EDA on Loan Data Case Study
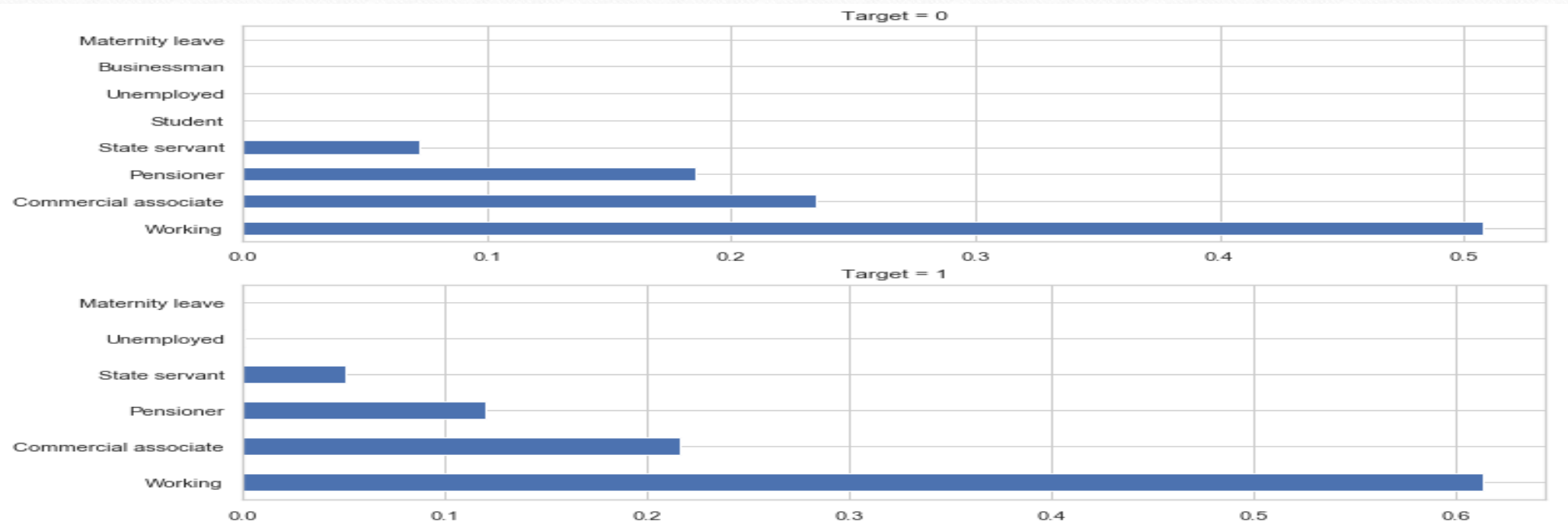
Saphal Rai|Priteshsingh Chandel

