

CREDIT EDA ASSIGNMENT

BY:

SHRIKANT VISHWAKARMA

- **PROGRAM NAME**
- **UPGRAD & IIITB | DATA SCIENCE PROGRAM - APRIL 2024**

PROBLEM STATEMENT :

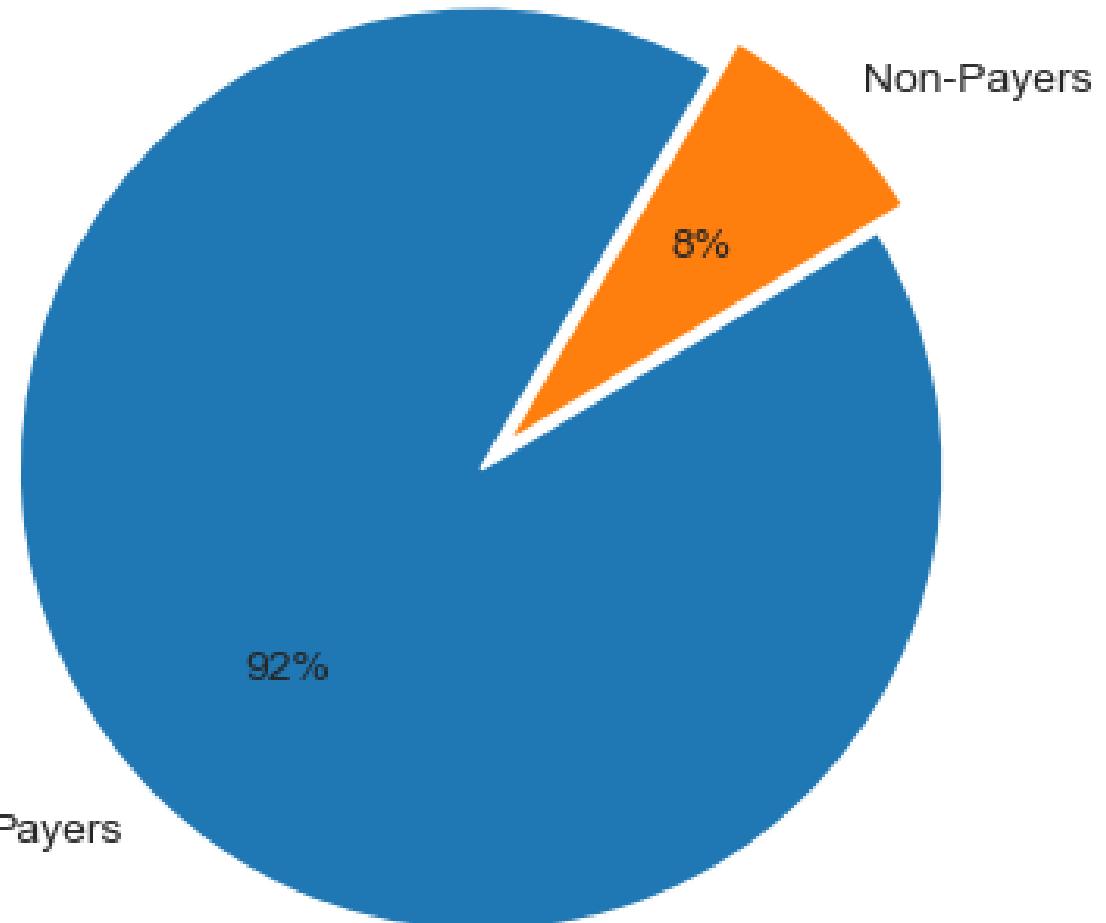
- HOW MANY LOAN REPAYERS AND DEFAULTERS WE HAVE IN OUR DATASET.

INSIGHTS:

- ACROSS ALL THE APPLICATIONS INCLUDING MALE & FEMALE WE HAVE 8% APPLICANTS THAT MAY FACE DIFFICULTY IN REPAYING THE INSTALLMENTS AND REMAINING 92% ARE NOT HAVING ANY DIFFICULTIES TO REPAY THE LOAN.
- WE HAVE NUMBERS ALSO ONLY 24,825 APPLICANTS FACING DIFFICULTIES IN REPAYING THE LOAN AMOUNT AND 2,82,681 APPLICANTS DOES NOT HAVE ANY DIFFICULTY TO REPAY THE LOAN AMOUNT.

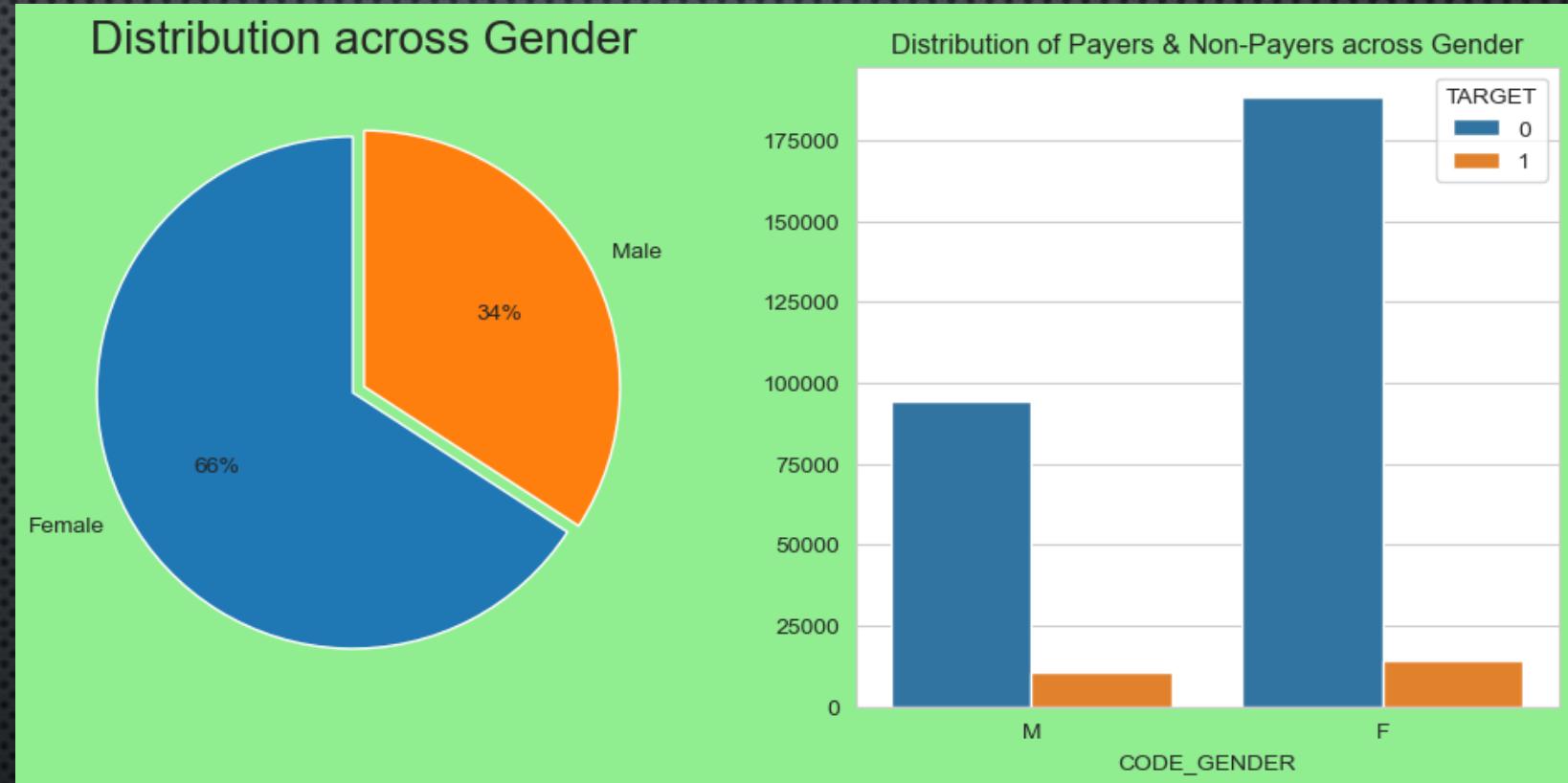
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TARGET  
0    282681  
1    24825  
Name: count, dtype: int64
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Breakdown Among Payers & Non-Payers



PROBLEM STATEMENT :

- OUT OF ALL THE APPLICANTS, HOW MANY ARE MEN AND HOW MANY ARE WOMEN AND FIND OUT WHO AMONG THEM IS CAPABLE OF PAYING THE LOAN.

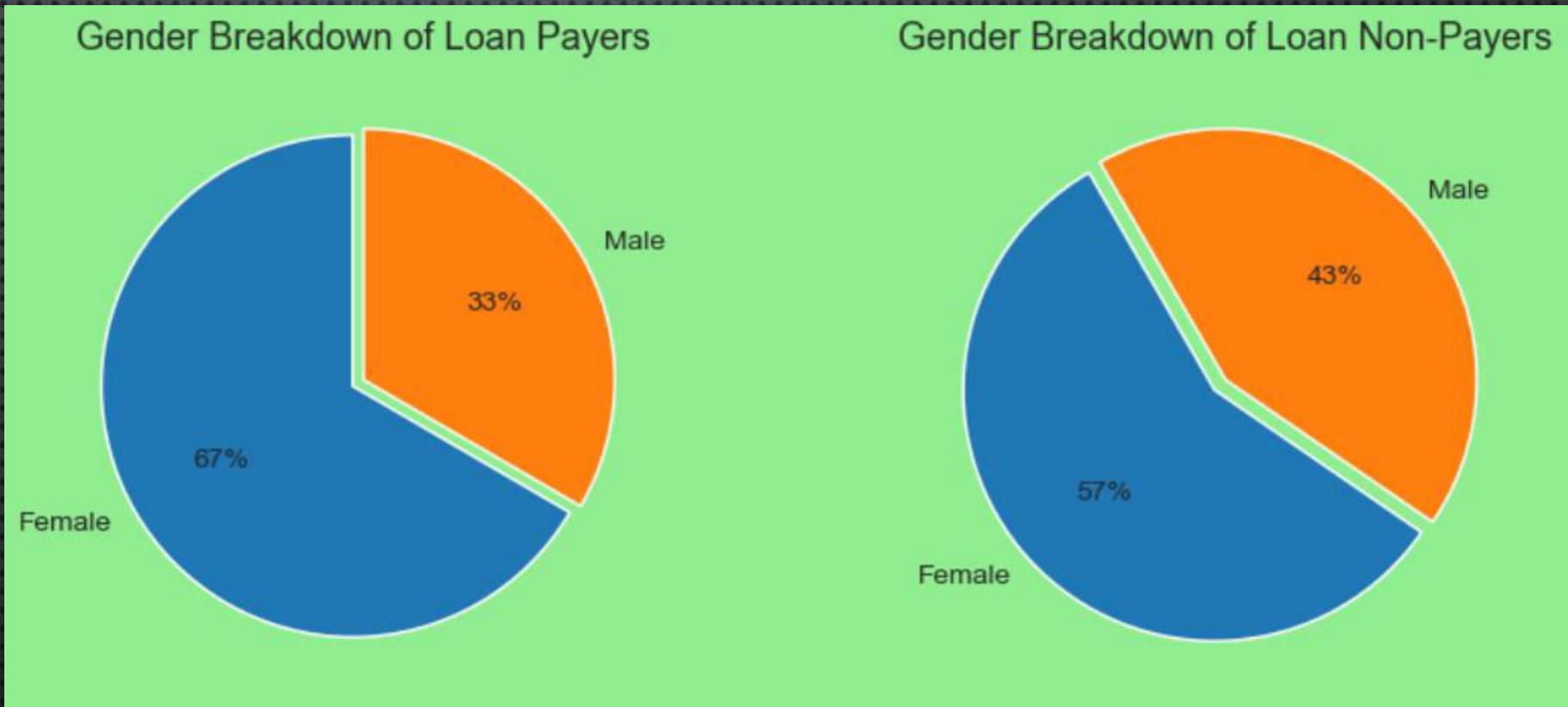


INSIGHTS:

- AT VERY FIRST WE FIND THAT IN ALL THE APPLICATION WE HAVE 34% MALE & 66% FEMALE APPLICANTS.
- ALSO WE HAVE NUMBERS ALSO THAT IS WE HAVE 1,05,058 MALE & 2,02,448 FEMALE APPLICATIONS
- IN THE 2ND BARGRAPH WE FOUND THAT DEFAULTERS ARE VERY LESS IN NUMBERS WHICH IS LESS THAN 25,000 ACROSS GENDER.

PROBLEM STATEMENT :

- AMONG ALL THE APPLICANTS, WHAT IS THE PERCENTAGE OF MEN AND WOMEN AMONG PAYERS AND NON-PAYERS SEPARATELY.



INSIGHTS:

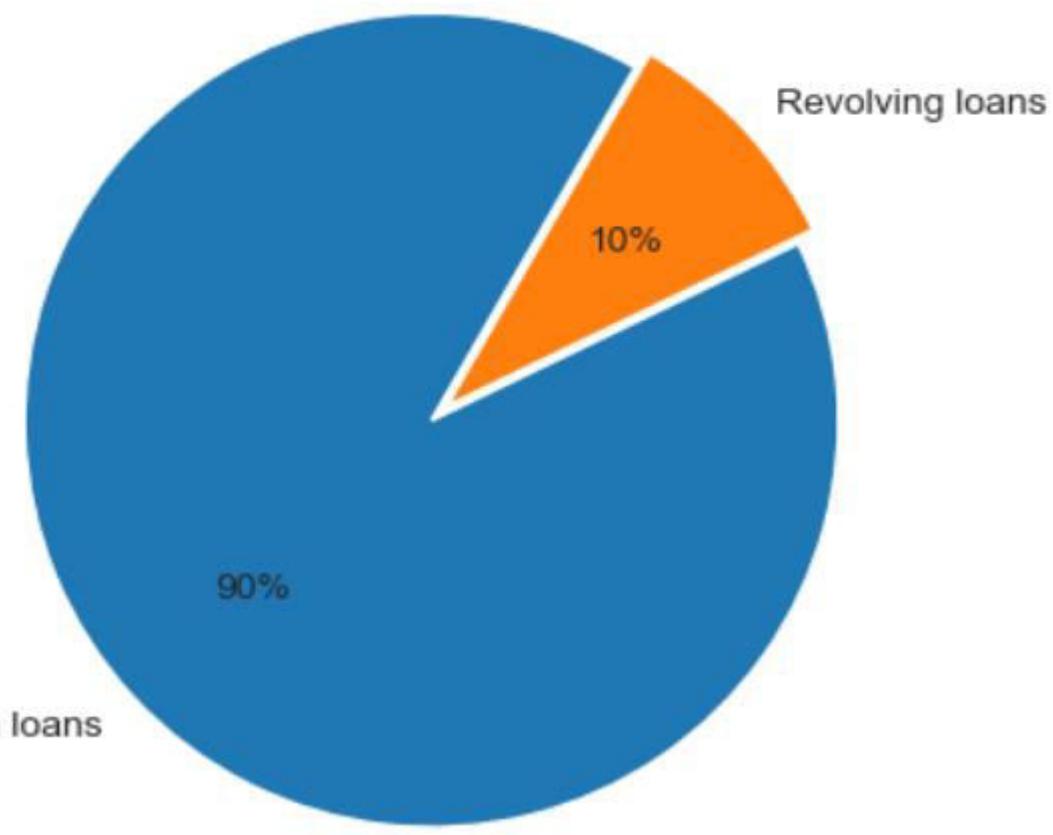
- IN THE 1ST PIE CHART, ACROSS ALL THE REPAYERS WE HAVE 33% MALE % 67% FEMALE REPAYERS WHO HAVE GOOD CREDIT HISTORY.
- WE HAVE NUMBERS ALSO, WE HAVE 94,403 MALE & 1,88,278 FEMALE REPAYER WHO HAVE GOOD CREDIT HISTORY.
- IN THE 2ND PIE CHART, WE FOUND THAT WE HAVE 43% MALE AND 57% FEMALE DEFAULTERS.
- WE HAVE NUMBERS ALSO, WE HAVE 10,655 MALE & 14,170 FEMALE DEFAULTERS.

