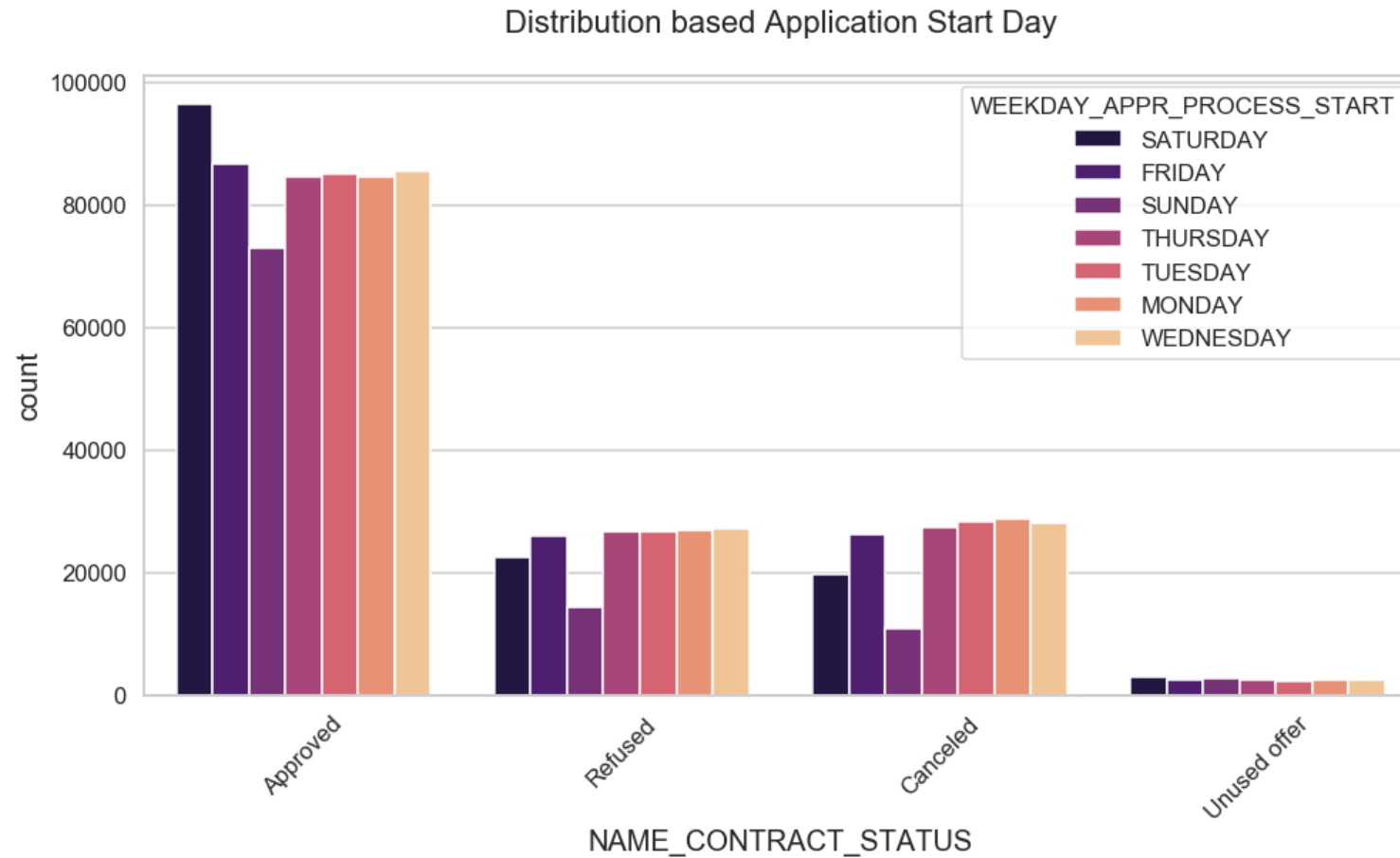# Credit EDA Case Study

Prepared by : Nirbhay Tandon & Naveen Sharma

Key Observations

1. Most popular days for making applications is Saturday. The bank could focus on keeping offices open longer on Saturday to aid in completion of the applications

Distribution based Application Start Day

Key Observations

2. Most popular age group for taking loans or credit is 31-40 with the most number of applications. The firm should focus on exploring more lucrative options for clients in that age range. They could be offered lower interest rates, longer repayment holidays etc.


