

CREDIT EDA ANALYSIS

ANALYZING DATA

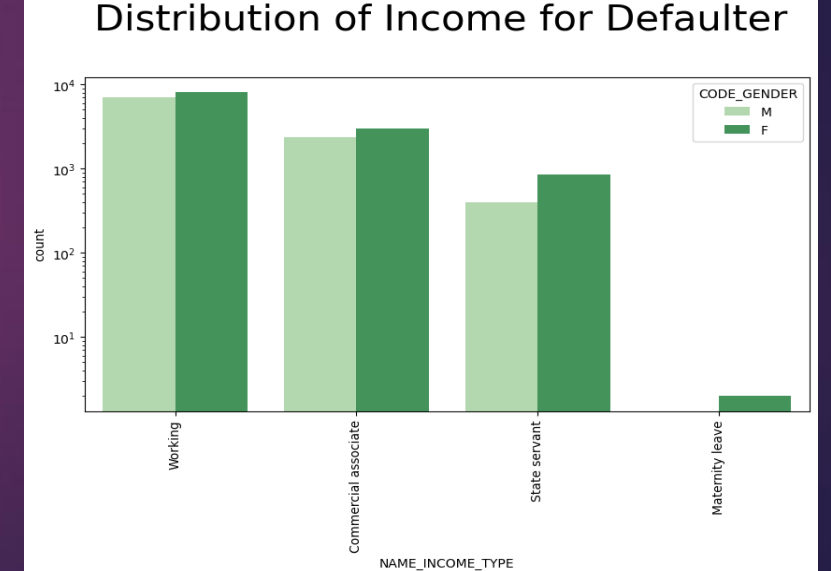
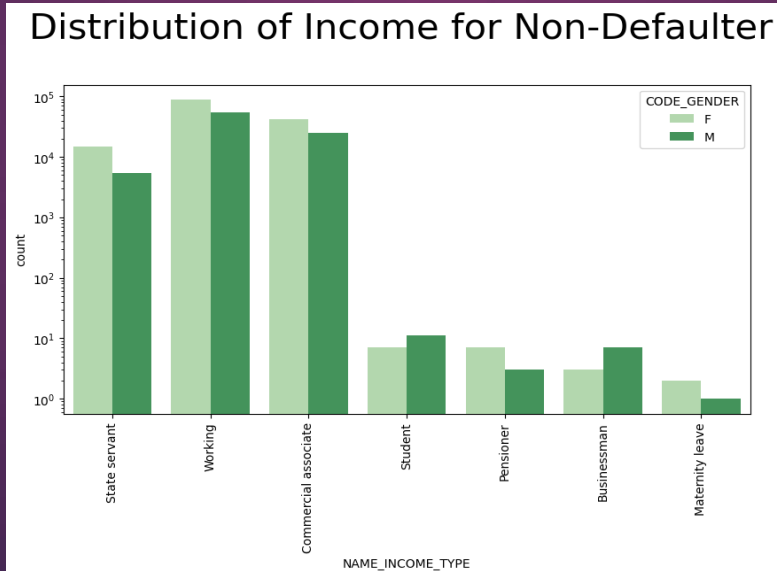
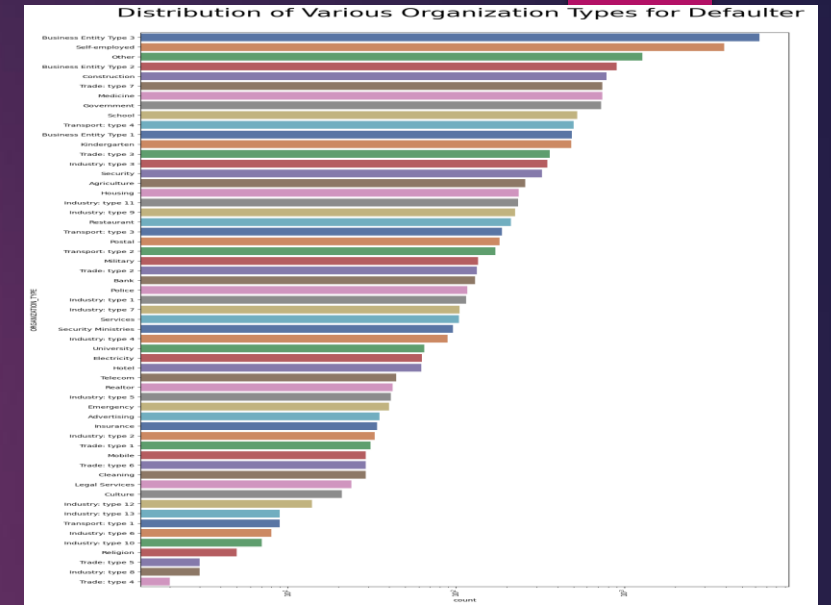
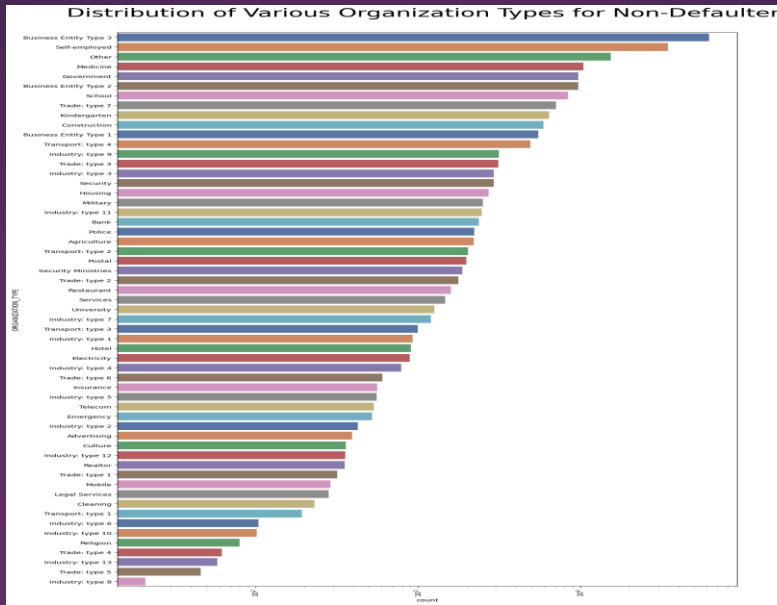
- ▶ Read the data carefully.
- ▶ Understand data dimensions
- ▶ Identify the missing values with outliers and missing values.
- ▶ Use Exploratory Data Analysis to understand the data set and Identify key column.
- ▶ Perform Univariate , Bivariate and Multivariate analysis for Target categorial and Numerical Variables.