Comparison between two targets

Target = 1 means Client having difficulty in payment
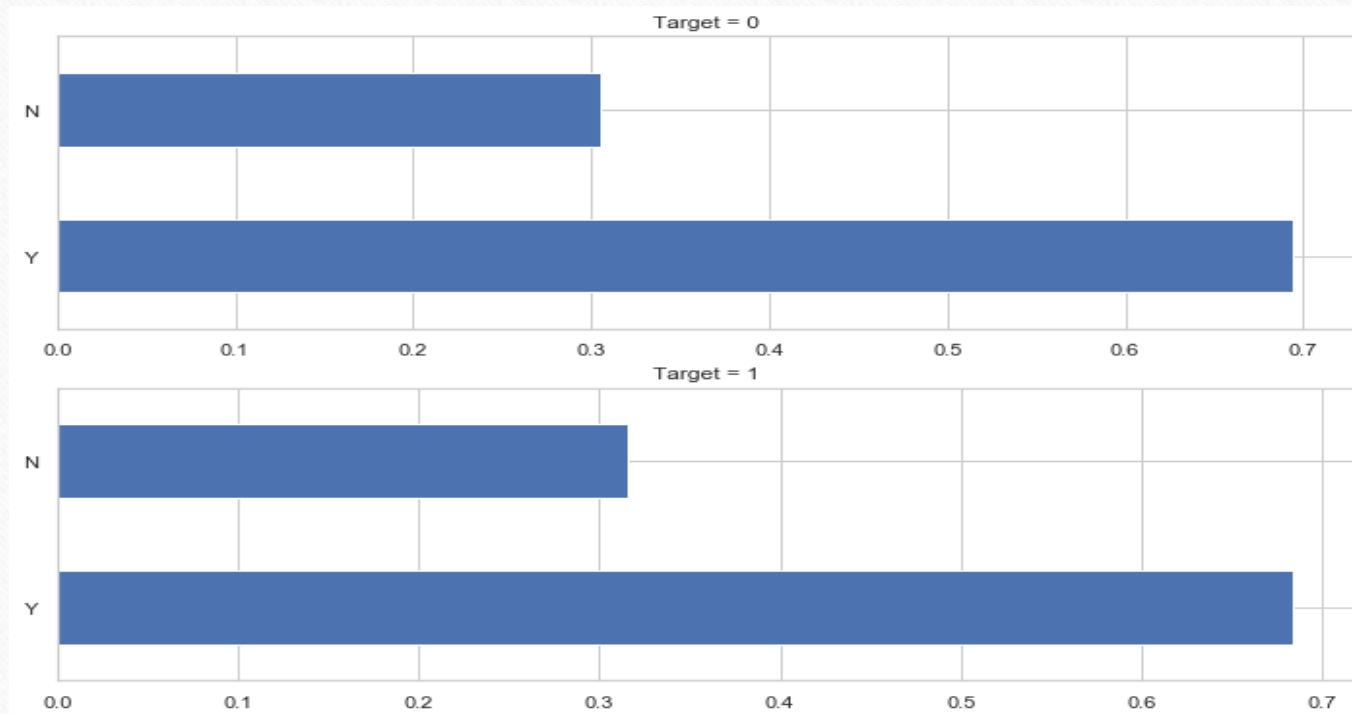
Target = 0 means, no difficulty

Income type is not a factor which impacts the target 0 or 1.

Comparison between two targets

Target = 1 means Client having difficulty in payment
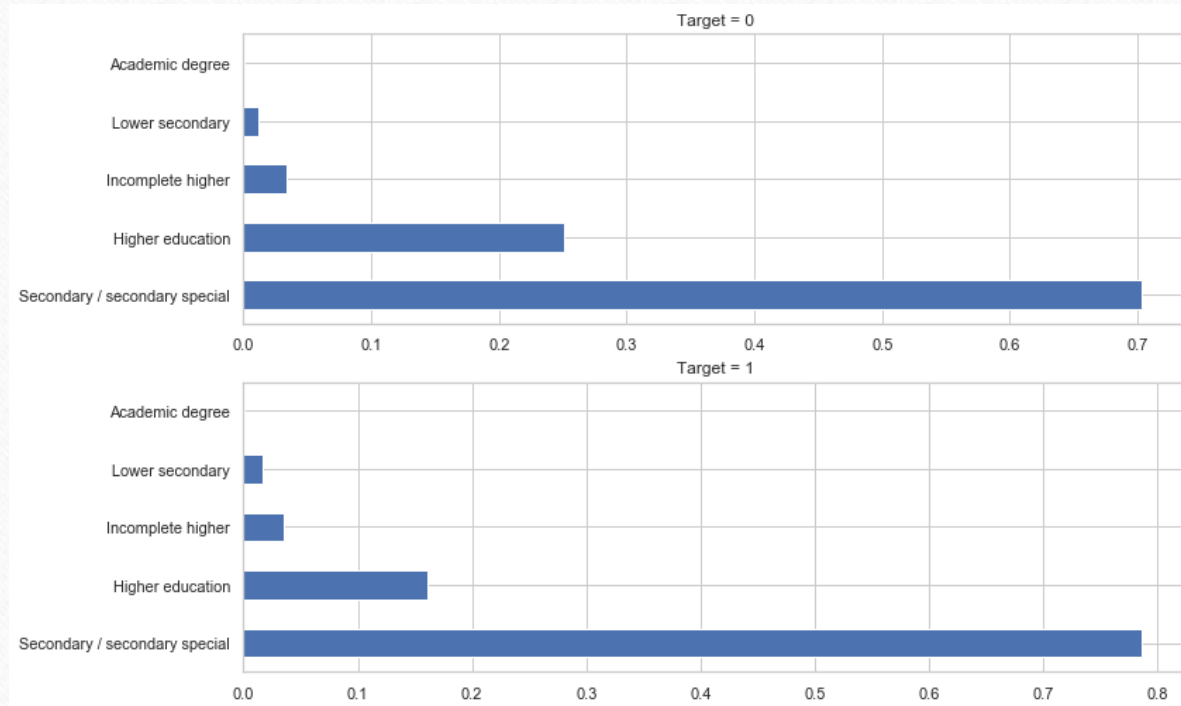Target = 0 means, no difficulty

