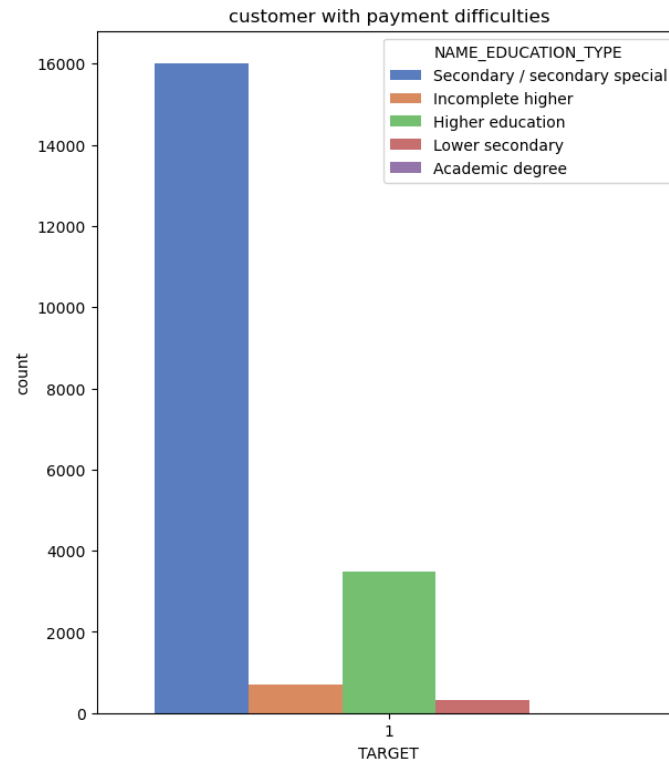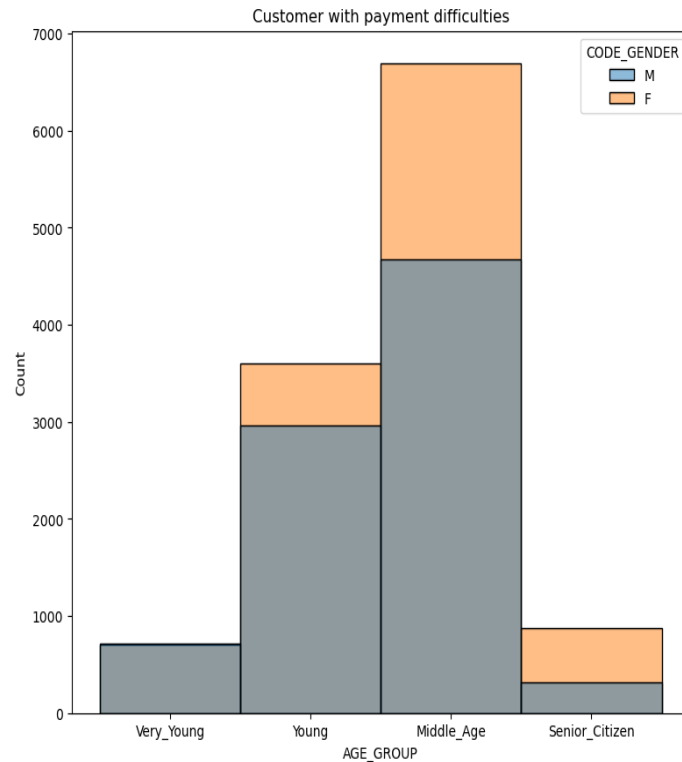