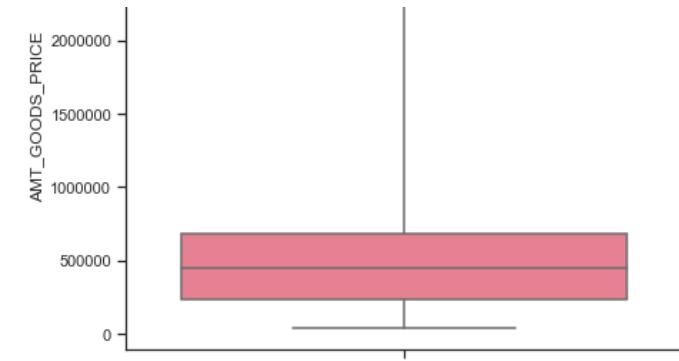
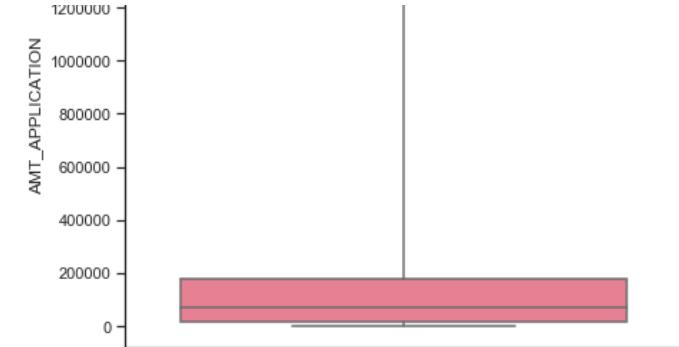
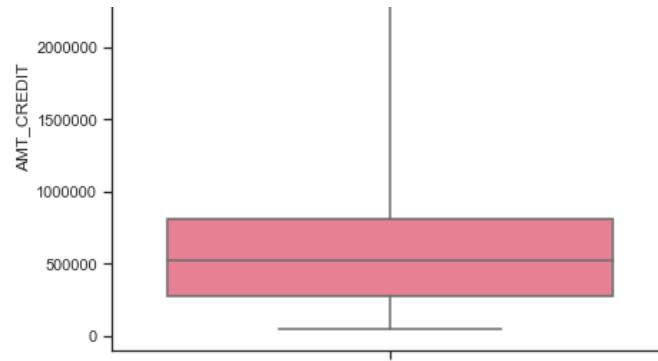
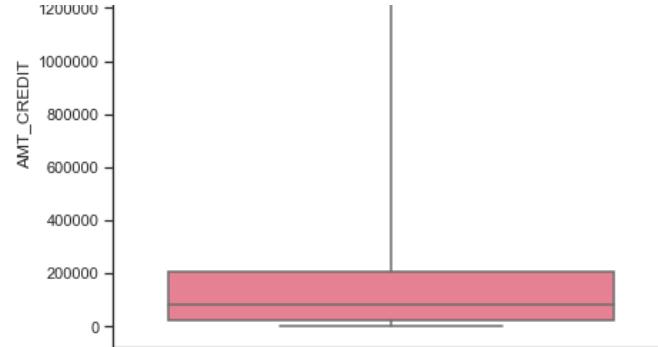
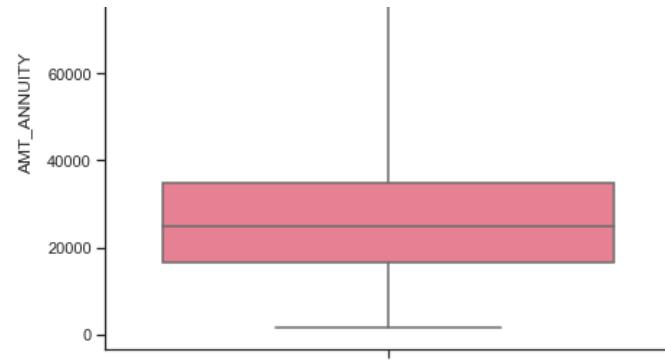
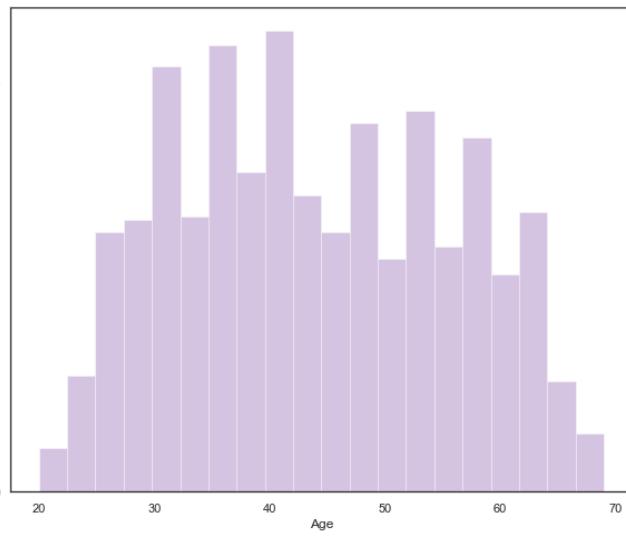
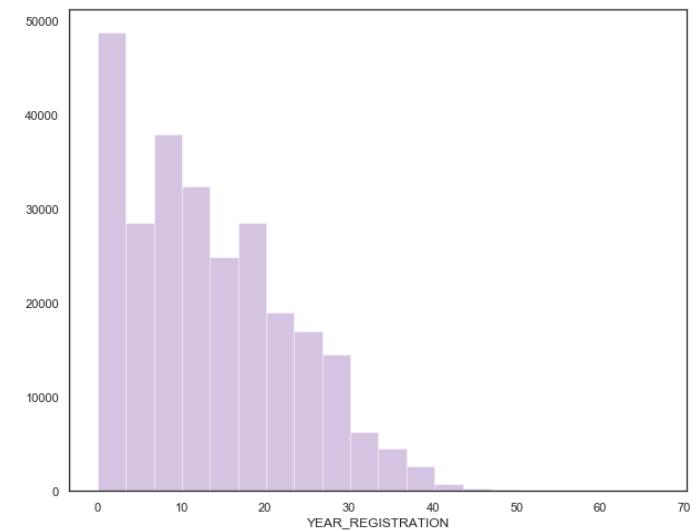
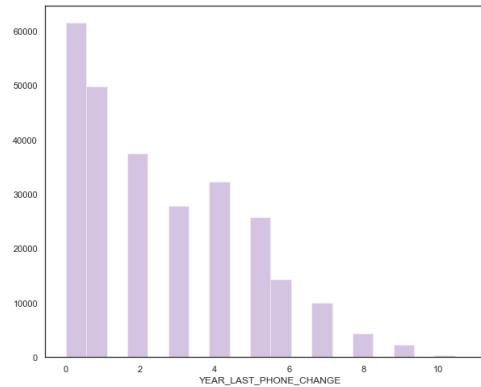
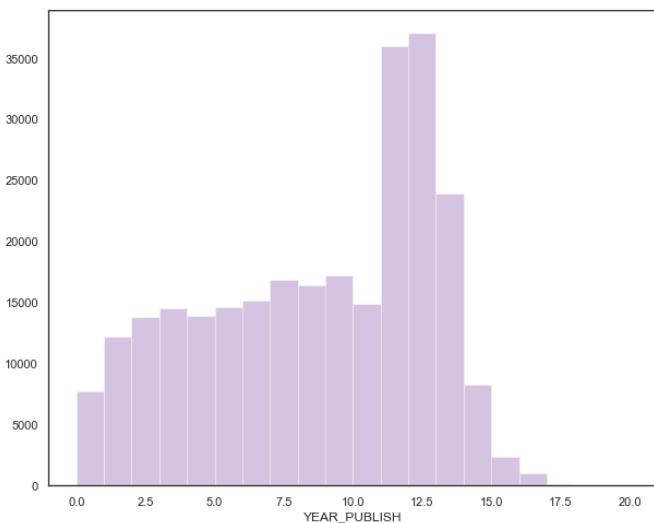


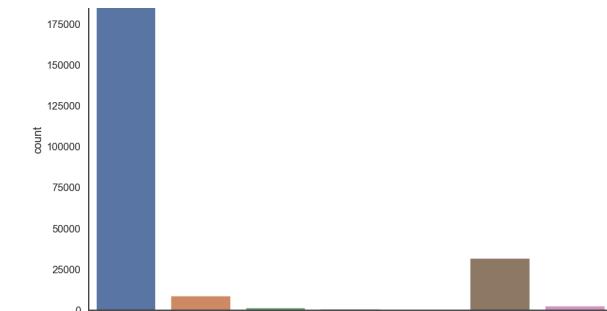
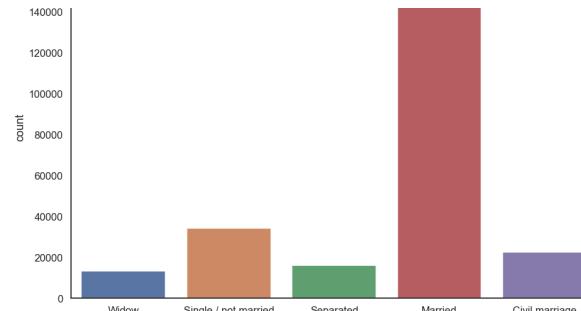
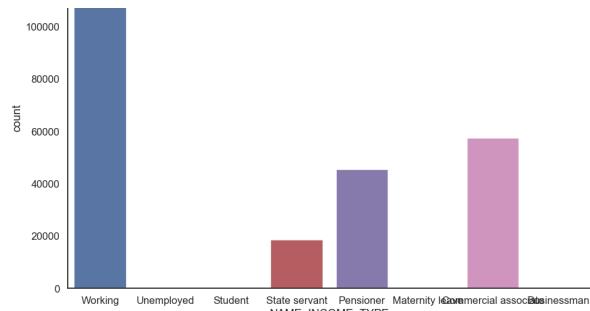
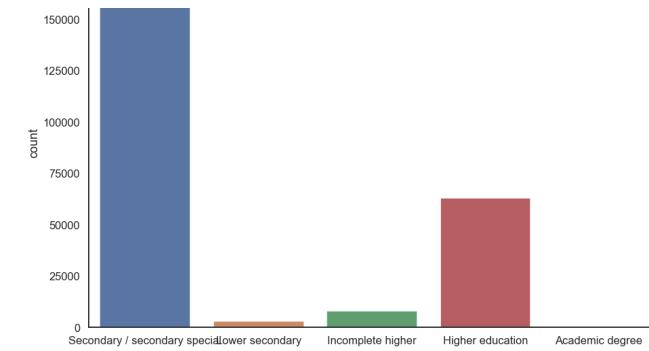
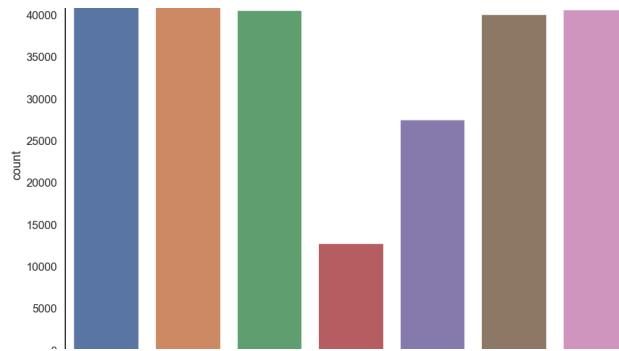
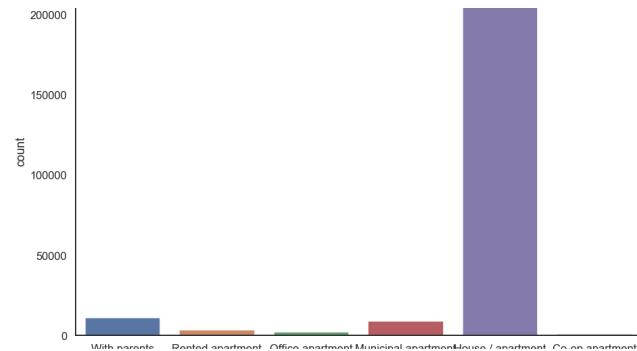
Credit EDA Case Study



