

Loan Acceptance Analysis

480

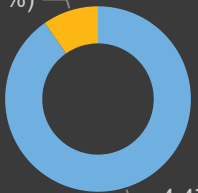
Acceptance

9.70%

Loan Acceptance %

Count by Personal Loan

0.48K (9.7%)



4.47K (90.3%)

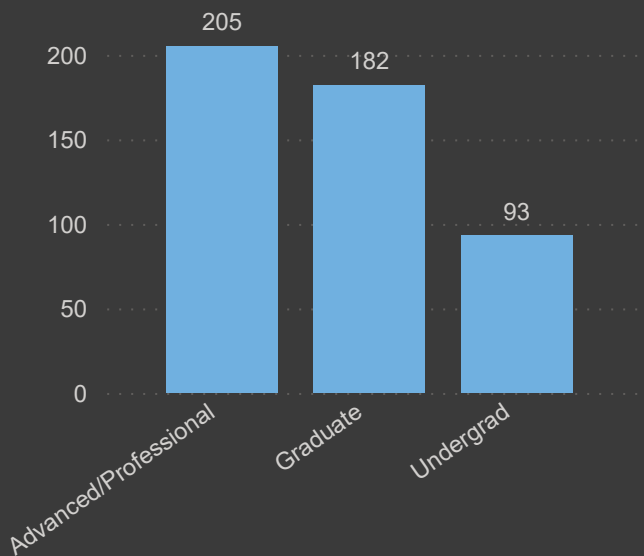
Personal Loan

0

1

Sum of Personal Loan by Education

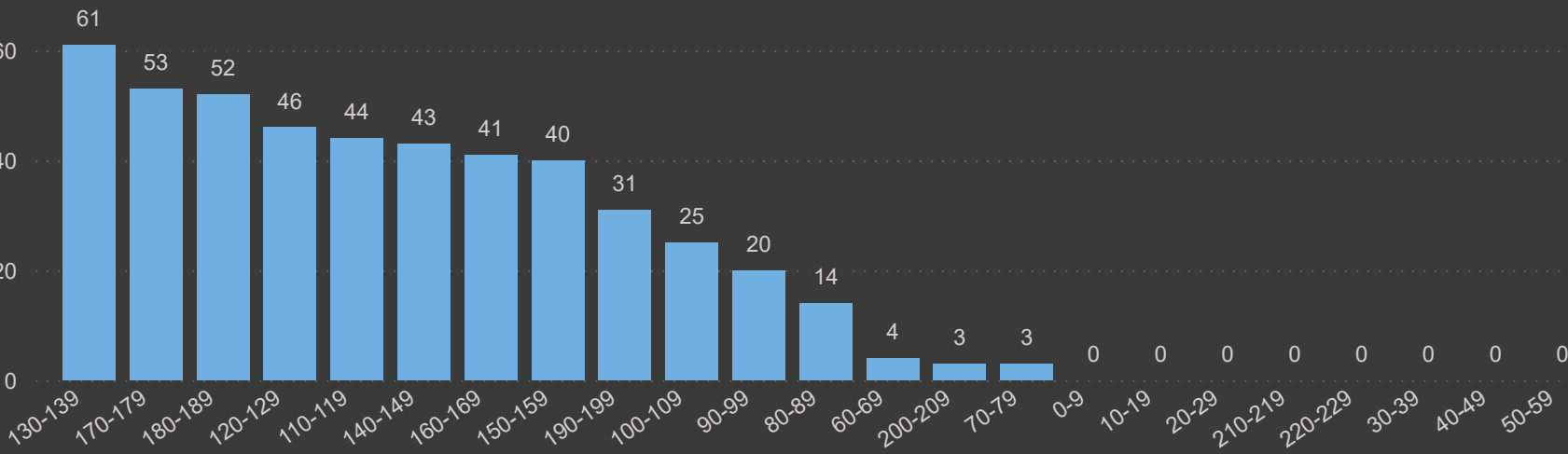
Sum of Personal Loan



Education

Sum of Personal Loan by income-group

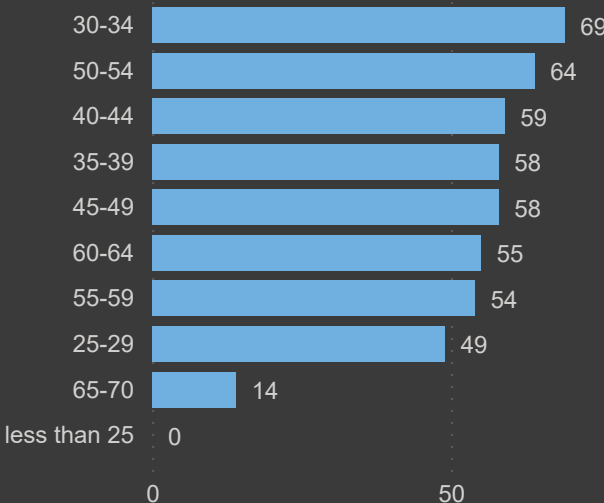
Sum of Personal Loan



income-group

Sum of Personal Loan by age-group

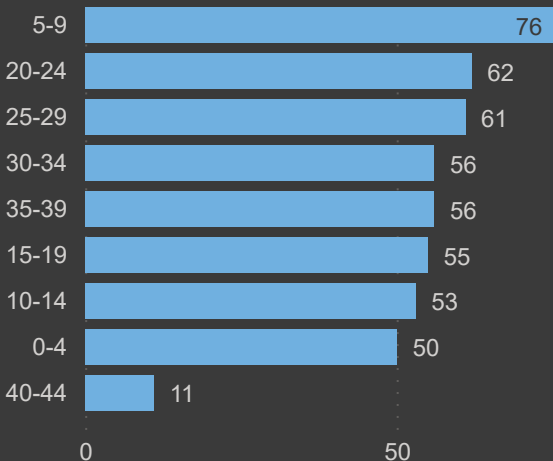