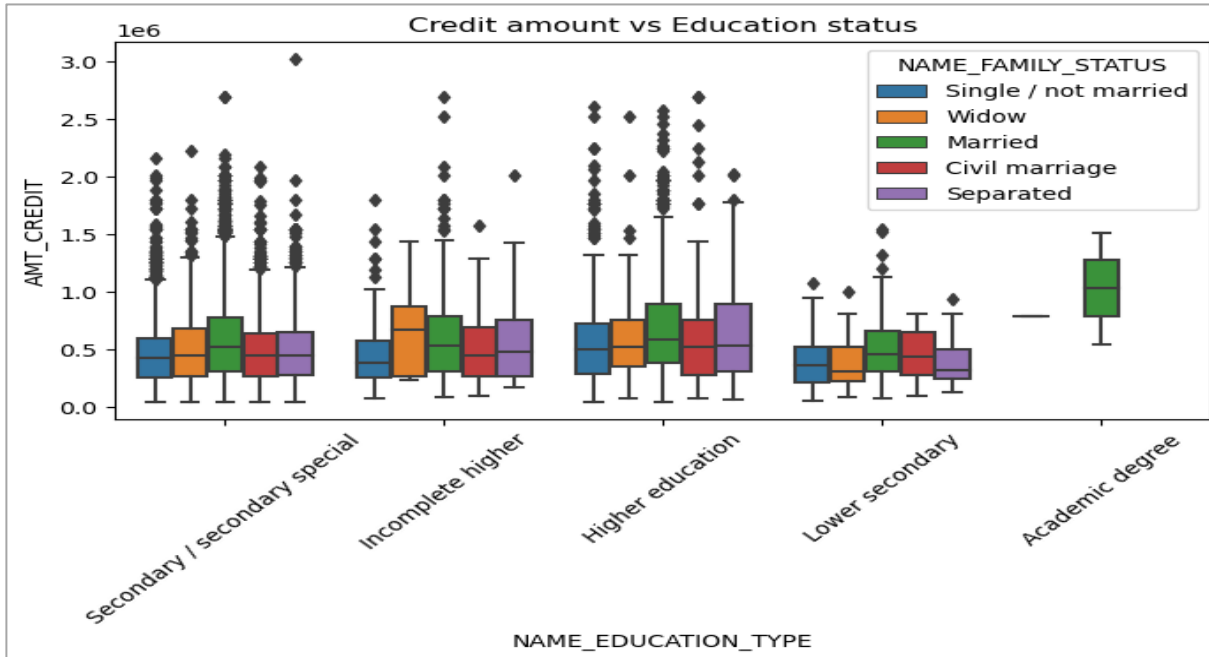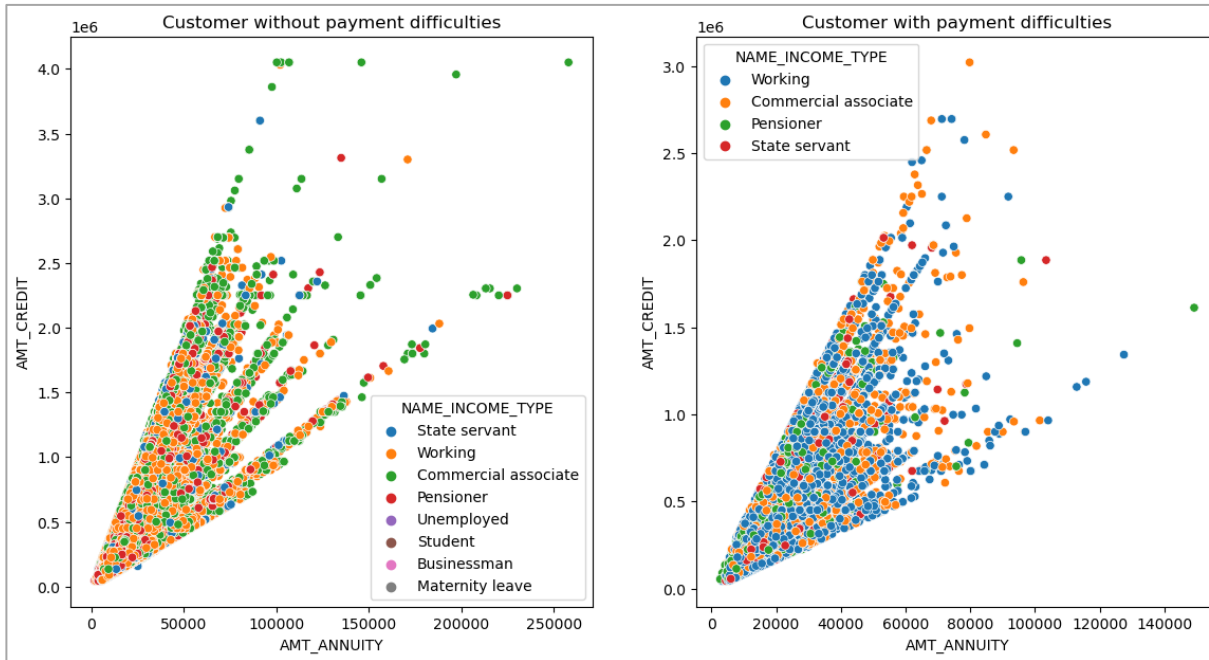# CREDIT EDA CASE STUDY