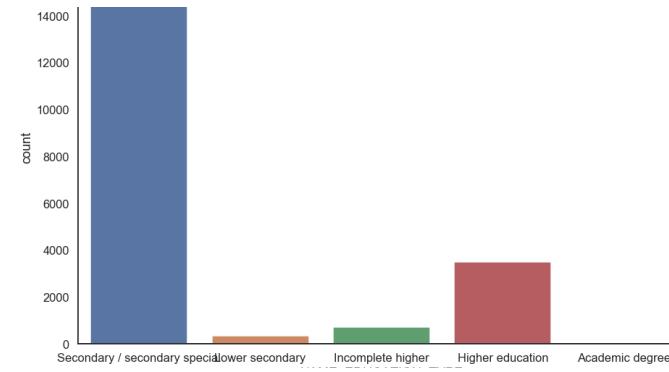
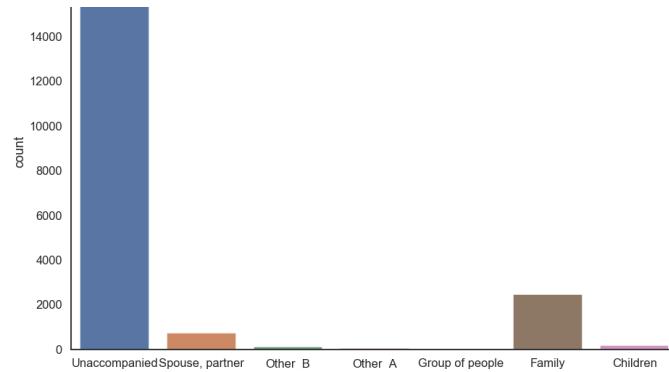
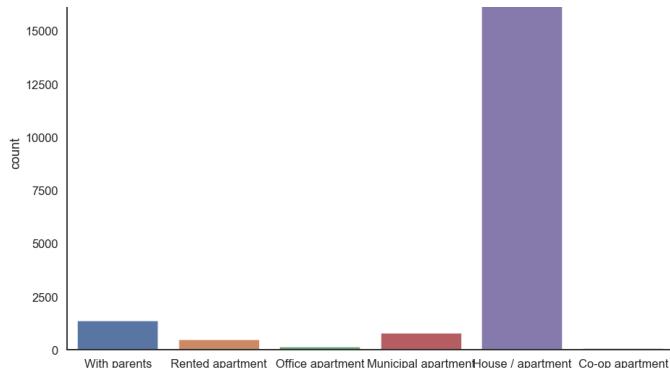
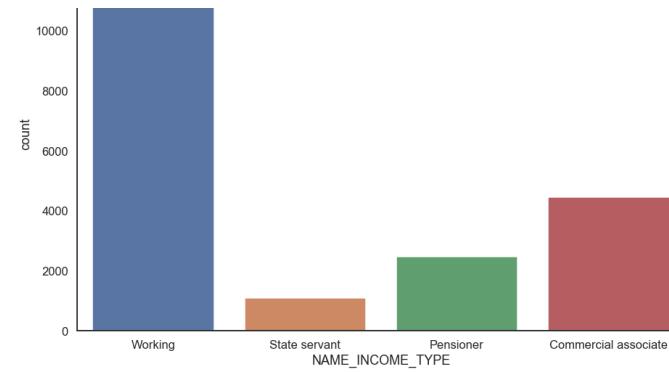
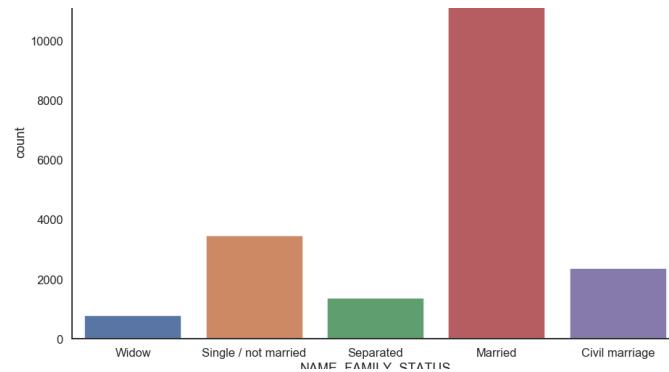
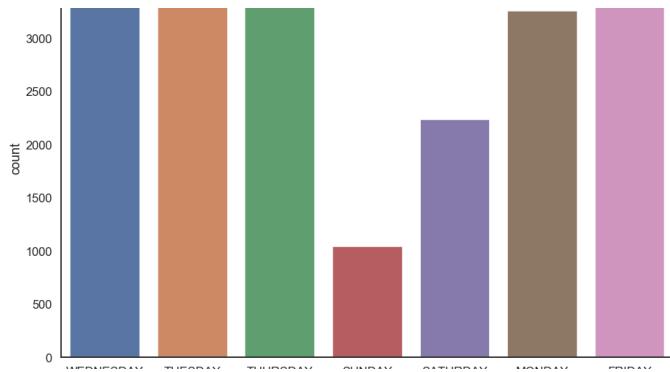
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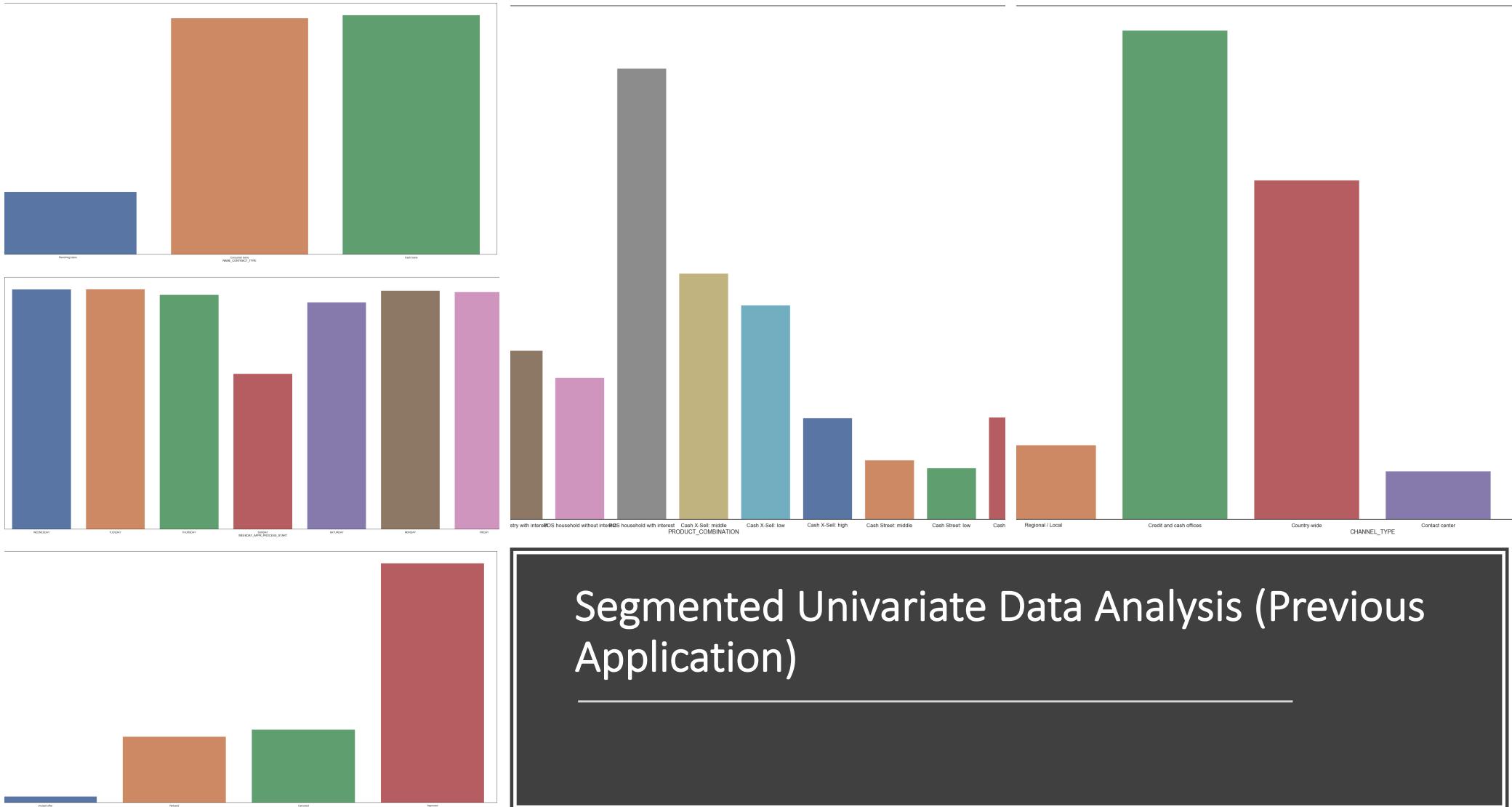
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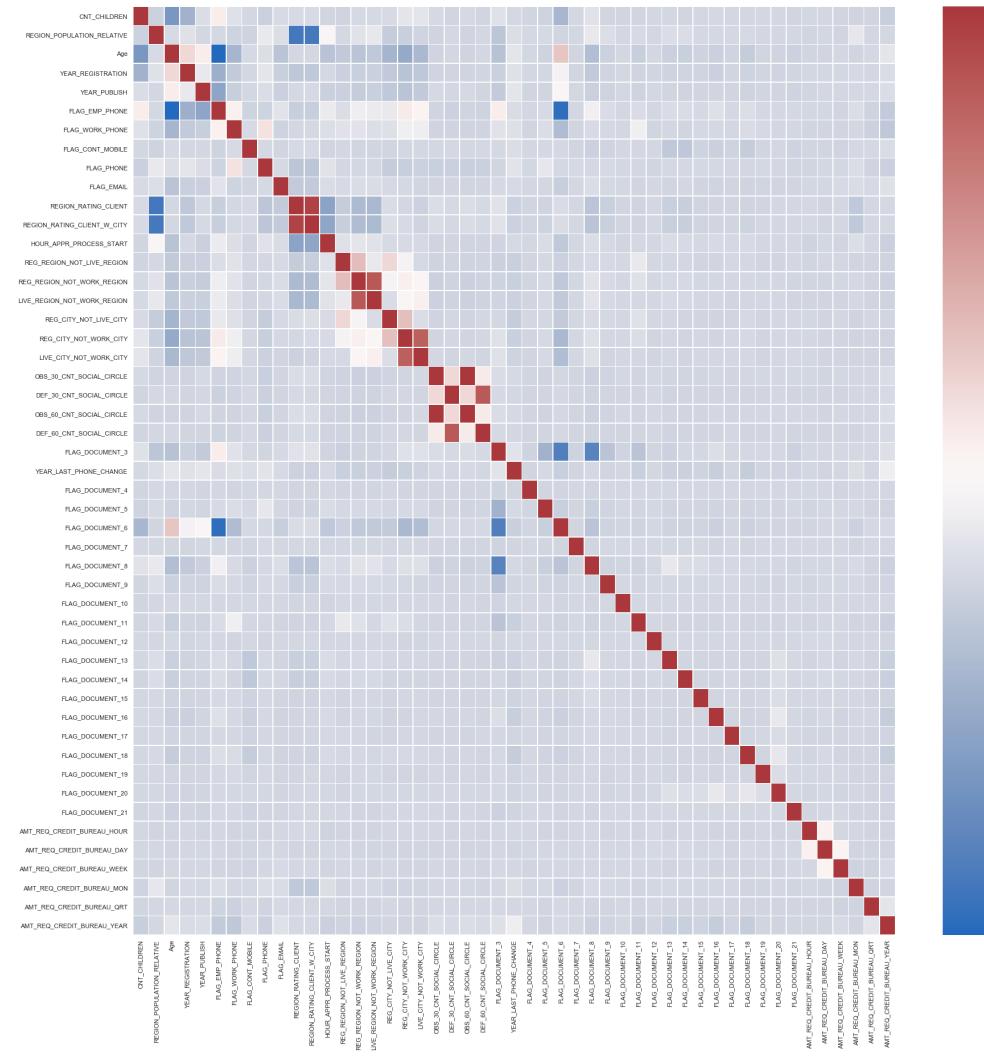
Segmented Univariate Data Analysis (Target = 0)



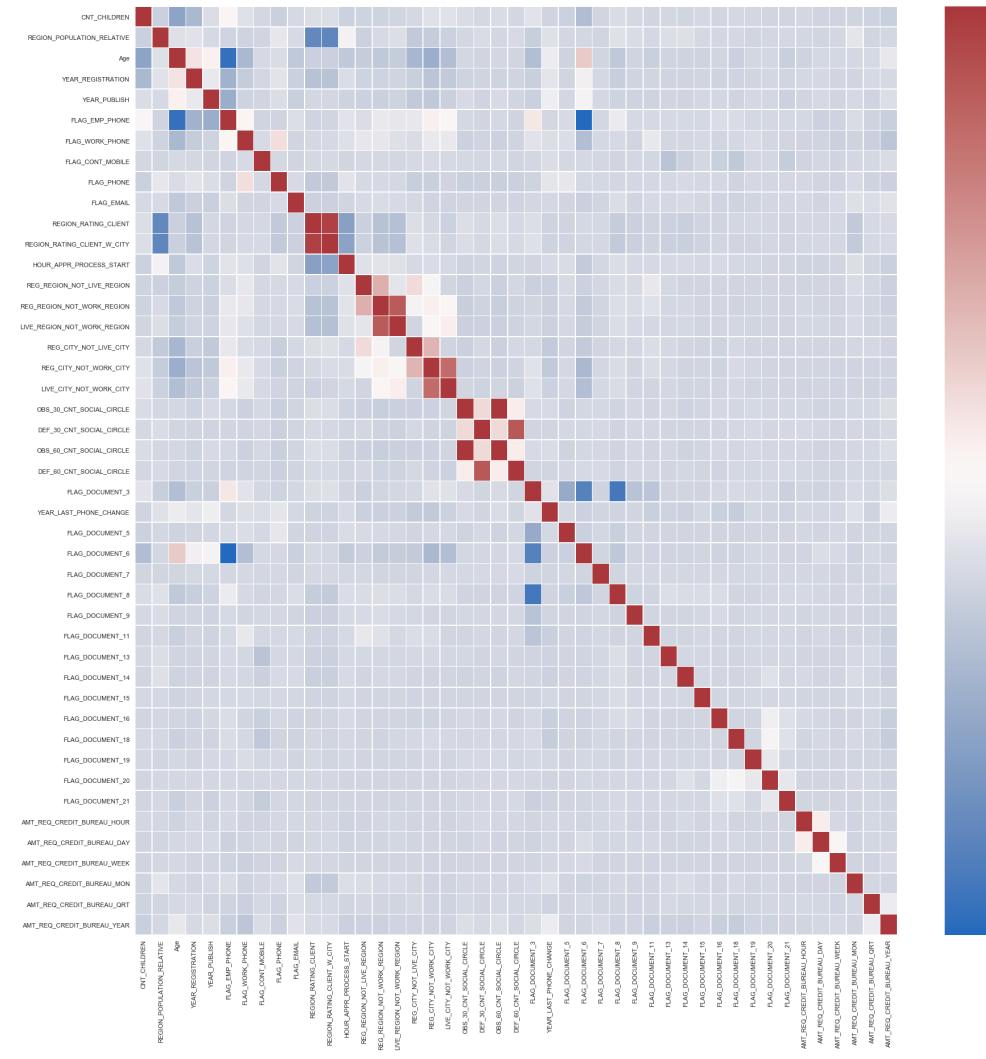
Segmented Univariate Data Analysis (Target = 1)