age-group



Sum of Personal Loan

Sum of Personal Loan by experience-group

experience-group

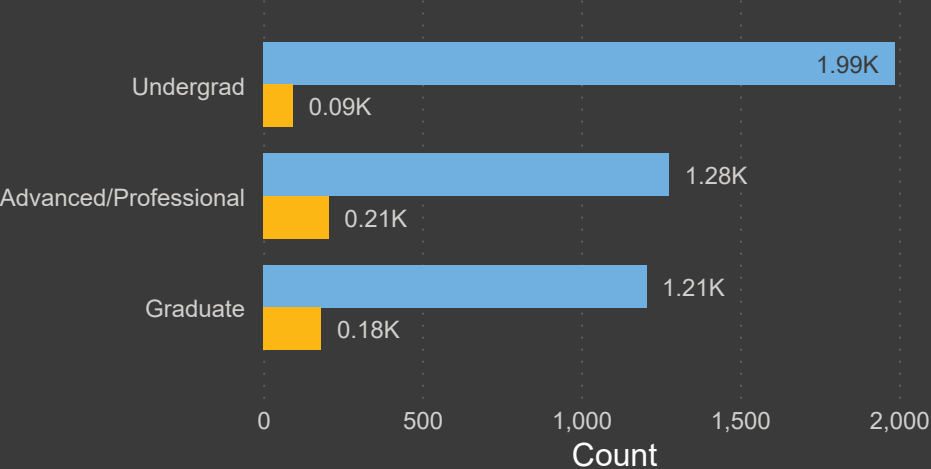


Sum of Personal Loan

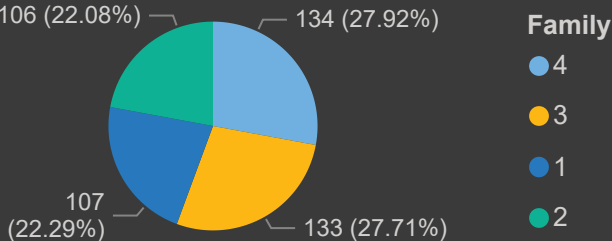
Count by Education and Personal Loan

Personal Loan 0 1

Education

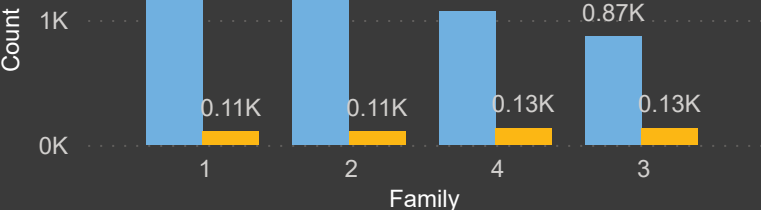


Sum of Personal Loan by Family



Count by Family and Personal Loan

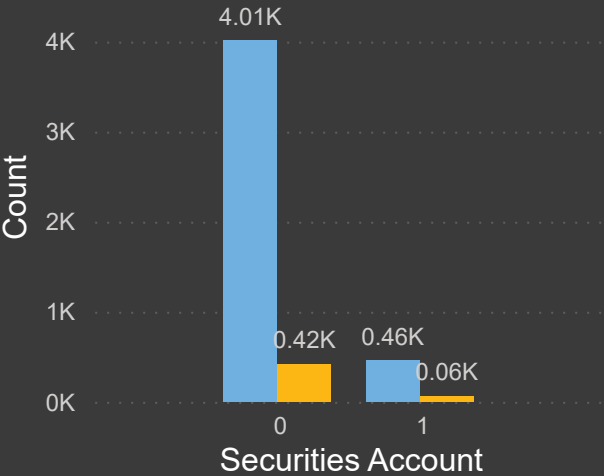
Personal Loan 0 1



Count by Securities Account and Personal Loan

Persona... 0 1

