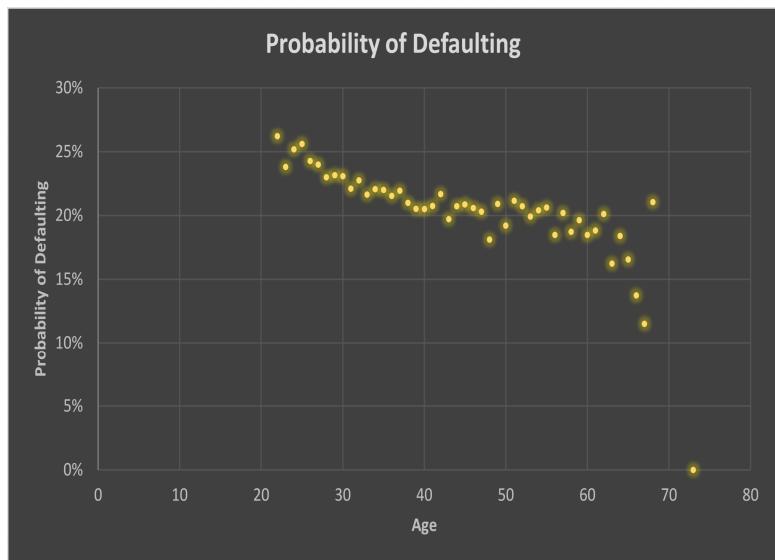


Exploratory Data Analysis Assignment

21 December 2022 16:46

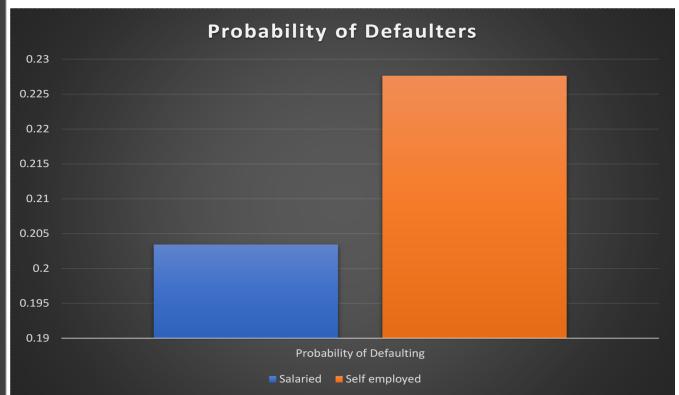
This EDA is to help decision makers to decide if a particular customer is eligible for vehicle loan or not.

Defaulting based on Age

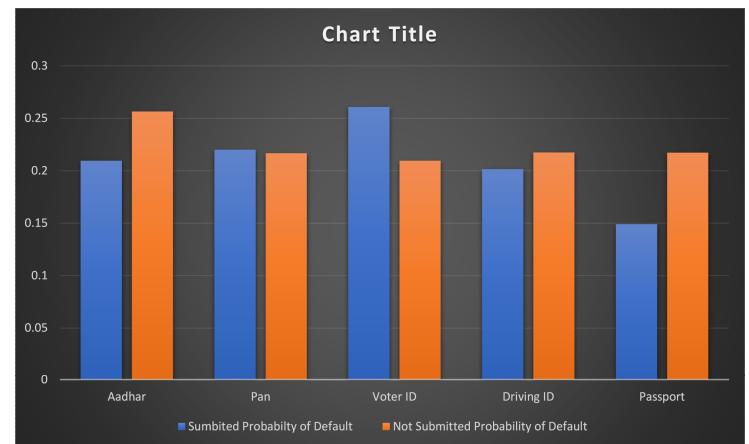
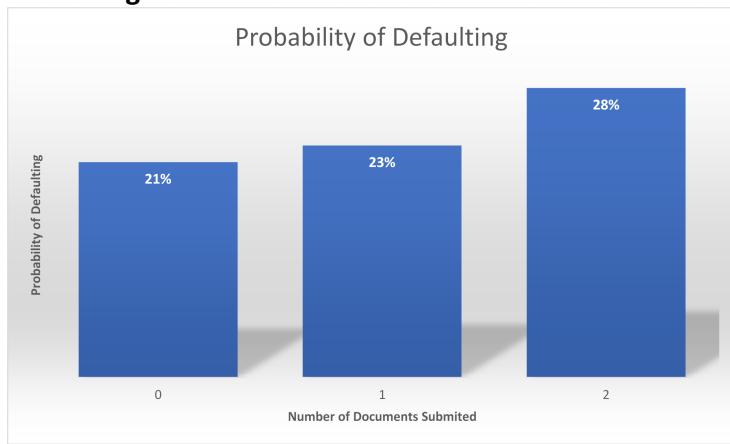