UNIVARIANT ANALYSIS

UNIVARIENT ANALYSIS

► It means
Analysing one
variable at a
time.

► Analysing Loan
Distribution,
Income for
Defaulter and
Non - Defaulter
People.

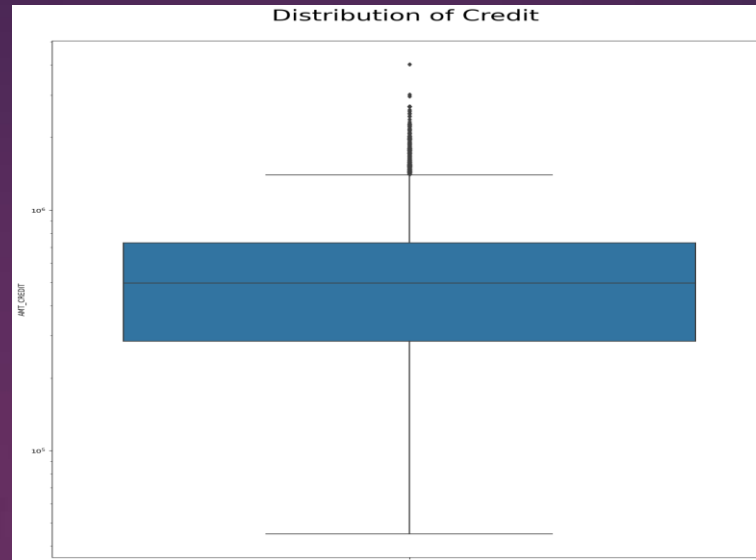


Univariant Analysis from Previous Diagram

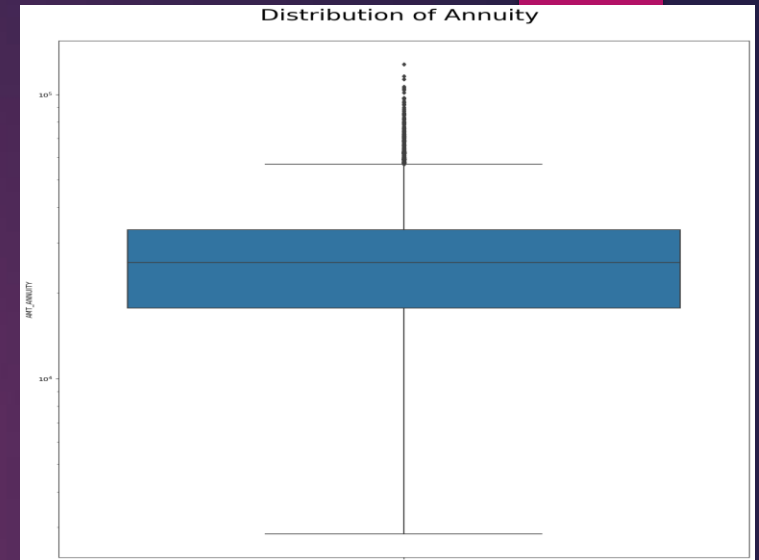
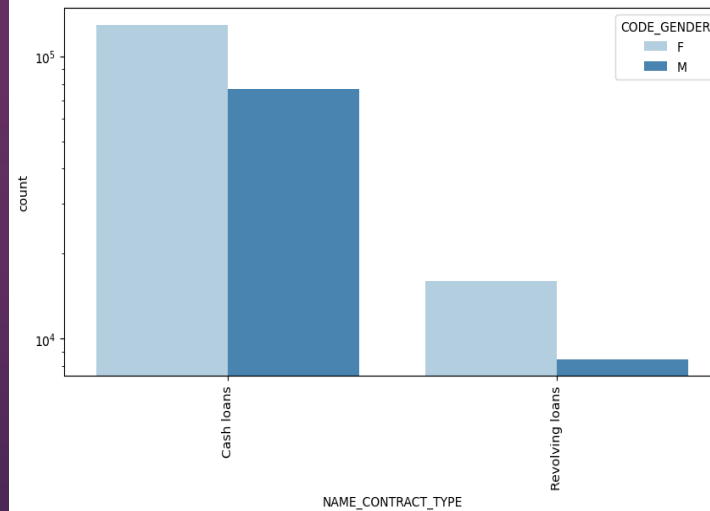
- ▶ In both the cases Business Entity , Self Employed , Other , and Medicine have applied More for Credit Count.
- ▶ Industry Type 8 has less Credit Count.
- ▶ Working Women has more credit then others.
- ▶ State servant , Working , Commercial Associate have more credit Count .
- ▶ Man has less credit count in Maternity leave.
- ▶ Only in students and Businessman Male has More credit count then Females.