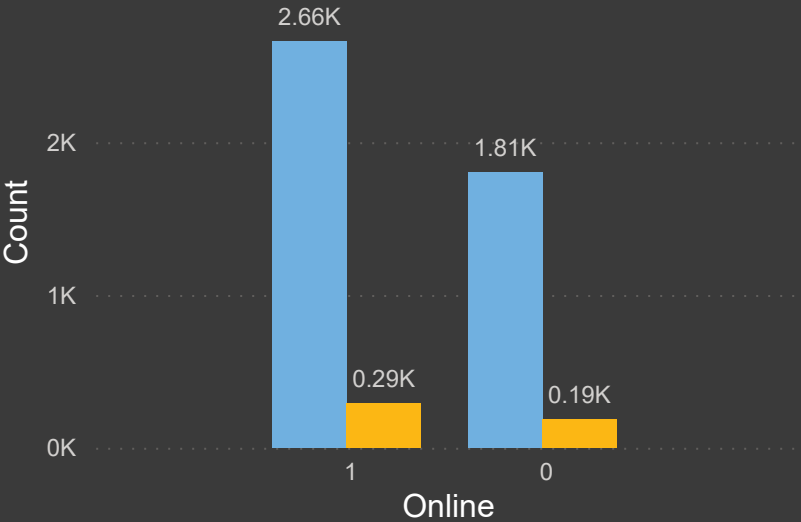
Count



Count by Online and Personal Loan

Personal Loan 0 1

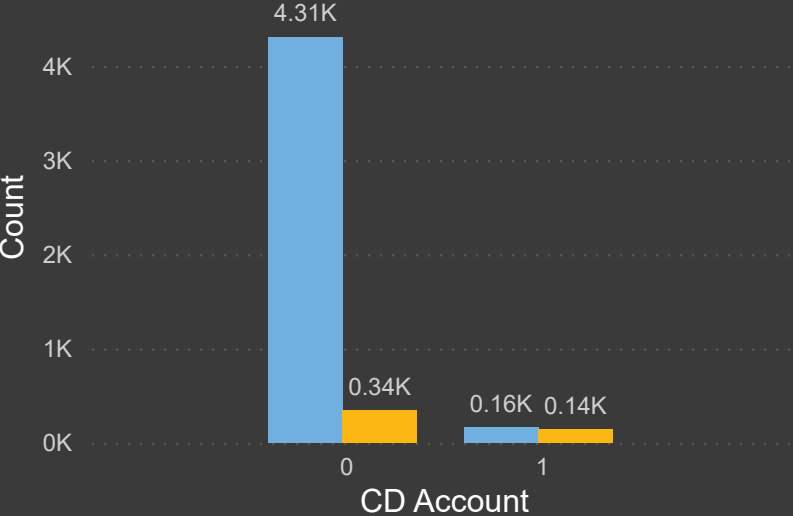
Count



Count by CD Account and Personal Loan

Personal Loan 0 1

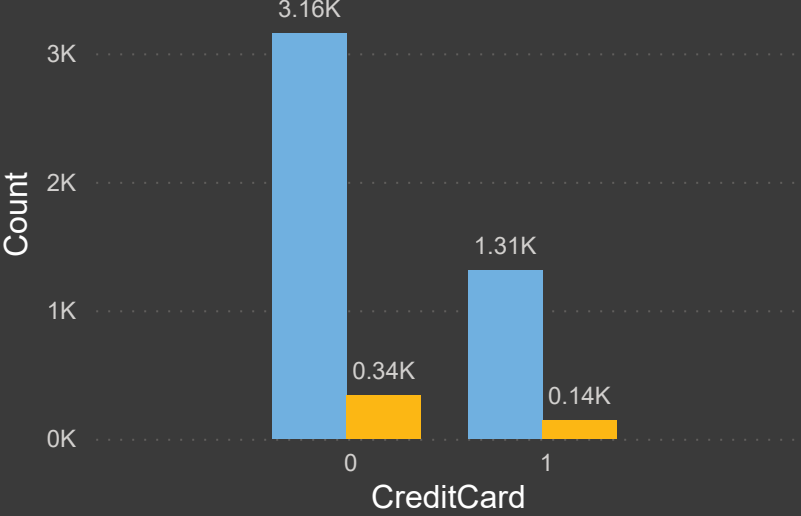
Count



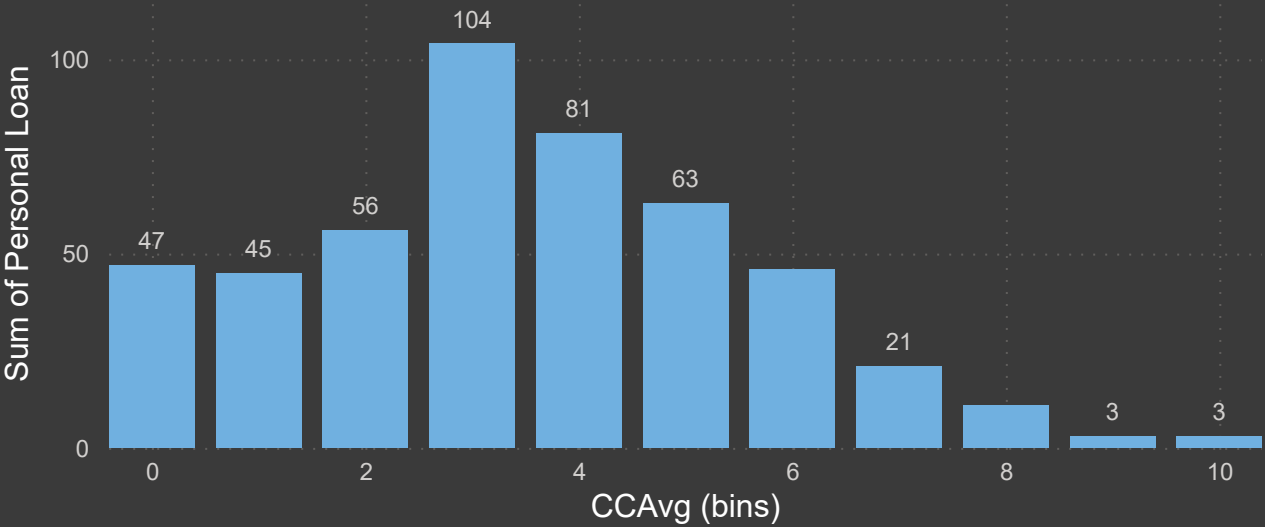
Count by CreditCard and Personal Loan

Personal Loan 0 1

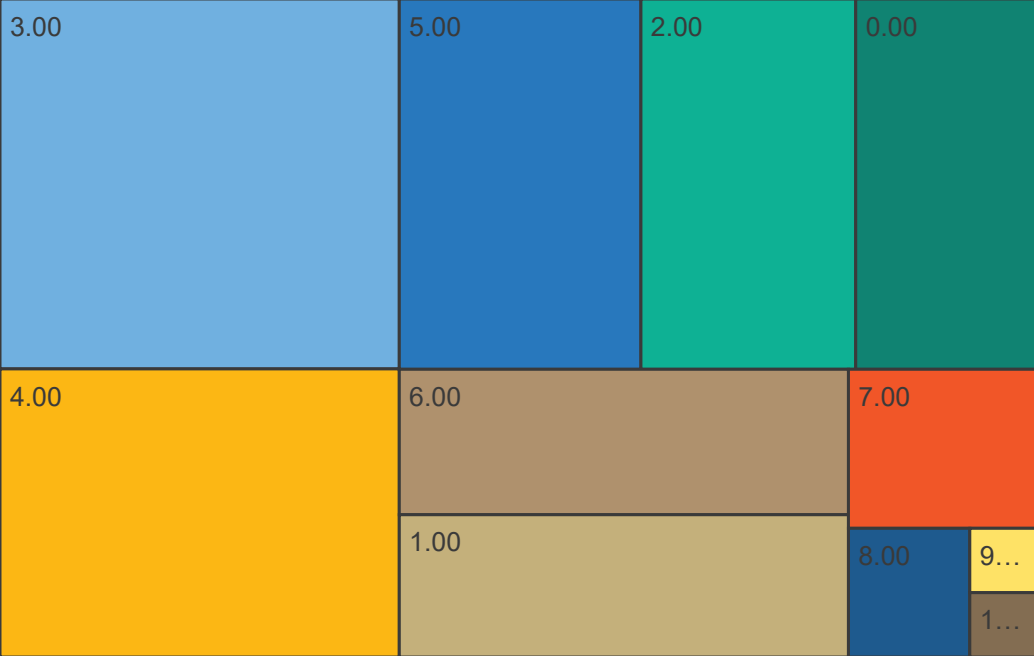
Count



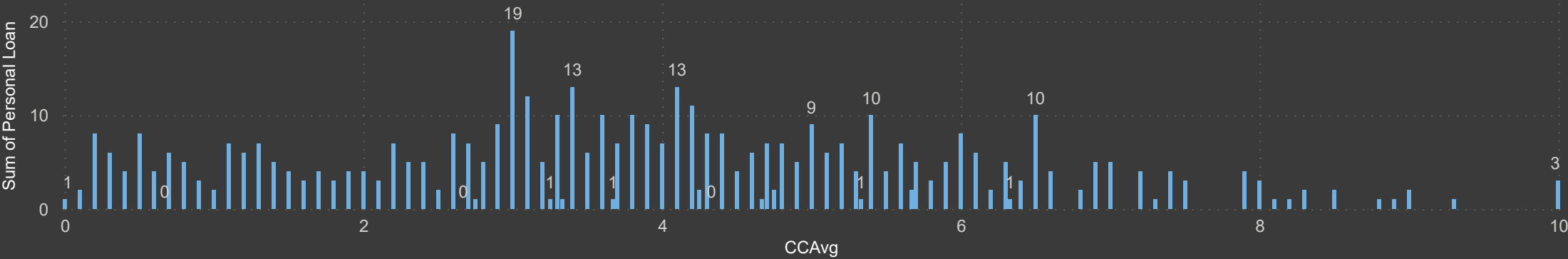
Sum of Personal Loan by CCAvg (bins)



Sum of Personal Loan by CCAvg (bins)