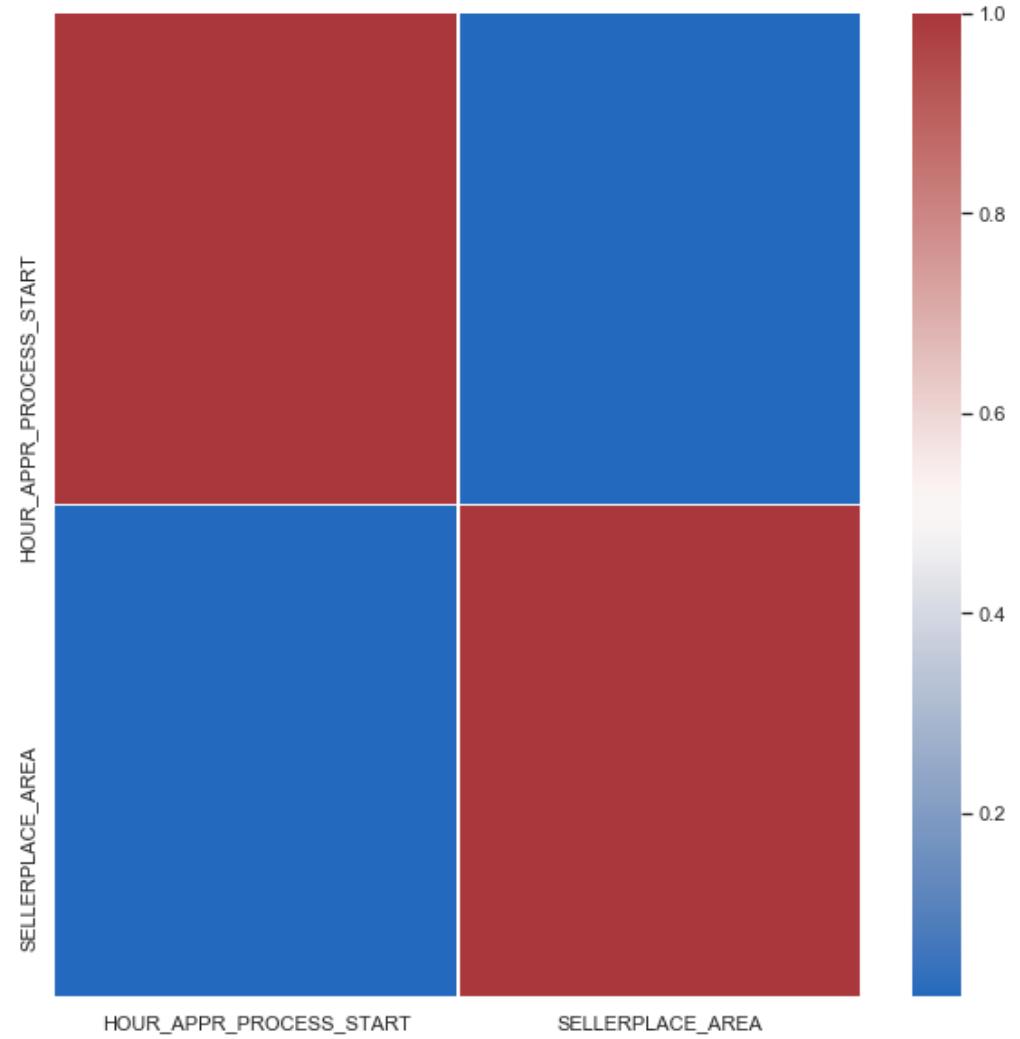
Bivariate Data Analysis on Continuous Variables (Target = 0)

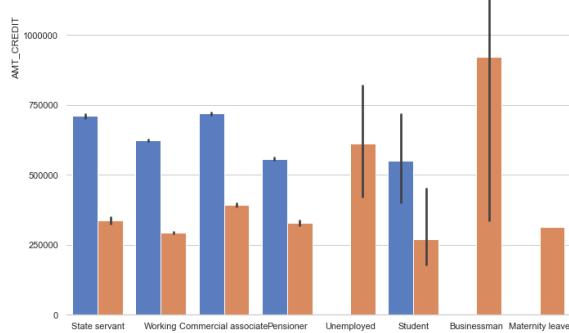


Bivariate Data Analysis on Continuous Variables (Target = 1)



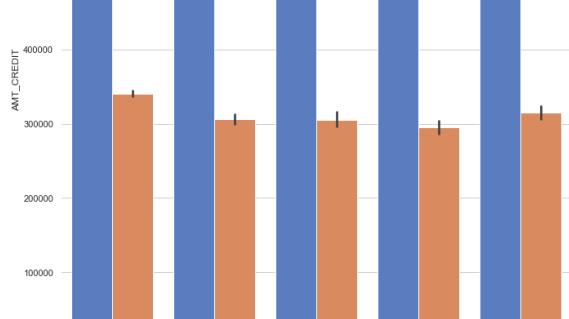
Bivariate Data Analysis on Continuous Variables (Previous Application)





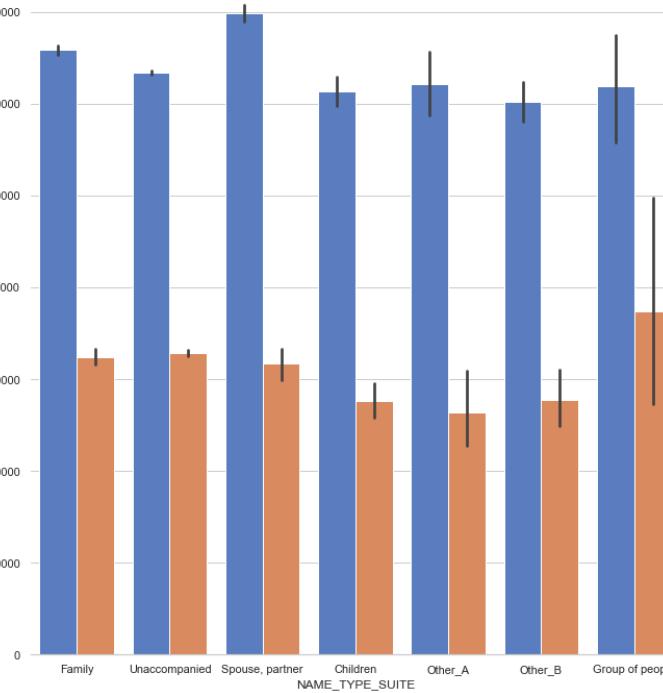
NAME_CONTRACT_TYPE

- Cash loans
- Revolving loans



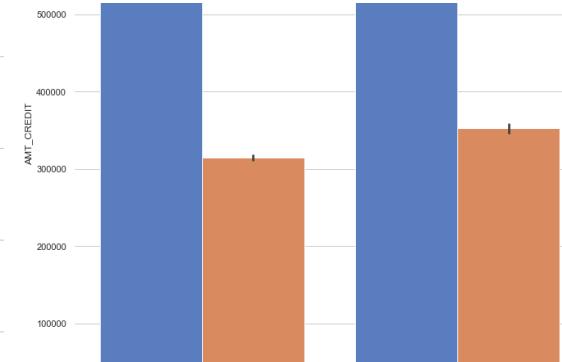
NAME_CONTRACT_TYPE

- Cash loans
- Revolving loans



NAME_CONTRACT_TYPE

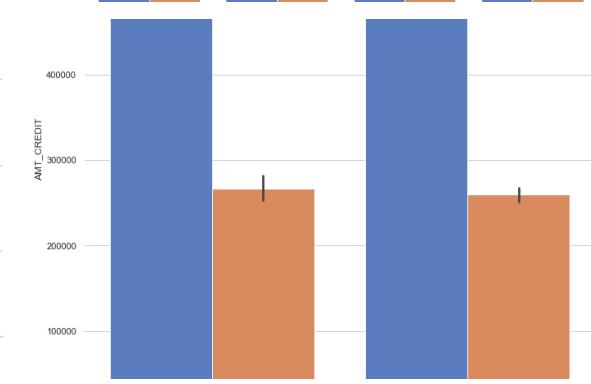
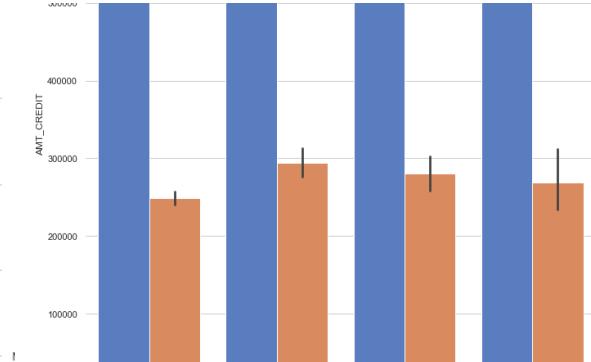
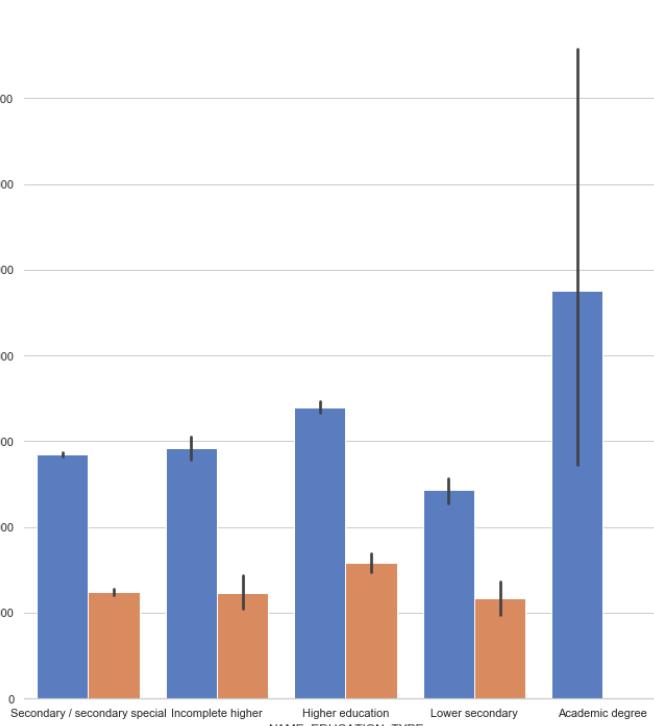
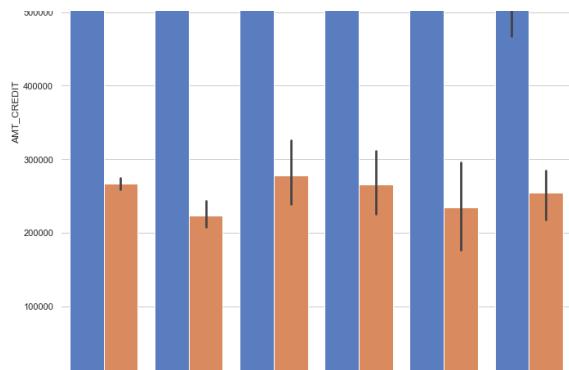
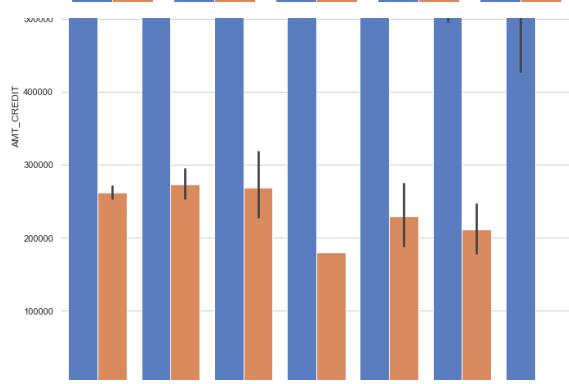
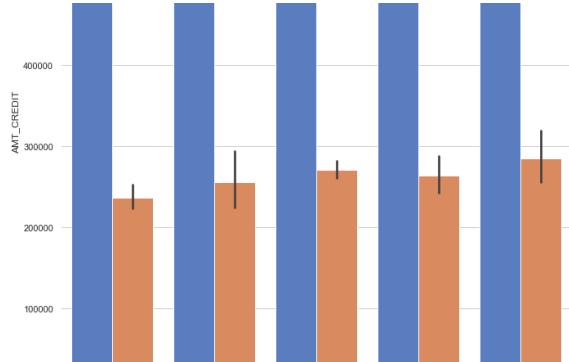
- Cash loans
- Revolving loans