This graph shows a scatter plot for probability of defaulting with respect to age of a customer.

Here we can understand that people with higher age have a lower chance of defaulting because of the general notion that higher the age, higher is the individual's income. Hence, loan seekers without a steady source of income (here lower age group) may draw extra attention of the lender.



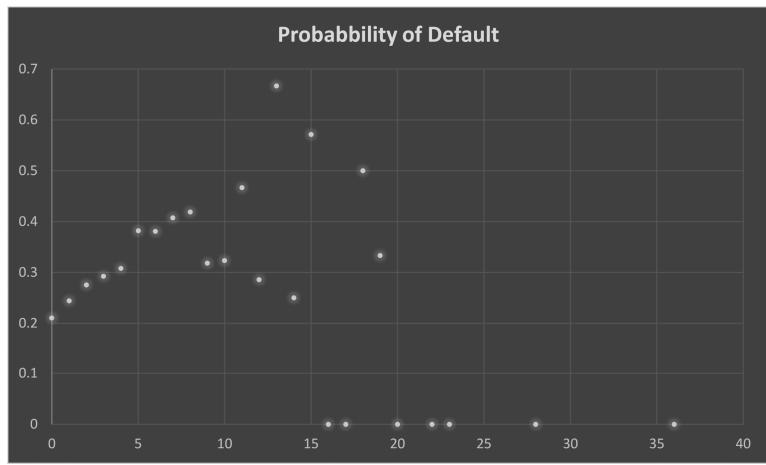
Defaulting based on documentation