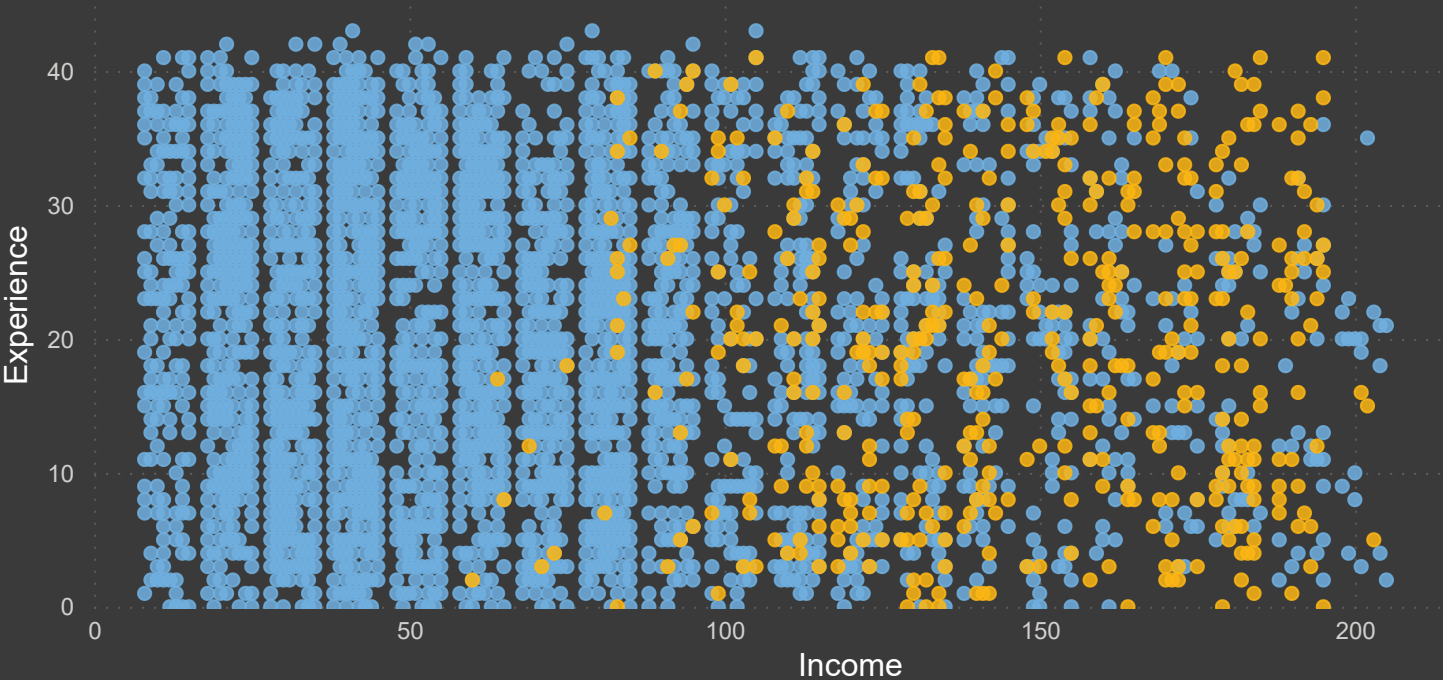


Sum of Personal Loan by CCAvg

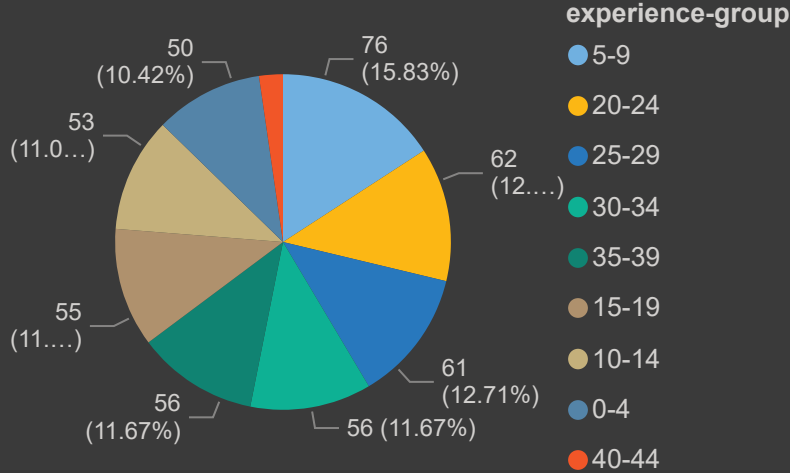


Personal Loan, Income and Experience

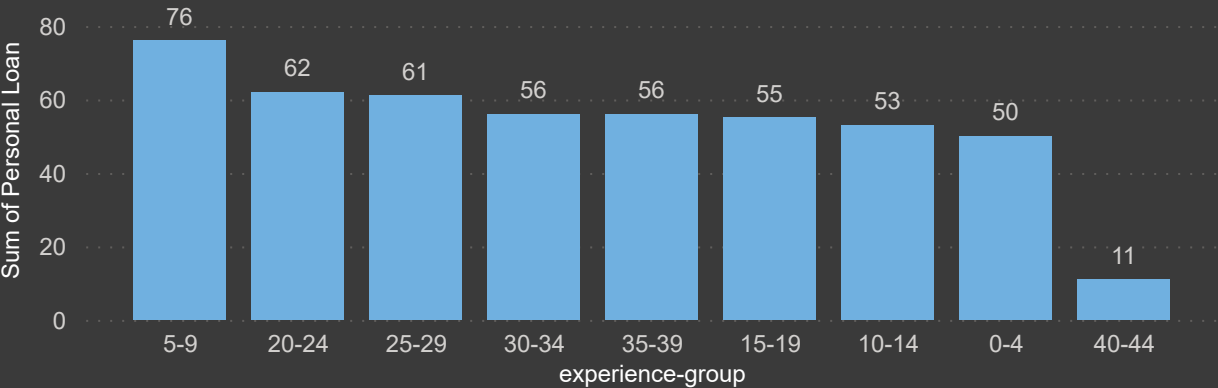
Personal Loan 0 1



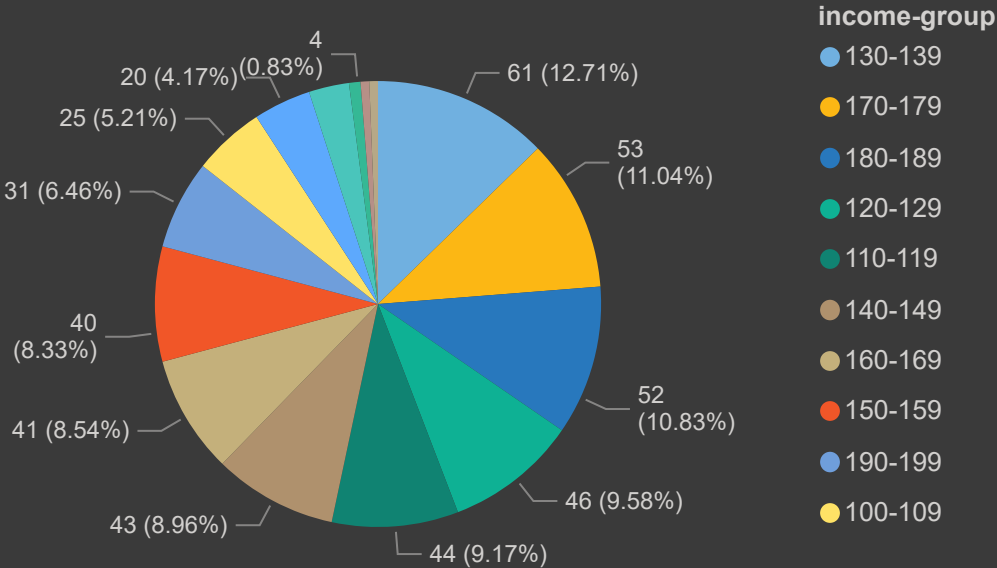
Sum of Personal Loan by experience-group



