
* Young applicants are more expected to default on a loan.
* More Men default loans as compared to Women