By Sheetal Dubey

Insights from Application Data

- Middle age group male are more in numbers who are defaulters.
- Also found that, client with Secondary/ secondary special education are more defaulters in number.

Customer without payment difficulties

Customer with payment difficulties

Credit amount vs Education status

- Working people are more defaulter type
- As students and business man are safe clients for credit loan
- Pensioner with highest annuity amount have payment difficulty.
- married people with academic degree having more credit amount loan are defaulters.

correlation of target 1
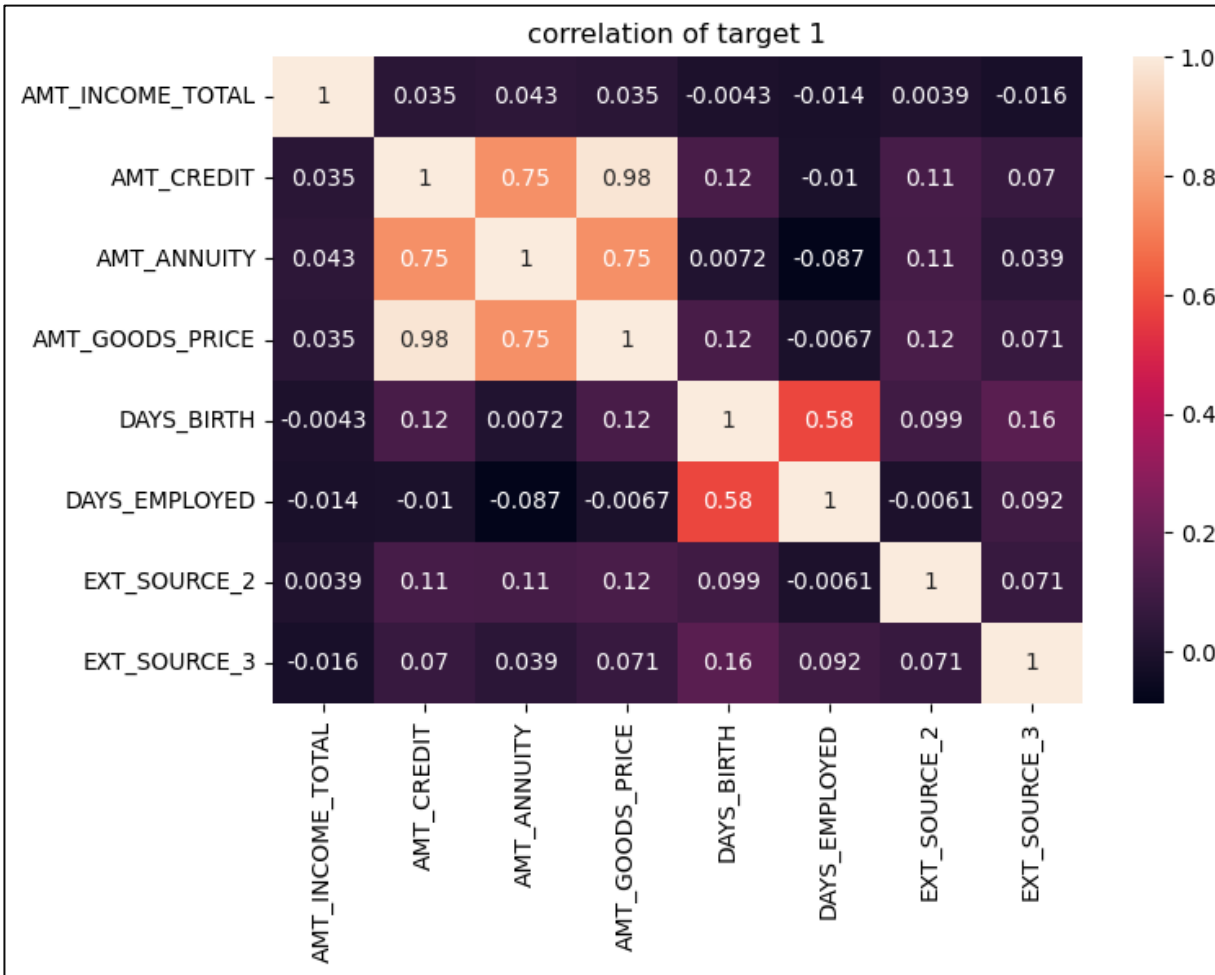
- Goods price and AMT_CREDIT, AMT_ANNUTY and AMT_AMT_CREDIT are mederately correlated with each other.
- External Rating is highly correlated with all DAYS_BIRTH(Age), GOODS_PRICE, AMT_CREDIT.