UNIVARIENT ANALYSIS

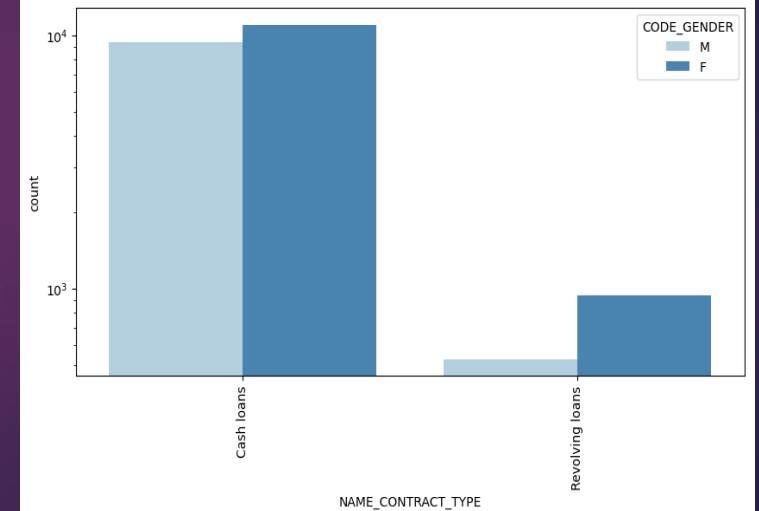
➤ Analysing Annuity, Contract, Credit for Defaulter and Non - Defaulter People.



Distribution of Contract for Non-Defaulter



Distribution of Contract for Defaulter



Univariant Analysis from Previous Diagram

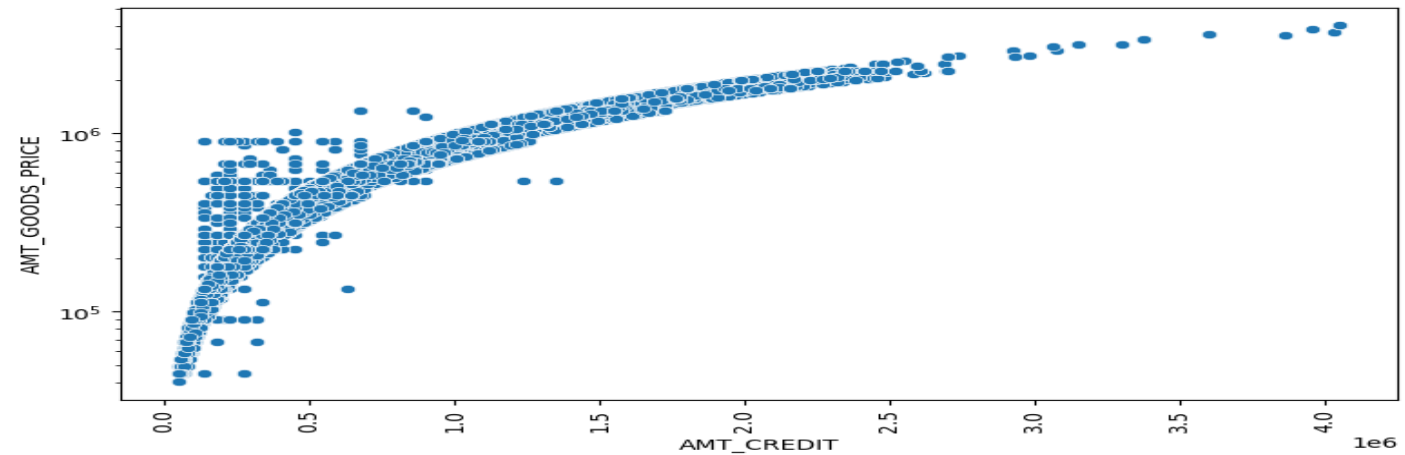
- ▶ Cash Loans have Higher No of Credit Count then Revolving Loans.
- ▶ In both the cases Females has more Credit Counts then Males.
- ▶ In both the cases of Distribution of Credit First quartile is bigger so Most of the Credit Lies in 1st Quartile.
- ▶ In Both the cases in Credit there are Some Outliers Present.