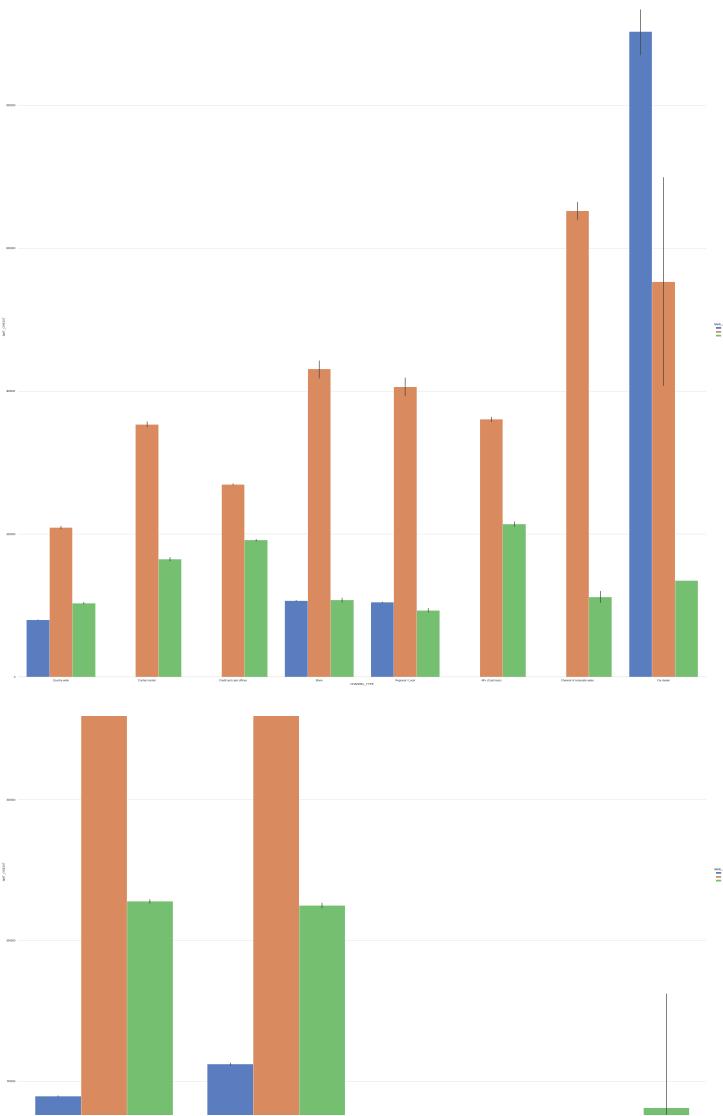
NAME_CONTRACT_TYPE

- Cash loans
- Revolving loans

Bivariate Data Analysis on categorical variables (Target = 0)

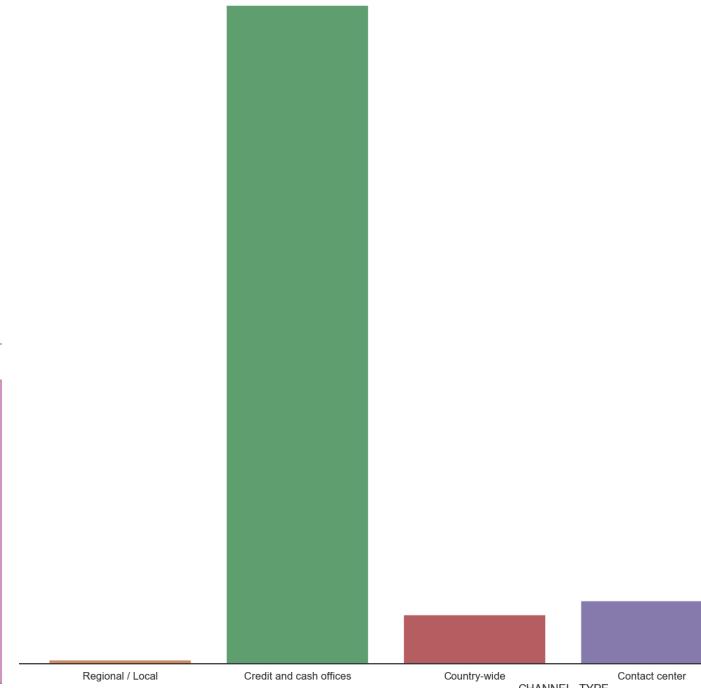
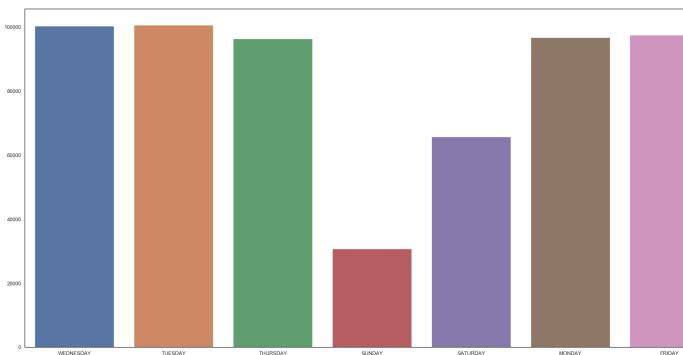
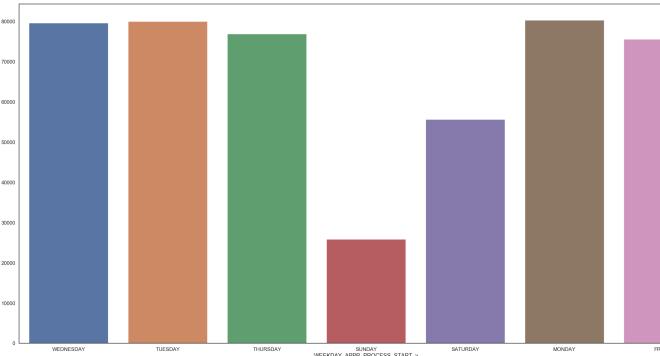
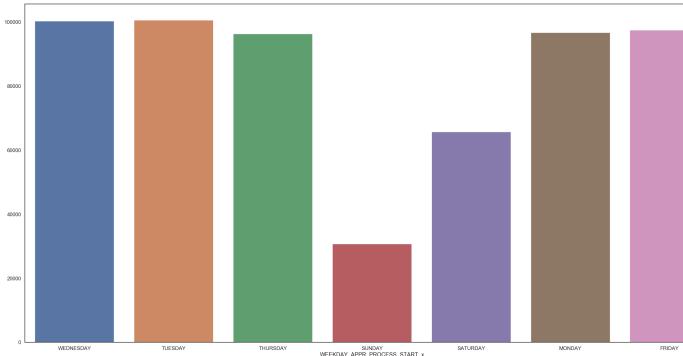
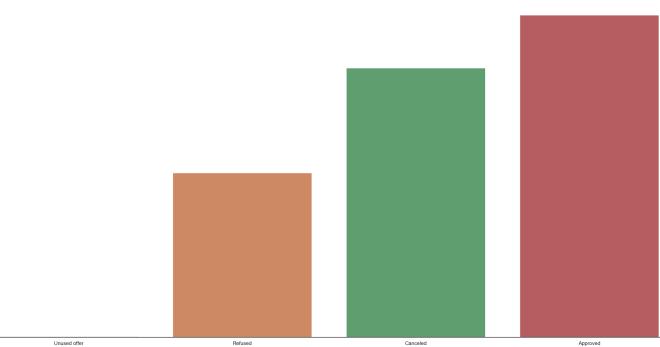
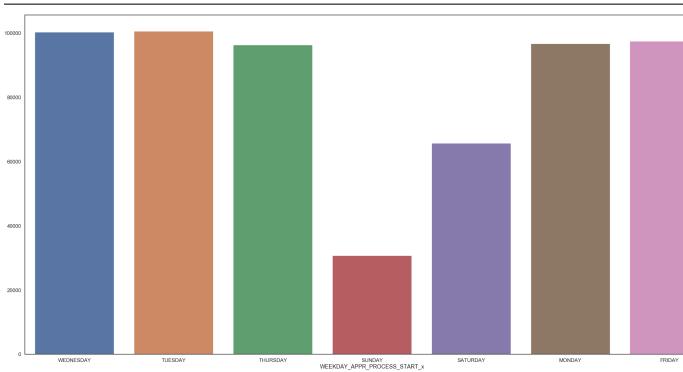


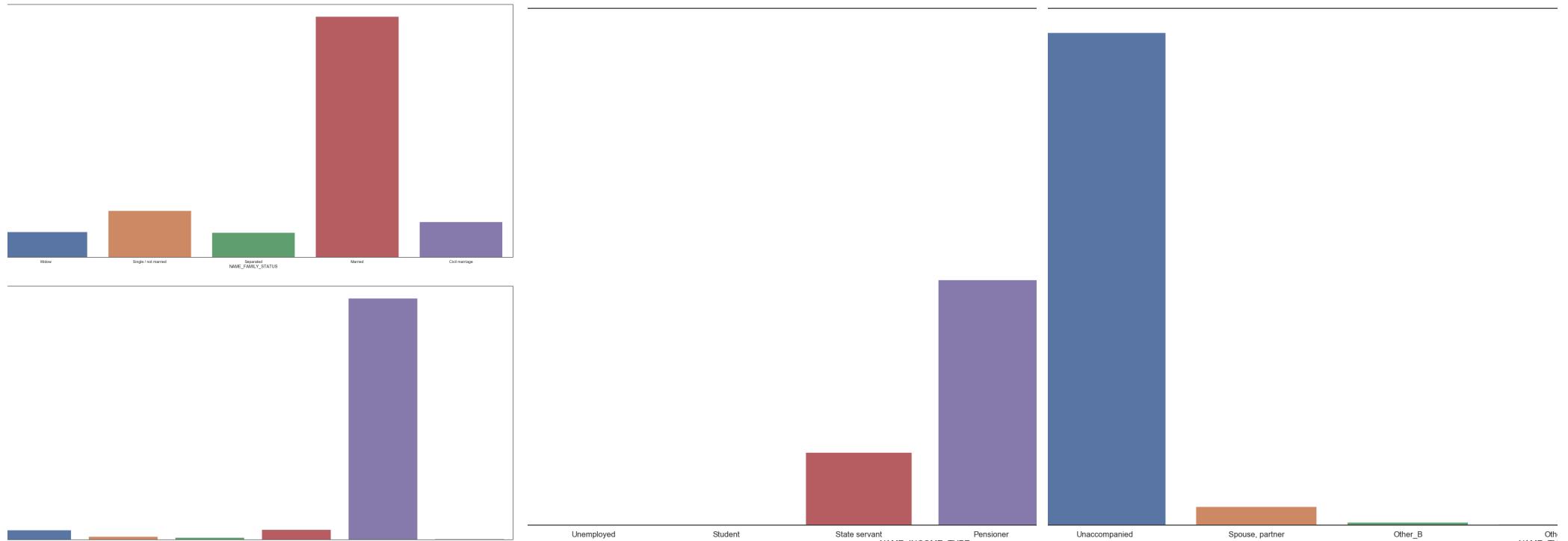
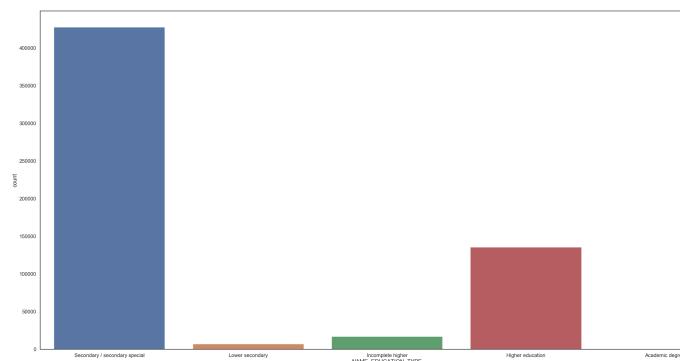
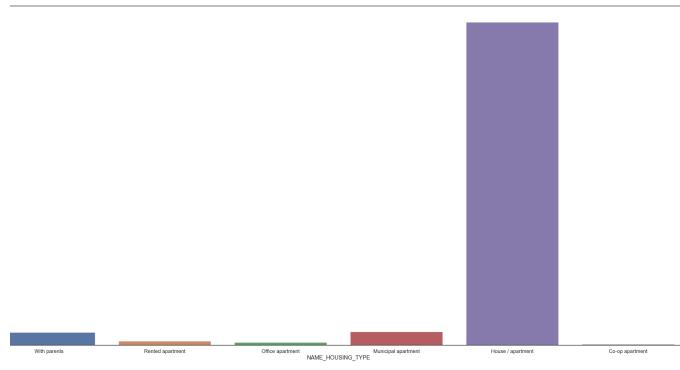
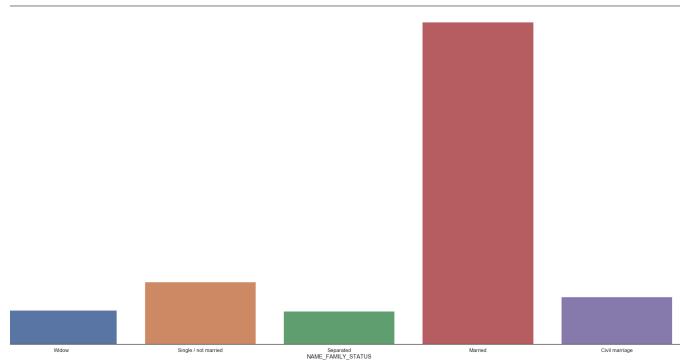
Bivariate Data Analysis on categorical variables
(Target = 1)