Distribution of Age on Loans
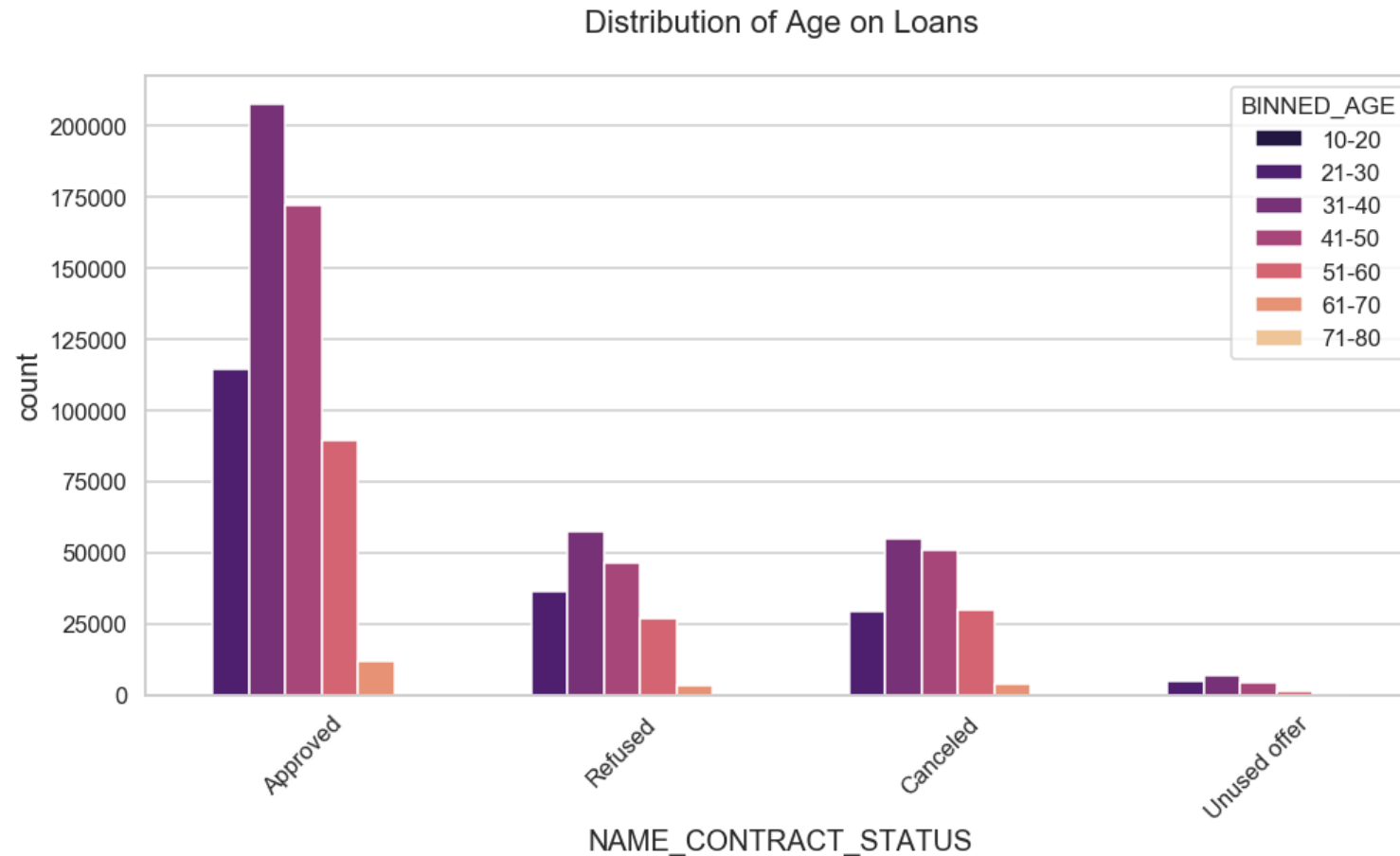
Key Observations