Insights from Previous data + Application data
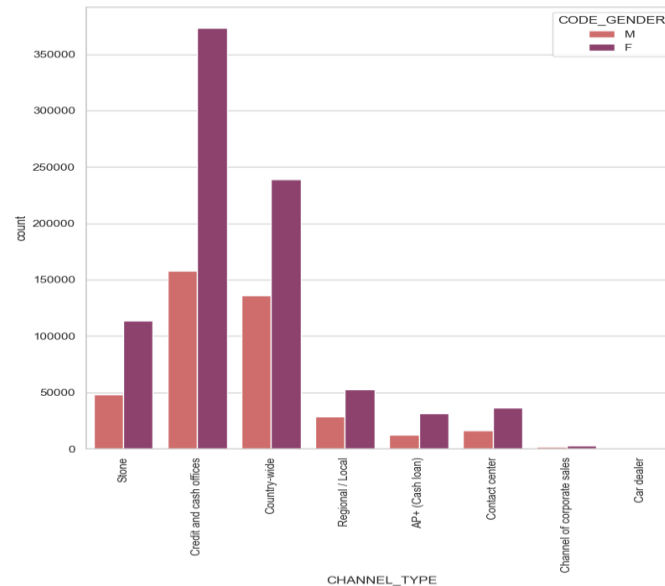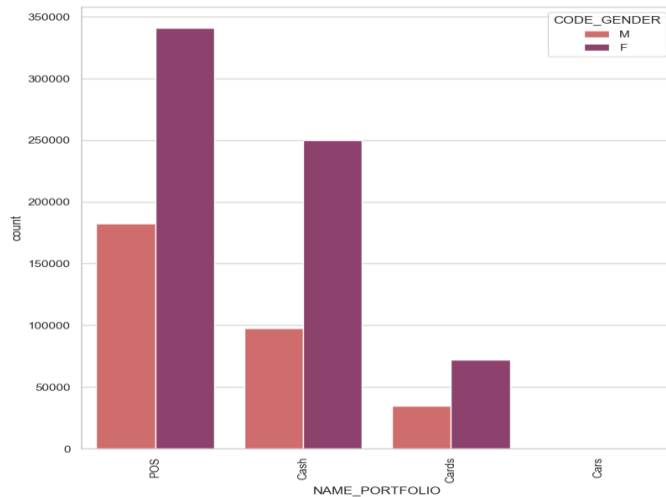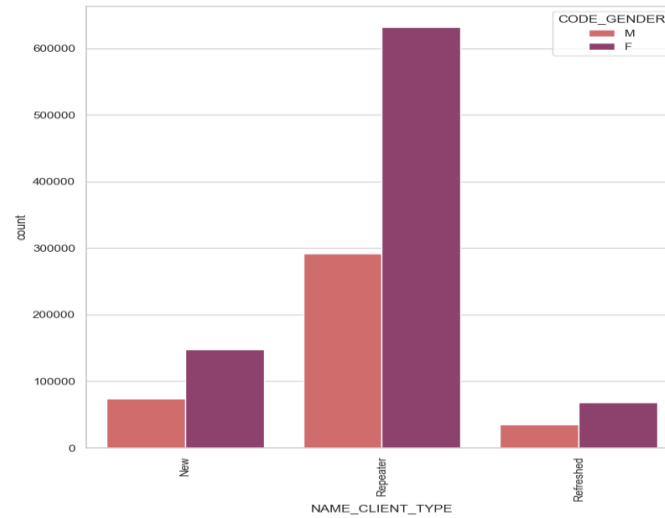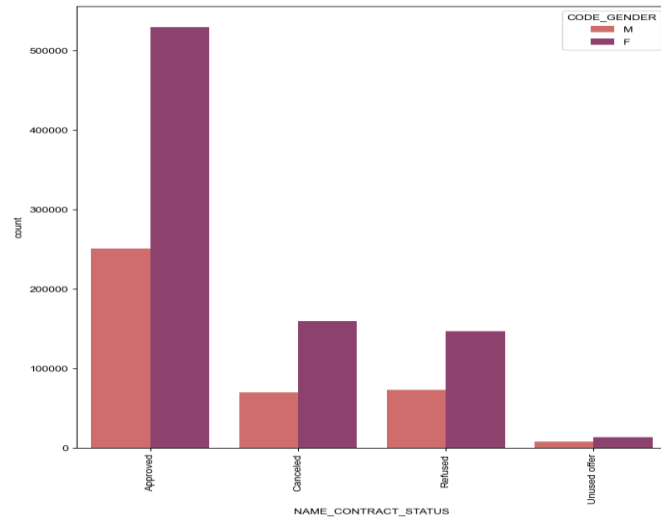
- approved loan status are higher in numbers as compare to rejected.
- repeater clints are higher in numbers are compared to new clints
- pos loans are higher followed by cash loans
- credit and cash offices channel type is most used followed by country wide channel type