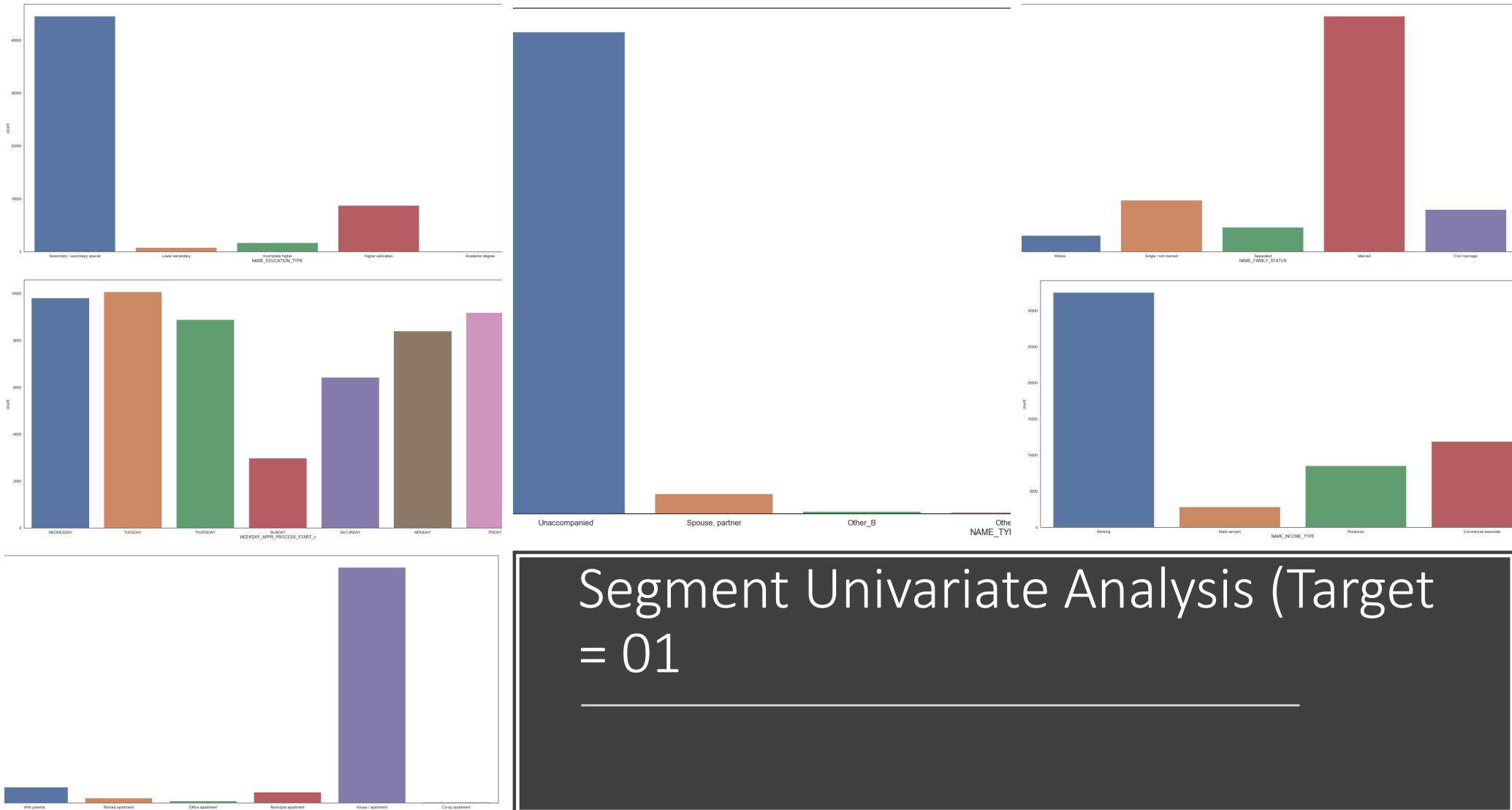


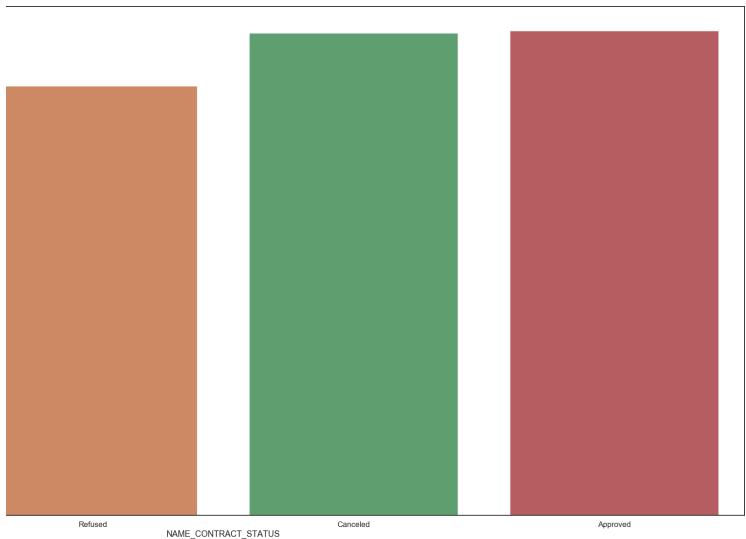
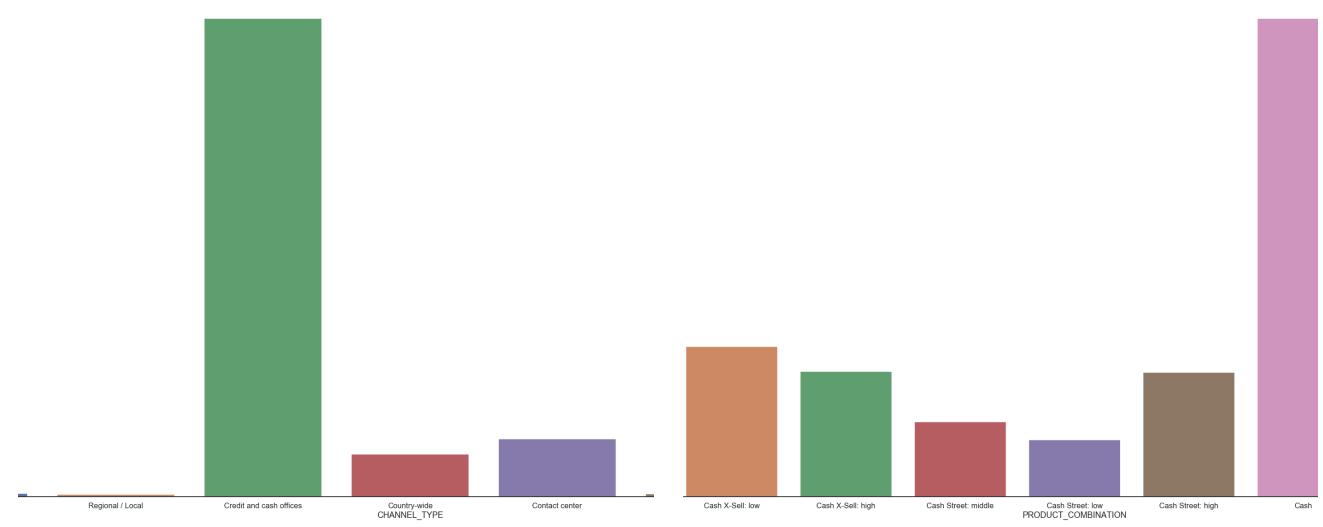
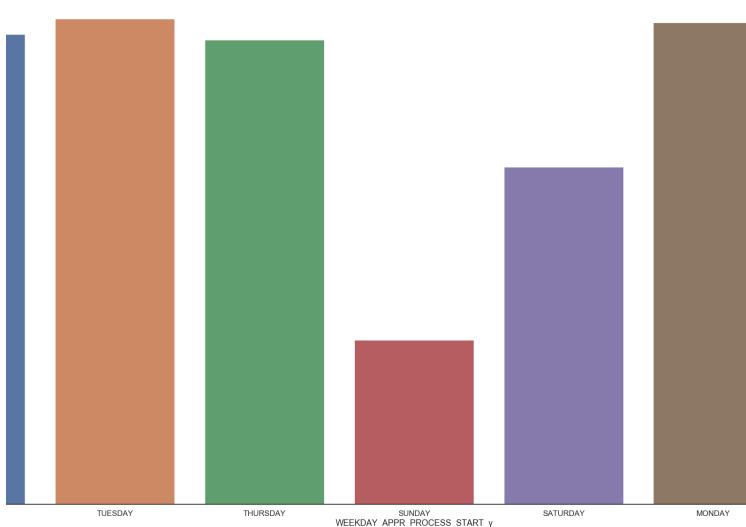
Bivariate Data Analysis on categorical variables (Previous Application)