PROBLEM STATEMENT :

- WHAT ARE THE DIFFERENT TYPES OF LOAN PRODUCTS WE ARE OFFERING AND WHAT IS THEIR DISTRIBUTION AMONG APPLICANTS.

```
# Checking value counts of Contract Types  
  
df['NAME_CONTRACT_TYPE'].value_counts()  
  
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Revolving loans 29275  
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Distribution of Contract Types Across Applications

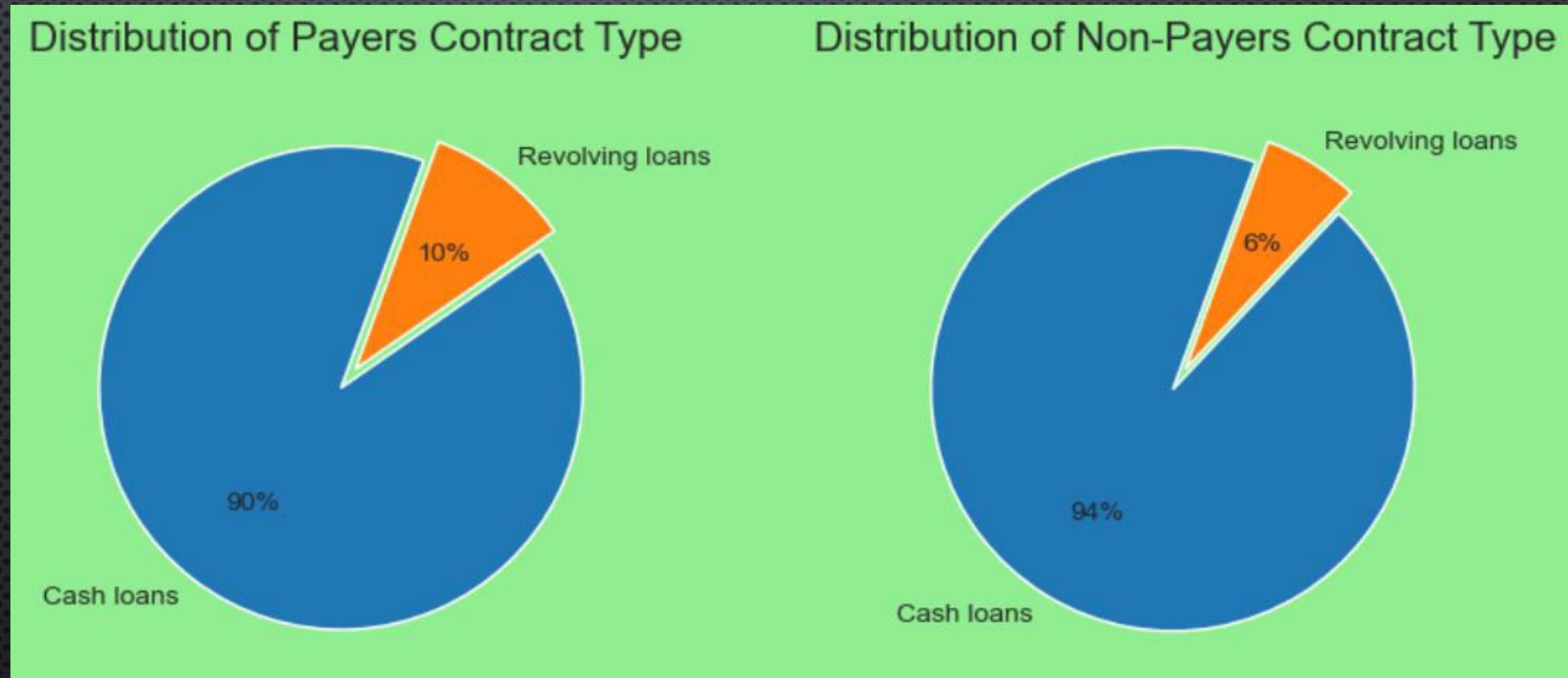


INSIGHTS:

- WE FOUND THAT ACROSS ALL THE LOAN APPLICATIONS WE HAVE 10% REVOLVING LOANS & 90% CASH LOANS APPLICANTS.
- IN NUMBERS WE HAVE 2,78,231 CASH LOAN APPLICATIONS AND 29,275 REVOLVING LOAN APPLICATIONS.

PROBLEM STATEMENT :

- AMONG ALL THE APPLICANTS, WHAT IS THE PERCENTAGE OF CONTRACT TYPE AMONG PAYERS AND NON-PAYERS SEPARATELY.

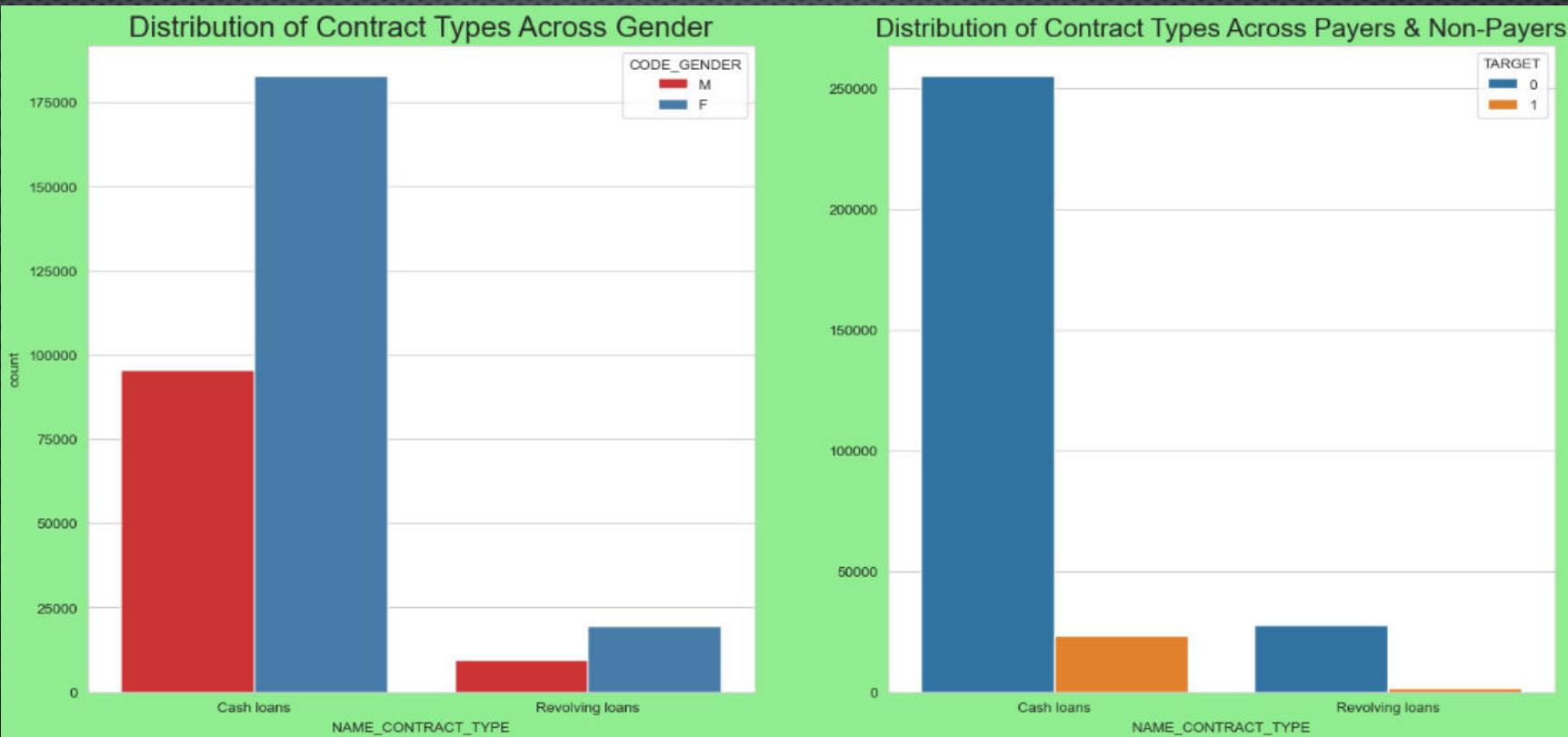


INSIGHTS:

- IN THE ABOVE 1ST PIE CHART WE FOUND THAT ACROSS ALL THE GOOD LOAN PAYERS CASH LOANS CONTRIBUTED 90% APPLICANTS AND ONLY 10% REVOLVING LOANS APPLICANTS.
- WE HAVE NUMBERS ALSO CASH LOANS HAVE 2,55,010 GOOD LOAN PAYERS APPLICATIONS AND REVOLVING LOANS HAVE 27,671 APPLICATIONS.
- IN THE ABOVE 2ND PIE CHART WE FOUND THAT ACROSS ALL THE DEFAULT APPLICANTS 94% ARE THE CASH LOANS CUSTOMER FACING DIFFICULTIES TO REPAY THE LOAN AMOUNT AND ONLY 6% ARE THE REVOLVING LOANS WHERE CUSTOMER FACING DIFFICULTY.
- WE HAVE NUMBERS ALSO CASH LOANS CONTRIBUTED 23,221 DEFAULT APPLICATIONS & REVOLVING LOANS CONTRIBUTED 1,604 DEFAULT APPLICATIONS.

PROBLEM STATEMENT :

- AMONG ALL THE APPLICANTS, WHAT IS THE CONTRIBUTION OF MALE & FEMALE APPLICANTS ARE THERE ACROSS EACH CONTRACT TYPE AND WHAT IS THE CONTRIBUTION OF PAYERS AND NON-PAYERS ACROSS EACH CONTRACT TYPES.

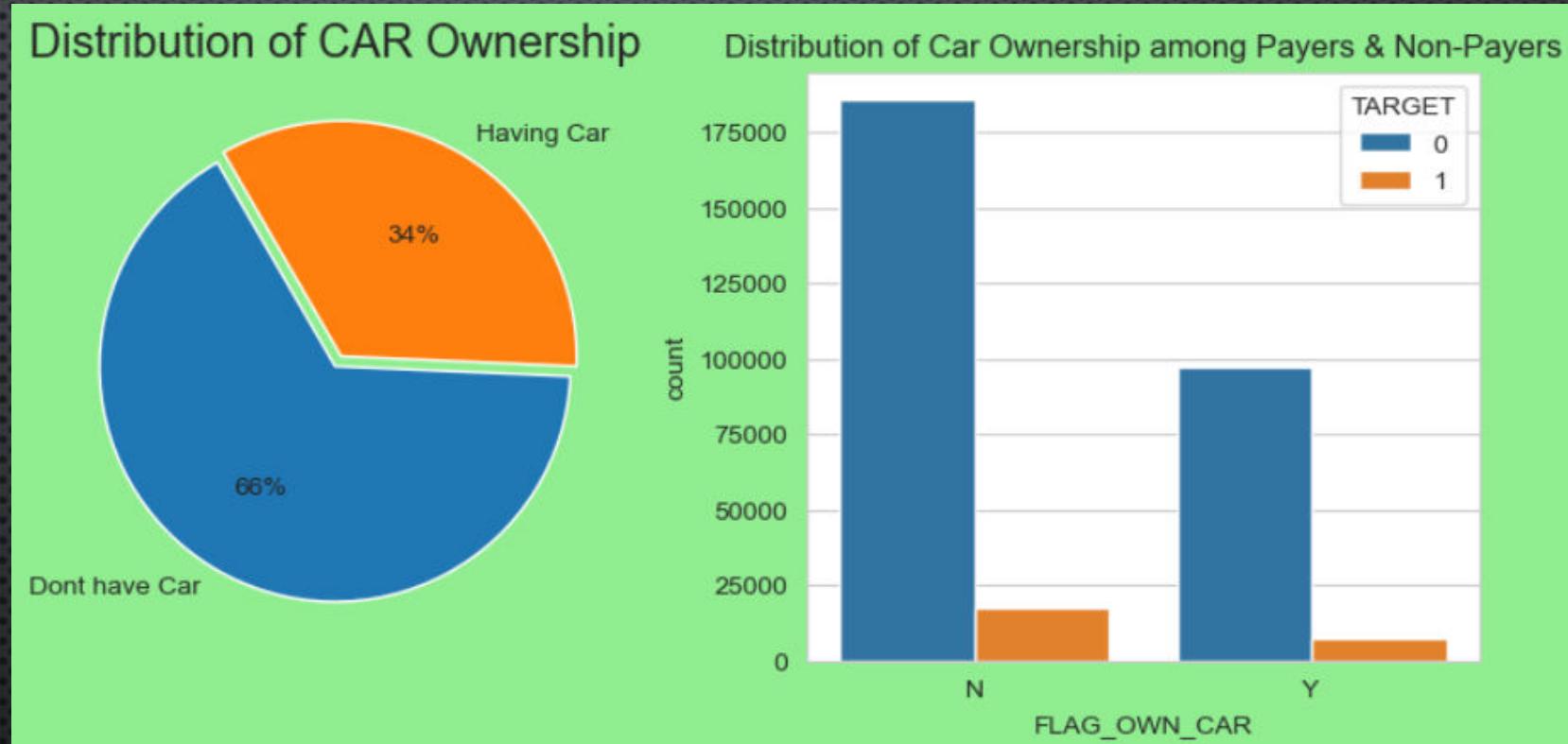


INSIGHTS:

- IN THE ABOVE 1ST BAR GRAPH WE FOUND THAT FEMALE APPLICANTS ARE HIGHLY INTERESTED IN AVALING LOAN FACILITY SPECIALLY IN CASH LOANS AS COMPARED TO MALE APPLICANTS.
- IN THE ABOVE 2ND BAR GRAPH WE FOUND THAT DEFAULTERS ARE VERY LESS IN NUMBERS AS COMPARED TO LOAN PAYERS, ALSO WE FOUND THAT CASH LOAN FACILITY IS THE MOST POPULAR CATEGORY AMONG ALL THE APPLICANTS.