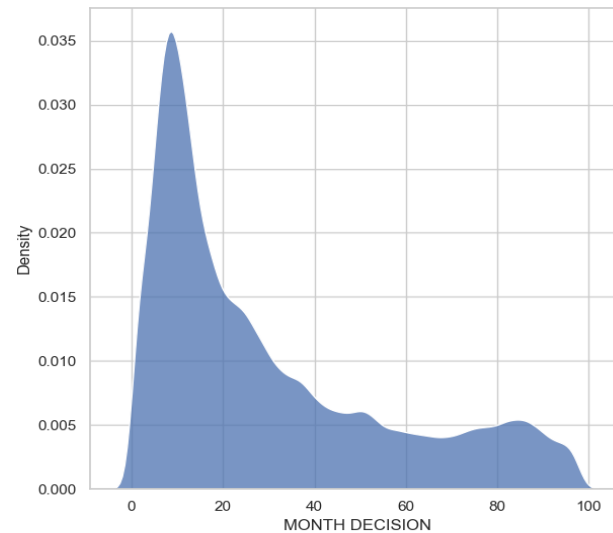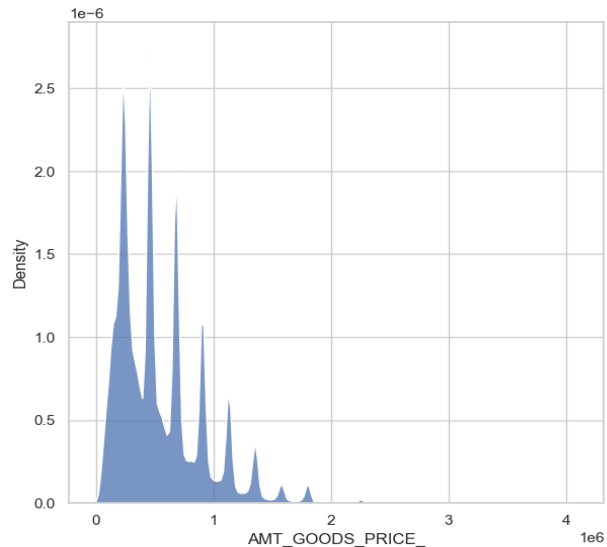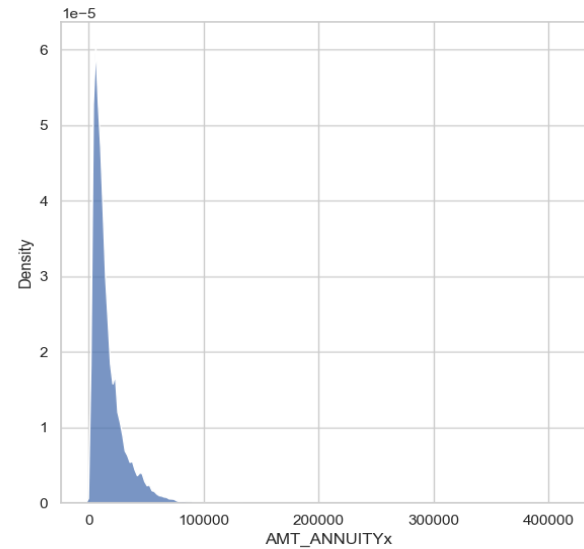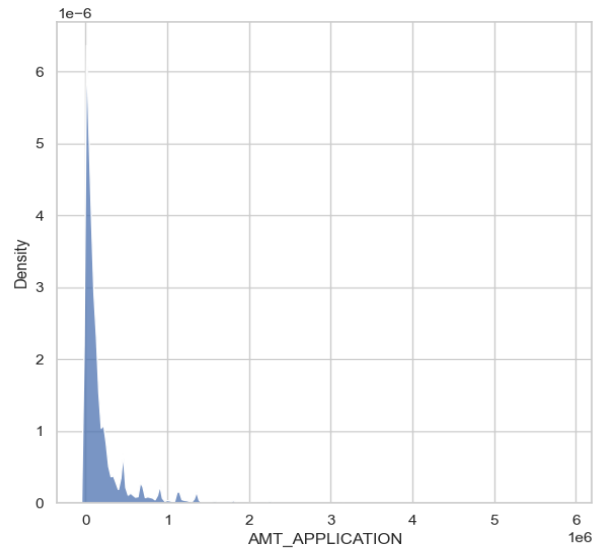
- Most of the loan application amount were between 1000000 t0 5000000.
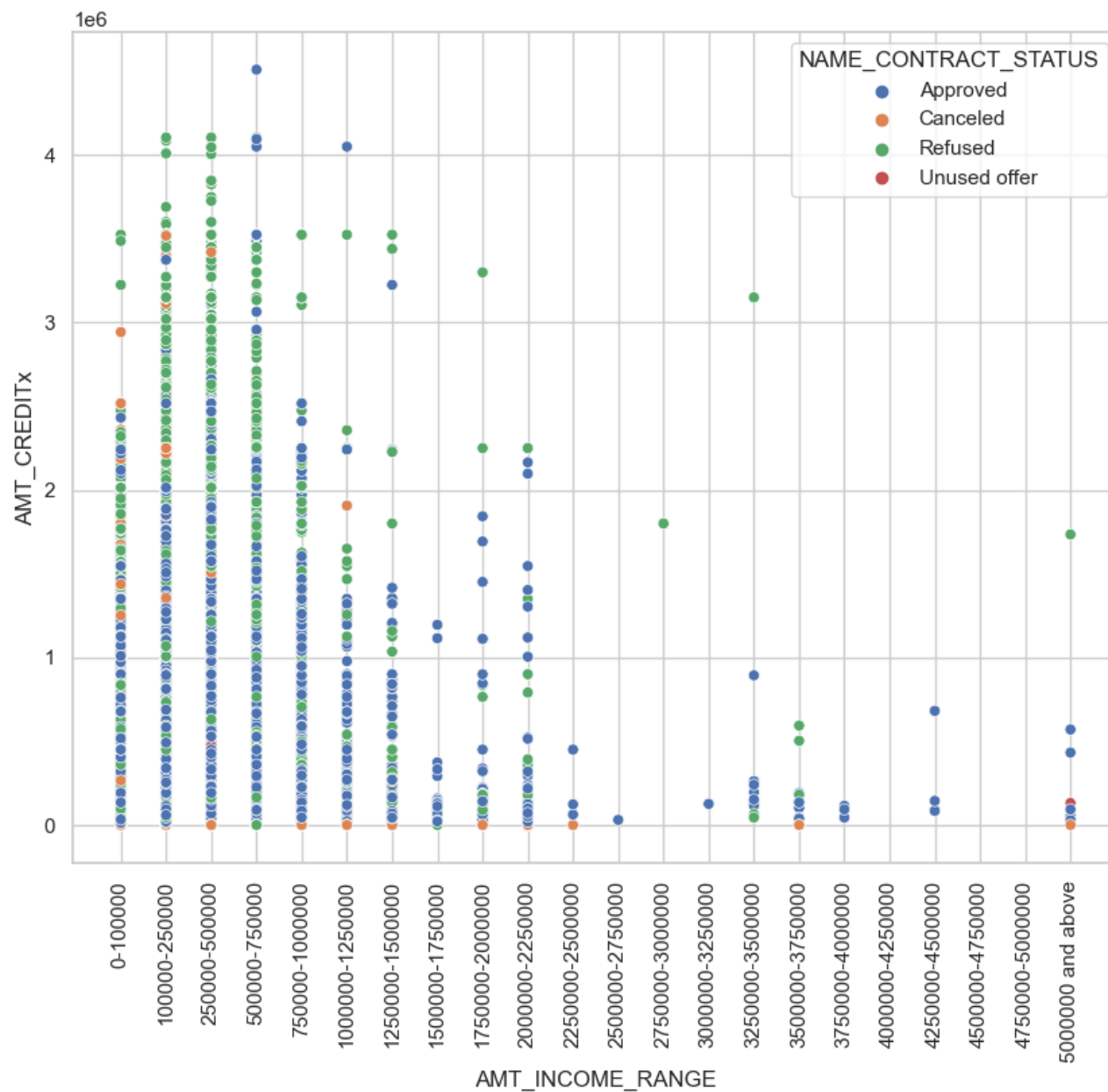- Amount Annuity , is also following the pattern of loan application. maximum annuity is between 100000 – 300000
- based on the price of the goods, the loan was approved and amount was credited.
- Max month decision took to approve loan is 10-20 months