Merge Data Analysis



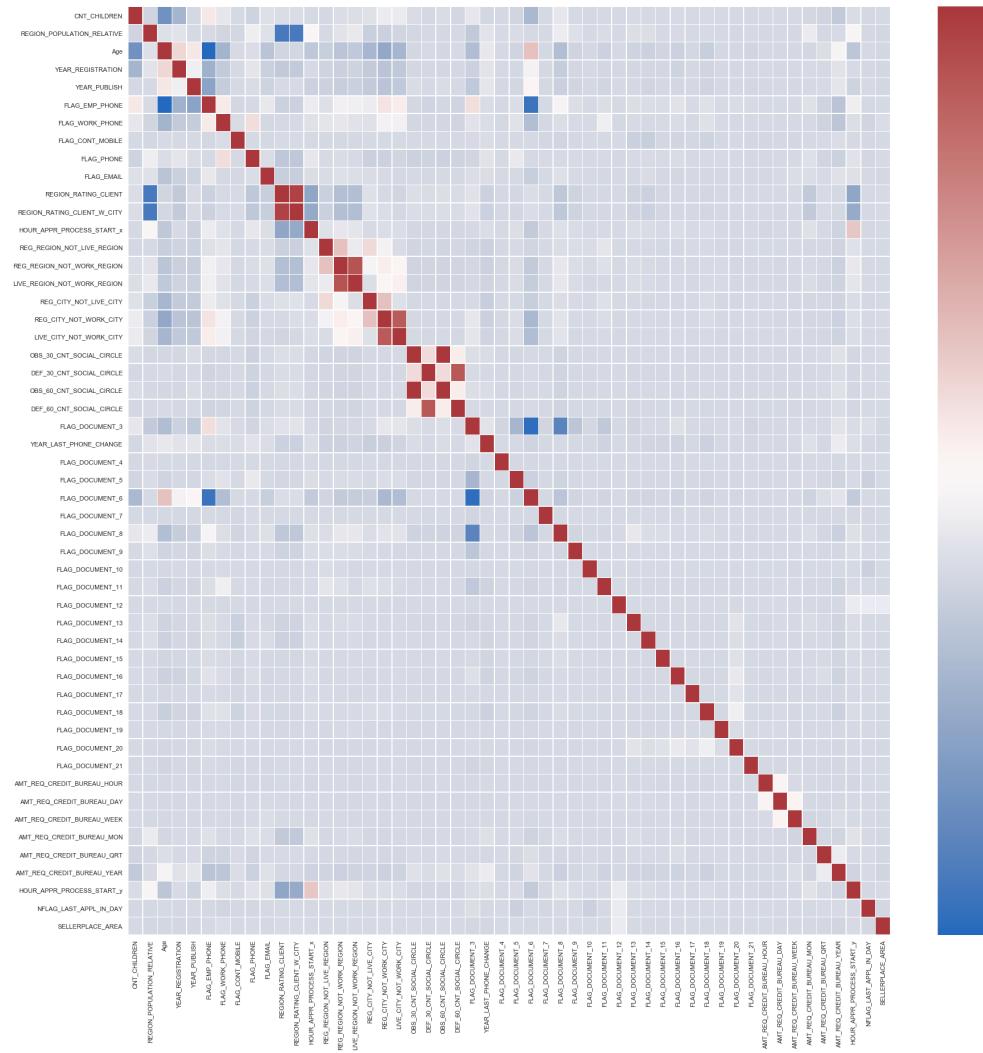




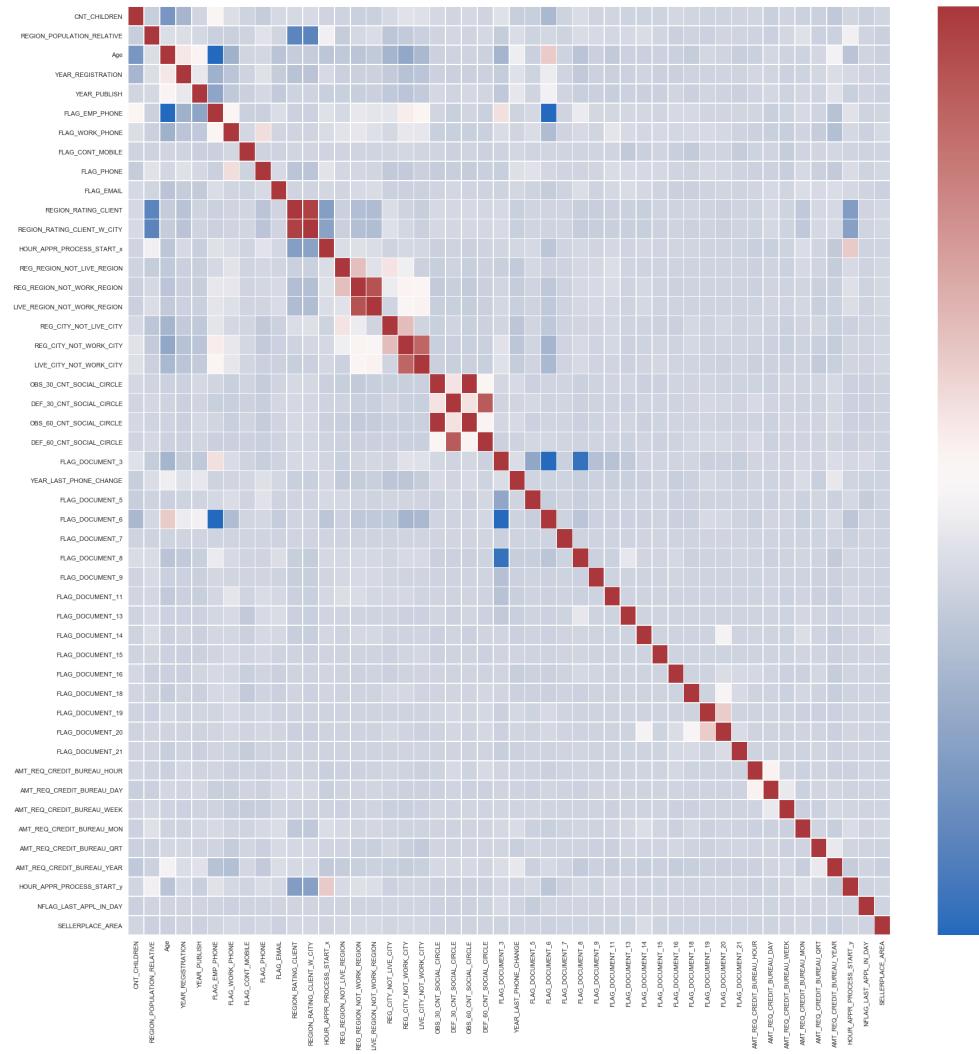


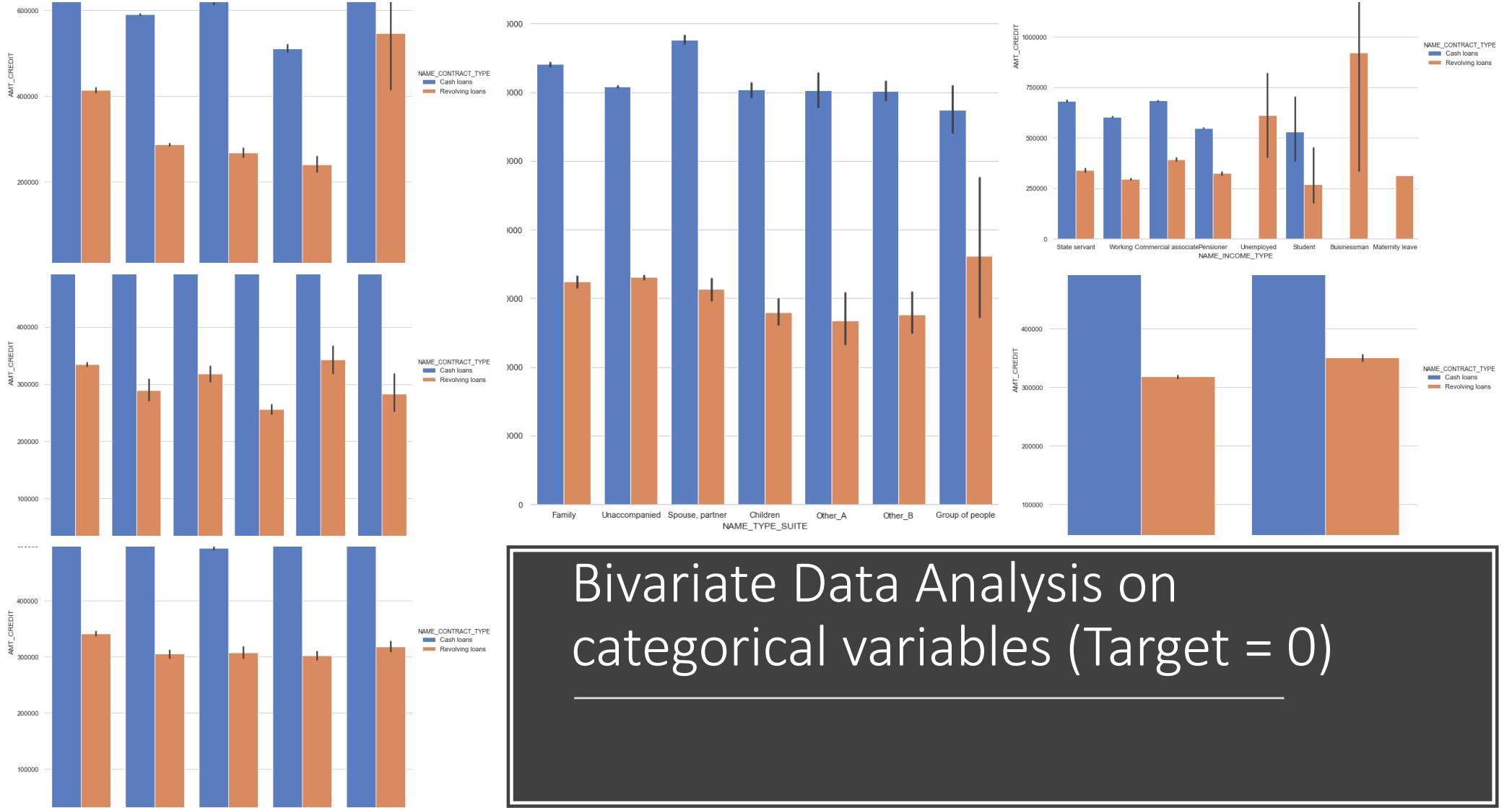
Segment Univariate Analysis (Target = 01)

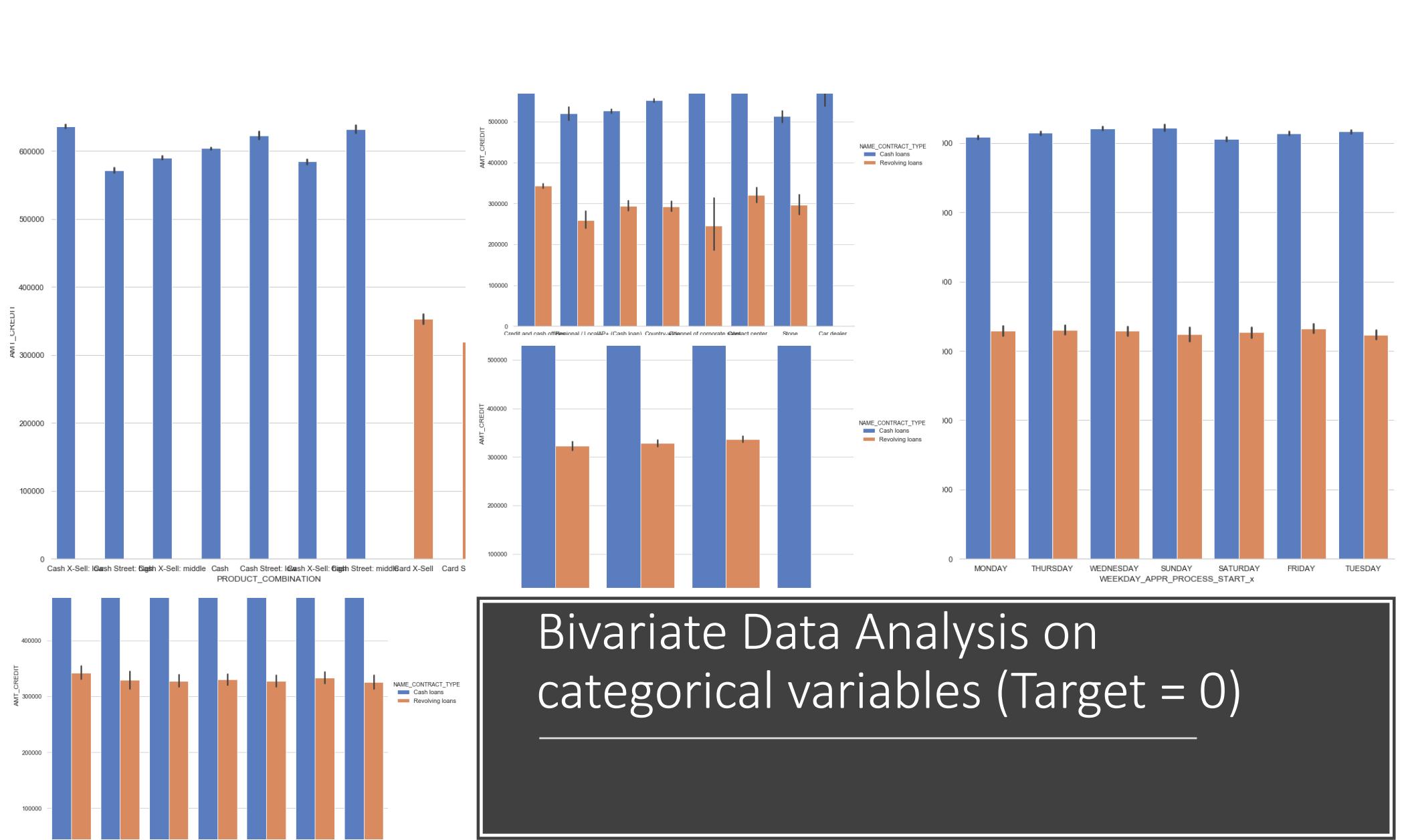
Bivariate Data Analysis on Continuous Variables (Target = 0)



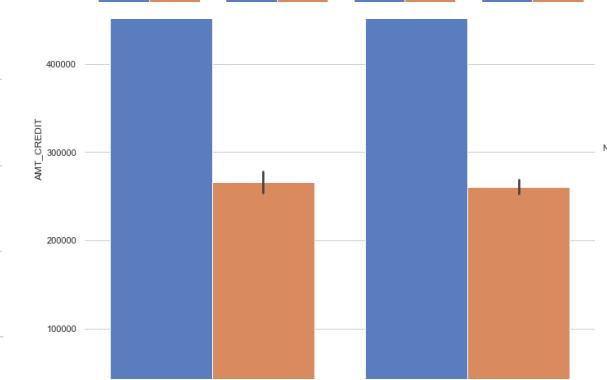
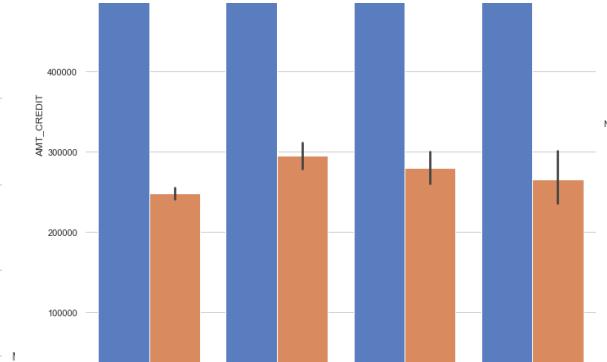
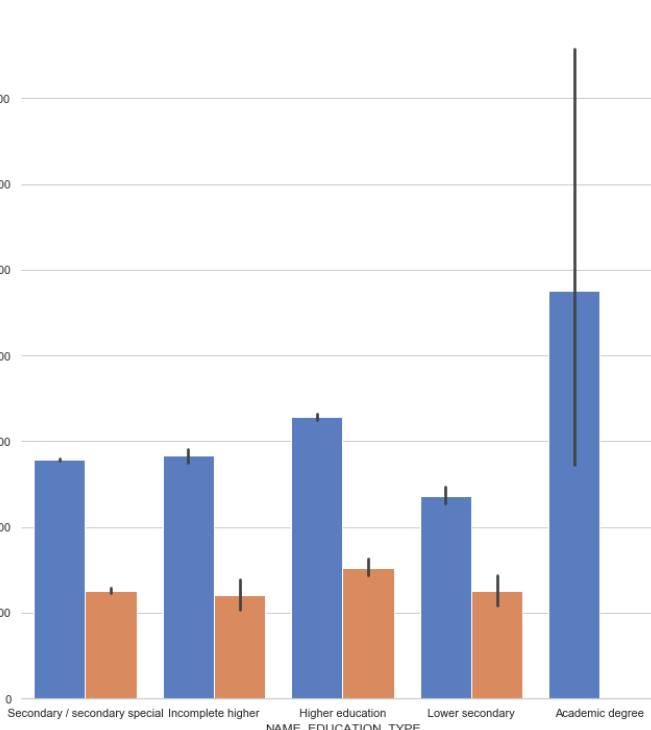
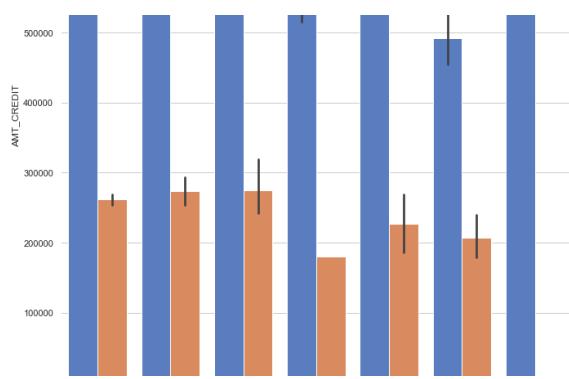
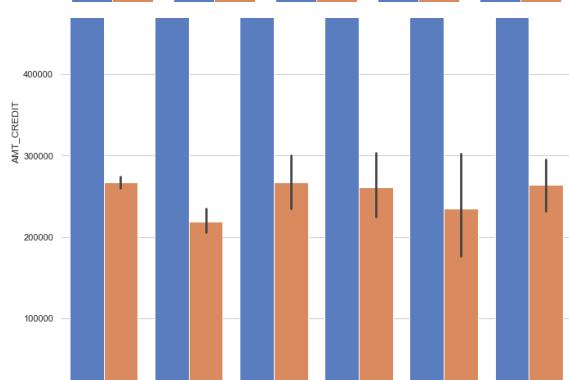
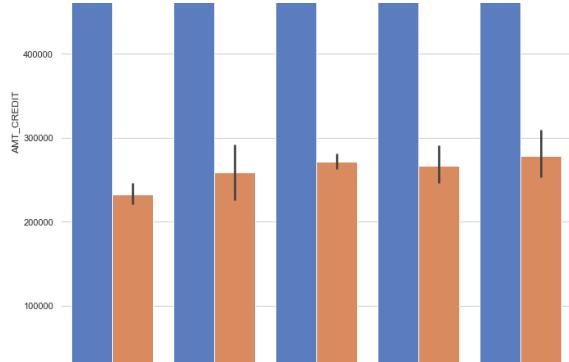
Bivariate Data Analysis on Continuous Variables (Target = 1)