- WE FOUND THAT CASH LOANS ARE THE MOST POPULAR AMONG MALE & FEMALES AS COMPARED TO REVOLVING LOANS.
- WE SHOULD FOCUS ON CASH LOANS OFFERS.

PROBLEM STATEMENT :

- AMONG ALL THE APPLICANTS, WHAT IS THE PERCENTAGE OF PEOPLE HAVING CARS AND HOW THE DATA DISTRIBUTED AMONG THEM WITH RESPECT TO THEIR PAYMENT CYCLE.



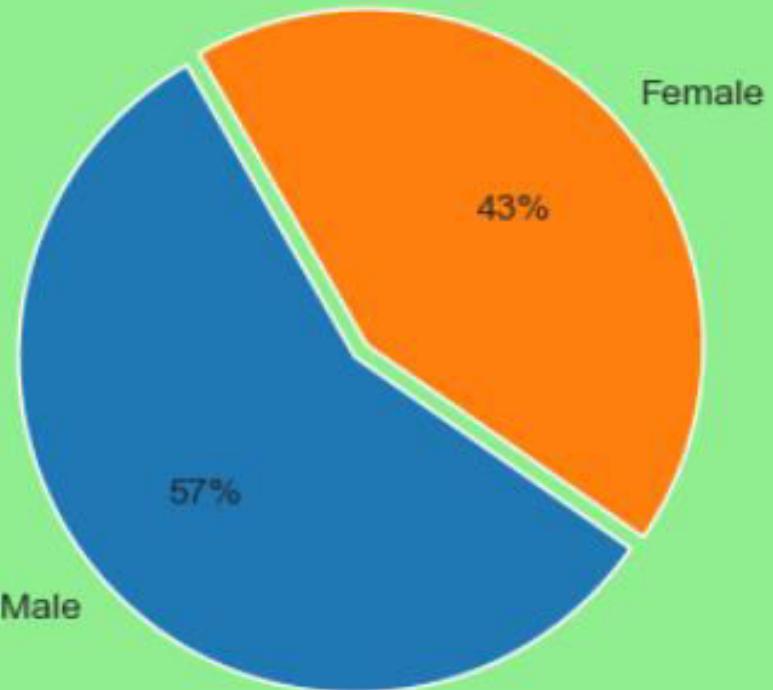
INSIGHTS:

- IN THE 1ST PIE CHART WE FOUND THAT 34% (2,00,427) APPLICANTS DOESN'T HAVE CAR AND REMAINING 66% (1,03,306) DON'T HAVE CARS.
- IN THE 2ND BAR PLOT WE FOUND THAT THOSE APPLICANTS WHO DON'T HAVE CARS THEY ARE MORE LIKELY TO REPAY THE LOAN AMOUNT.- NOW WE MOVE STEP DEEPER INTO ANALYSIS

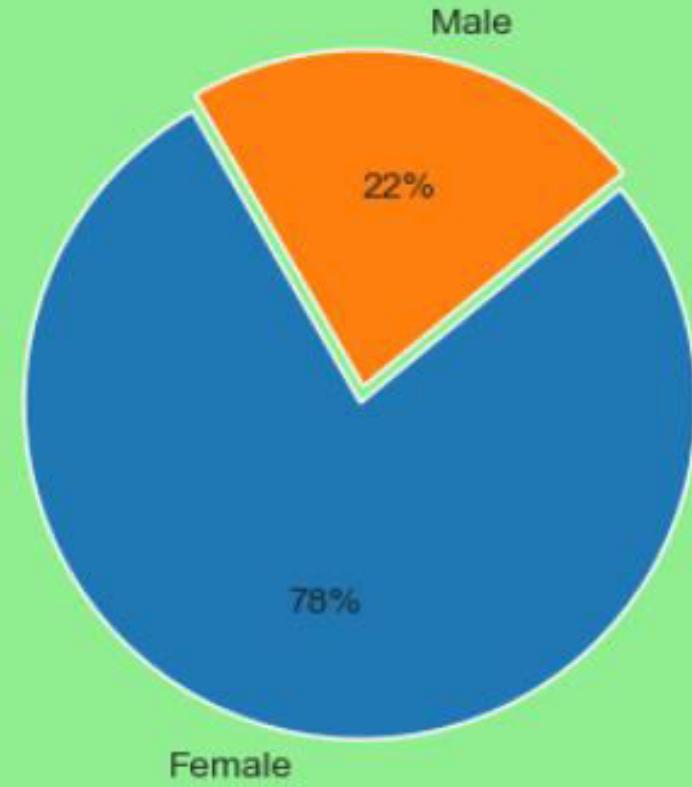
PROBLEM STATEMENT :

- AMONG ALL THE APPLICANTS, HOW THE FLAG_OWN_CAR DATA DISTRIBUTED ACROSS GENDER.

Distribution of Applicants who have Cars by Gender



Distribution of Applicants who dont have Cars by Gender



INSIGHTS:

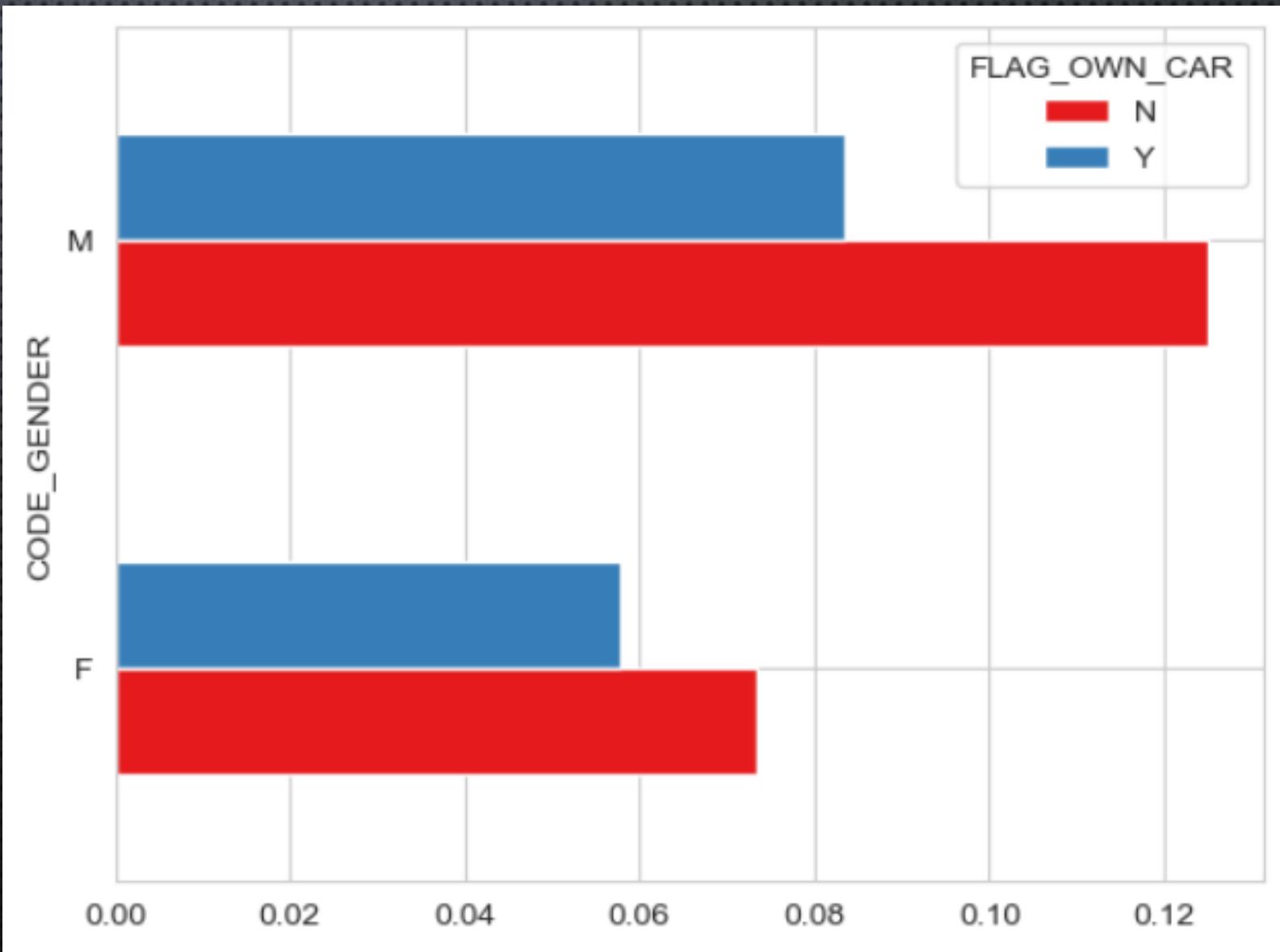
- FEMALE APPLICANTS WHO DONT HAVE CARS ARE THE SOFT TARGET FOR LOAN FACILITY AS THEY ARE MORE LIKELY TO REPAY THE LOAN AMOUNT.

PROBLEM STATEMENT :

- WHICH GENDER HAS THE HIGHEST CHANCE TO BECOME DEFULTER WITH RESPECT TO FLAG OWN CAR.

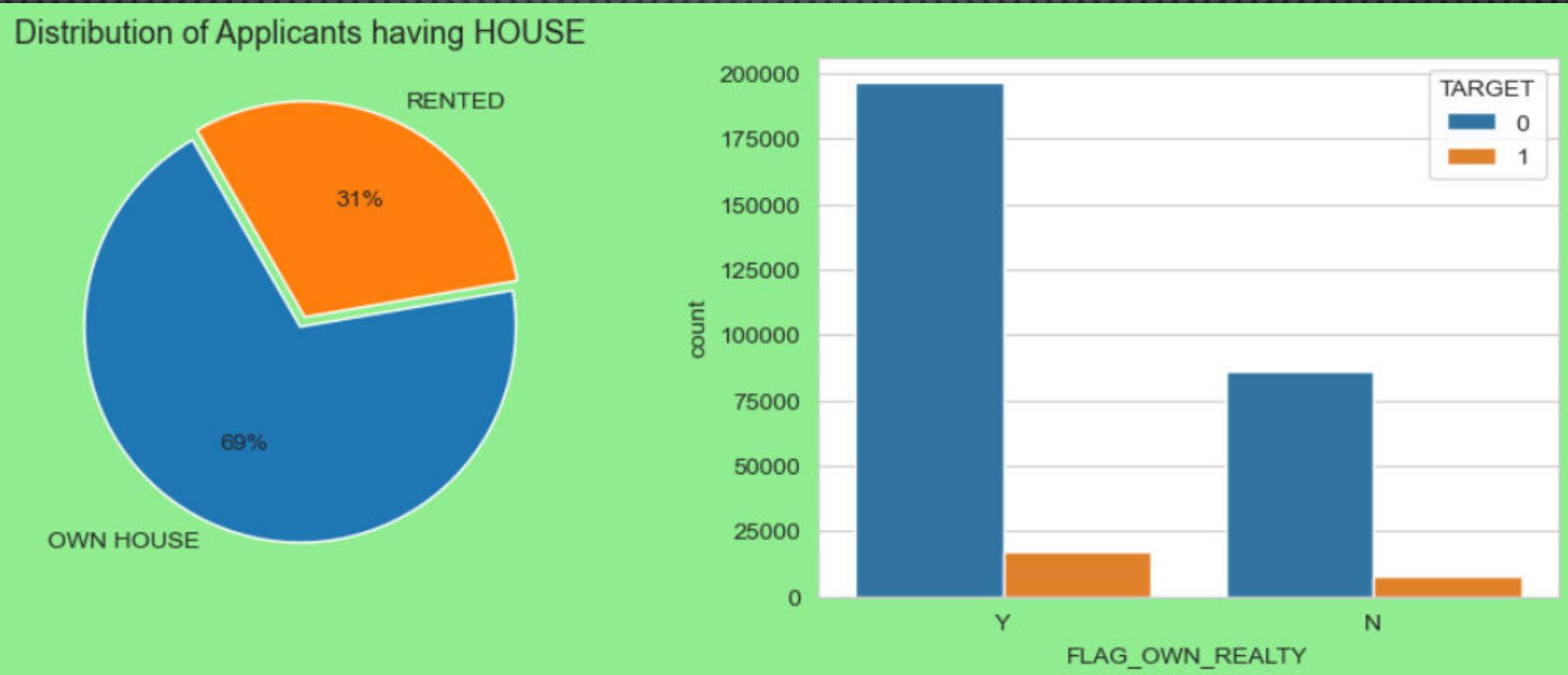
INSIGHTS:

- MALE APPLICANTS WHO DOESN'T HAVE CAR ARE THE ONES THEY HAVE HIGHEST CHANCES TO BE A DEFULTER.



PROBLEM STATEMENT :

- AMONG ALL THE APPLICANTS, WHAT IS THE PERCENTAGE OF PEOPLE HAVING THEIR OWN HOUSE OR LIVING IN A RENTED SPACE AND HOW THE DATA DISTRIBUTED AMONG THEM WITH RESPECT TO THEIR REPAYMENT HISTORY.

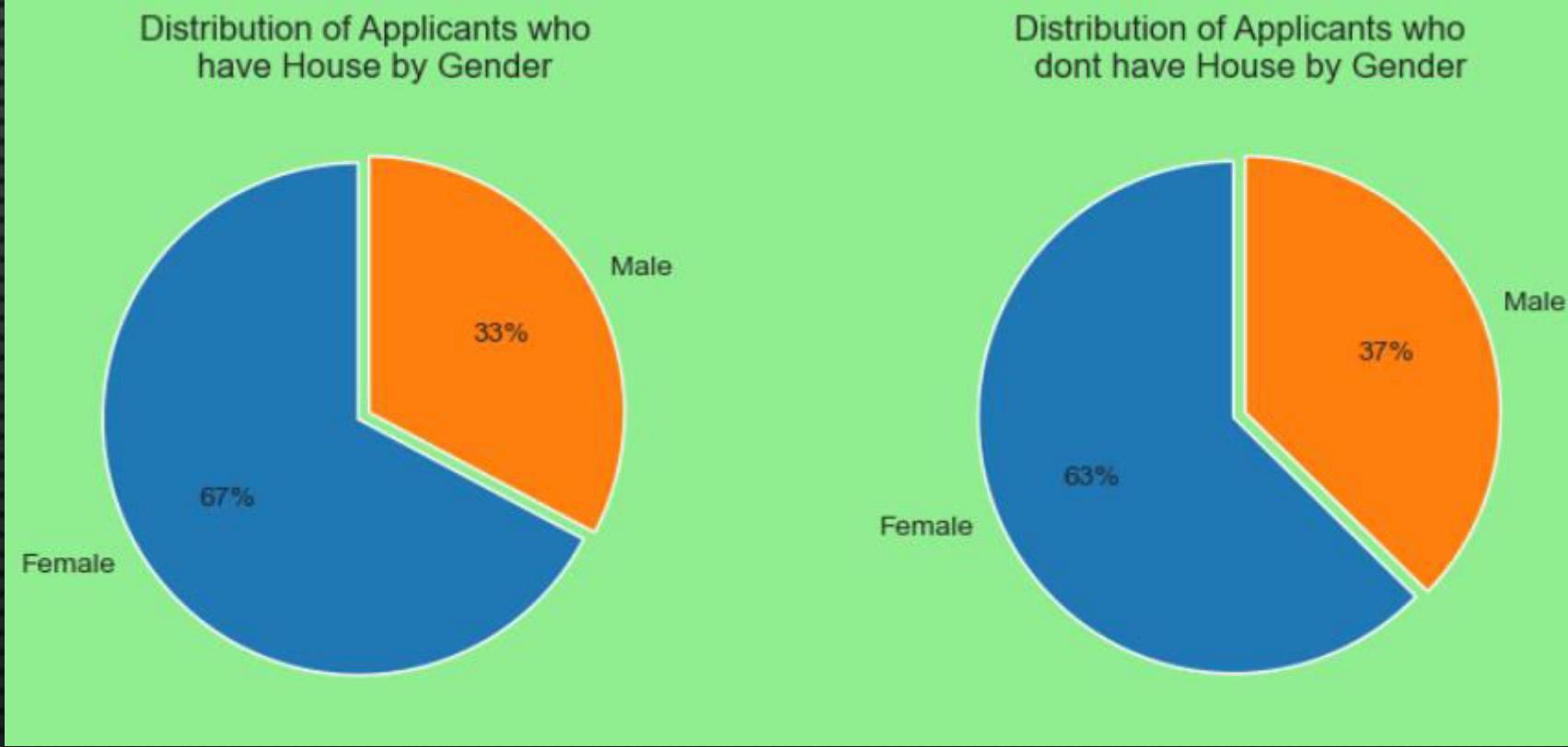


INSIGHTS:

- IN THE FIRST PIE CHART WE FOUND THAT WE HAVE 69% APPLICANTS HAVING THEIR OWN HOUSE OR FLAT AND REMAINING 31% APPLICANTS LIVING IN RENTED PROPERTY OR SOMETHING ELSE.
- IN THE 2ND BAR PLOT WE FOUND THAT THOSE APPLICANTS WHO HAVE THEIR OWN HOUSE ARE HIGHLY CAPABLE TO REPAY THE LOAN INSTALLMENTS AS COMPARED TO WHO DON'T HAVE THEIR OWN HOUSE.

PROBLEM STATEMENT :

- AMONG ALL THE APPLICANTS, HOW THE FLAG_OWN_REALTY DATA DISTRIBUTED ACROSS GENDER.



INSIGHTS:

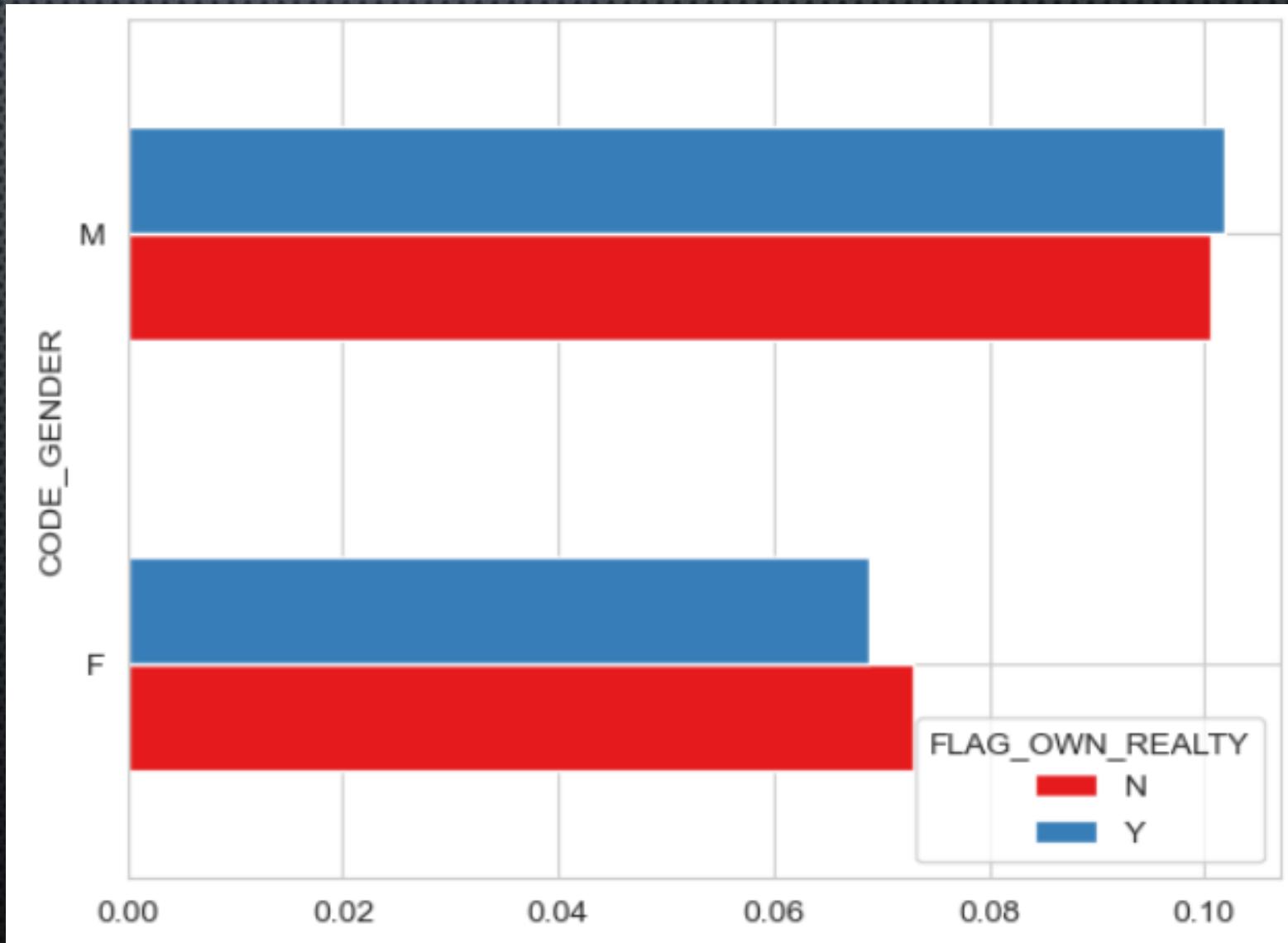
- FEMALE CANDIDATES IN BOTH CASES ARE THE SOFT TARGETS FOR LOAN PRODUCTS.

PROBLEM STATEMENT :