Owning of a flat is not a major factor in predicting will default a loan or not.
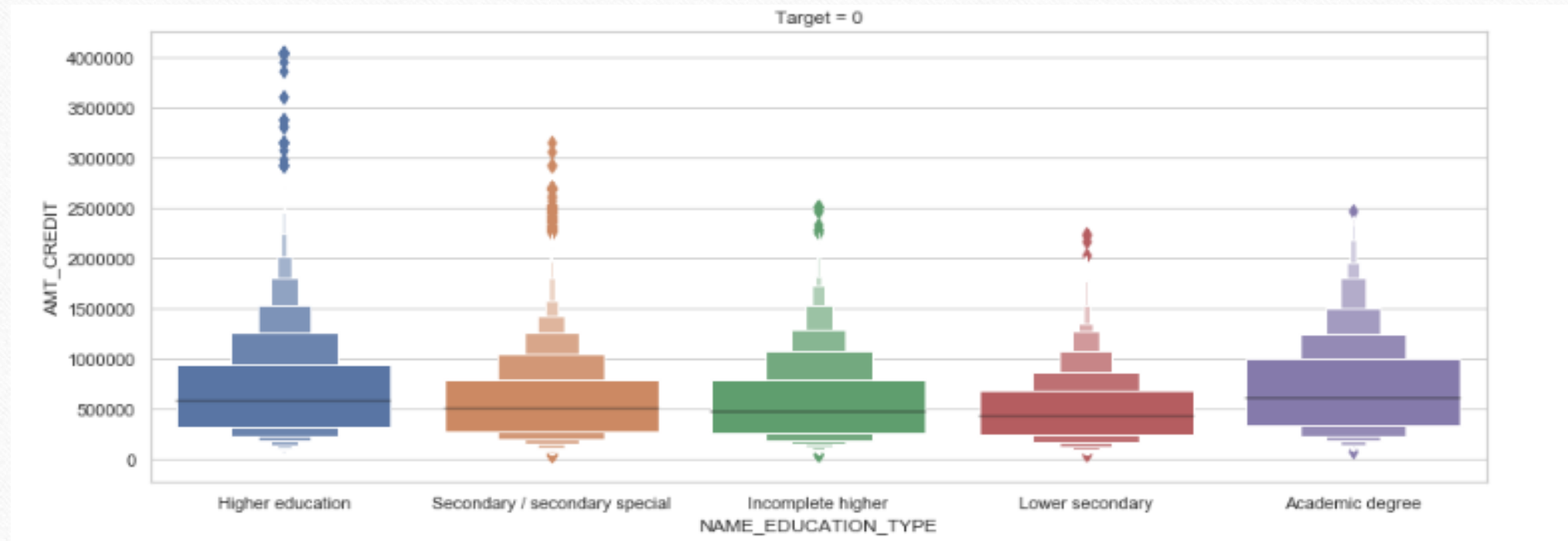
Comparison between two targets