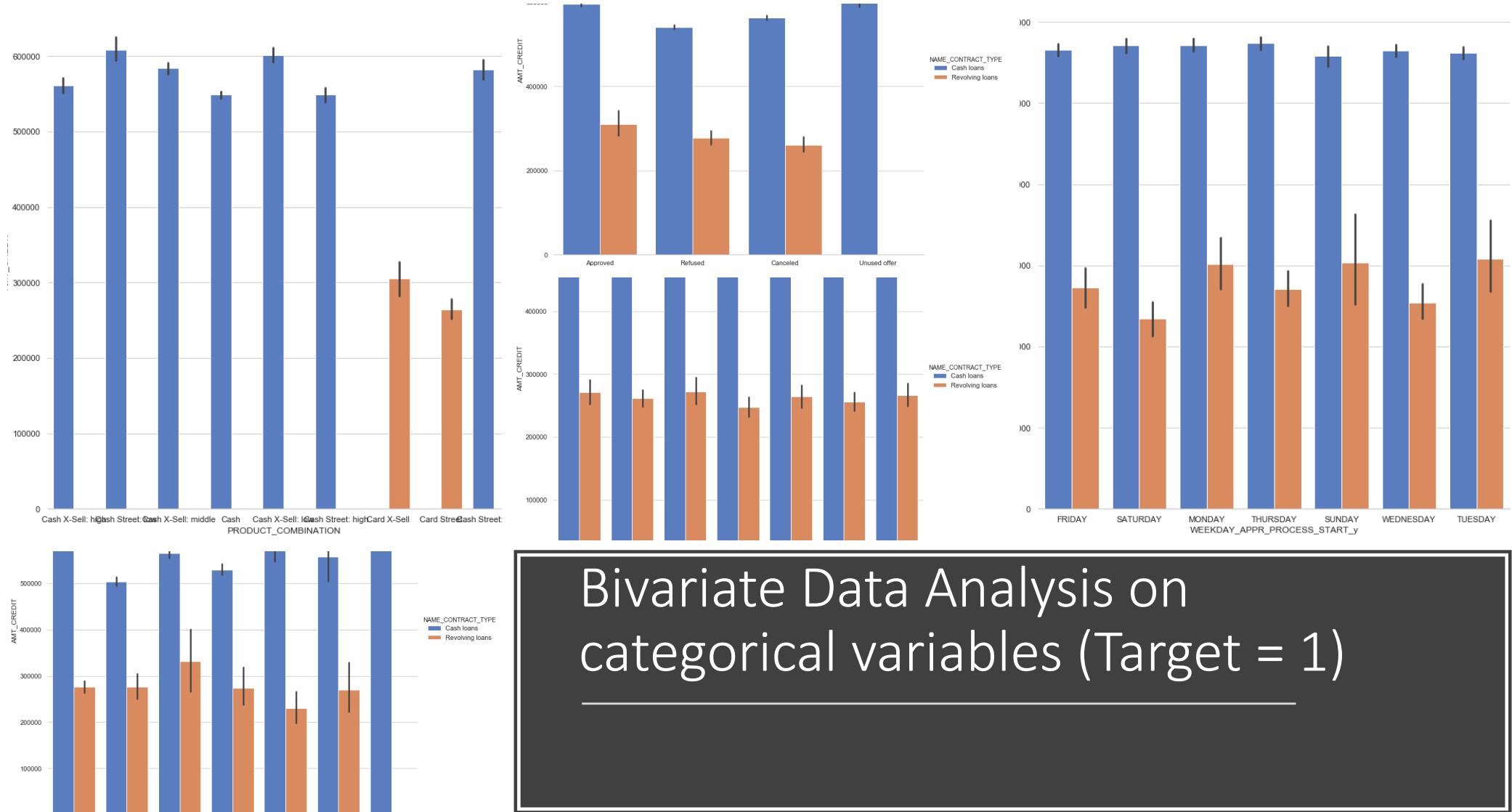


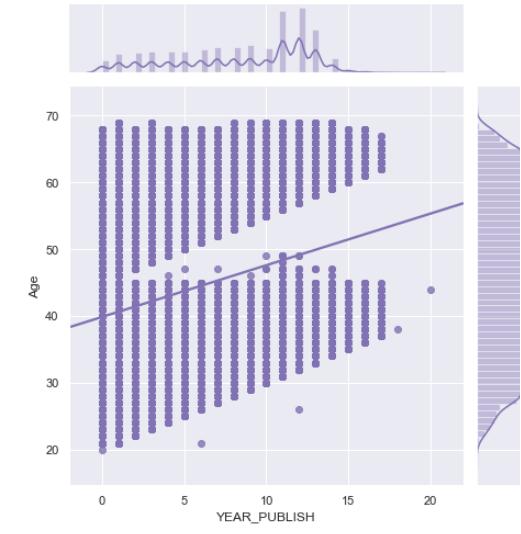
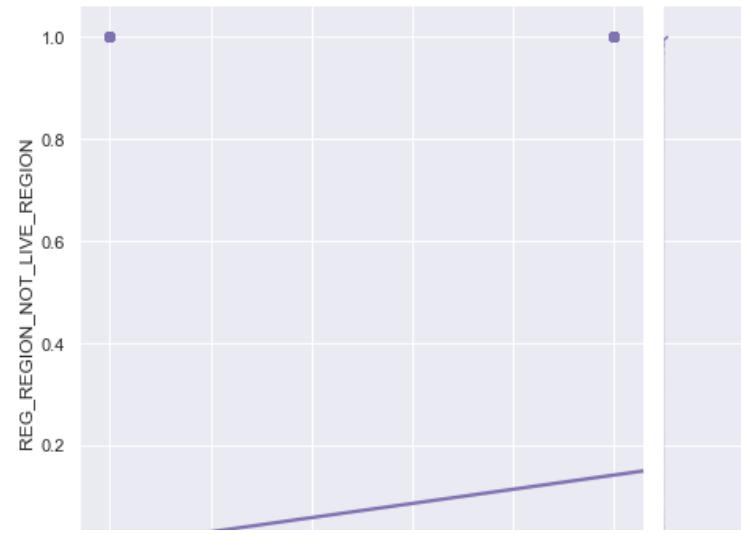
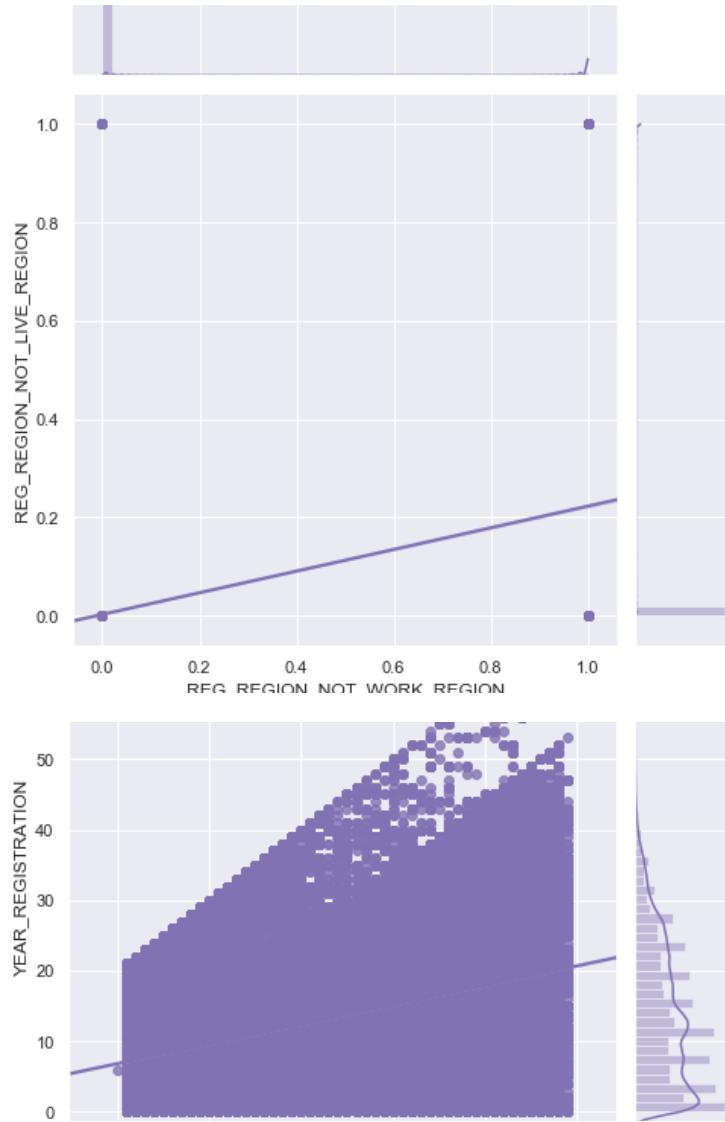


Bivariate Data Analysis on categorical variables (Target = 0)

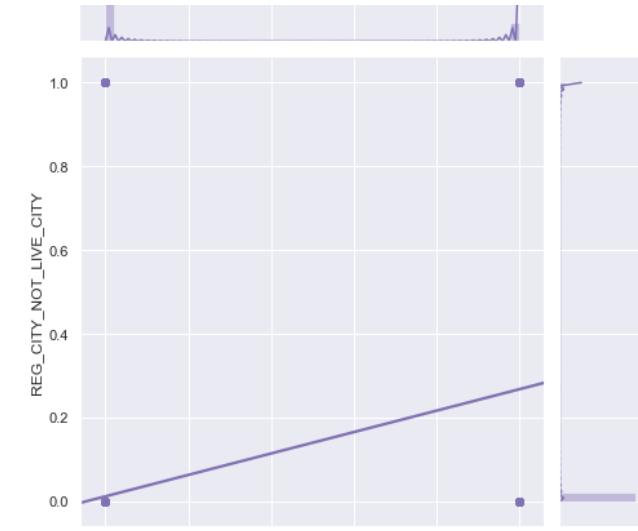
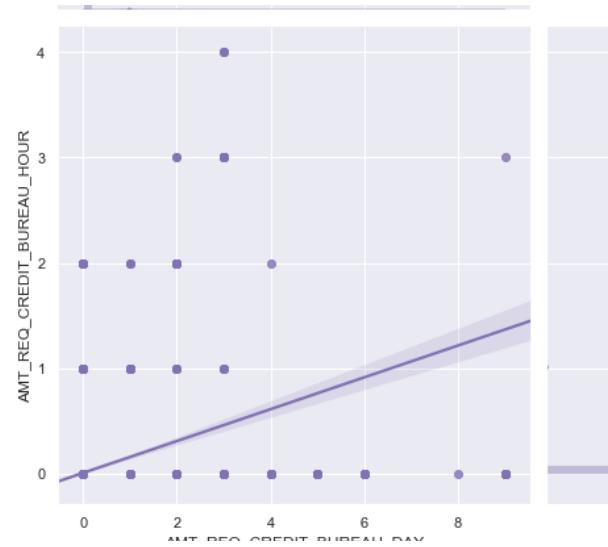
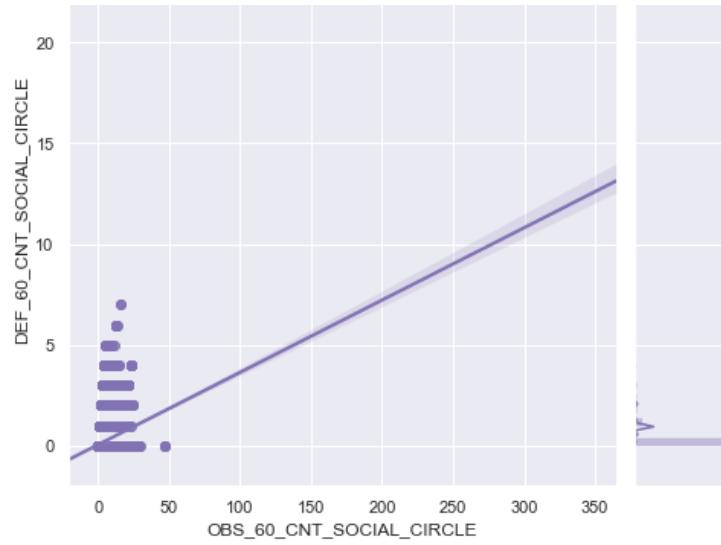
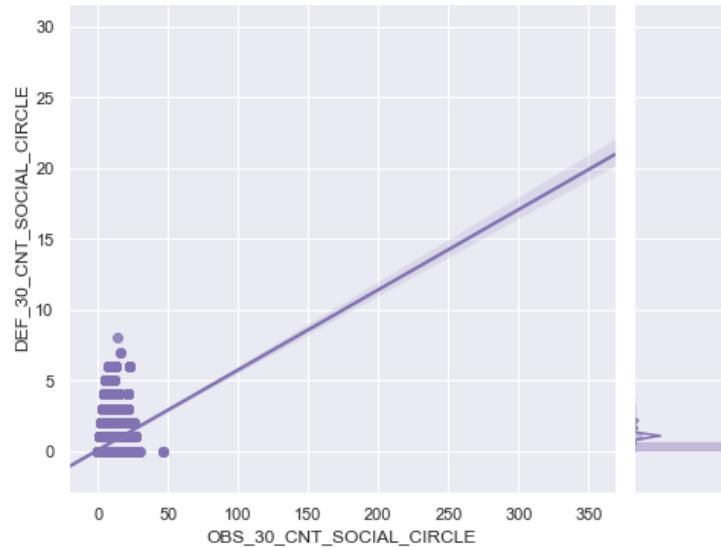


