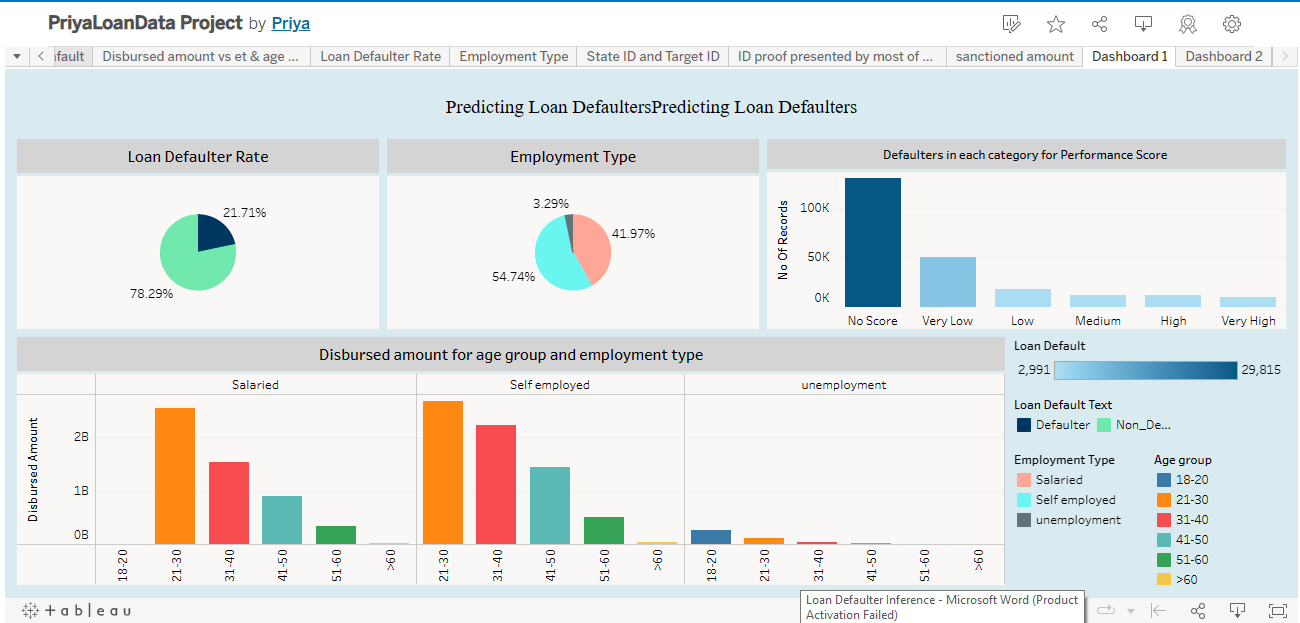
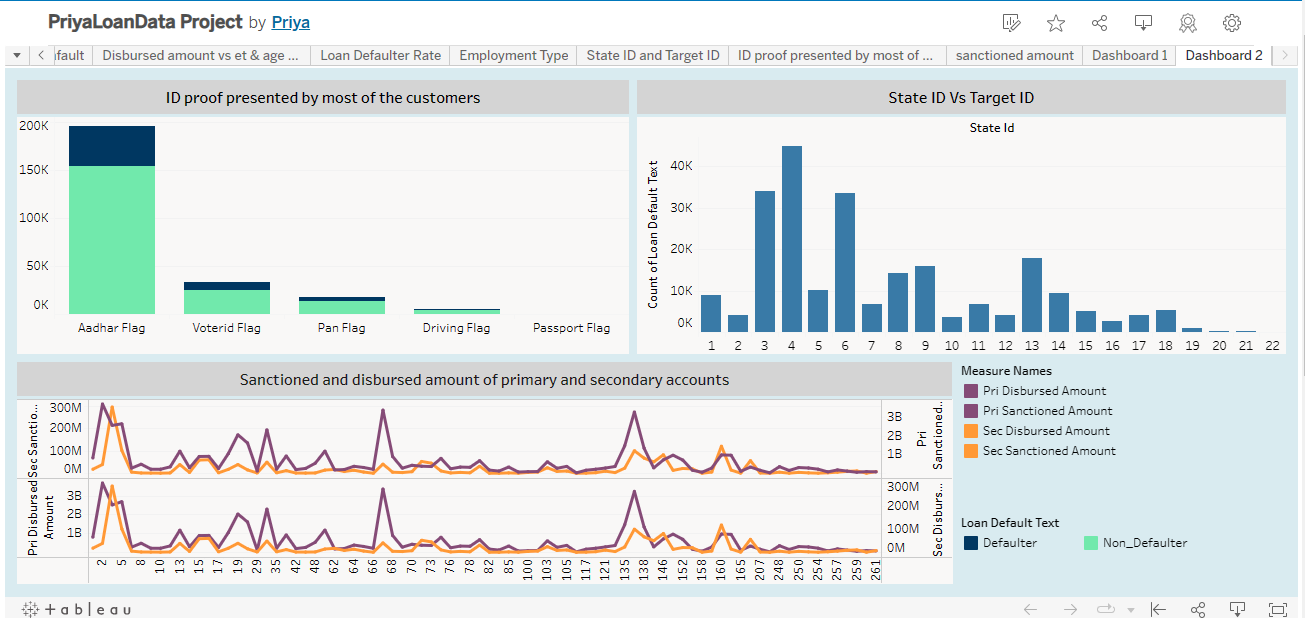




Tableau Dashboard link = <https://public.tableau.com/app/profile/priya2977/viz/PriyaLoanDataProject/Dashboard1?publish=yes>





Inference: The given problem statement requires us to determine and examine factors that affected the ratio of vehicle loan defaulters. Also, use the findings to create a model to predict the potential defaulters. From the data we found that default rate for defaulter and non-defaulters is 21.7% and 178.3 % respectively. We observed that manufacture ID, Supplier ID, State Id and loan default are dependent. I considered the null values in employment type as unemployed as no Data is equal to unemployed. I saw the most of defaulters are from self-employed category. By comparing different age groups, I found that defaulting age group is from 20-30 age group. The most of people have present Aadhar card and found more defaulter in the same category. From the graphs we saw that there are 29815 loan defaults with no performance score. I strongly recommend to sanctions loan to those who have strong credit history and who are salaried people. Sanctioned and disbursed amount of primary and secondary accounts follow the same trend. I used chi square test to test the relationship between various variables. Performed logistic regression modeling, predicted the outcome for the test data, and validated the results using the confusion matrix.