- AMT_INCOME and AMT_CREDIT are positively correlated and mostly concentrated near the lower region.
- High AMT_CREDIT loans are most likely to be refused.
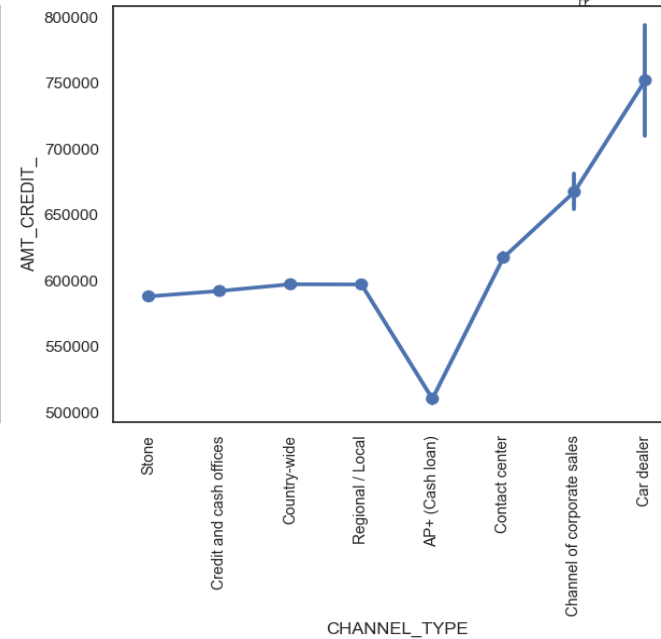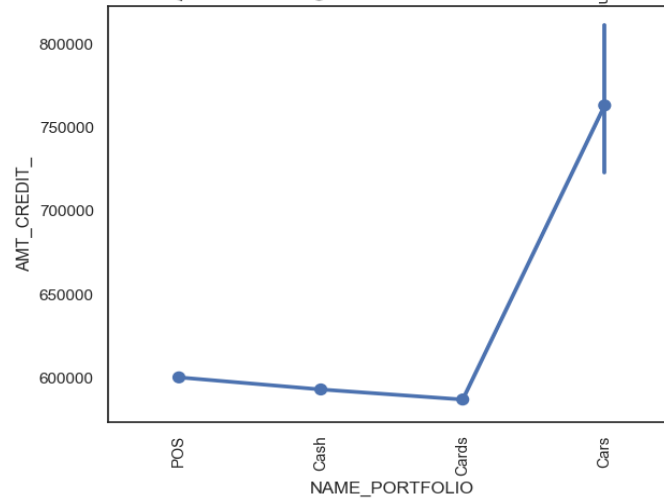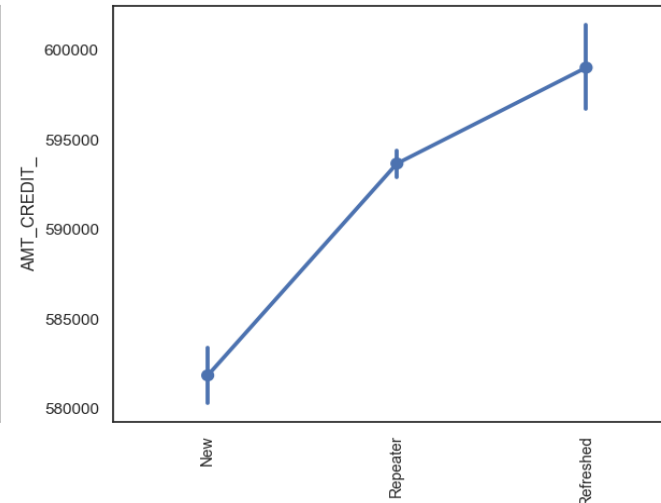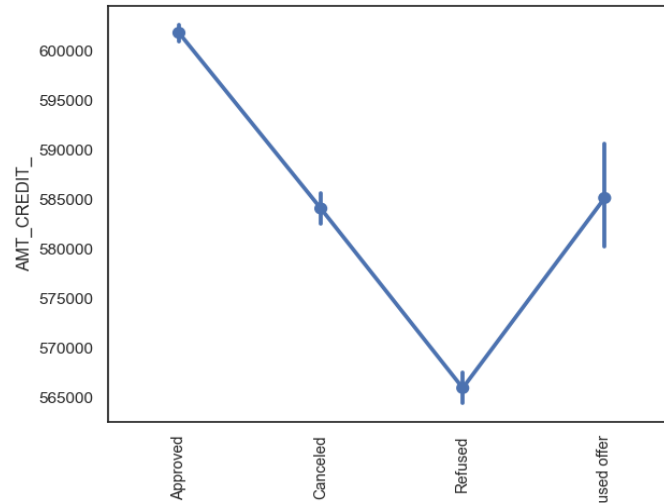
- Mostly loan of maximum amount credit was approved in status.
- Avg number of refreshed clints for credit loan is more than Repeater client.
- Car loan got more credited loan
- Through the car dealer channel, more loan got credited.