Bivariate Data Analysis on
categorical variables (Target = 1)

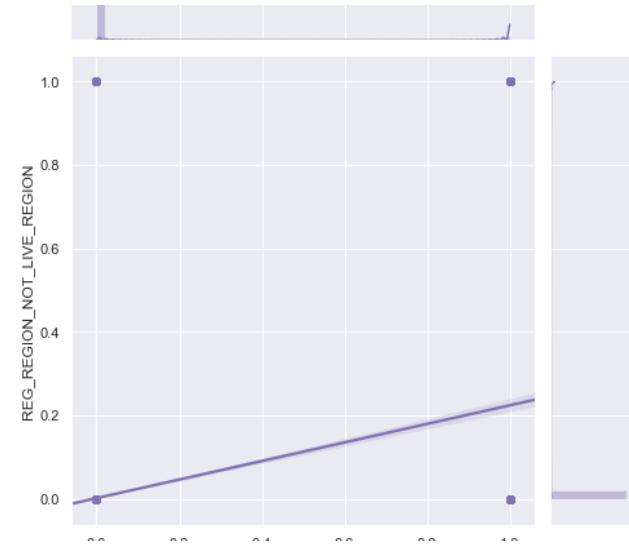
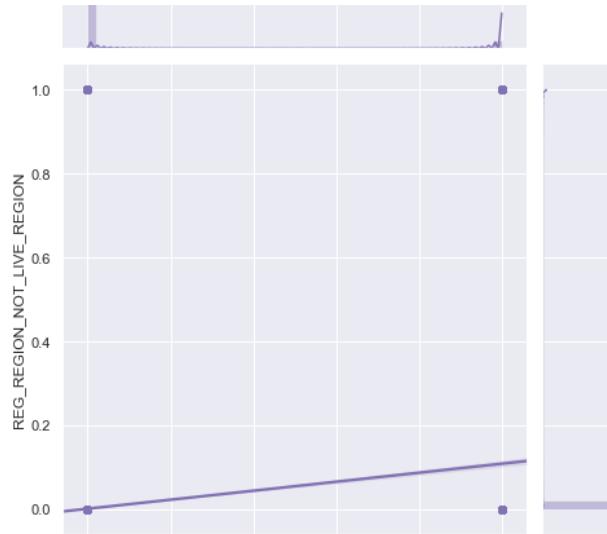
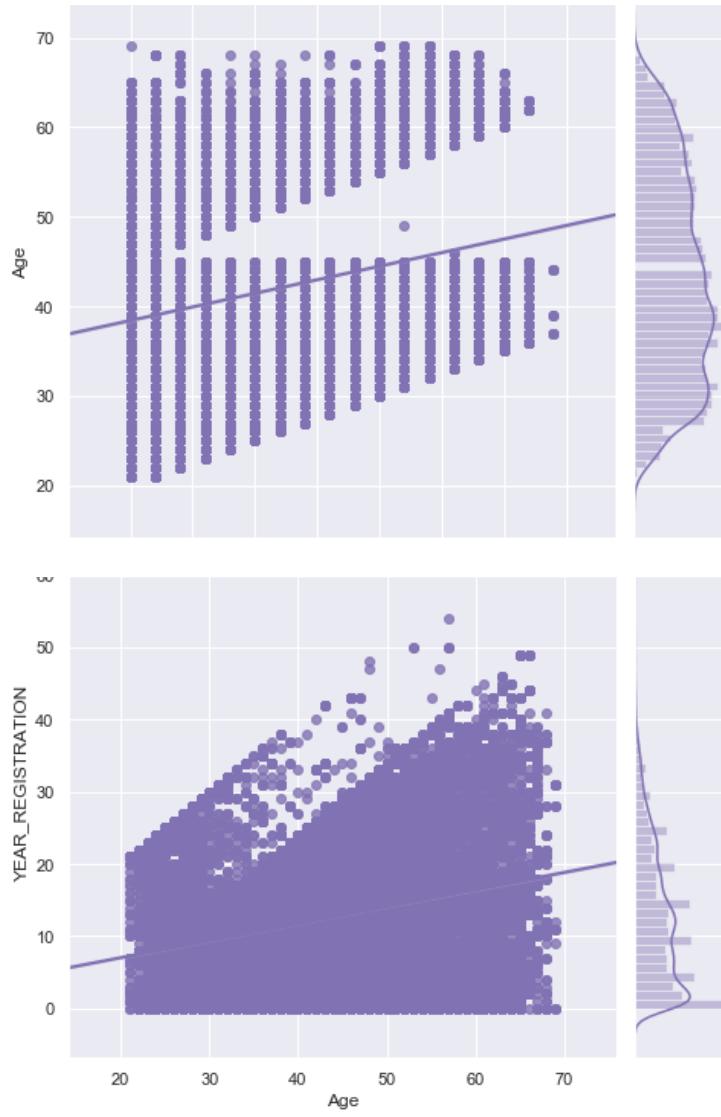




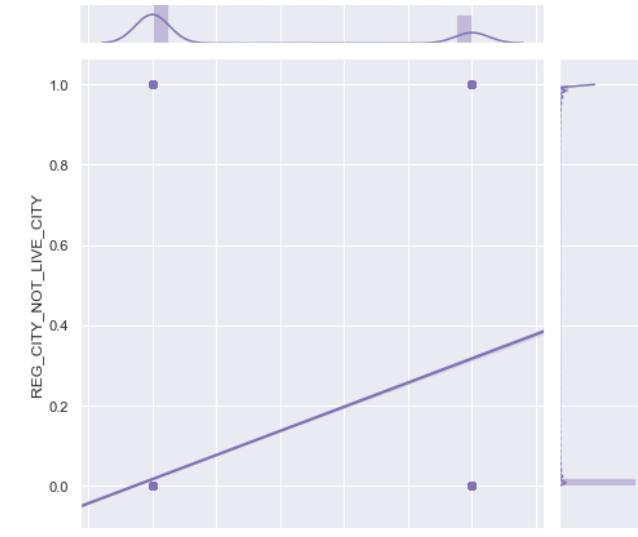
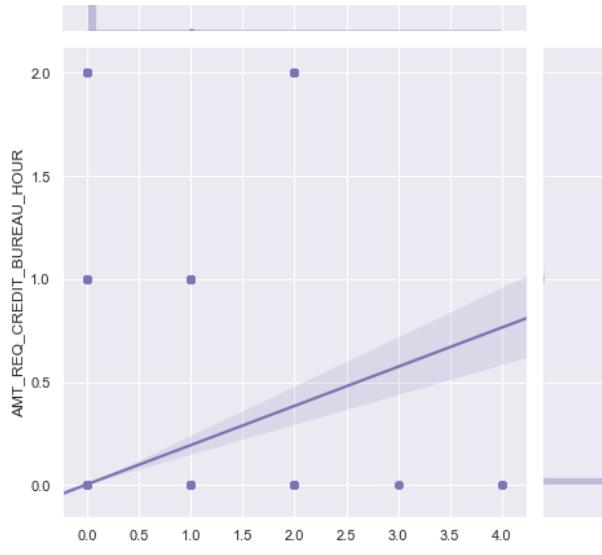
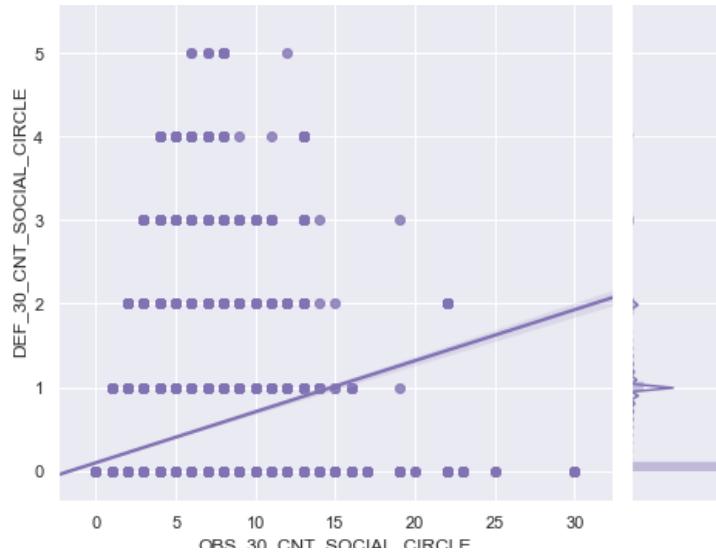
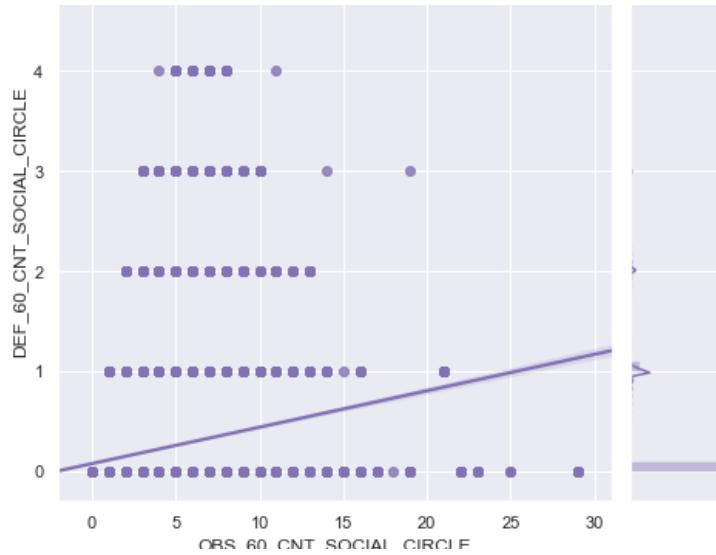
Bivariate Data Analysis on
Numerical variables (Target
= 0)



Bivariate Data Analysis on
Numerical variables (Target
= 0)



Bivariate Data Analysis on
Numerical variables (Target
= 1)



Bivariate Data Analysis on
Numerical variables (Target
= 1)

Conclusion

(Analysis after comparison of Target =0 and Target = 1 by merging previous application data)

Cash Loan: irrelevant of gender, of suit type spouse or partner, have job in commercial, having Academic education background , Married, live/work in office Apartment has less loan refusal for Car dealer

Revolving Loan: irrelevant of gender, of suit type Group of people, doing Business, having Academic education background , Married, live/work in office apartment has less loan refusal for contact center

Segmented Univariate Analysis:

- Suit Type: Unemployed are more
- Income Type: Income are more
- Education Type: Secondary are more
- Family Status: Married are more
- House Type: House/Apartment are more
- Weekday: Sunday is less
- Contract Status: Approved are more and no unused offer
- Channel Type: Credit and Cash office are more
- Product Combination: Cash are more

Bivariate Analysis:

- Code Gender: both male and Female are 50-50
- Suit Type: Spouse, Partner get more cash loan and Group of people get more Revolving loan
- Income Type: Commercial associates get more cash loan and Business man get more Revolving loan
- Education Type: Academic get Cash and Revolving loan 50-50
- Family Status: Married people get both Cash and Revolving loan 50-50
- Housing Type: Office apartment get both Cash and Revolving loan 50-50
- Weekdays: both loans are proceed in all day 50-50
- Contract Status: Unused offer Cash loan
- Channel Type: Car dealer Unused Cash loan
- Product: Card X-sell and Card Street has Revolving loan

Bivariate Analysis on Numeric:

- Age and YEAR_OF_REGISTRATION data are having distribution equally
- Age and YEAR_PUBLISHED data are having distribution equally
- REG_REGION_NOT_WORK_REGION and REG_REGION_NOT_LIVE_REGION data are having distribution equally
- REG_CITY_NOT_LIVE_CITY and REG_REGION_NOT_LIVE_REGION data are having distribution equally
- OBS_30_CNT_SOCIAL_CIRCLE and DEF_30_CNT_SOCIAL_CIRCLE data are having distribution equally
- OBS_60_CNT_SOCIAL_CIRCLE and DEF_60_CNT_SOCIAL_CIRCLE data are having distribution equally
- AMT_REQ_CREDIT_BUREAU_DAY and AMT_REQ_CREDIT_BUREAU_HOUR data are having distribution equally