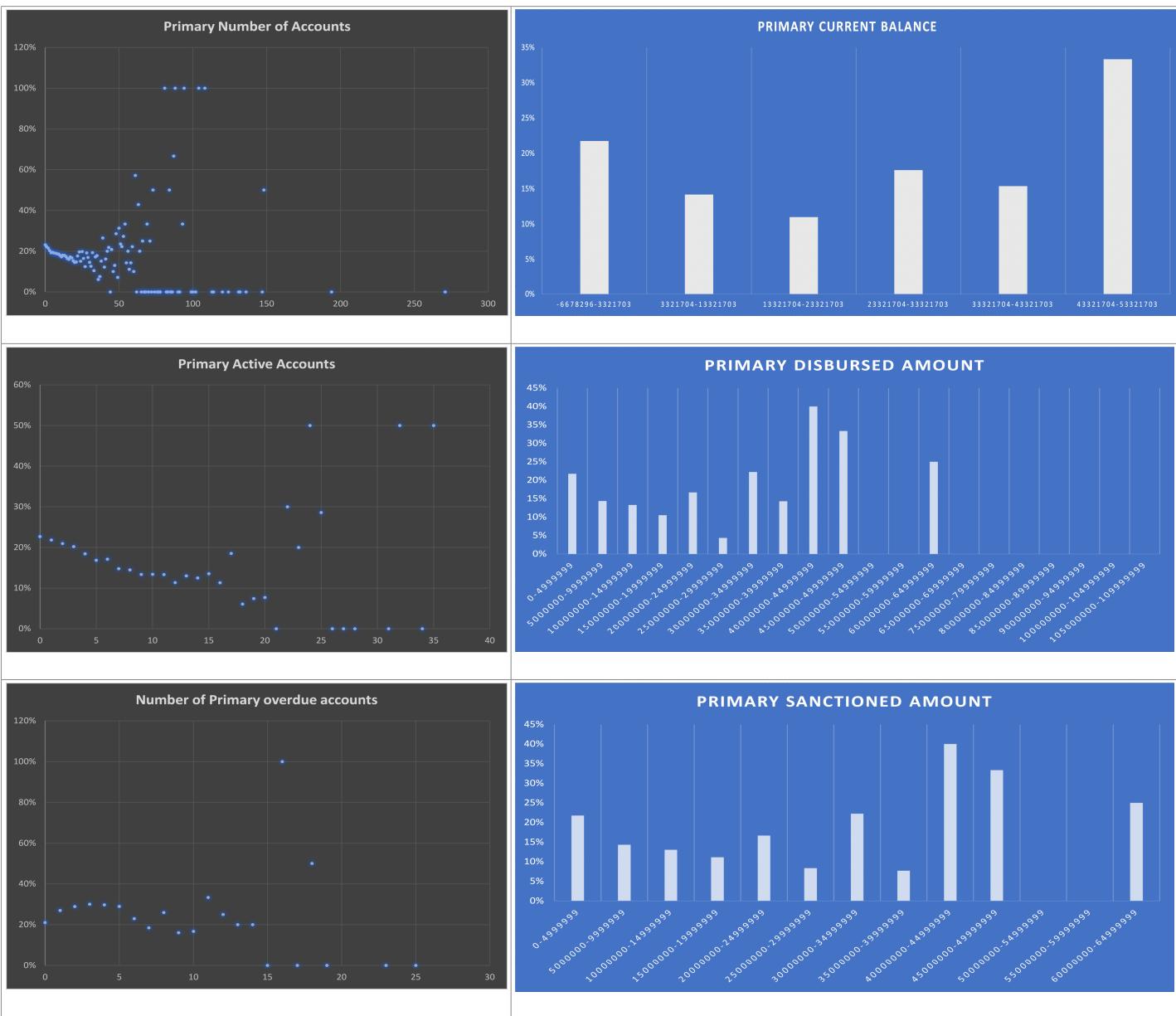
The probability of defaulting based on documentation shows us that people who have submitted more number of documents have a higher probability to default.

This might be an indicator of the fact that people who are trying not to disclose all their documents have other sources of income that they don't want to disclose.

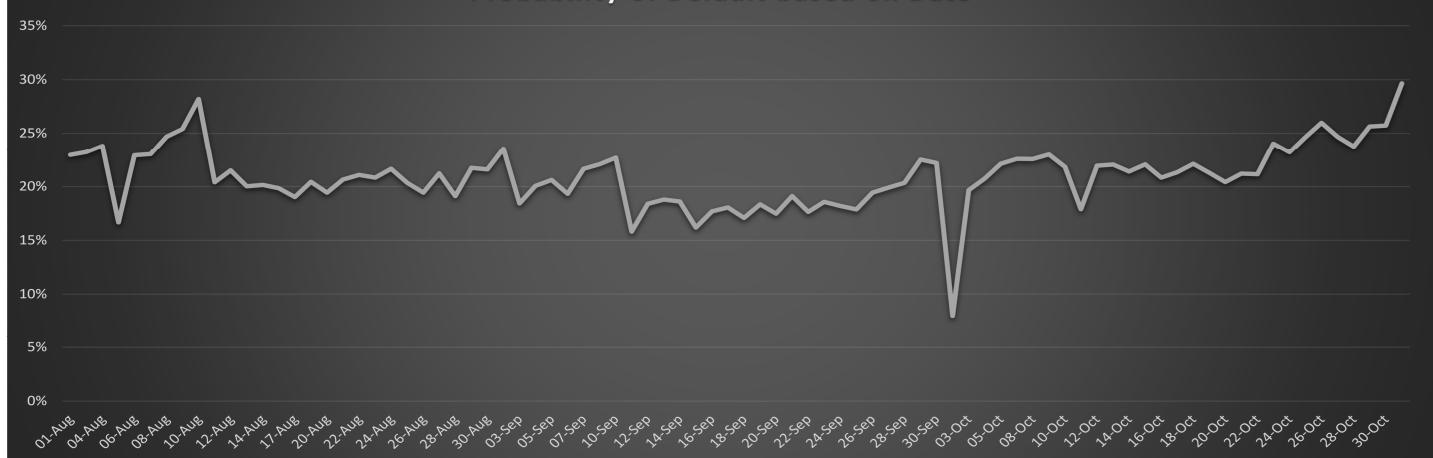
Probability of Defaulters based on Number of Enquiries.