BIVARIATE ANALYSIS

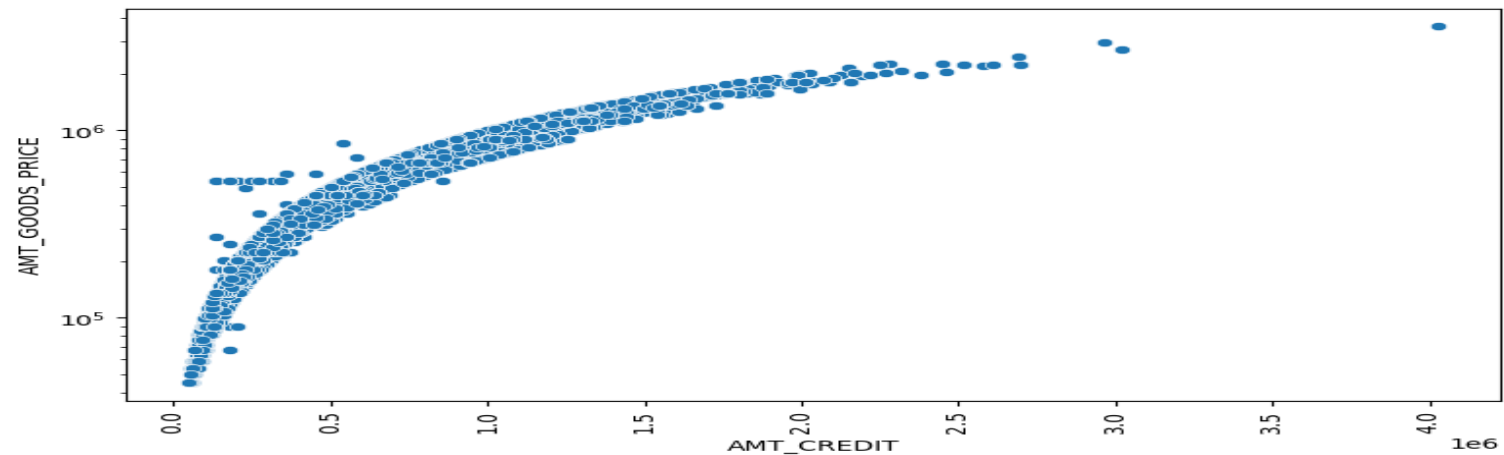
BIVARIATE ANALYSIS

- It means analysing two Variables at a time.
- Analysing Credit vs Good Scatter Plot Diagram for Defaulter and Non - Defaulter People.

Credit vs Good Price For Non Defaulters



Credit vs Good Price For Defaulters



Bivariate Analysis from Previous Diagram

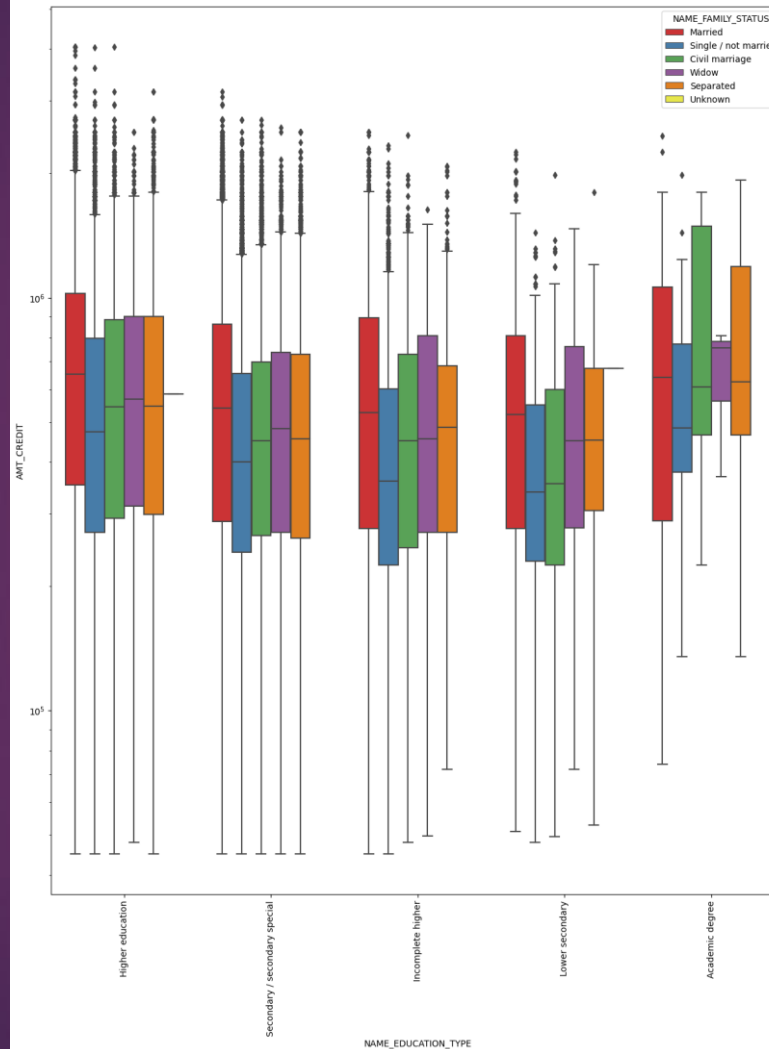
- ▶ In both the cases Credit and Goods Price are Highly Correlated. So, if we Increase or Decrease the Price any one of them both will Increase or Decrease.