Sum of Personal Loan by experience-group

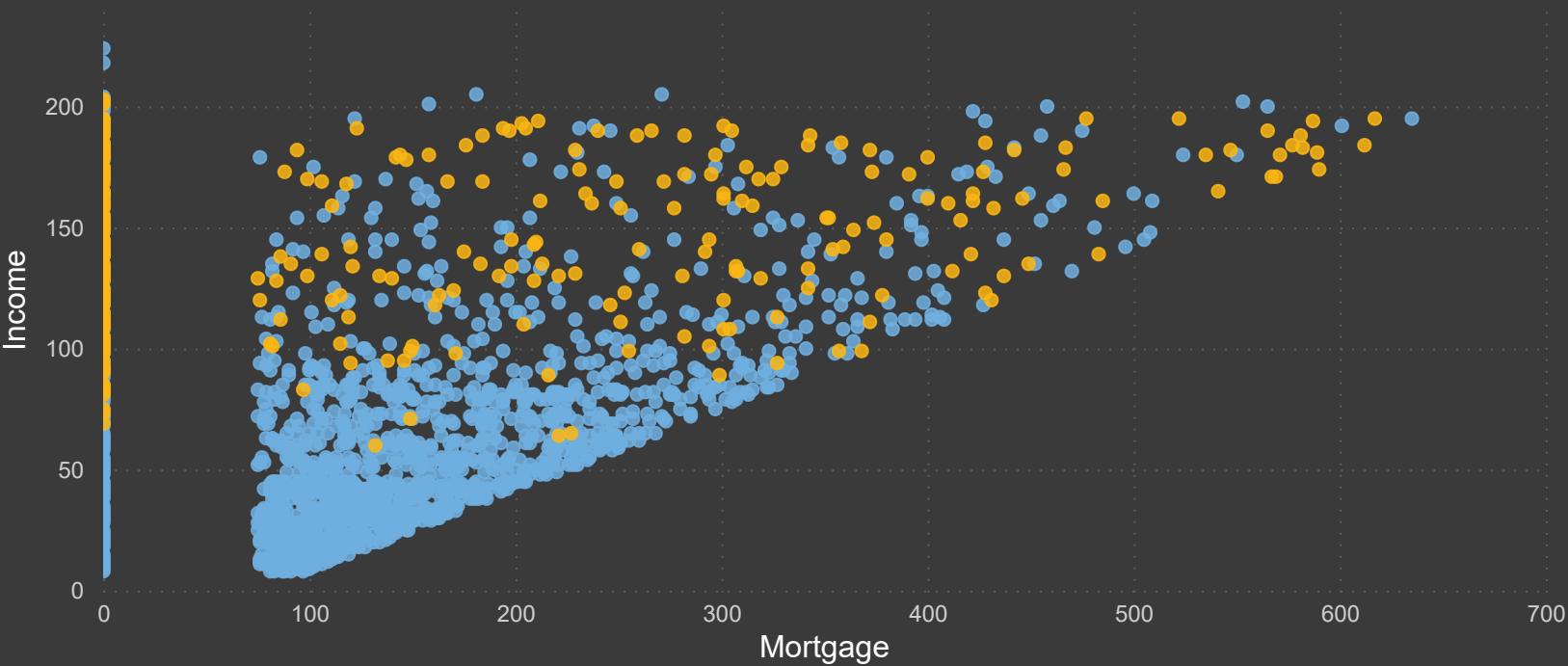


Sum of Personal Loan by income-group



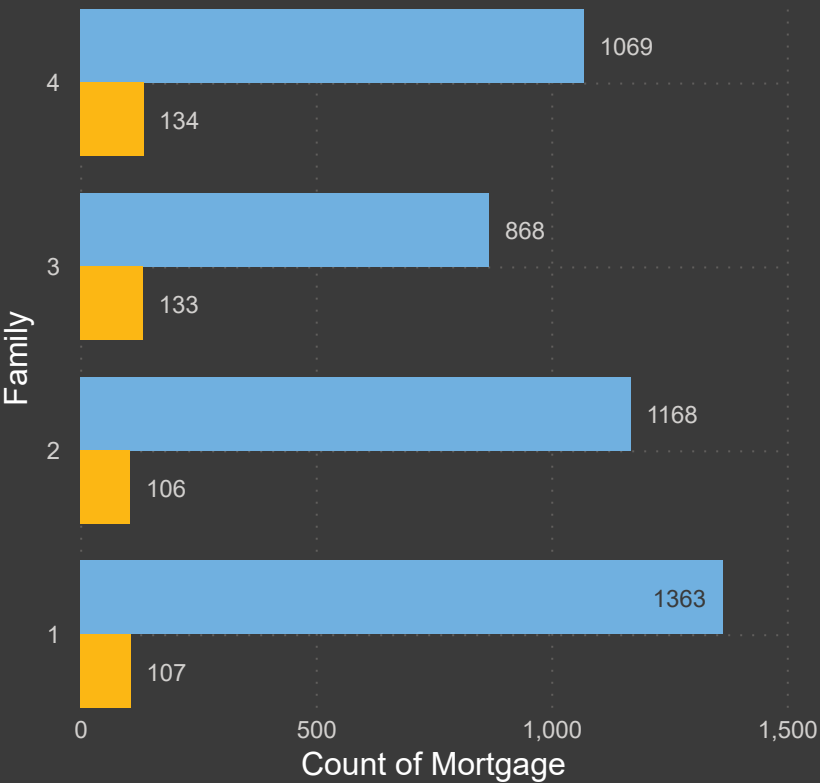
Personal Loan, Mortgage and Income