3. Married people have the highest chance of making a loan application and being approved for a loan



Distribution based on Family Status
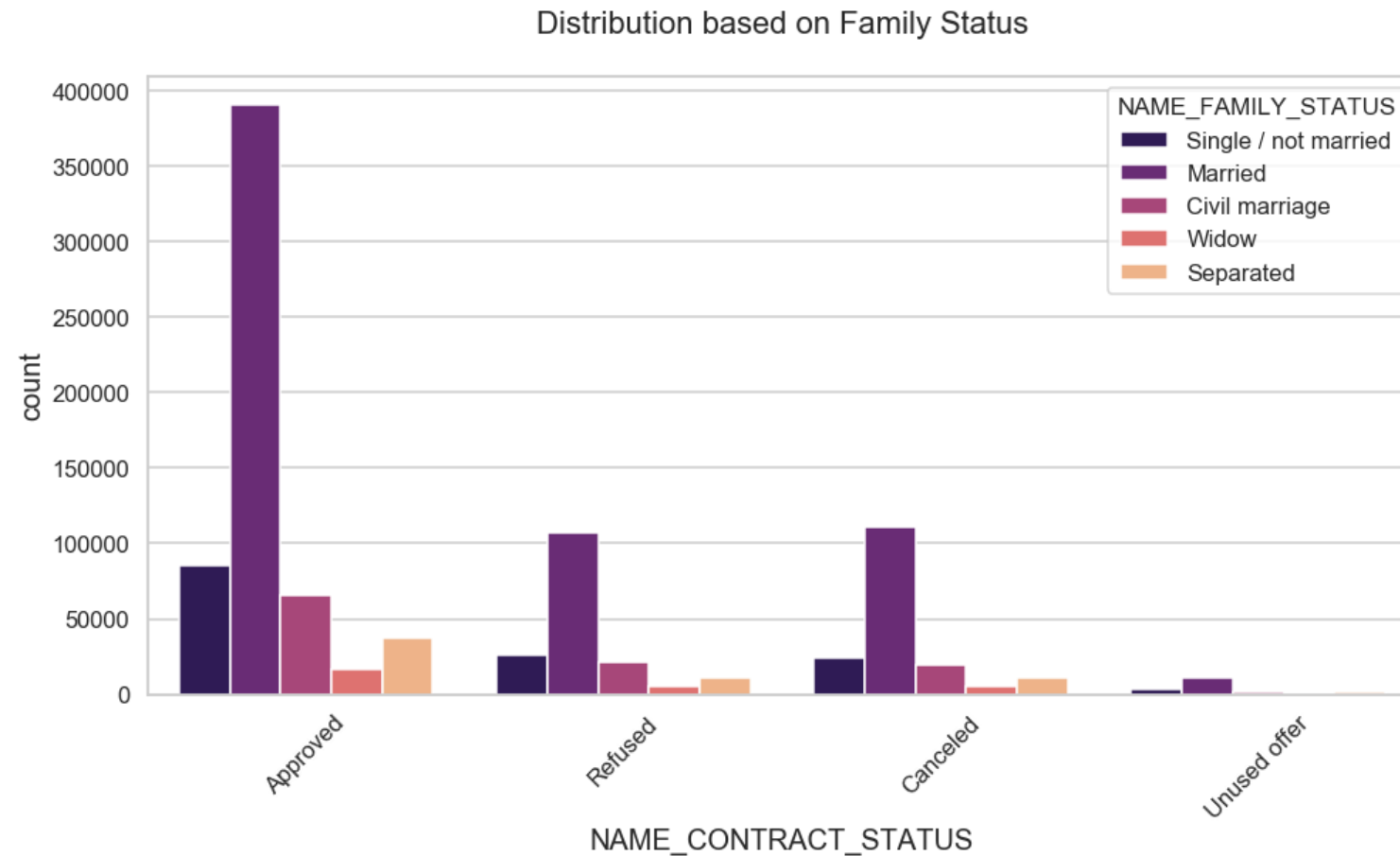
Key Observations

4. Because of the imbalance in the data, Females appear to be making the most number of loan applications. They also have a higher chance of getting approved and being able to repay the loans on time