MULTIVARIATE ANALYSIS

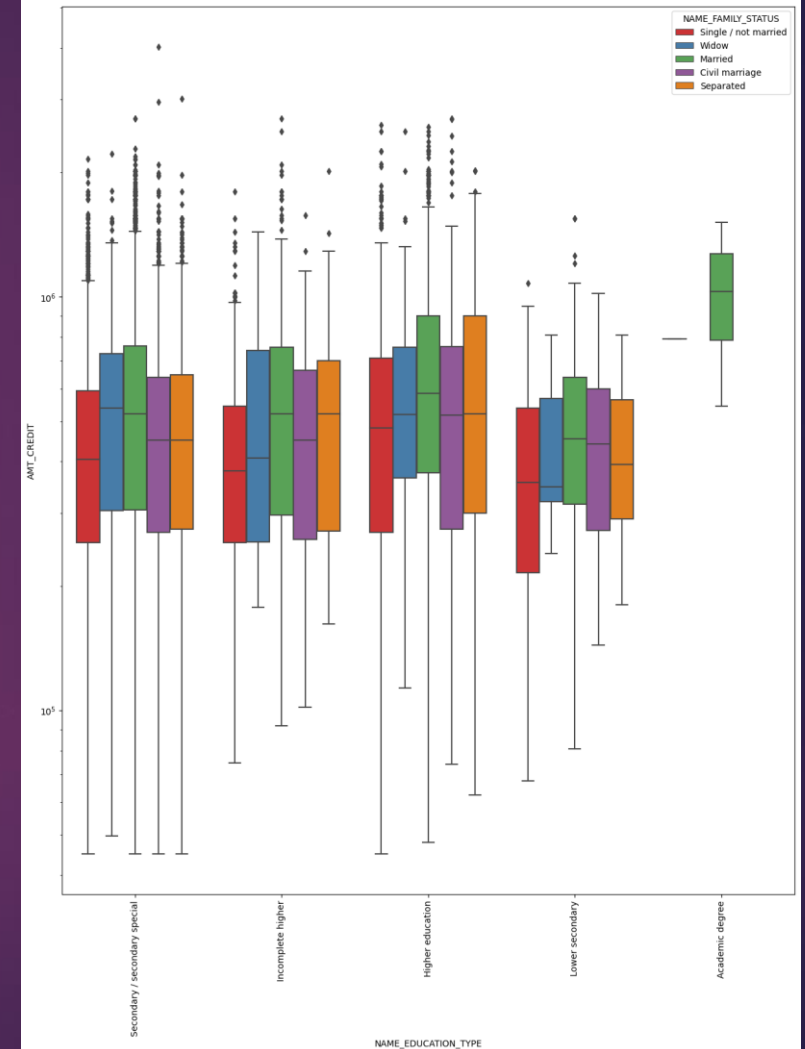
MULTIVARIATE ANALYSIS

- It means analysing two Variables at a time.
- Analysing Credit Amount vs Education Status for Defaulter and Non - Defaulter People.