Family Status Vs Previous loan status
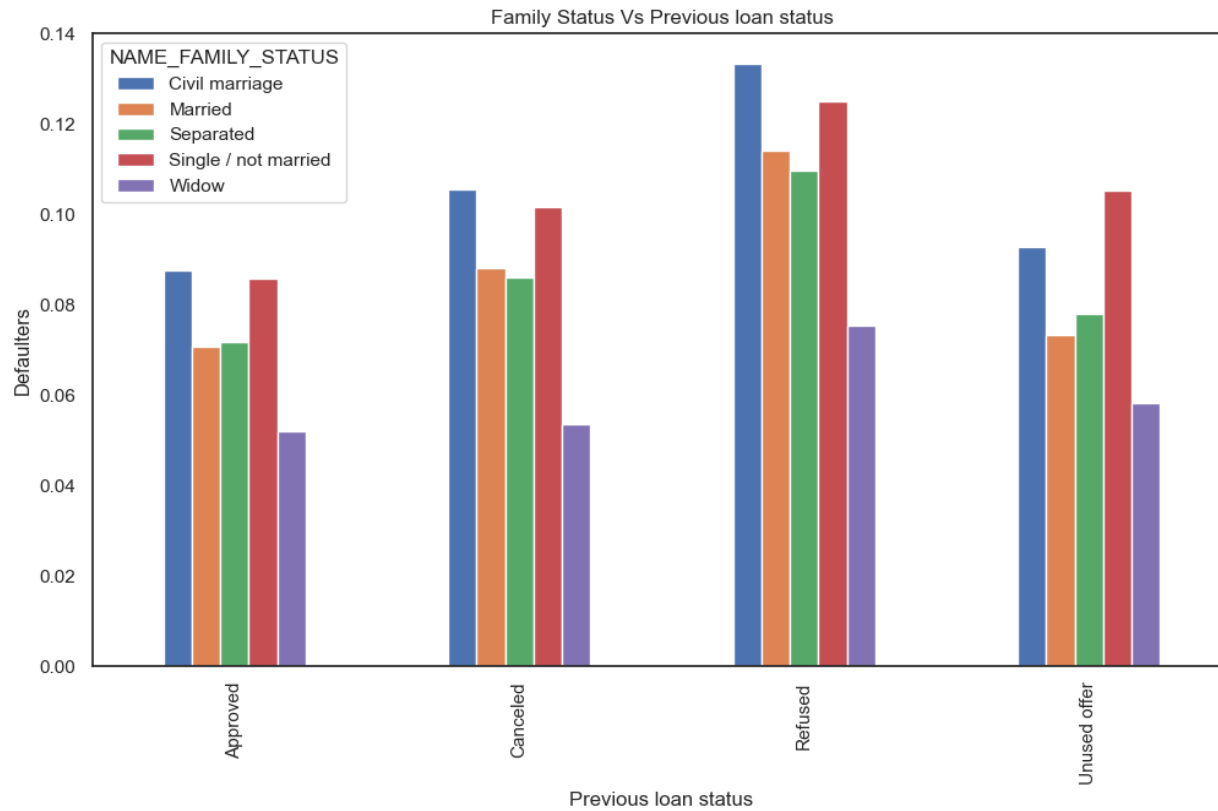
- Client who did civil marriage and had previously refused loan by bank are more defaulted currently followed by single people.