Distribution based on Gender
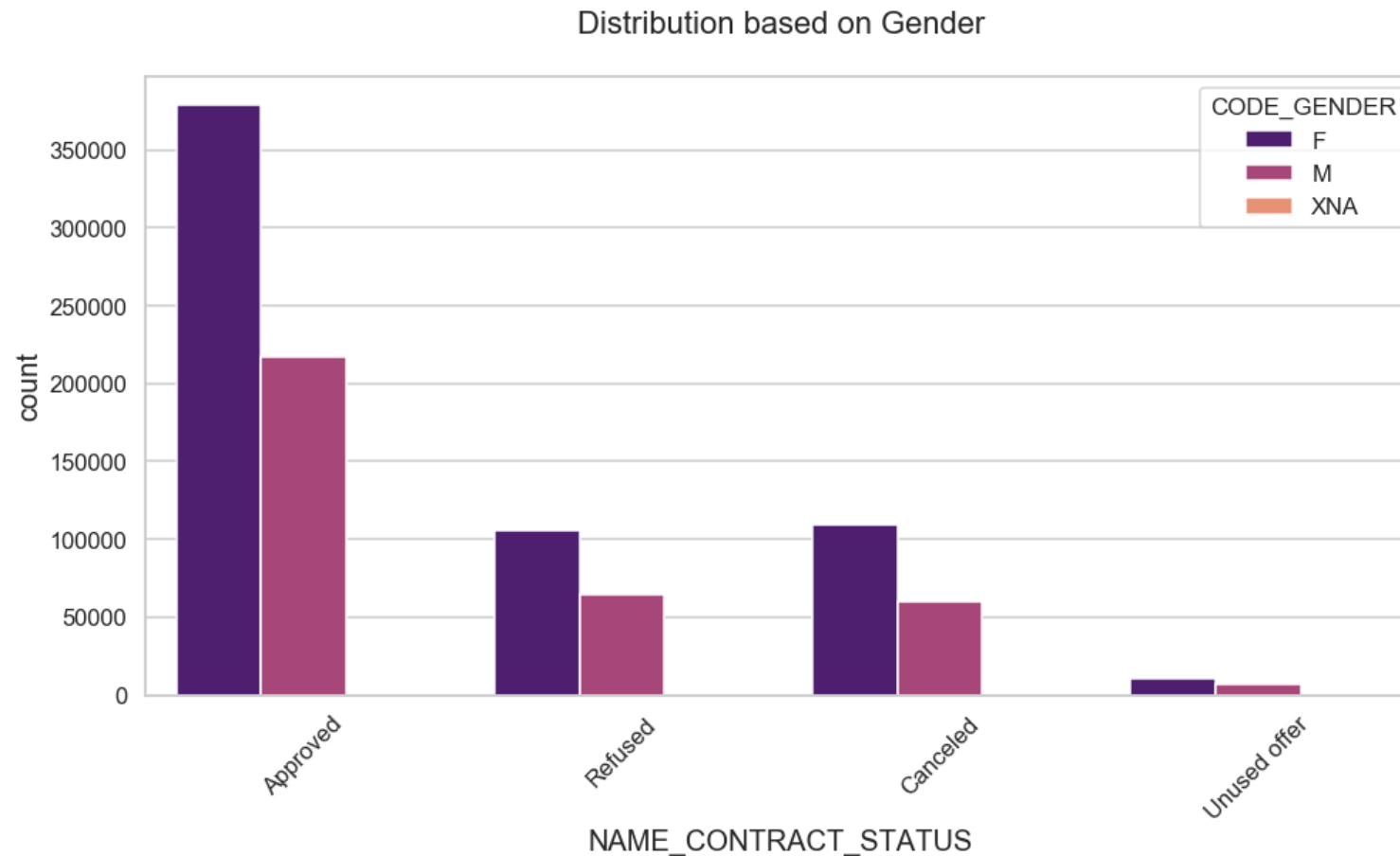
Key Observations

5. Widows with secondary education have a very high median credit amount borrowing and default on paying back loans as well. It would be better to be vary of lending to them. The below boxplots are for Target value 1.