Credit Amount VS Education Status For Non-Defaulters



Credit Amount VS Education Status For Defaulters

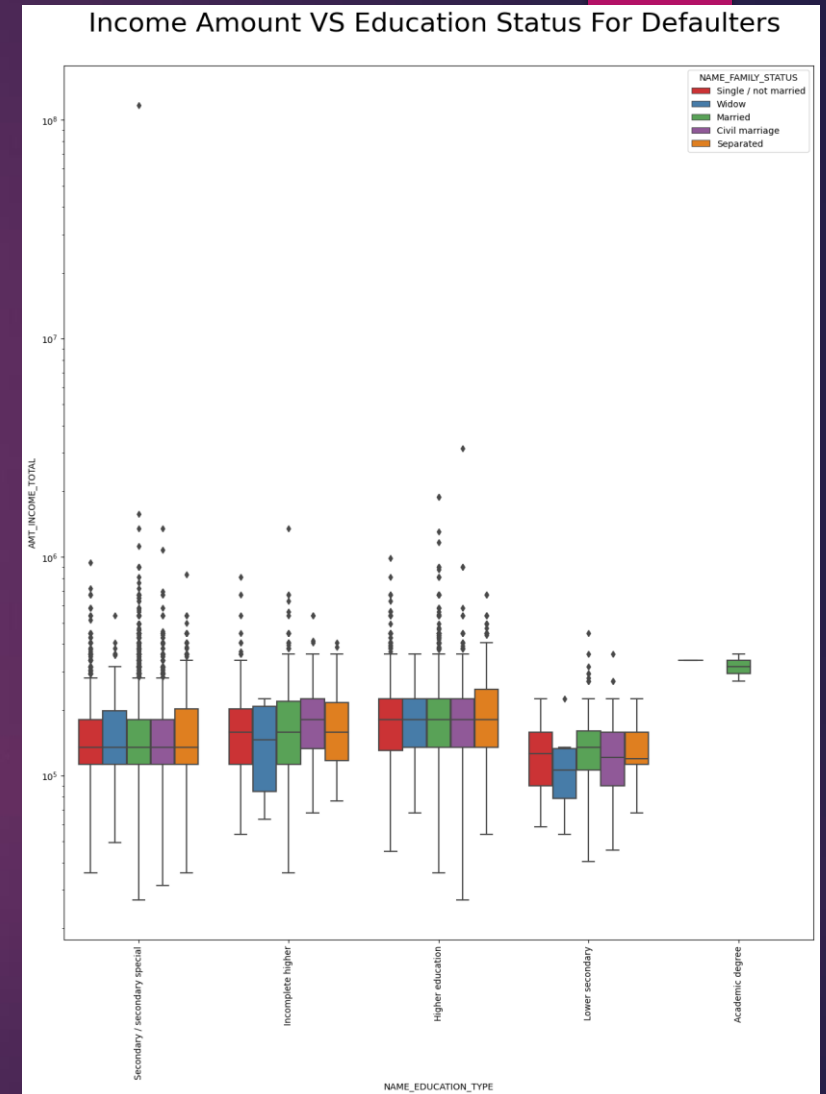
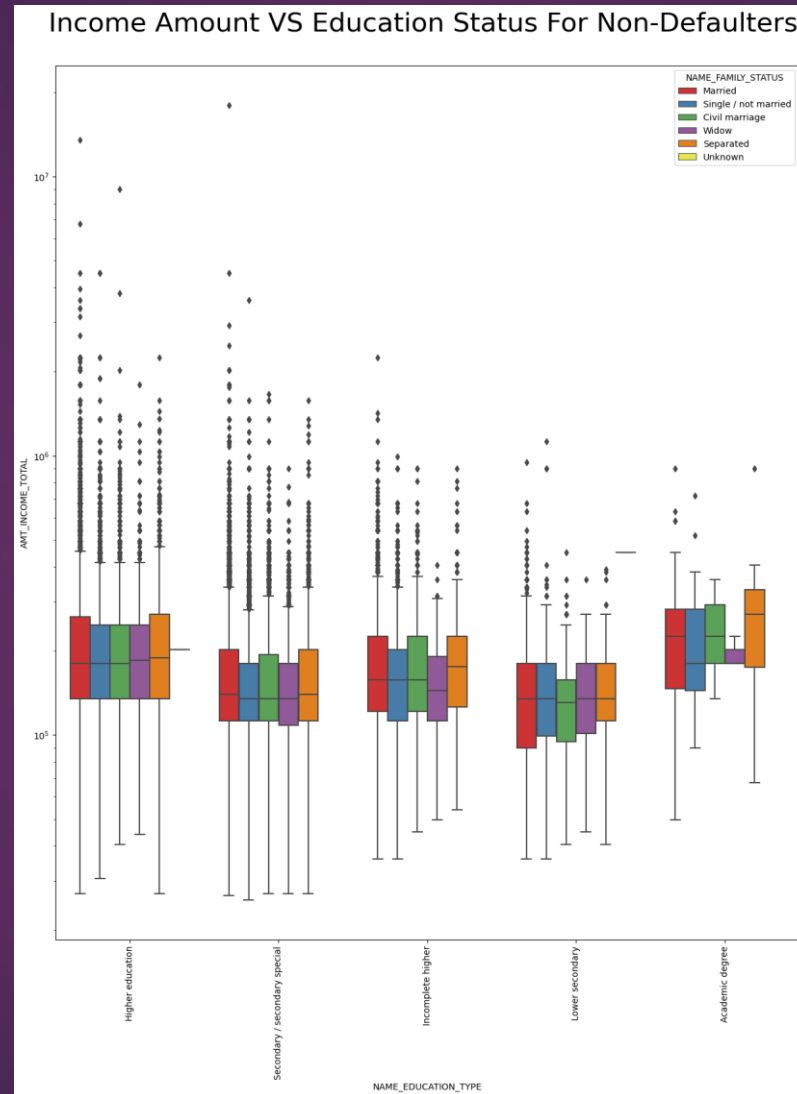


Multivariate Analysis from Previous Diagram

- ▶ In both the cases, In Academic Degree, Family Status of Civil Marriage , Married and Separated have Higher No of Credit Amount then Others.
- ▶ There are some Outlier present in this Diagram

MULTIVARIATE ANALYSIS

➤ Analysing Income Amount vs Education Status for Defaulter and Non - Defaulter People.



