CAPSTONE PROJECT -1

Bank data set

1) How many students are there in this data set what was the loan status ?

Ans: out of 4512 fields there are 84 people are students and out of this 84 peoples 1 person is taken the loan

conclusion: by default student didn’t get loan because they are don’t have a income(except educations loan)

2) How many retired clients are there?

Ans: out of 4512 fields there are 230 people with the age of 24 to 60 and 50 peoples has taken home loan and 32 peoples has taken personal loan

conclusion : upper middle age people thinking gas stable so this peoples got good approves

3) How many retired clients are taken both loans ?

Ans: 230 retired clints is there in dataset out of that 13 peoples are taken both loans

Conclusion : those peoples are minting good loan track

4) How many unknown job clients are there and how many peoples got loan?

Ans: out of 4512 fields there are 38 people and out of the those peoples 1 person was got loan

conclusion: those peoples are not working any where if in case give the loan that people, they are no capable to repay the loan that’s why reject the loan

5) How many clients are doing job age of below 60 and what is status of loan?

Ans : 4148 clients is doing there jobs in that 2468 peoples taken home loan and 675 peoples taken personal loan

Conclusion: that is official age of doing job and in this case this peoples get esly approves in any where

6) who is the oldest age of this data set and what is the status of loan ?

Ans : the very oldest person age of 87 and active loans

Conclusion : no one is given the loan why because this case is very risk . and he was cross age of 85

7) who is the highest Campaign person in this data ?

Ans: a blue-collar age 35 whose marital status was married has highest campaign 50 times they contacted this client during campaign

conclusion: this client doesn’t have any kind of default loan but had both the housing and personal loan

8) who is maintaining highest balance?

Ans: a retired client was maintaining highest balance of 71188 in his account and he don’t have any loans

conclusion: client doesn’t have any loans, he retired employee so good amount of savings and pf and retired pension amount put there bank account

9) how many peoples account showing negative balance and what is there loan status?

Ans : 366 peoples accounts is showing negative balance and in this case 265 people is paying home loan emi ,103 peoples is paying personal loan emi and 62 peoples was paying both loans

Conclusion : this client are don’t have any savings has well has those peoples are expenses is more then there income

10) how many married peoples there in data and in that how many clients taken loan ?

Ans :in this data 2695 married peoples is there, in that 1616 peoples was taken home loan and 452 peoples was taken personal loan

Conclusion : married people definitely doing there work because more responsibility’s is there so then we got loans

11) how many peoples complete their secondary education?

Ans : 2255 peoples complete the secondary education

12) How many clients dint contact bank for one year and above ?

Ans: among 4512 accounts 66 clients dint contact bank more then one year

conclusion :18 clients among 66 clients subscribed for a term deposit

13)How many clients subscribed for a term deposit ?

Ans : 521 clients among 4512 clients subcribed for a term deposit.

Conclusion :83 previous marketing campaign got success.

14) Total how many clients have Default loan?

ans: out of 4521 clients 76 clients have default loans

conclusion: they belongs to all kind of fields

15) Total how many clients have both Housing loan and personal loan in age between 21 to 60 ?

Ans: out of 4521 clients 4387 peoples are above 21 below 60 and in those 406 peoples are taken both loans

conclusion: who is taken both loans that peoples good reputed and track of loan history