Credit amount vs Education Status
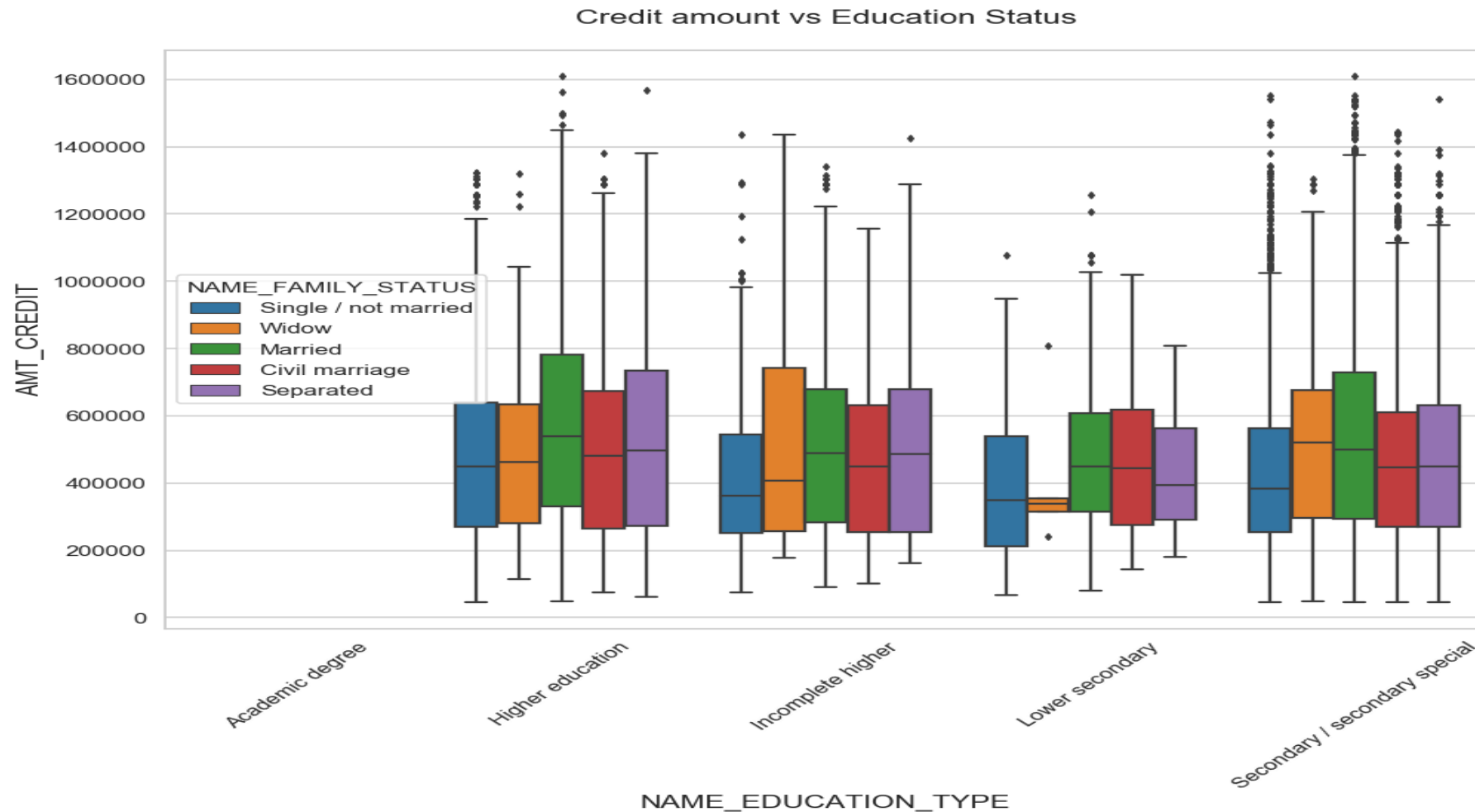
Key Observations

6. Male labourers have high number of applications and also a high number of defaults as compared to females. It would be better for the bank to assess whether the person borrowing in this occupation type could be helped with staged loans or with loans on a lower interest rate than the other categories. The below distribution is for Target value of 1.

Distribution Occupation Type