- people with Academic degree who previously unused offer are more defaulted in current application.

Education Type Vs Previous loan status
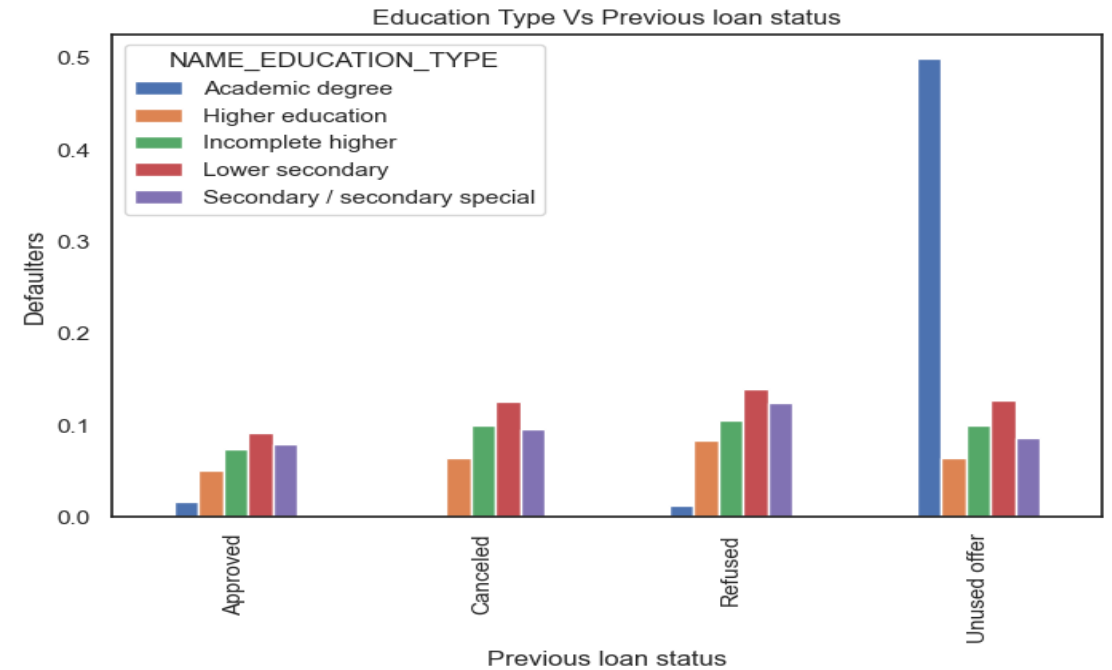
Recommended group where loan can be credited. (Less chance to be defaulter)

- Female old client are the safe client to credit loan.
- Also female clients with higher education are less likely to be defaulted.
- Clients with high income category
- Students and businessman.
- Any client who's previous loan was approved.
- People with less number of family members
- Single and widow with academic degree
- Clients how are doing higher education and have unused the offer.

Risky groups

- Refreshed client who has unused loan status previously.
- Male clients with civil marriage who has refused the loan
- Previously unused loan status group.

- People of middle age group
- Married people with academic degree
- Pensioner with less credit amount
- labours

Thank you