Personal Loan ● 0 ● 1

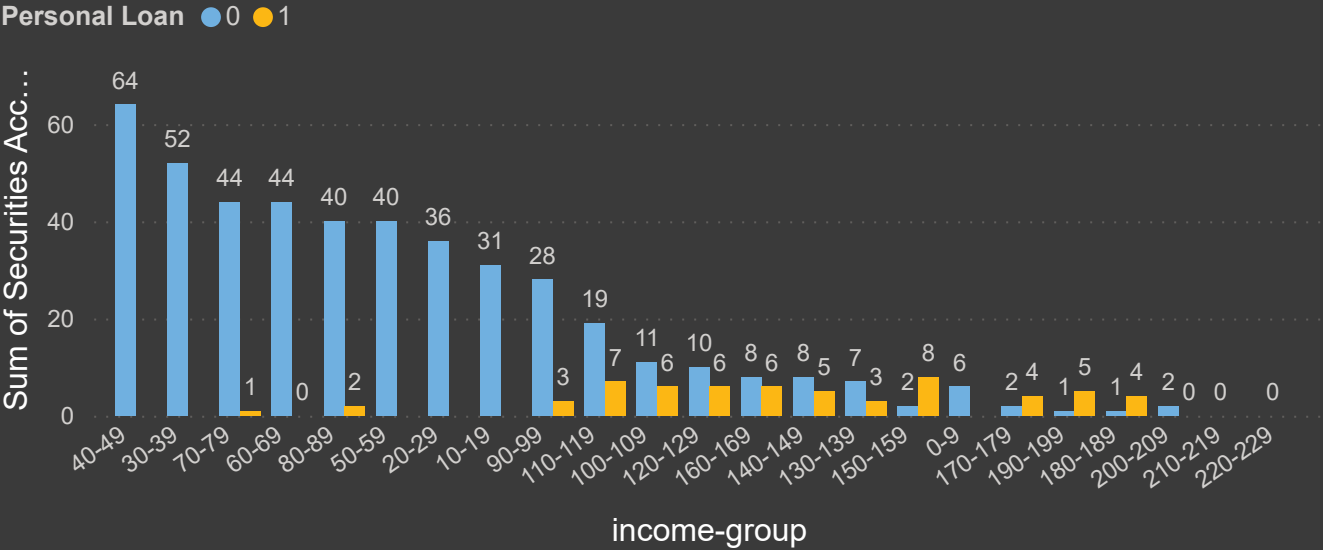


Count of Mortgage by Family and Personal Loan

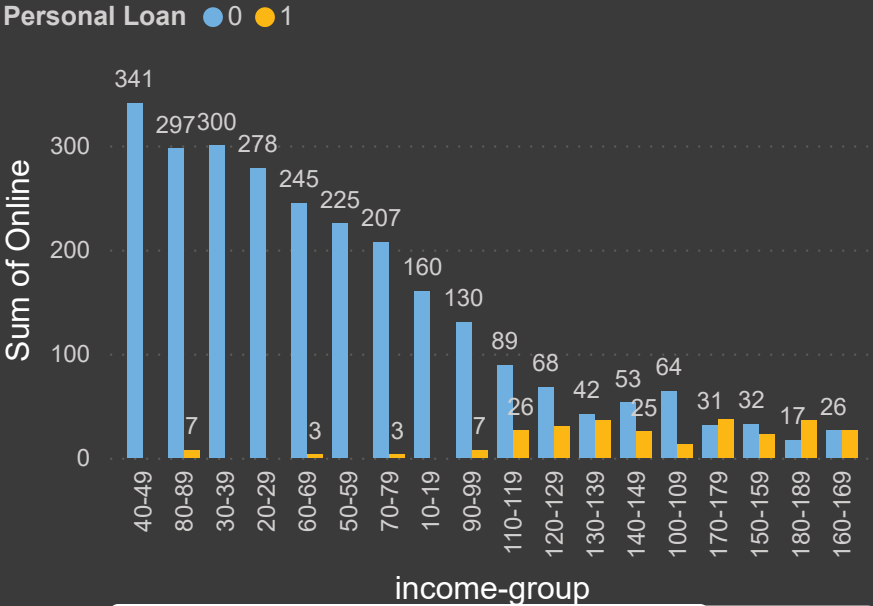
Personal Loan ● 0 ● 1



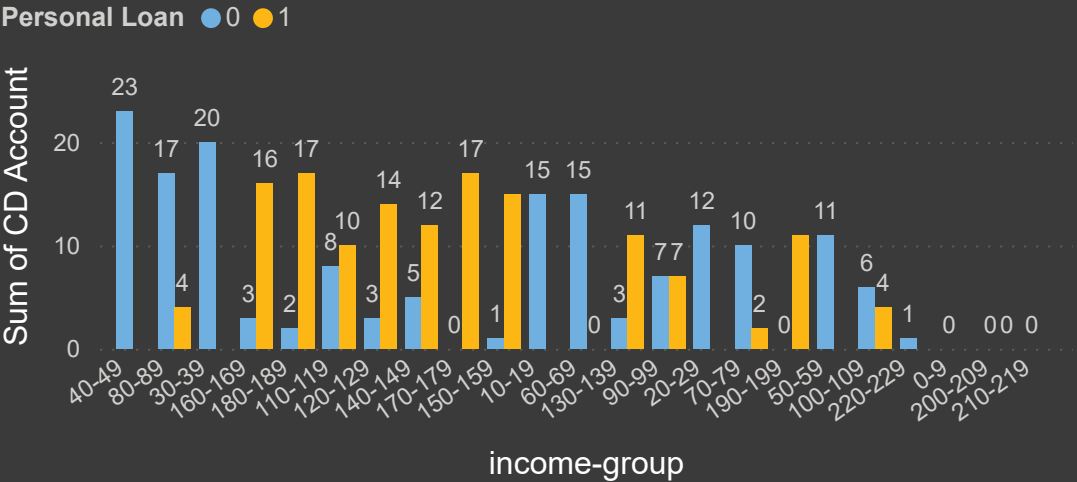