Multivariate Analysis from Previous Diagram

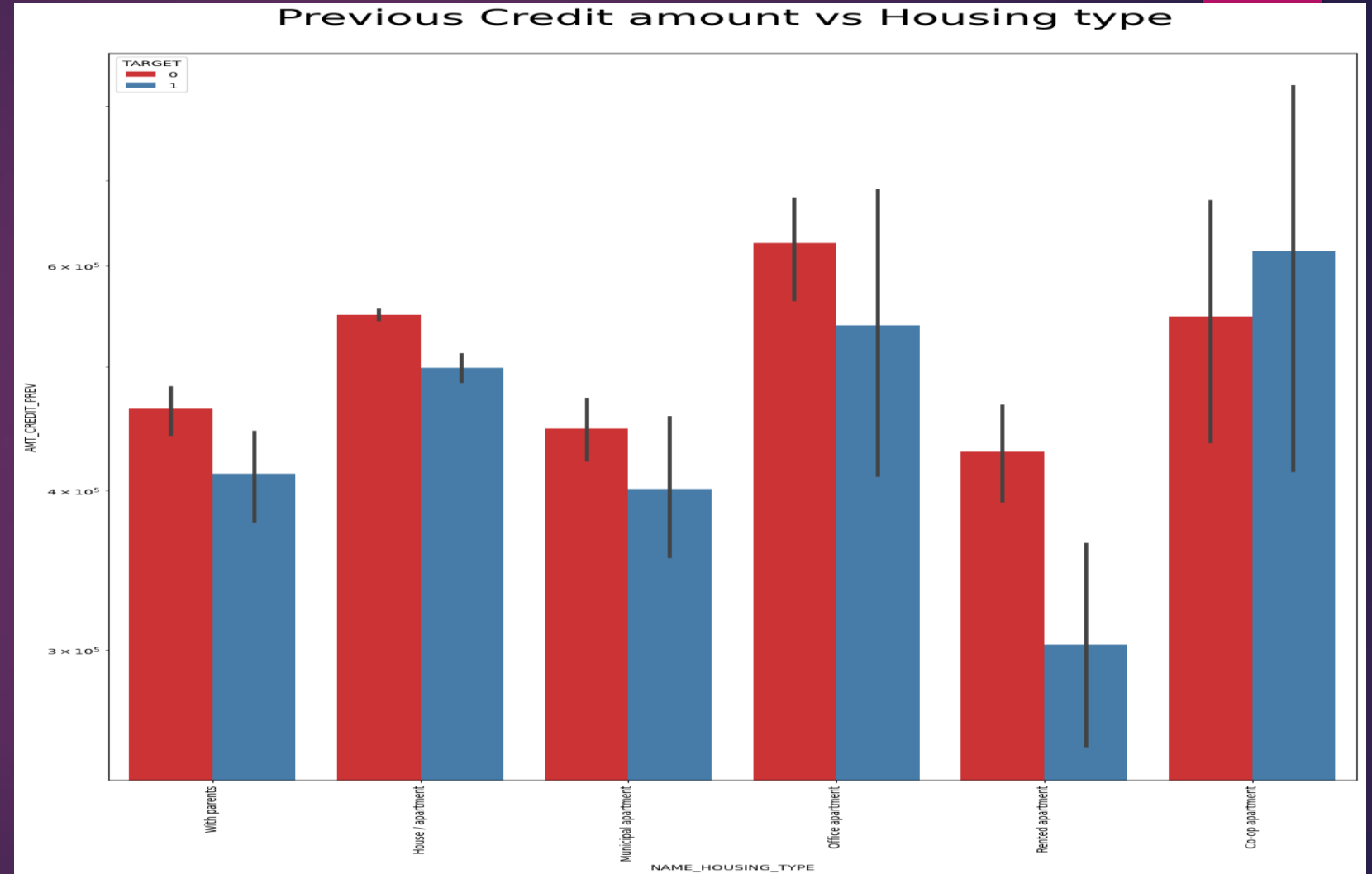
- ▶ In both the cases, In Academic Degree, Family Status of Civil Marriage , Married and Separated have Higher No of Credit Amount then Others.
- ▶ In both the cases we can conclude that in Lowe Secondary, Family Status of Civil Marriage have low income then Others.
- ▶ In both the cases There are some outliers Present.



ANALYZING COMBINE DATA

MULTIVARIATE ANALYSIS

➤ Analysing Previous Credit amount vs Housing type for Combined Data.