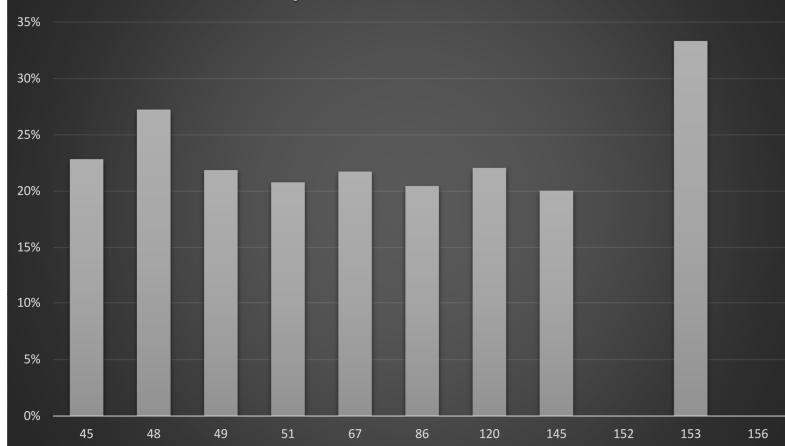
PROBABILITY OF DEFAULT BASED ON PRIMARY ACCOUNT DETAILS



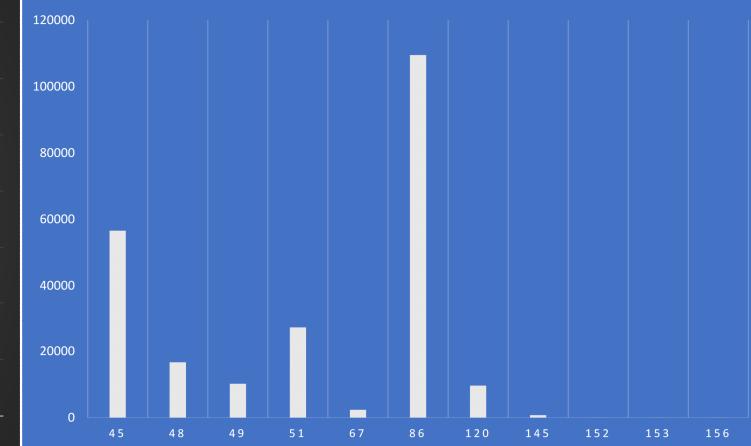
Probability of Default based on Date



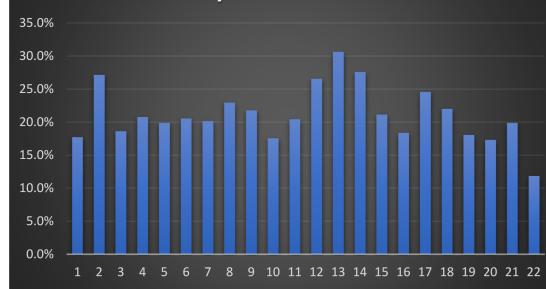
Probability of Default : Manufacturer ID



NUMBER OF DEFAULTERS : MANUFACTURER ID



Probability of Defaulters : State



Number of Defaulters : State