Sum of Securities Account by income-group and Personal Loan



Sum of Online by income-group and Personal Loan



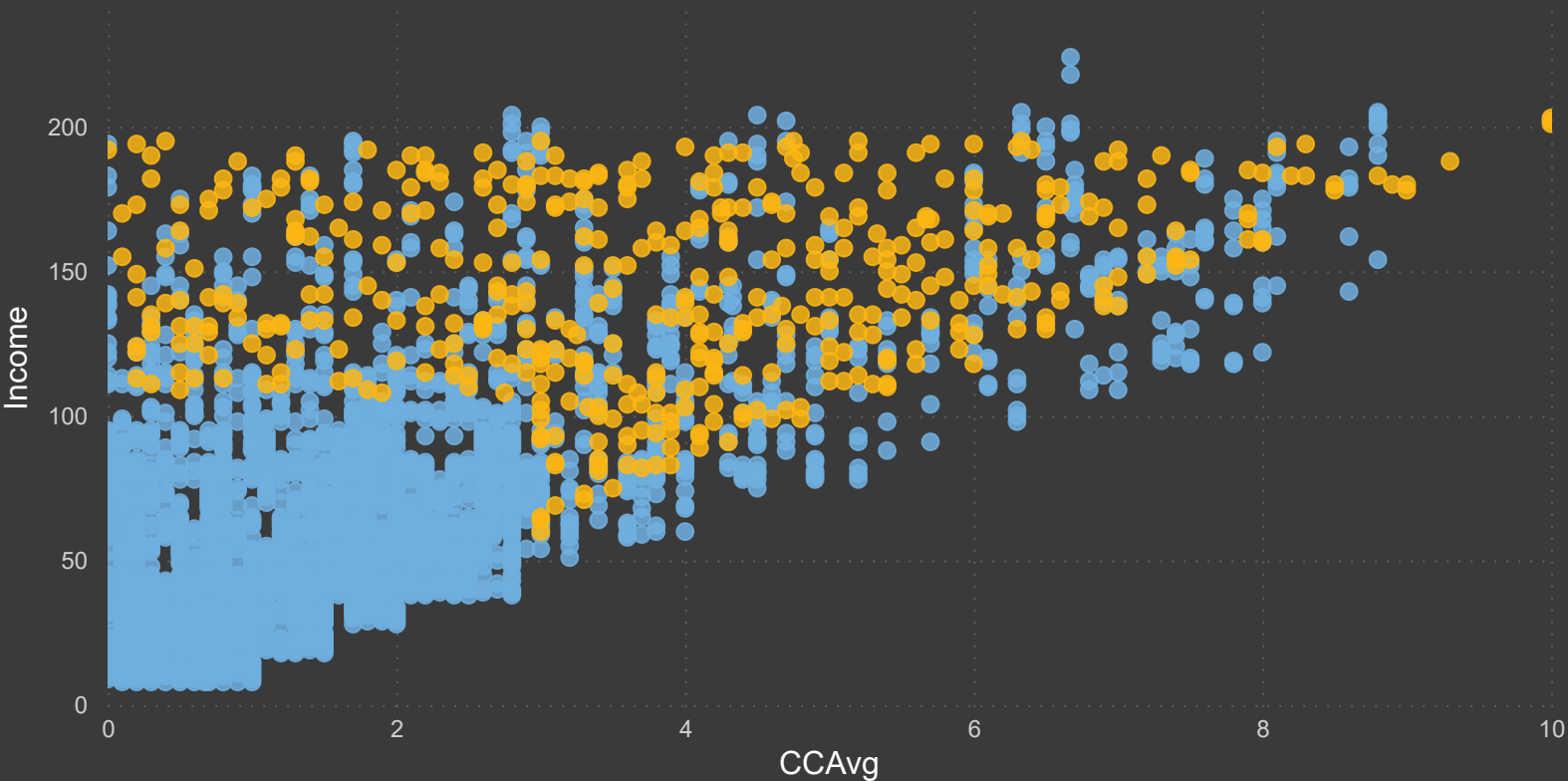
Sum of CD Account by income-group and Personal Loan