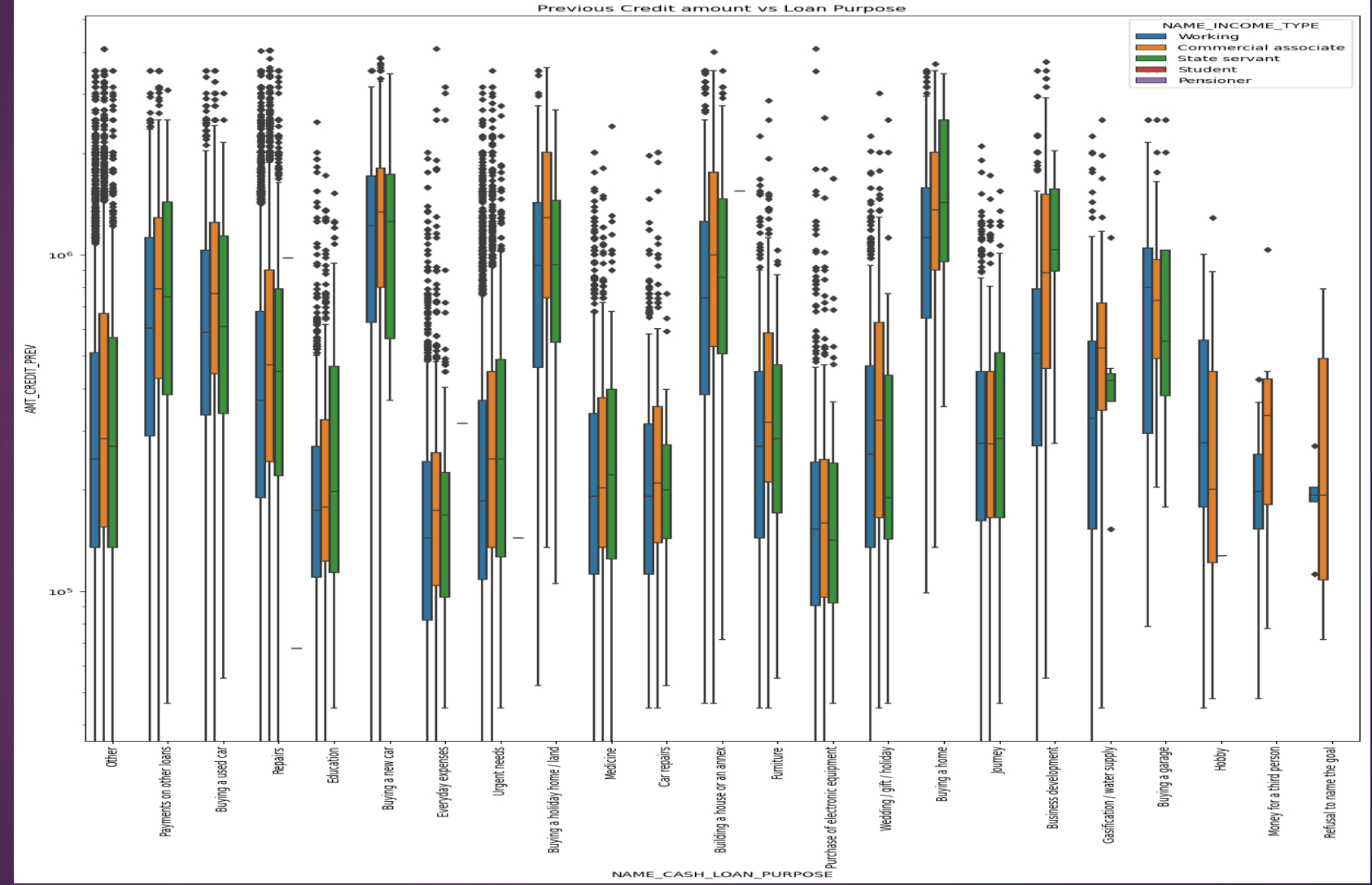


Multivariate Analysis from Previous Diagram

- ▶ In previous diagram Housing type, office apartment is having higher credit of target 0 and co-op apartment is having higher credit of target 1.
- ▶ In previous diagram Housing type, rented apartment is having lesser credit of target 0 and target 1.
- ▶ Housing type 'With Parents' have least no of unsuccessful payments.

MULTIVARIATE ANALYSIS

► Analysing Previous Credit amount vs Loan Purpose for Combined Data.



Multivariate Analysis from Previous Diagram

- ▶ The credit amount of Loan purpose like Buying Home , Land , Car and House is Higher.
- ▶ Income Type of state servants have a significant amount of credit applied.
- ▶ Money for third person or a Hobby applied for less credit than others.
- ▶ Repair is having higher number of unsuccessful payments.

CONCLUSION

- ▶ Bank should avoid giving loans to the housing type of co-op apartment as they are having difficulties in payment.
- ▶ loan purpose 'Repair' is having higher number of unsuccessful payments on time.
- ▶ Housing type 'With Parents' have least no of unsuccessful payments.
- ▶ Get as much as clients from housing type 'With parents' as they are having least number of unsuccessful payments.
- ▶ Banks should focus more on contract type 'Student' , 'pensioner' and 'Businessman' with housing 'type other than 'Co-op apartment' for successful payments.



THANK YOU