Target = 1 means Client having difficulty in payment
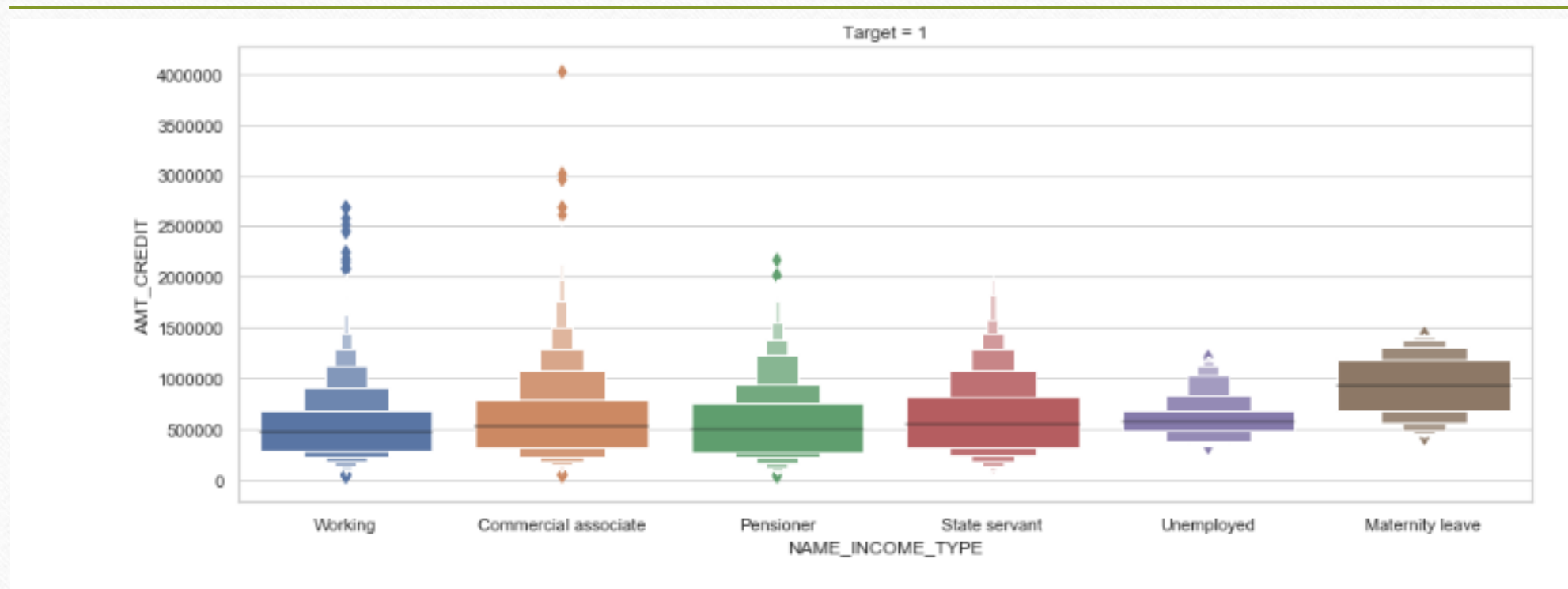Target = 0 means, no difficulty