| income-group | Sum of CD Account | Sum of Online | Sum of Securities Account | Sum of Personal Loan |
|--------------|-------------------|---------------|---------------------------|----------------------|
| 100-109 | 4 | 13 | 6 | 25 |
| 110-119 | 10 | 26 | 7 | 44 |
| 120-129 | 14 | 30 | 6 | 46 |
| 130-139 | 11 | 36 | 3 | 61 |
| 140-149 | 12 | 25 | 5 | 43 |
| 150-159 | 15 | 23 | 8 | 40 |
| 160-169 | 16 | 26 | 6 | 41 |
| 170-179 | 17 | 37 | 4 | 53 |
| 180-189 | 17 | 36 | 4 | 52 |
| 190-199 | 11 | 19 | 5 | 31 |
| 200-209 | 0 | 0 | 0 | 3 |
| 60-69 | 0 | 3 | 0 | 4 |
| Total | 140 | 291 | 60 | 480 |

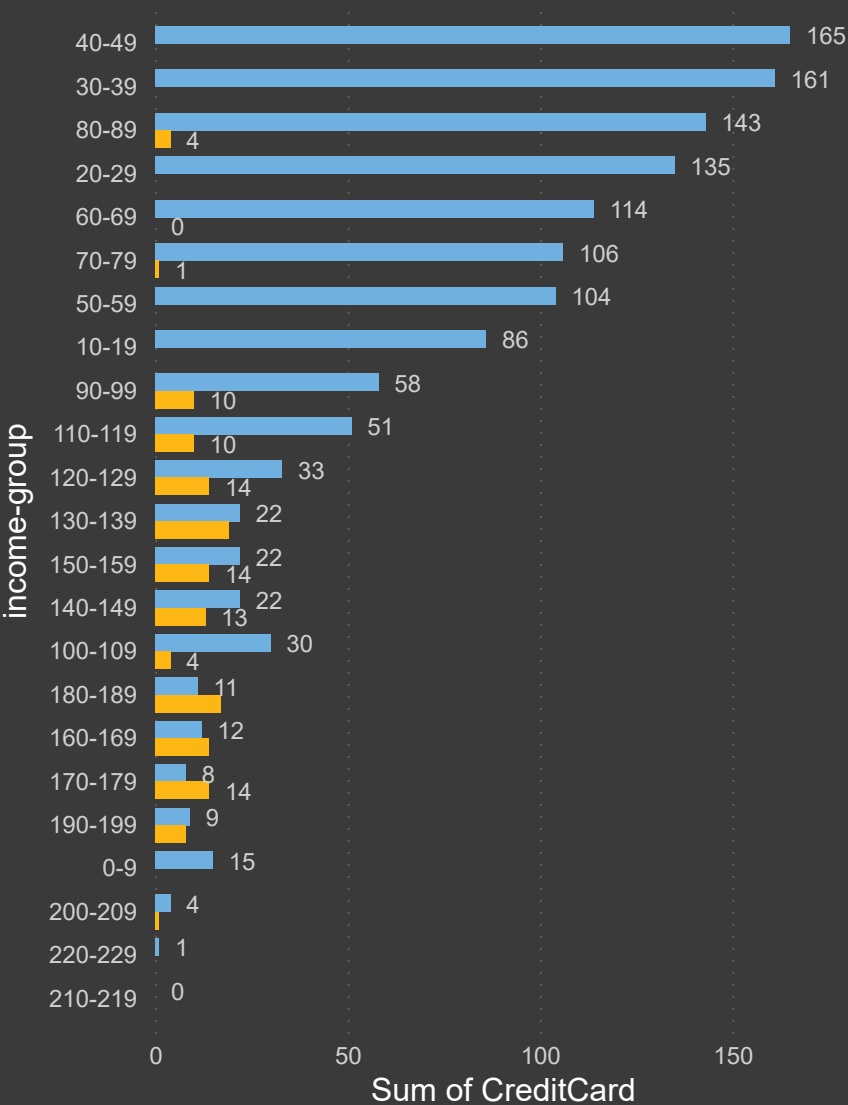
Personal Loan, CCAvg and Income

Personal Loan ● 0 ● 1



Sum of CreditCard by income-group and Personal Loan

Personal Loan ● 0 ● 1



Summary

- 480 customers have accepted the loan which is 9.7%
- 30-34, 50-54, 40-44, 35-39, 45-49 are top age groups who have accepted personal loan.
- 5-9 years of experience is the top range to accept personal loan followed by 20-24, 25-29.
- Advanced/ Professional category followed by graduates are the qualifications of loan accepters.
- Range of income groups with more acceptance are 130-139, 170-179, 180-189.
- There is no much impact of security account and CD account on loan acceptance, online and non-online users have similar rate, non-credit users are leading.
- More family members-3 or 4 have greater possibility of acceptance.
- Rate of undergraduates accepting loans are very less.
- Credit card average of 3-3.9, 4-4.9 tops the loan acceptance category followed by 5-5.9. Hence 3-5.9 is good range to target.
- Income has significant impact on loan purchases. Despite of less or more experience more income has more acceptance.

- Experience groups with income ranging from 5-9 is highest loan acceptor with 15.83% followed by 20-24 and 25-29 years of experience.
- All range of mortgage have more chance of acceptance of loan provided the income is above \$100 with few exceptions.
- Family with 4 and 3 members have 134 and 133 count of loan acceptance followed by family with 2 and one individual.
- Income above \$90 has security account and personal loan accepted and has more online users.
- More income and credit card average across all ranges have personal loan acceptance.
- Credit card average from 3.00 to 6.5 has more loan acceptance.

Thus above findings can be considered for targeted campaigns.

Project By:

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