Task for student (NLB d.d.)

Montgomery Ward Challenge:

As a prominent online retail lender with a substantial amount of customer history, your task is to address the alarming increase in default rates among your clients over the past year. Your objective is to identify the variables that have the most significant impact on the target variable (*DlqIn2Years*).

Data: *cs-data.csv*

The following historical data is provided for model development:
- 150.000 clients' records
- Each client is defined by 11 attributes (1 dependent, 10 independent):

Variable Name	Description	Type
DlqIn2Years	**Person experienced 90 days past due delinquency or worse**	**Y/N**
UtilizationOfUnsecLines	Total balance on credit cards and personal lines of credit except real estate and no instalment debt like car loans divided by the sum of credit limits	percentage
AgeInYears	Age of borrower in years	integer
NoOfTime35-65DaysPastDueNotWorse	Number of times borrower has been 35-65 days past due but no worse in the last 2 years.	integer
DebtRtio	Monthly debt payments, alimony, living costs divided by monthly gross income	percentage
MonthlyIncm	Monthly income	real
NoOfOpenCreditLinesAndLoans	Number of Open loans (instalment like car loan or mortgage) and Lines of credit (e.g. credit cards)	integer
NoOfTimes90DaysLate	Number of times borrower has been 90 days or more past due.	integer
NoRealEstateLoansOrLines	Number of mortgage and real estate loans including home equity lines of credit	integer
NoOfTime60-89DaysPastDueNotWorse	Number of times borrower has been 60-89 days past due but no worse in the last 2 years.	integer
NoOfDependents	Number of dependents in family excluding themselves (spouse, children etc.)	integer

Help, if you need:

- Use Quarto as your main tool for reporting during the Exploratory Data Analysis (EDA).
- Use different visualization tools such as graphs, charts, and tables to present your findings effectively.
- Identify important connections between variables and understand how they affect the target variable.
- Tell a compelling story with your analysis. Provide context and insights into the data patterns to make your findings more meaningful.
- Please put effort into the design of the report. Hint: maybe you can use some theme 😊
- **Send us html report as well as. qmd file.**