Education type is not a factor which impacts the target 0 or 1

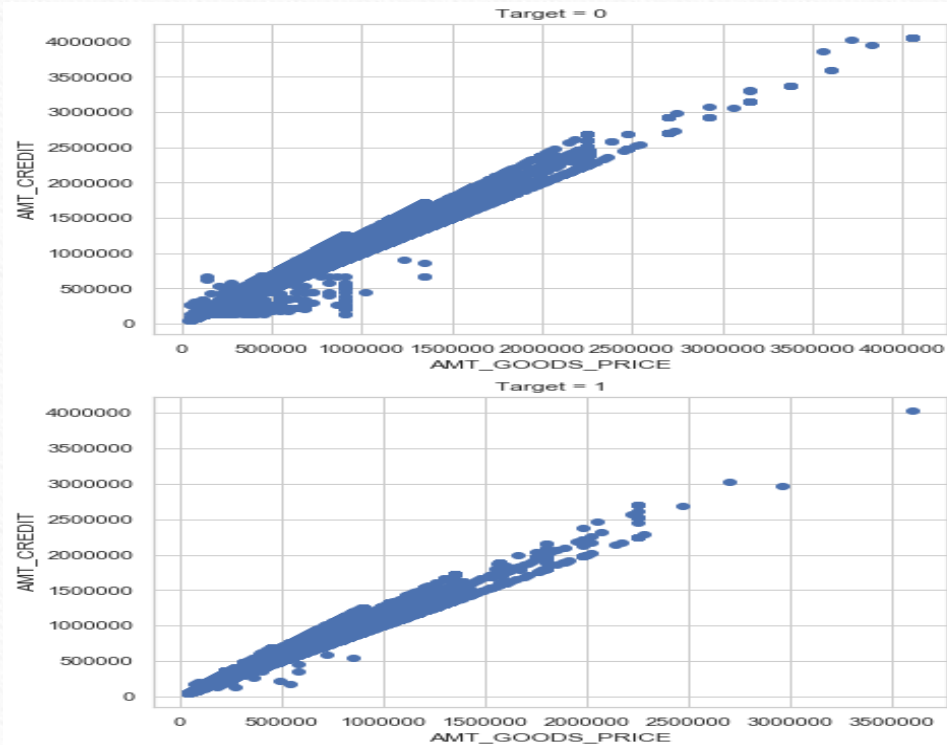# Univariate analysis on Target == 0
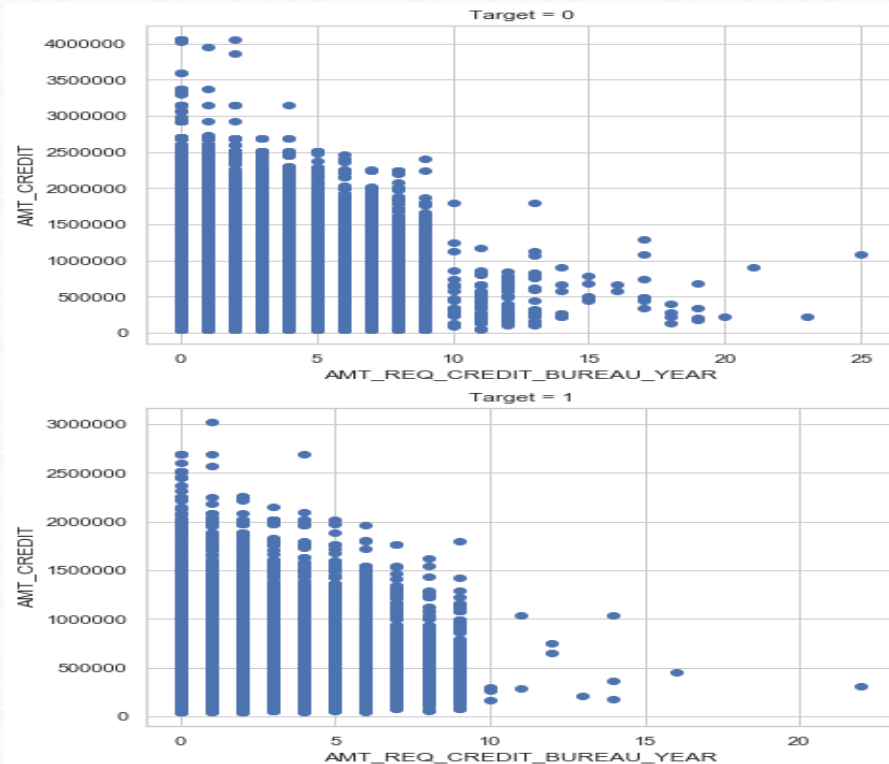
Univariate analysis on Target == 1

Bivariate analysis I

The scatter plot confirms positive correlation between the Credit given by the bank and the Good Price Purchase by the customer, meaning:

The higher the Goods Price for the customer to purchase, the more the bank offers a Credit Amount close to the Goods Price .

Bivariate Analysis II

The scatter plot distribution for both the targets provide a negative correlation between the AMT_CREDIT and AMT_REQ_CREDIT_BUREAU_YEAR meaning:
The more the number of hard requests/enquiries to Credit Bureau about the loan applicant, lesser the credit amount offered to the loan applicant.

Conclusion

1. Highest correlation is between the price of the goods and Credit amount of the loan.
2. High loan approval were for working people
3. Highest loan approved for Married people