- WHICH GENDER HAS THE HIGHEST CHANCE TO BECOME DEFULTER WITH RESPECT TO FLAG OWN REALTY.

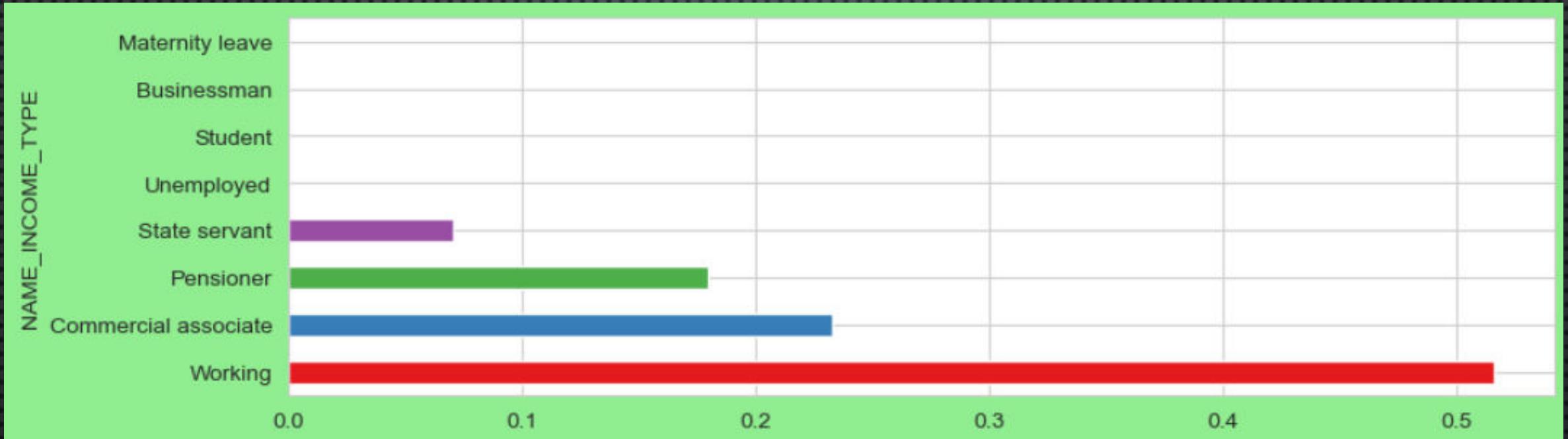
INSIGHTS:

- MALE APPLICANTS EITHER THEY HAVE THEIR OWN HOUSE OR LIVING IN A RENTED PROPERTY ARE THE ONES HAVE HIGHEST CHANCES TO BE A DEFULTER.
- WE FOUND THAT FEMALE APPLICANTS EITHER THEY HAVE THEIR OWN HOUSE OR NOT, THEY ARE THE SOFT TARGETS FOR THE LOAN PRODUCTS AS THEY ARE MORE LIKELY TO PAY INSTALLMENTS ON TIME.



PROBLEM STATEMENT :

- AMONG ALL THE APPLICANTS, WHAT IS THE PERCENTAGE OF PEOPLE HAVING DIFFERENT INCOME TYPES.

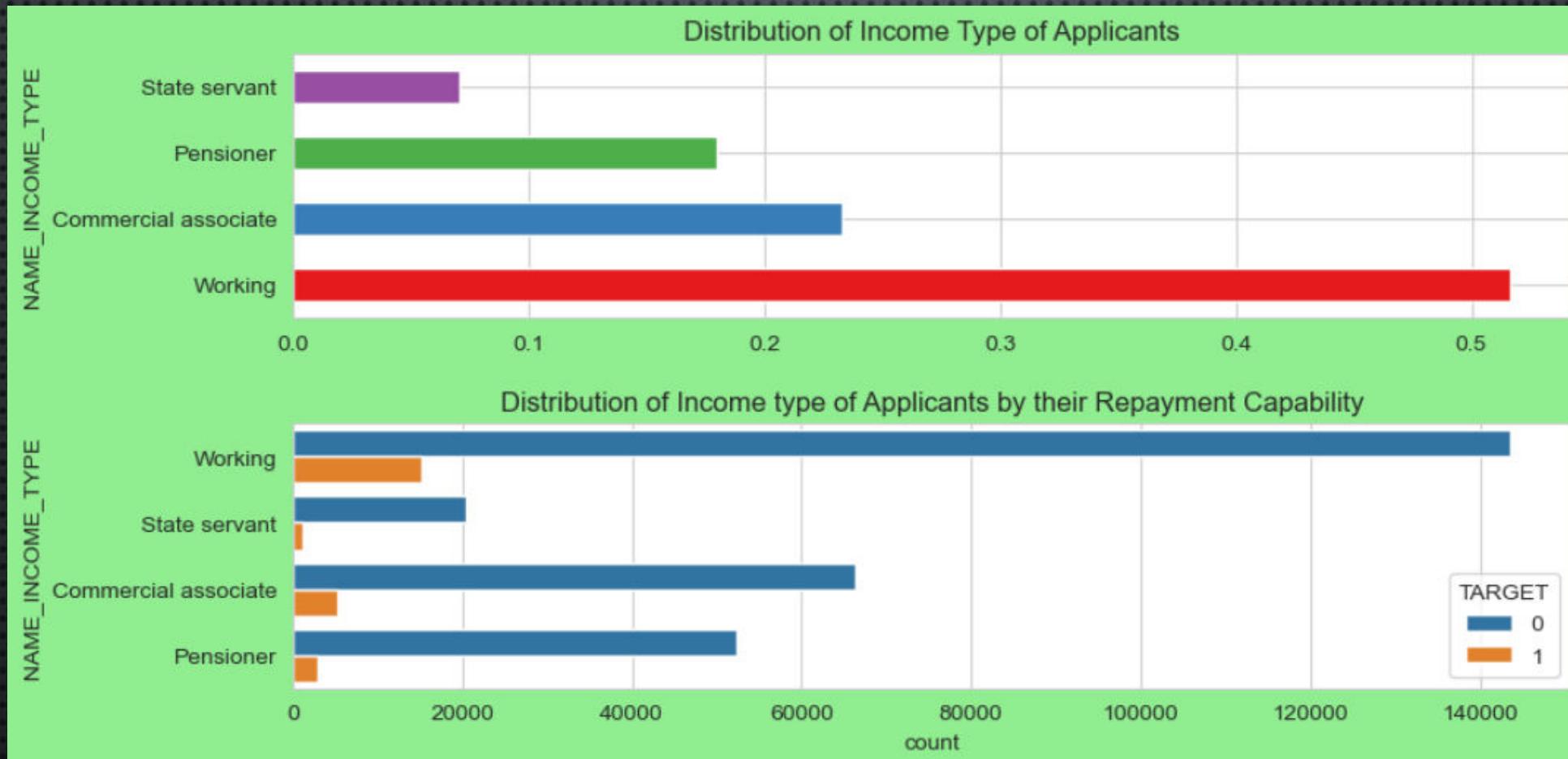


INSIGHTS:

- AS WE CAN SEE THAT ONLY WORKING PEOPLE ARE INTERESTED IN LOAN PRODUCTS AS THEY HAVE REGULAR INCOME SOURCE AS COMPARED TO OTHER INCOME SOURCES.

PROBLEM STATEMENT :

- AMONG ALL THE APPLICANTS, WHAT IS THE PERCENTAGE OF PEOPLE HAVING DIFFERENT INCOME TYPES WITH RESPECT TO THEIR REPAYMENT CAPABILITY.

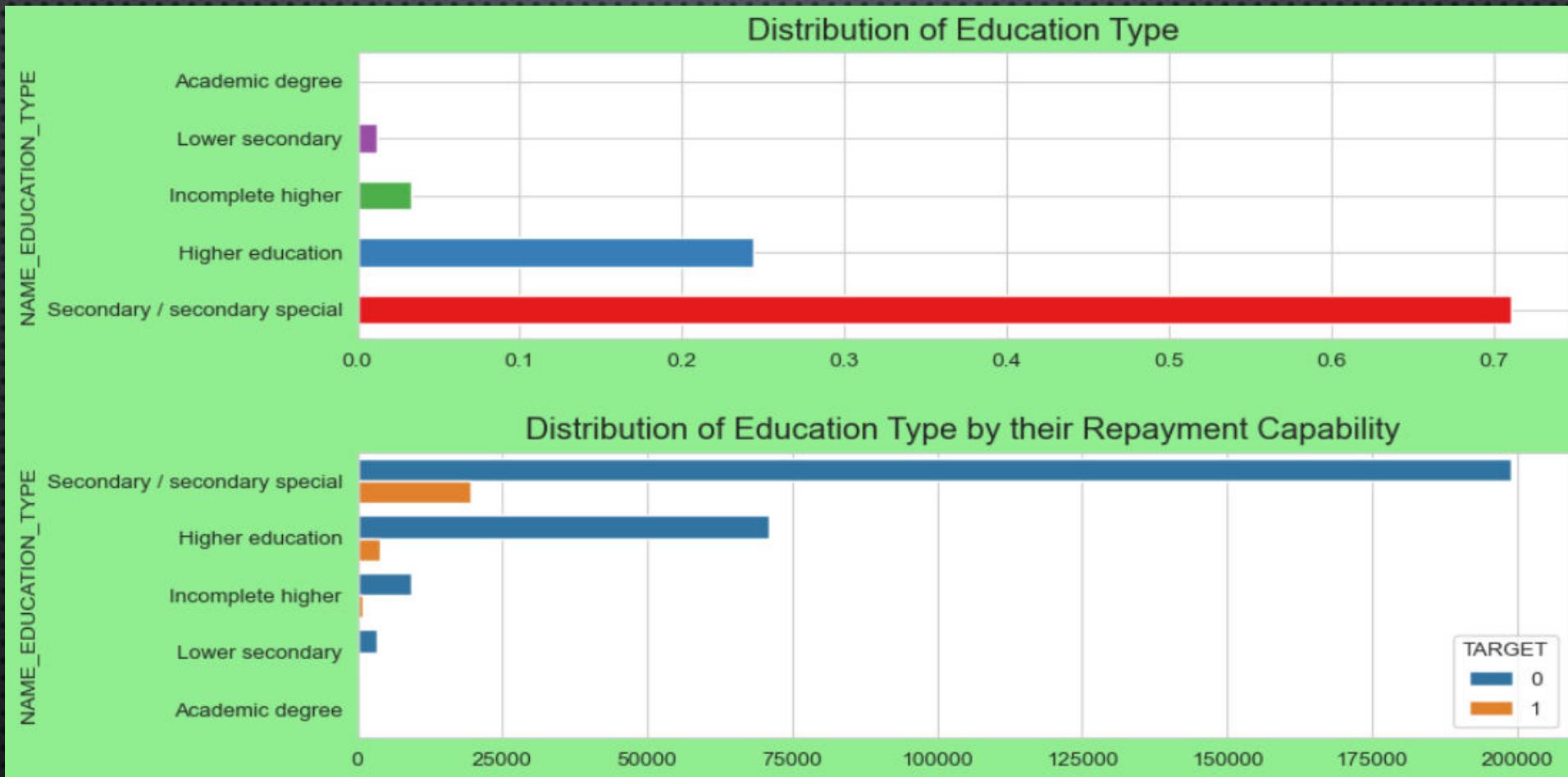


INSIGHTS:

- WORKING PROFESSIONALS ARE THE SOFT TARGETS FOR LOAN PRODUCTS AS THEY HAVE REGULAR INCOME SOURCE AND THEY ARE MORE LIKELY TO REPAY THE LOAN INSTALLMENTS.

PROBLEM STATEMENT :

- AMONG ALL THE APPLICANTS, WHAT IS THE PERCENTAGE OF PEOPLE FROM DIFFERENT EDUCATIONAL BACKGROUND WITH RESPECT TO THEIR REPAYMENT CAPABILITY.

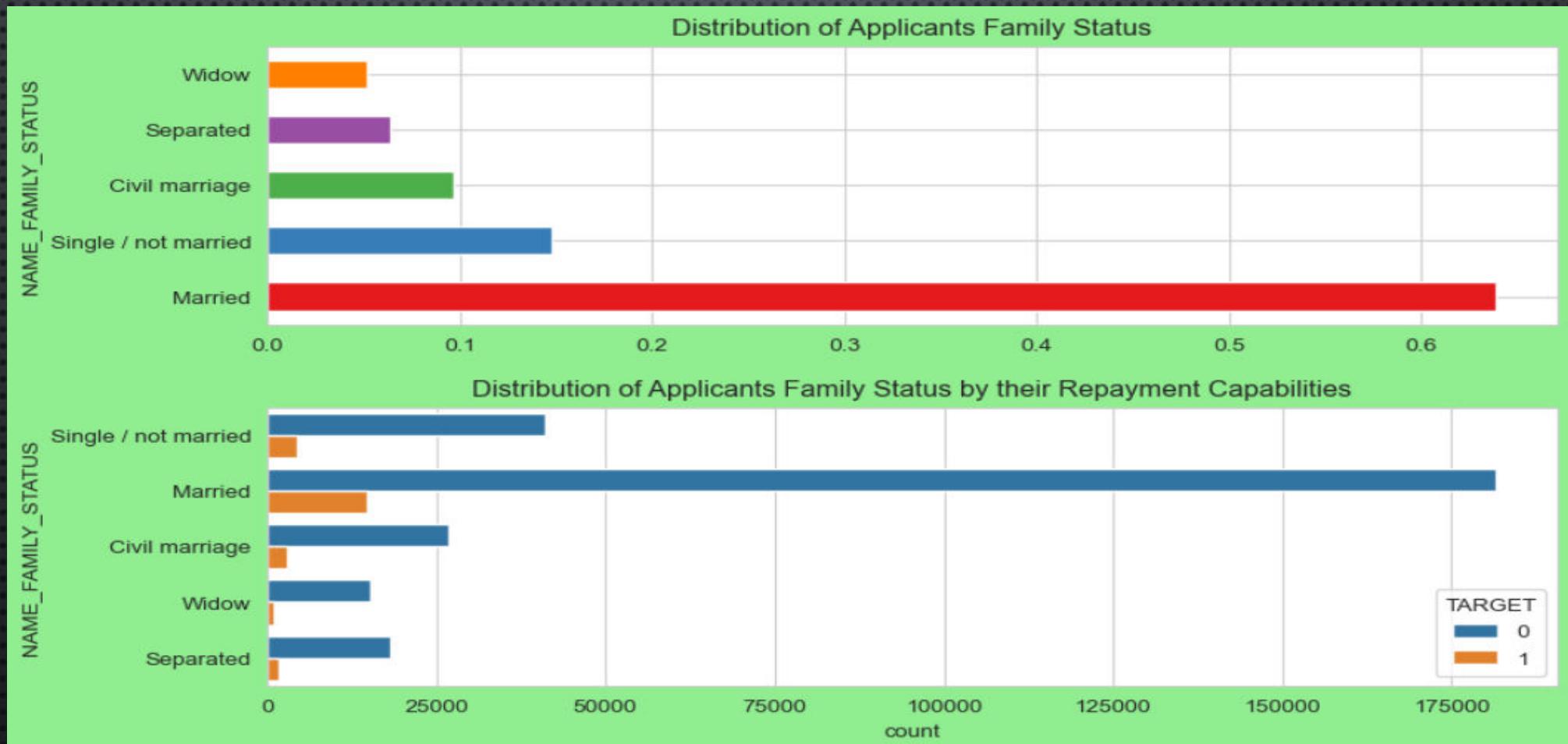


INSIGHTS:

- IN THIS BAR PLOTS WE FOUND THAT APPLICANTS WHO DONE WITH THEIR SECONDARY SPECIAL EDUCATION ARE HIGHLY INTERESTED IN LOAN PRODUCTS AND THEY ALSO HAVE HIGH REPAYMENT CAPABILITIES.

PROBLEM STATEMENT :

- AMONG ALL THE APPLICANTS, WHAT IS THE PERCENTAGE OF PEOPLE ACCORDING TO THE MARITAL STATUS WITH RESPECT TO THEIR REPAYMENT CAPABILITY.

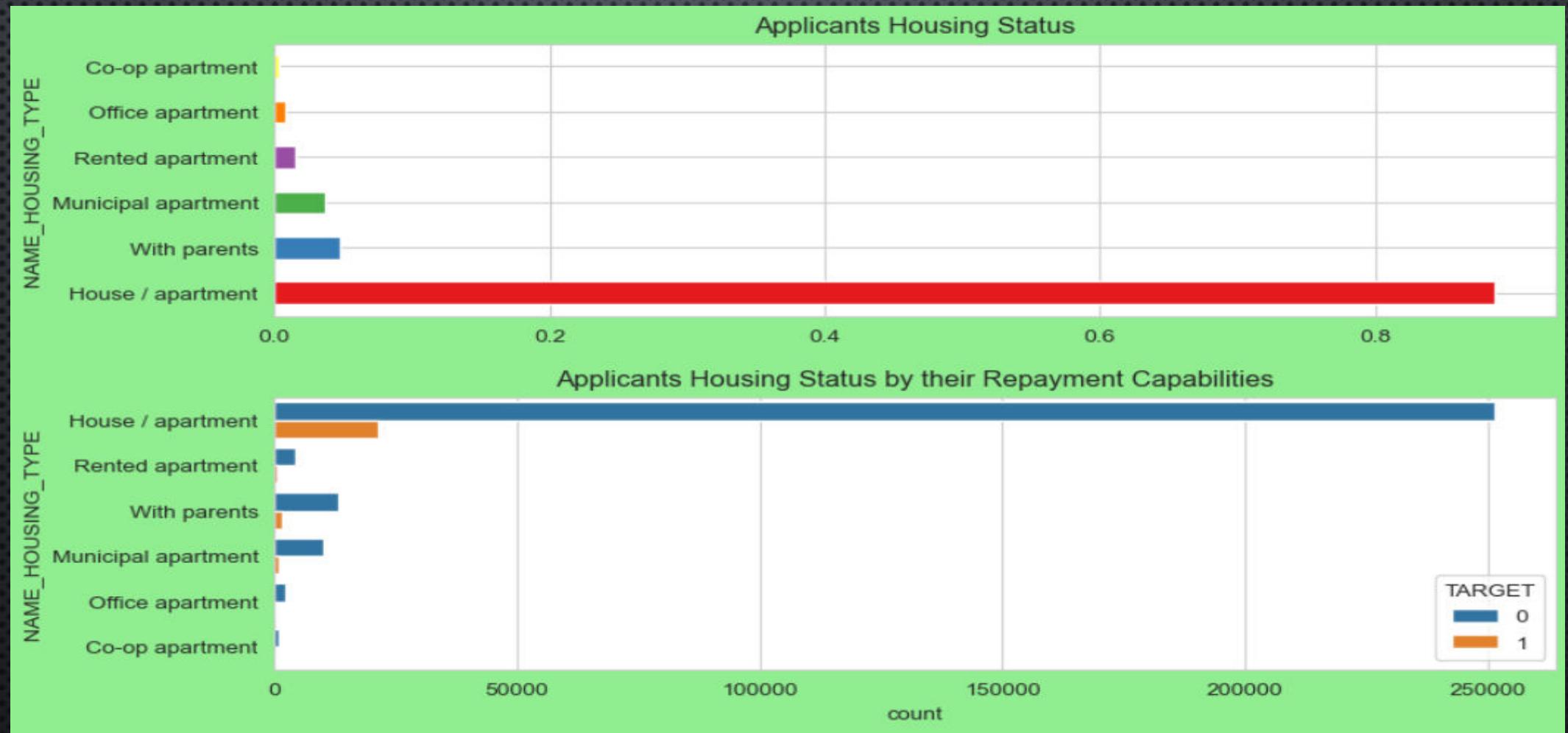


INSIGHTS:

- THOSE APPLICANTS WHO ARE MARRIED ARE HIGHLY INTERESTED IN LOAN APPLICATION AND ALSO THEY HAVE HIGH REPAYMENT CAPABILITIES, THEY ARE SOFT TARGETS.

PROBLEM STATEMENT :

- AMONG ALL THE APPLICANTS, WHAT IS THE PERCENTAGE OF PEOPLE ACCORDING TO THE HOUSING STATUS WITH RESPECT TO THEIR REPAYMENT CAPABILITY.

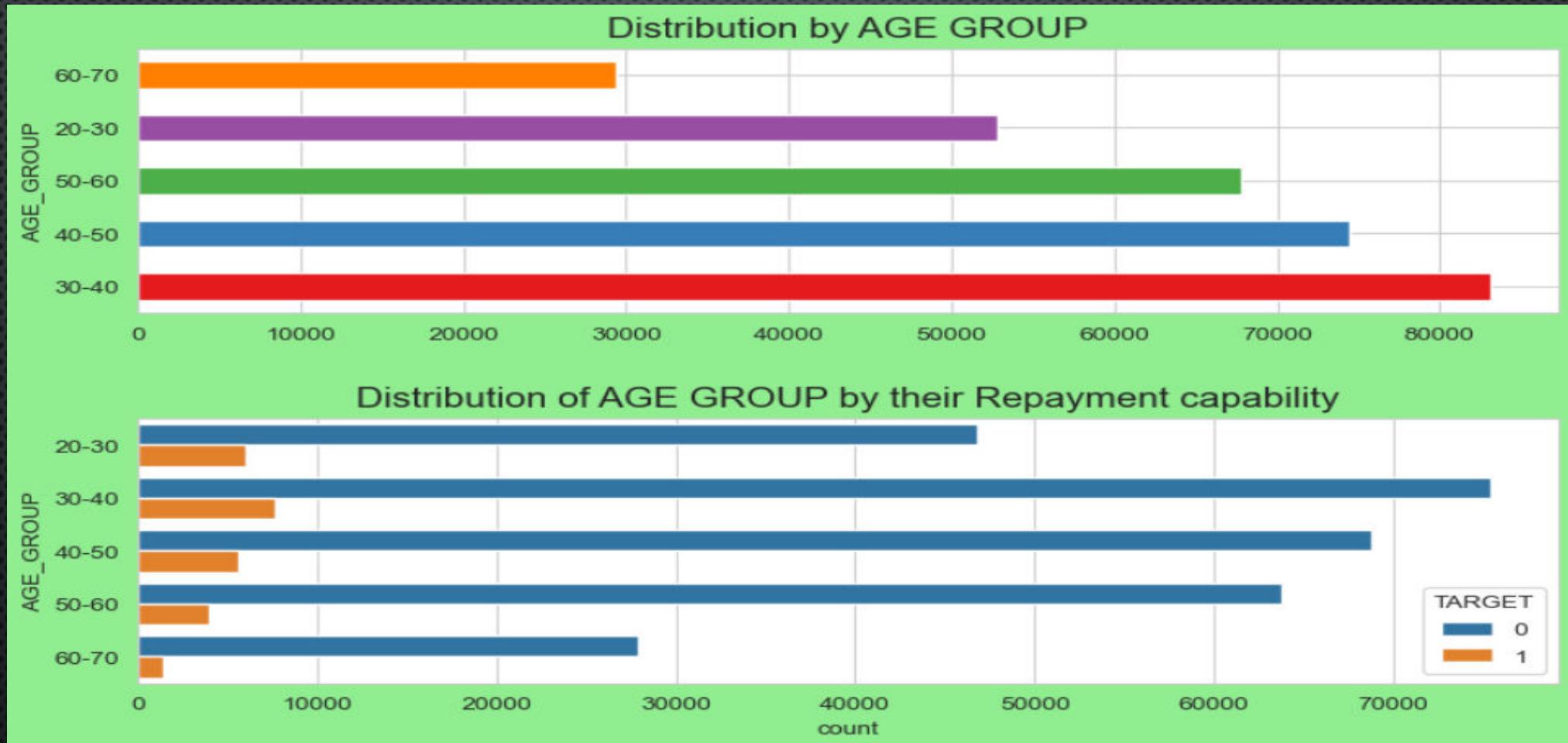


INSIGHTS:

- MORE THAN 80% APPLICANTS WHO HAVE THEIR OWN HOUSE OR FLAT ARE HIGHLY INTERESTED IN LOAN PRODUCTS AND ALSO THEY HAVE HIGH REPAYMENT CAPABILITIES, THEY BECOME OUR SOFT TARGETS.

PROBLEM STATEMENT :

- AMONG ALL THE APPLICANTS, WHAT IS THE COUNT OF DIFFERENT AGE GROUPS WITH RESPECT TO THEIR REPAYMENT CAPABILITY.

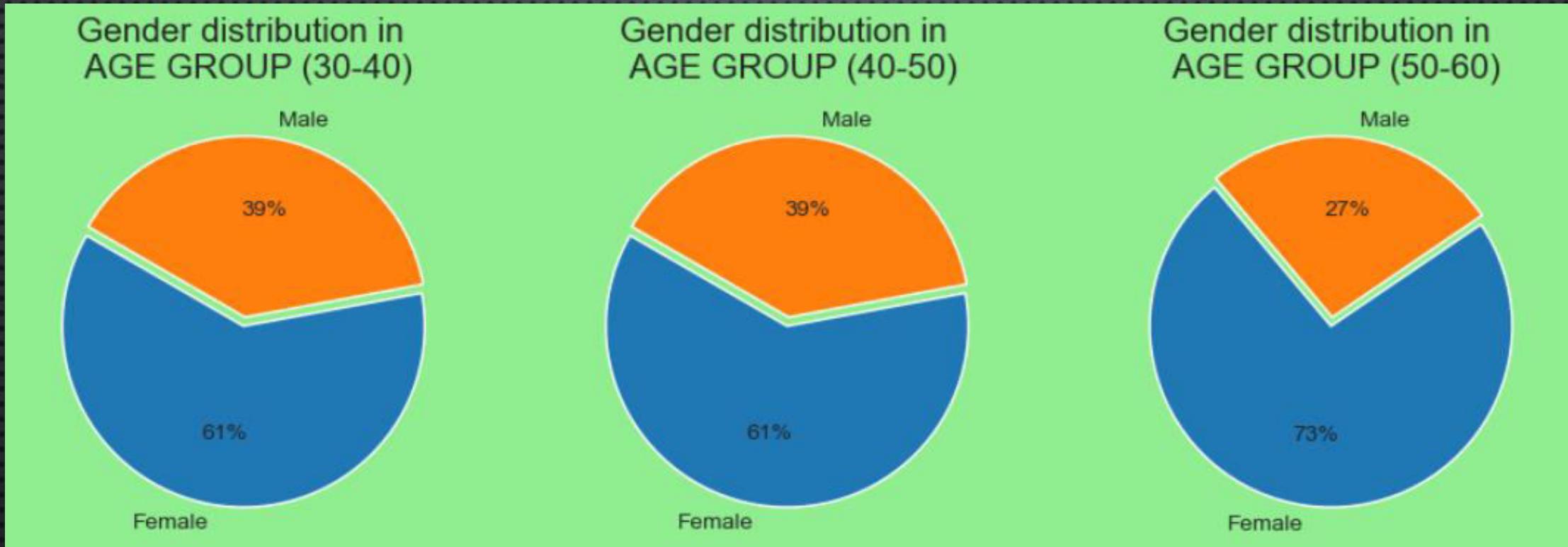


INSIGHTS:

- IN THE 1ST BAR PLOT WE FOUND THAT APPLICANTS WHOSE AGE IN BETWEEN 30 TO 60 ARE MOST INTERESTED IN LOAN FACILITY.
- WITH THE HELP OF 2ND BAR PLOT WE GET CONFIRMATION THAT THEY ARE THE MOST CAPABLE TO REPAY THE LOAN AMOUNT, THEY ARE SOFT TARGETS.

PROBLEM STATEMENT :

- WHAT IS THE GENDER COUNT OF RESPECTIVE AGE GROUP SOFT TARGETS TO WHOM WE TARGET.

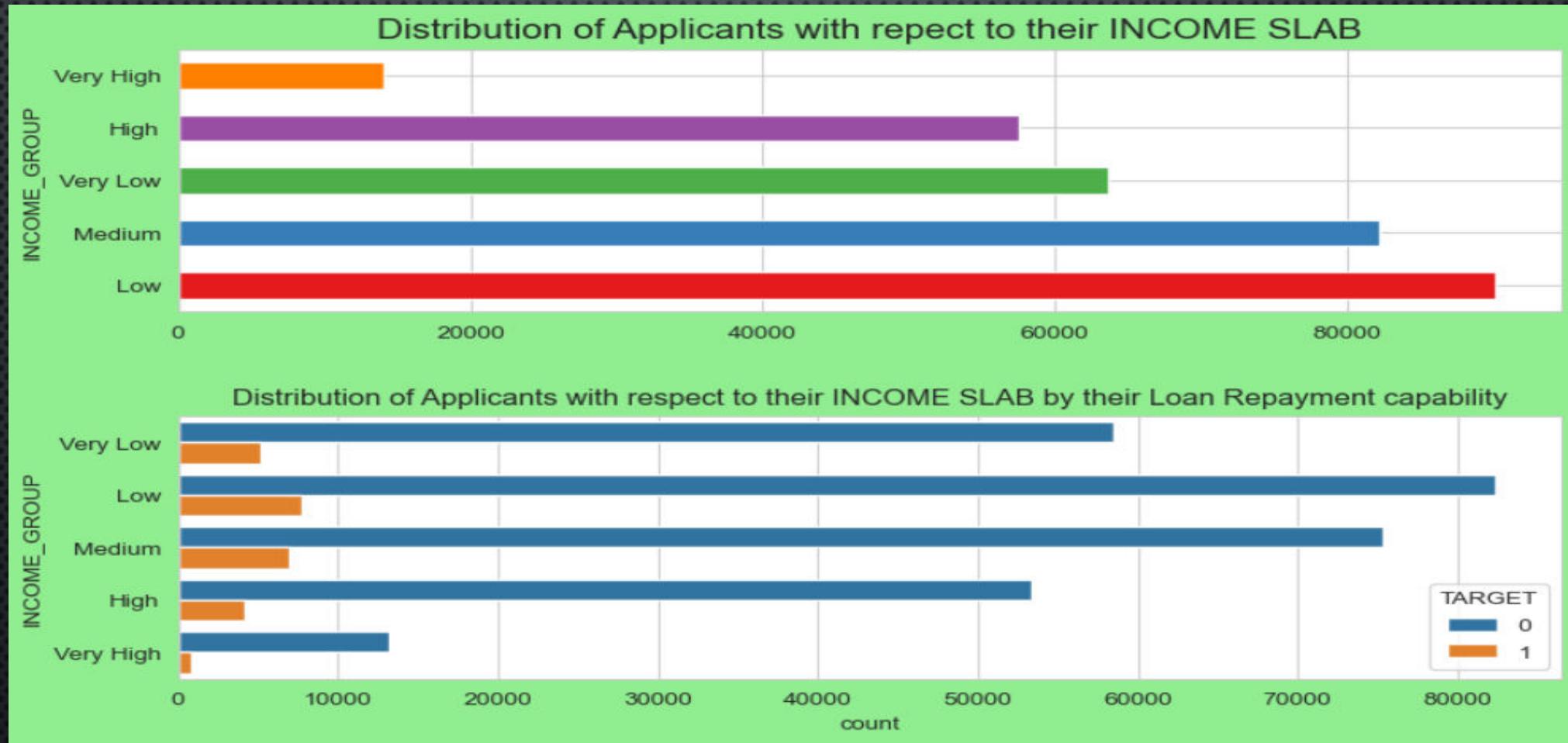


- INSIGHTS:

- THIS PIE CHART CONFIRMS THAT FEMALES AGE BETWEEN 30 TO 60 ARE VERY SOFT TARGET FOR LOAN FACILITY.

PROBLEM STATEMENT :

- AMONG ALL THE APPLICANTS, WHAT IS THE COUNT OF DIFFERENT INCOME GROUPS WITH RESPECT TO THEIR REPAYMENT CAPABILITY.

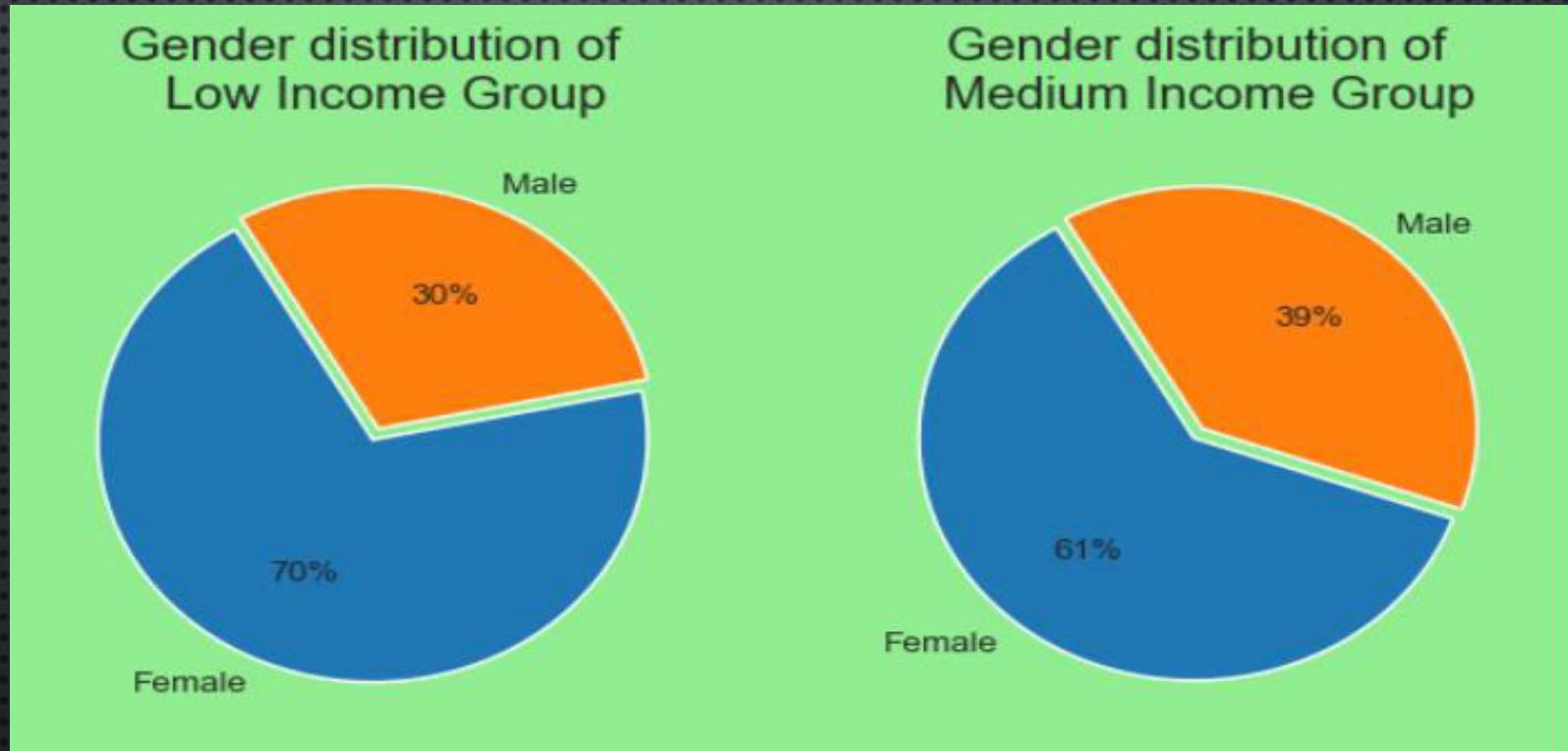


INSIGHTS:

- WE FOUND THAT THOSE APPLICANTS WHO HAVE LOW AND MEDIUM INCOME ARE MORE LIKELY TO AVAL LOAN FACILITY AND ALSO THEY ARE ABLE TO PAY THE INSTALLMENTS ON TIME.
- THOSE APPLICANTS WHO HAVE HIGH OR VERY HIGH INCOME ARE NOT SO MUCH INTERESTED IN LOAN PRODUCTS, THEY ARE NOT SOFT TARGETS.

PROBLEM STATEMENT :

- WHAT IS THE GENDER COUNT OF RESPECTIVE INCOME GROUP SOFT TARGETS TO WHOM WE TARGET.

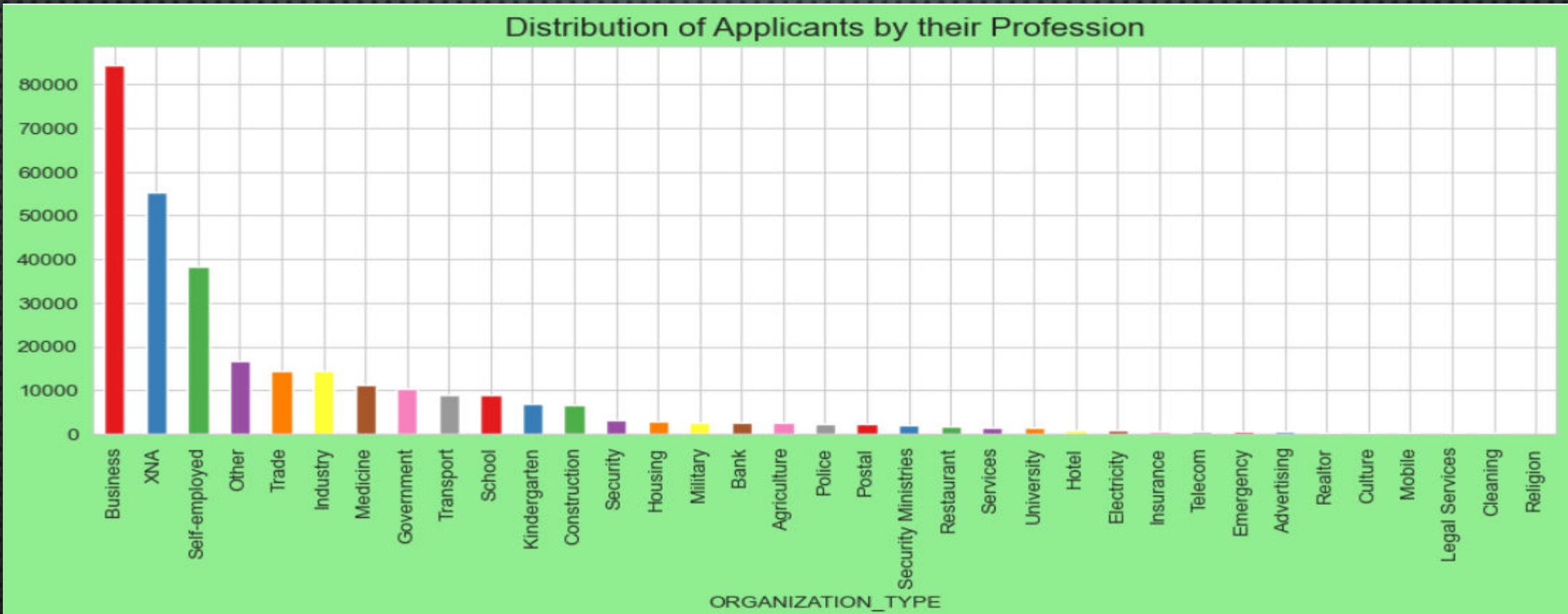


- INSIGHTS:**

- THOSE FEMALE APPLICANTS WHO HAVE LOW AND MEDIUM INCOME ARE THE SOFT TARGETS FOR LOAN PRODUCTS AND THEY ARE MORE LIKEY TO REPAY THE INSTALLMENTS ON TIME.

PROBLEM STATEMENT :

- AMONG ALL THE APPLICANTS, WHAT IS THE COUNT OF APPLICANTS BY THEIR PROFESSION.

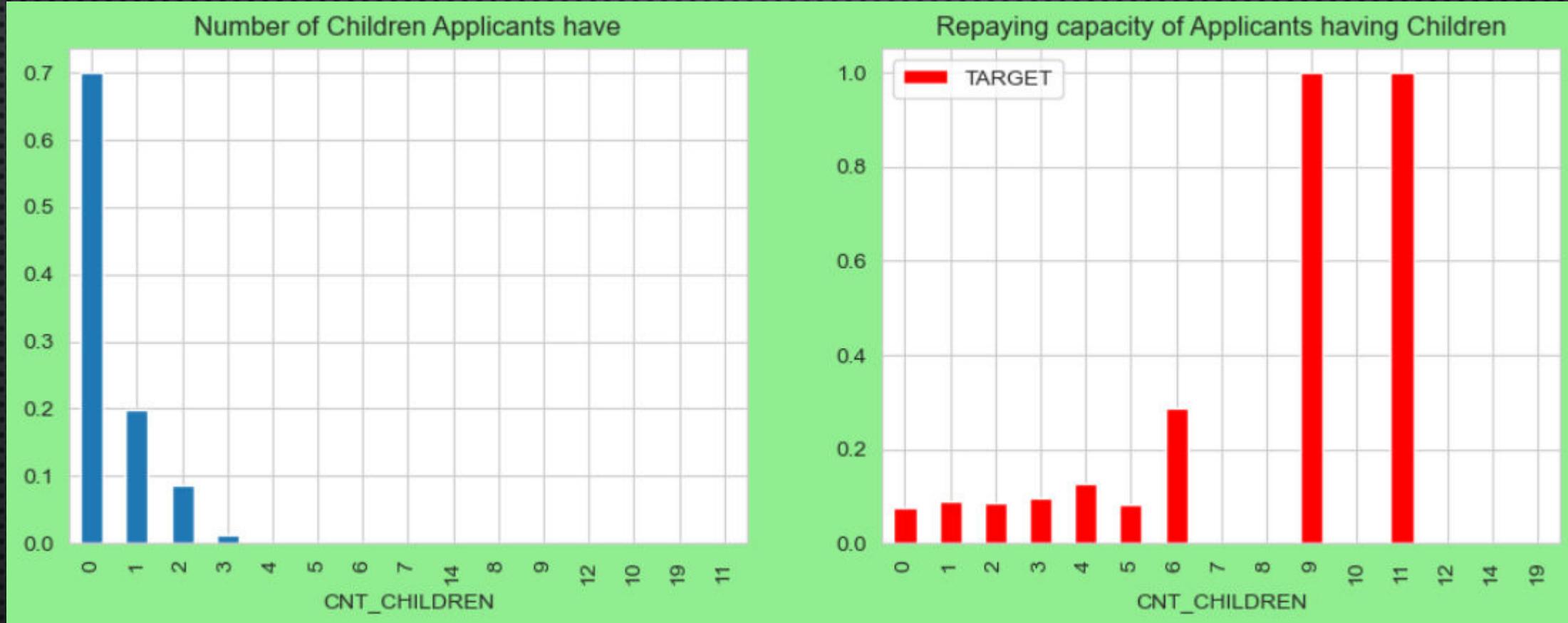


INSIGHTS:

- WE FOUND THAT BUSINESS, XNA AND SELF-EMPLOYED PEOPLE ARE MORE INTERESTED IN LOAN PRODUCTS AS THEY NEED MONEY TO RUN THEIR BUSINESSES. WE SHOULD FOCUS ON BUSINESS AND SELF EMPLOYED PROFESSIONALS.

PROBLEM STATEMENT :

- AMONG ALL THE APPLICANTS, WHAT IS THE COUNT OF APPLICANTS CHILDREN AND WITH RESPECT TO THEIR REPAYMENT CAPABILITY (TARGET VARIABLE).

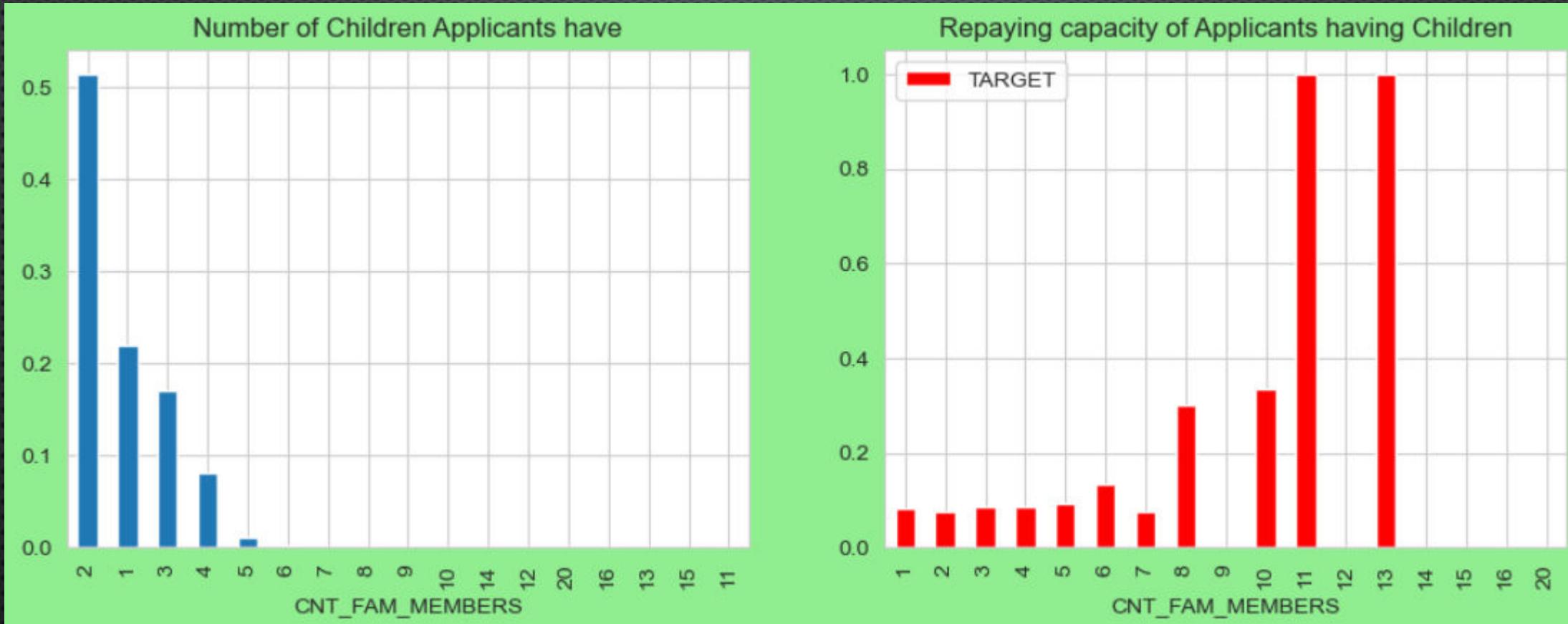


INSIGHTS:

- 70% OF THE APPLICANTS DON'T HAVE CHILDREN'S AND THEY ARE VERY CAPABLE TO REPAY THE LOAN.
- THOSE WHO HAVE MORE THAN 5 CHILDREN'S FACING DIFFICULTIES IN REPAYING LOAN AND MAY BECOME DEFULTER.

PROBLEM STATEMENT :

- AMONG ALL THE APPLICANTS, WHAT IS THE COUNT OF APPLICANTS FAMILY COUNT AND WITH RESPECT TO THEIR REPAYMENT CAPABILITY (TARGET VARIABLE).

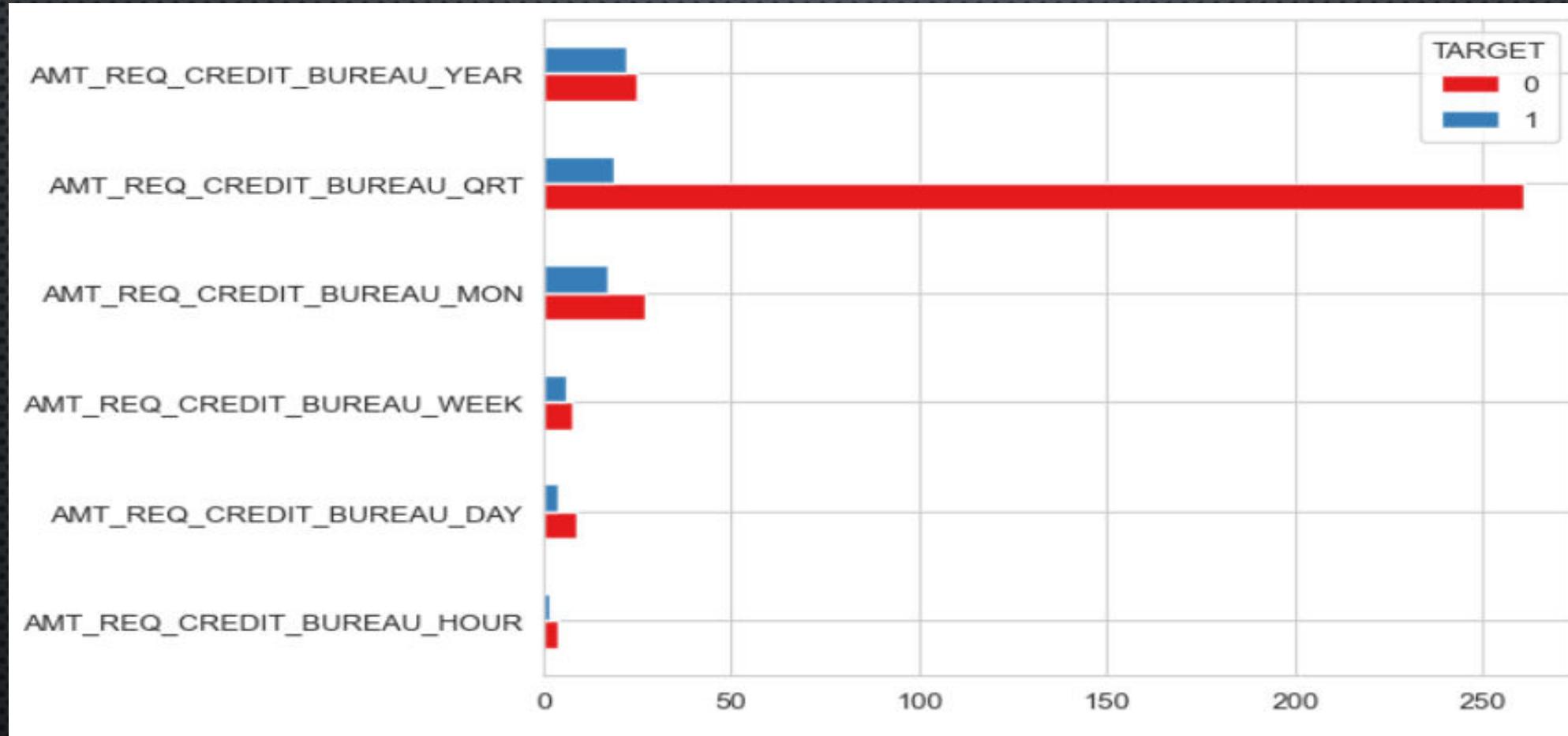


INSIGHTS:

- APPLICANTS WHO HAVE FAMILY COUNT OF 2 ARE HIGHLY INTERESTED IN LOAN AND THEY ARE VERY CAPABLE TO REPAY THE LOAN.
- APPLICANTS WHO HAVE FAMILY COUNT MORE THAN 3 ARE NOT SO MUCH INTERESTED IN LOAN AND ALSO THEY ARE FACING DIFFICULTIES IN REPAYING LOAN AND MAY BECOME DEFULTER.

PROBLEM STATEMENT :

- AMONG ALL THE APPLICANTS, WHICH TIME PERIOD GOT THE MAXIMUM NUMBER OF CREDIT ENQUIRY WITH RESPECT TO THEIR REPAYMENT CAPABILITY (TARGET VARIABLE).



INSIGHTS:

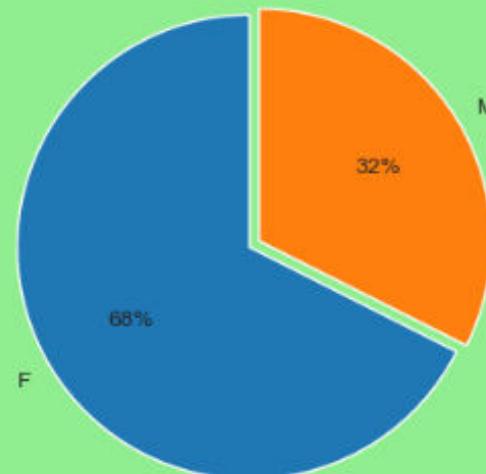
- BY PLOTTING ALL THE CREDIT ENQUIRIES IN ONE BAR PLOT WE FOUND THAT WE HAVE MAXIMUM APPLICATIONS FROM APPLICANTS WHO HAVE ENQUIRED SINCE LAST 3 MONTHS AND HAS THE HIGHEST REPAYMENT CAPABILITY.

ANALYZING MERGED DATAFRAME BY MERGING TWO DATAFRAMES “APPLICATION_DATA” & “PREVIOUS_APPLICATION”

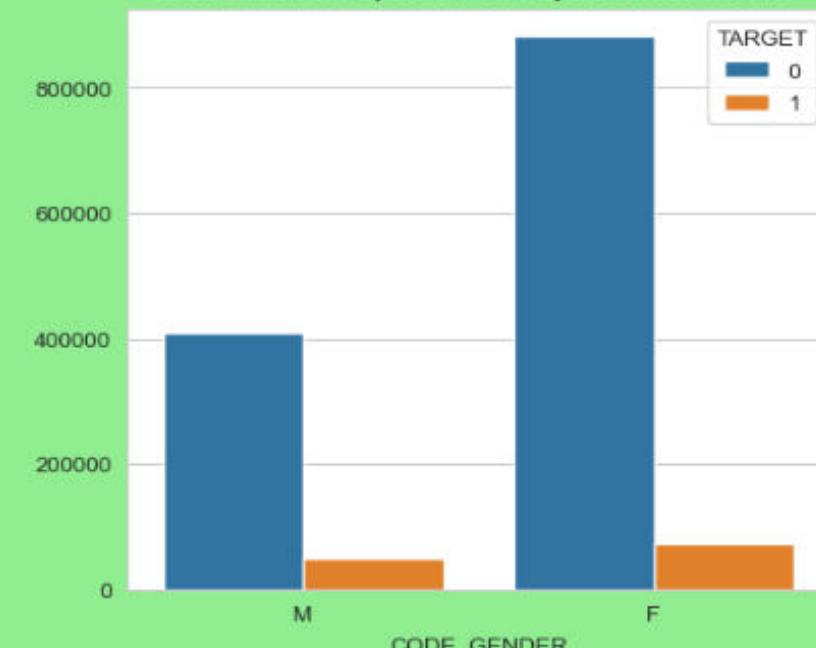
PROBLEM STATEMENT:

- AMONG ALL THE APPLICANTS IN THE NEW DATASET, HOW MANY ARE MEN AND WOMEN AND FIND OUT WHO AMONG THEM IS CAPABLE OF PAYING THE LOAN AND ALSO ANALYZE THEM WITH RESPECT TO THEIR CONTRACT STATUS AMONG PAYERS & NON-PAYERS.

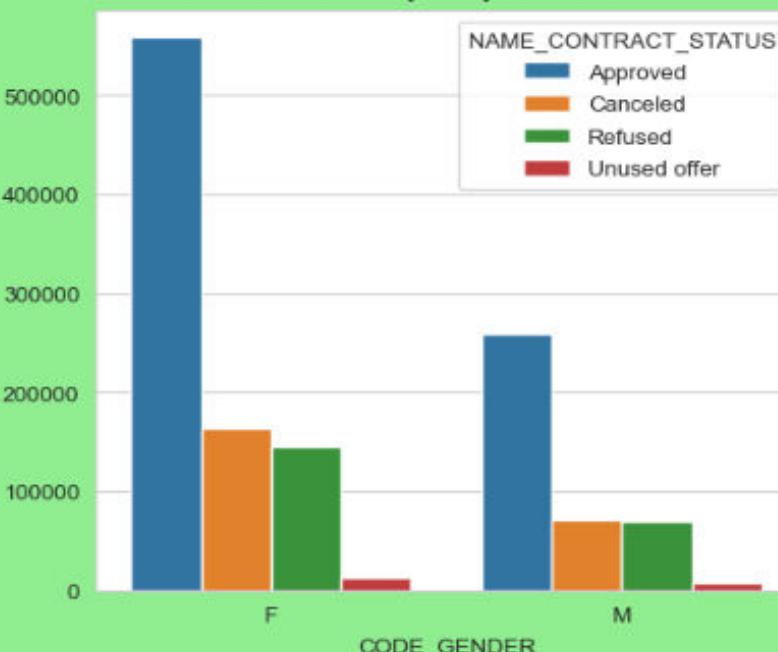
Distribution across Gender



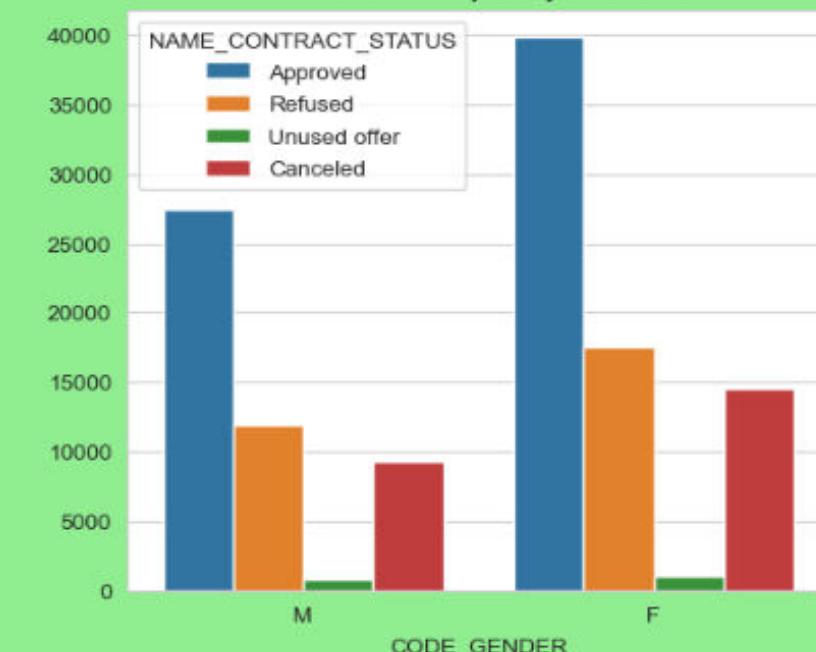
Distribution of Payers & Non-Payers across Gender



Distribution of Payers by Contract Status



Distribution of Non-Payers by Contract Status



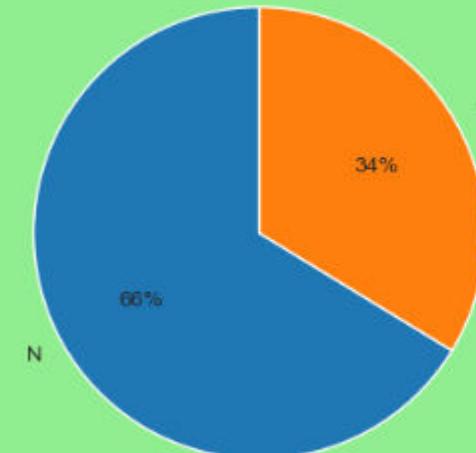
INSIGHTS:

- FEMALE APPLICANTS LEAD THE STATS, AS WE FOUND THAT FEMALE APPLICANTS HAS THE HIGHEST NUMBER OF LOAN PAYERS.
- FEMALE APPLICANTS LOAN APPLICATION WAS APPROVED IN BOTH THE CASES BECAUSE THEY CONTRIBUTED VERY LESS PERCENTAGE OF NON-PAYING OF INSTALLMENTS.

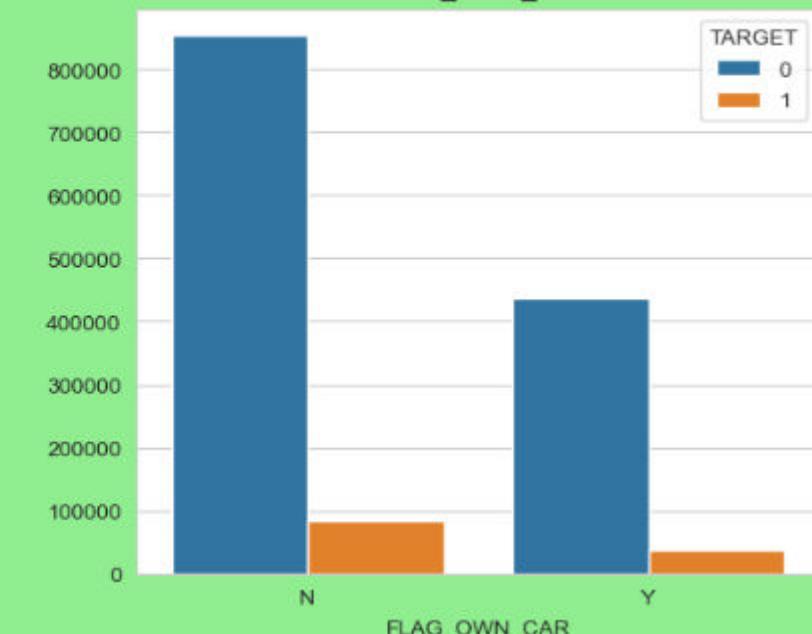
• PROBLEM STATEMENT:

- AMONG ALL THE APPLICANTS IN THE NEW DATASET, WHAT IS THE PERCENTAGE OF PEOPLE HAVING CARS AND HOW THE DATA DISTRIBUTED AMONG THEM WITH RESPECT TO THEIR PAYMENT CYCLE AND ALSO ANALYZE THEM WITH RESPECT TO THEIR CONTRACT STATUS AMONG PAYERS & NON-PAYERS.

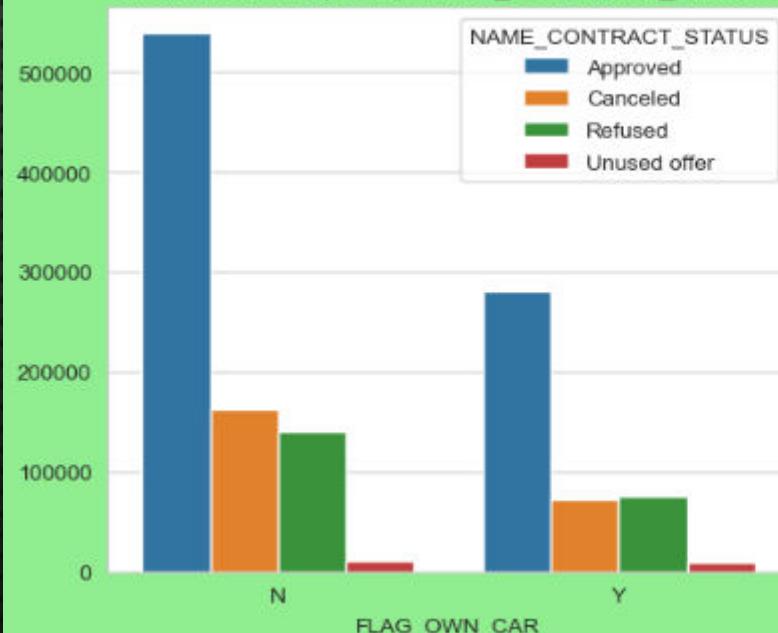
Distribution across FLAG_own_car



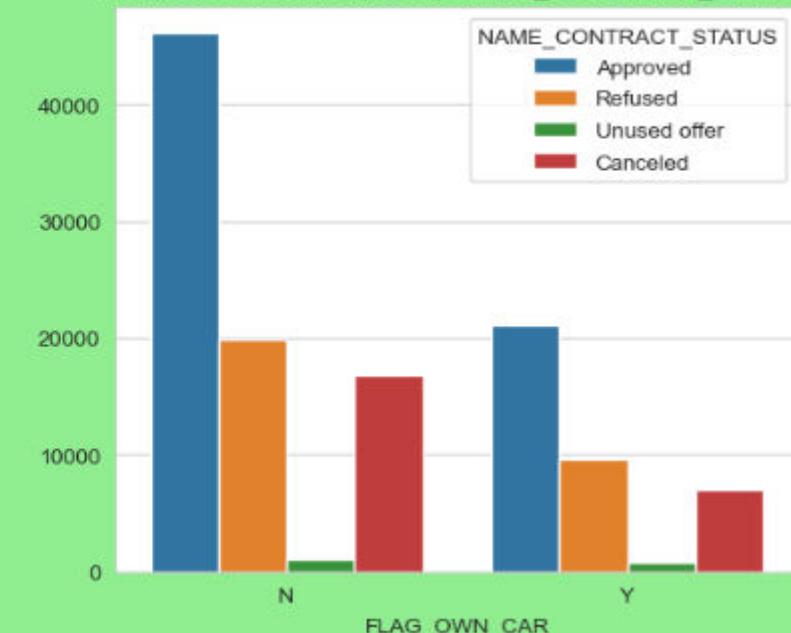
Distribution of Payers & Non-Payers across FLAG_own_car



Distribution of Payers by NAME_CONTRACT_STATUS



Distribution of Non-Payers by NAME_CONTRACT_STATUS



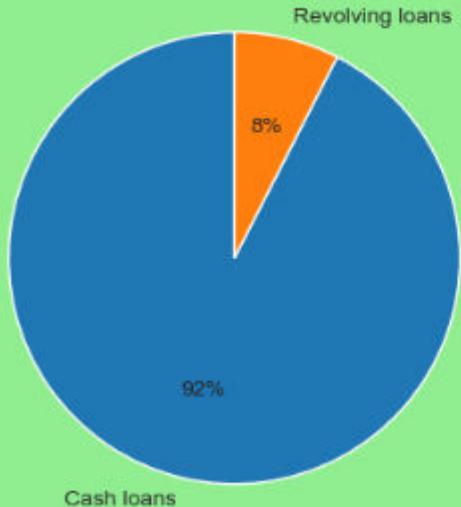
• INSIGHTS:

- APPLICANTS WHO DON'T HAVE CAR ARE THE ONES WHO PAY THE INSTALLMENTS ON TIME AND REPAY THE LOAN AMOUNT ON TIME.
- APPLICANTS WHO DON'T HAVE CAR THEIR LOAN APPLICATION WAS APPROVED AS WE FOUND WITH OUR ANALYSIS THAT THEY CAN REPAY THE LOAN AMOUNT ON TIME.

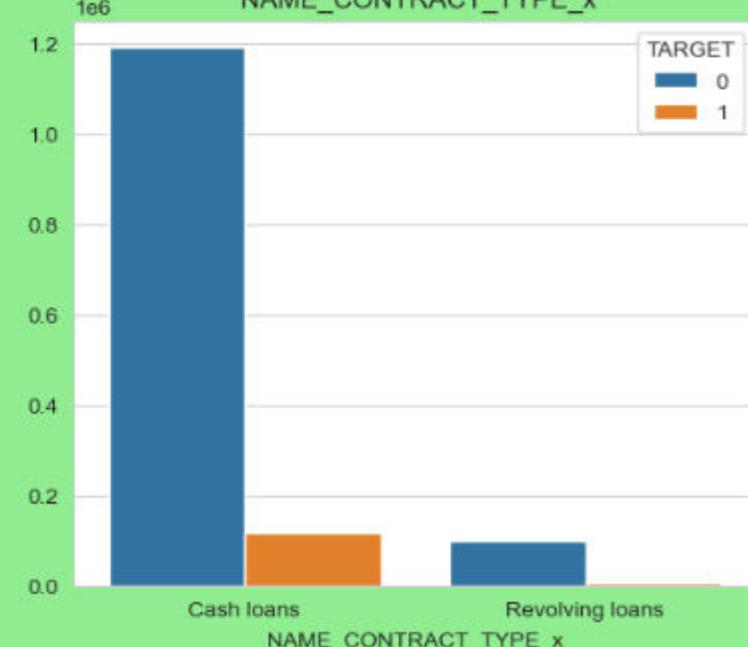
PROBLEM STATEMENT:

- AMONG ALL THE APPLICANTS IN THE NEW DATASET, WHAT IS THE PERCENTAGE OF PEOPLE APPLIED FOR DIFFERENT TYPE OF LOANS AND HOW THE DATA DISTRIBUTED AMONG THEM WITH RESPECT TO THEIR PAYMENT CYCLE AND ALSO ANALYZE THEM WITH RESPECT TO THEIR CONTRACT STATUS AMONG PAYERS & NON-PAYERS.

Distribution across NAME_CONTRACT_TYPE_x



Distribution of Payers & Non-Payers across NAME_CONTRACT_TYPE_x



Distribution of Payers by NAME_CONTRACT_STATUS



Distribution of Non-Payers by NAME_CONTRACT_STATUS



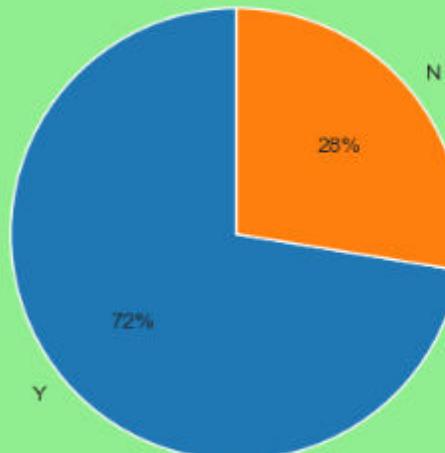
INSIGHTS:

- WE FOUND THAT APPLICANTS ARE MORE INTERESTED IN CASH LOANS AS THEY NEED CASH.
- APPLICANTS WHO APPLIED FOR CASH LOANS THEIR LOAN WAS APPROVED AS THEY ARE LIABLE TO PAY THE INSTALLMENTS ON TIME.

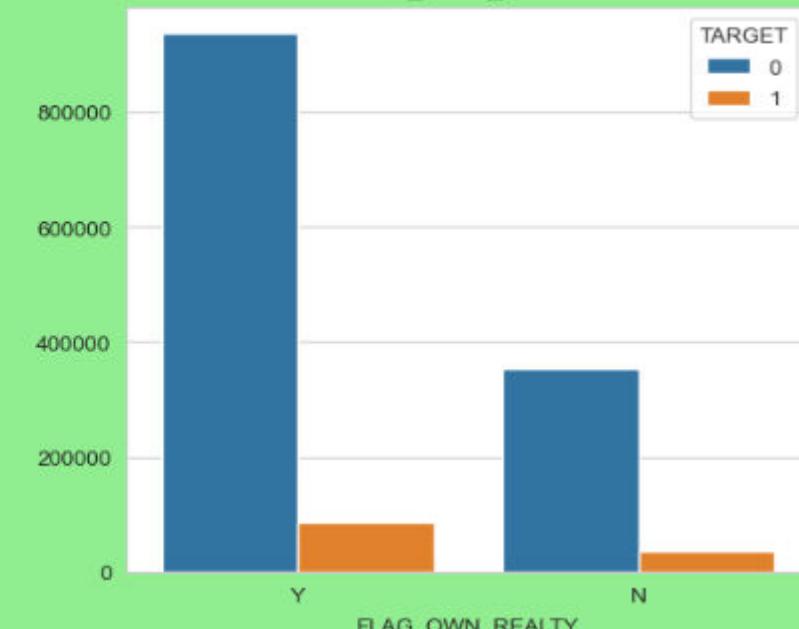
PROBLEM STATEMENT:

- AMONG ALL THE APPLICANTS IN THE NEW DATASET, WHAT IS THE PERCENTAGE OF PEOPLE HAVING THEIR OWN HOUSE OR NOT AND HOW THE DATA DISTRIBUTED AMONG THEM WITH RESPECT TO THEIR PAYMENT CYCLE AND ALSO ANALYZE THEM WITH RESPECT TO THEIR CONTRACT STATUS AMONG PAYERS & NON-PAYERS.

Distribution across FLAG_own_realty



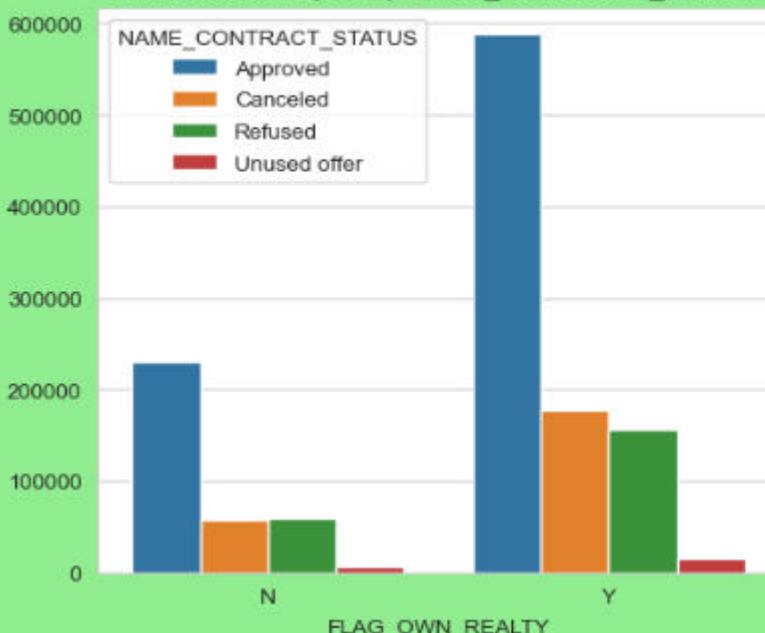
Distribution of Payers & Non-Payers across FLAG_own_realty



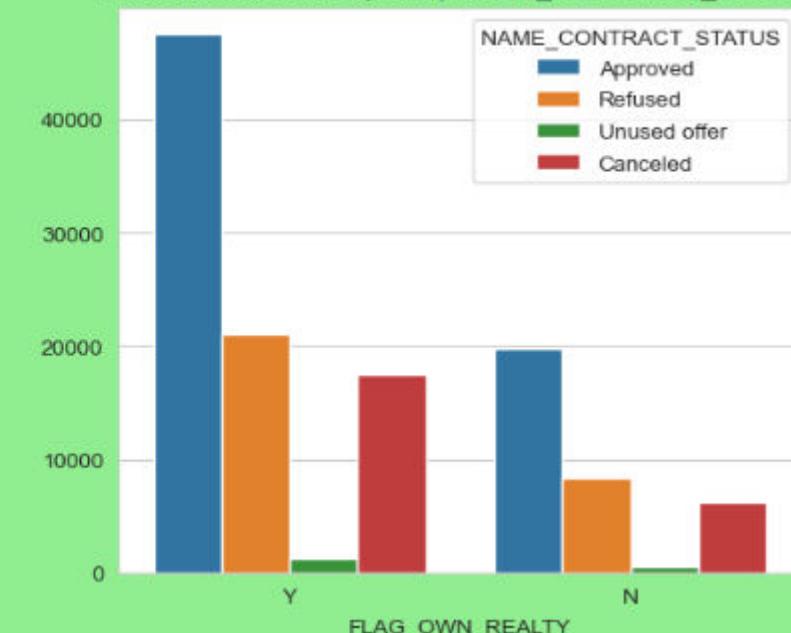
INSIGHTS:

- APPLICANTS WHO HAVE THEIR OWN PROPERTY ARE MORE LIKELY TO AVAIL LOAN FACILITY AND THEY MORE LIABLE TO PAY INSTALLMENTS ON TIME.
- APPLICANTS WHO HAVE THEIR OWN HOUSE OR FLAT THEIR LOAN WAS APPROVED AS THEY ARE LIABLE TO PAY INSTALLMENTS ON TIME.

Distribution of Payers by NAME_CONTRACT_STATUS



Distribution of Non-Payers by NAME_CONTRACT_STATUS

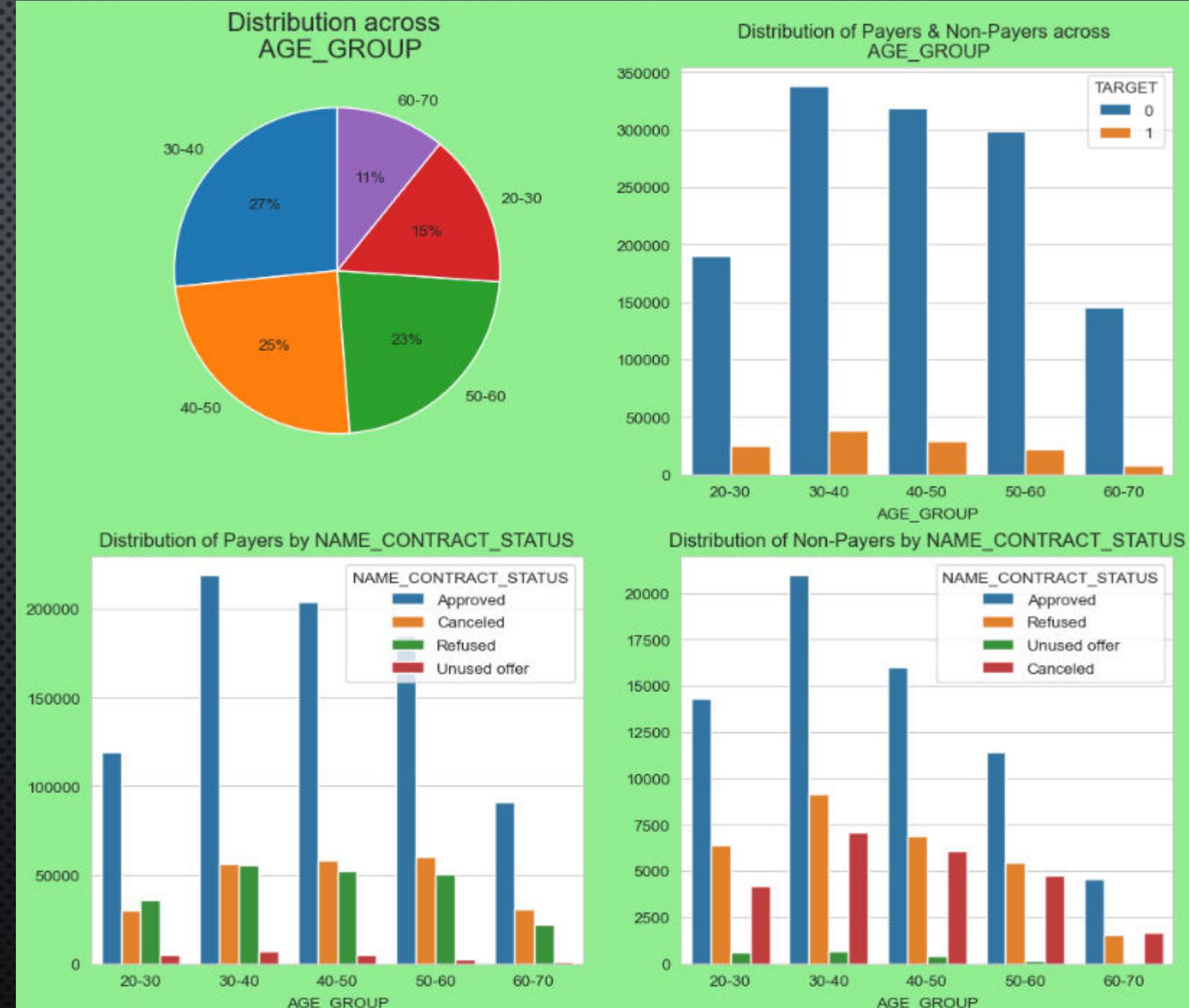


PROBLEM STATEMENT:

- AMONG ALL THE APPLICANTS IN THE NEW DATASET, WHAT IS THE PERCENTAGE OF PEOPLE HAVING DIFFERENT AGE GROUPS AND HOW THE DATA DISTRIBUTED AMONG THEM WITH RESPECT TO THEIR PAYMENT CYCLE AND ALSO ANALYZE THEM WITH RESPECT TO THEIR CONTRACT STATUS AMONG PAYERS & NON-PAYERS.

INSIGHTS:

- WE FOUND THAT APPLICANTS AGE BETWEEN 30 TO 60 ARE INTERESTED IN LOAN FACILITY AND THEIR LOAN REPAYMENT HISTORY IS ALSO GOOD.
- IN THE LOAN PAYERS GROUP WE FOUND THAT APPLICANTS THEIR AGE BETWEEN 30 TO 60 THEIR LOAN APPLICATION WAS APPROVED.
- BUT IN THE LOAN Non-PAYERS GROUP AGE BETWEEN 20-30 WE APPROVED THEIR LOANS ALSO AS COMPARED TO AGE GROUP BETWEEN 50-60, SOME OF THE APPLICANTS LOAN AGE BETWEEN 20-30 MIGHT BE AT HIGH RISK TO BECOME DEFAULT.



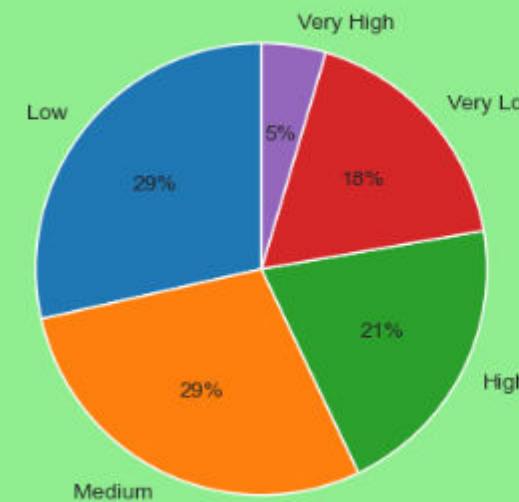
• PROBLEM STATEMENT:

- AMONG ALL THE APPLICANTS IN THE NEW DATASET, WHAT IS THE PERCENTAGE OF PEOPLE HAVING DIFFERENT INCOME GROUPS AND HOW THE DATA DISTRIBUTED AMONG THEM WITH RESPECT TO THEIR PAYMENT CYCLE AND ALSO ANALYZE THEM WITH RESPECT TO THEIR CONTRACT STATUS AMONG PAYERS & NON-PAYERS.

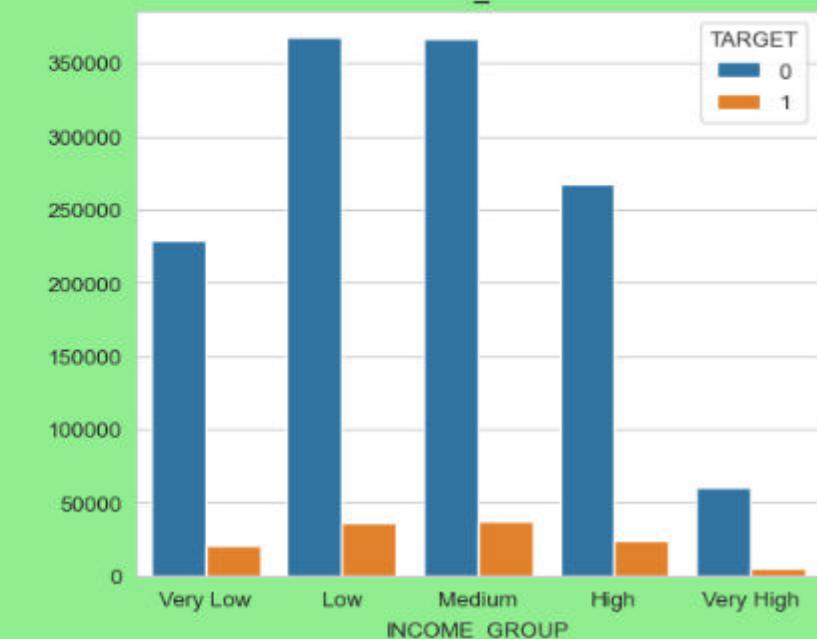
• INSIGHTS:

- APPLICANTS WHO HAVE VERY LOW, LOW, MEDIUM AND HIGH SALARIES ARE MOST INTERESTED IN LOAN FACILITY, ONLY VERY HIGH SALARIED APPLICANTS HAVING VERY LOW INTEREST IN LOANS.
- IN BOTH THE CASES THEIR LOAN WAS APPROVED ALSO, BUT IF WE SEE THE NON-PAYERS GRAPH THOSE WHO HAVE LOW SALARY THEIR LOAN IS ALSO APPROVED AND IT CONTRIBUTED HIGHEST NUMBERS, WE CAN SAY THAT SOME OF THEM MIGHT BECOME DEFAULT.

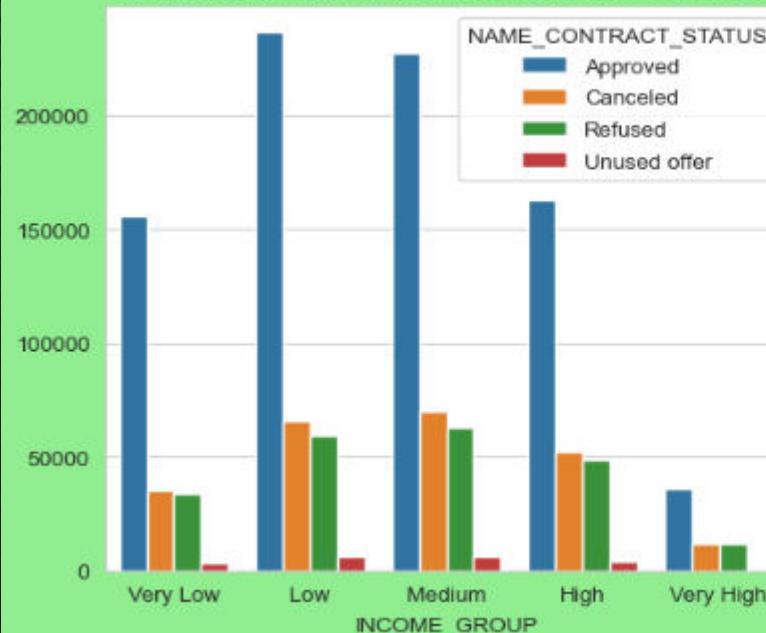
Distribution across INCOME_GROUP



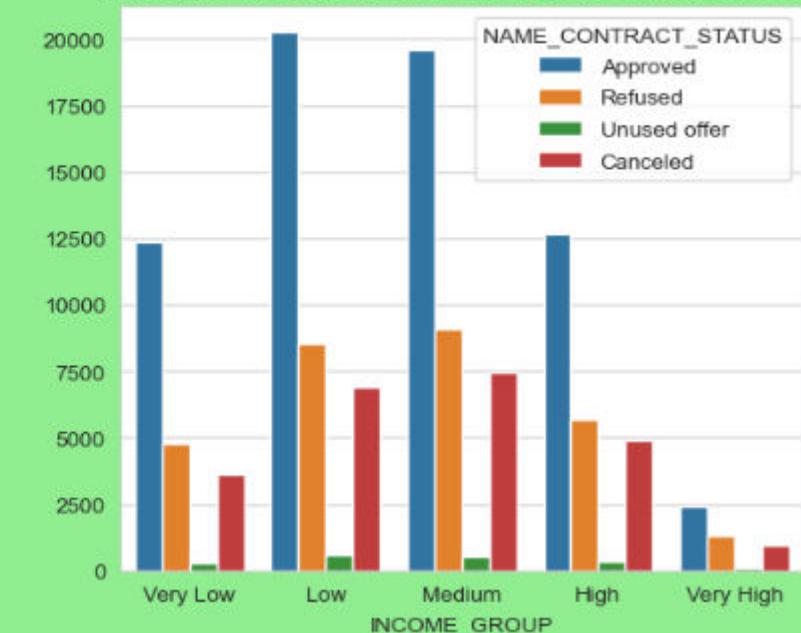
Distribution of Payers & Non-Payers across INCOME_GROUP



Distribution of Payers by NAME_CONTRACT_STATUS



Distribution of Non-Payers by NAME_CONTRACT_STATUS



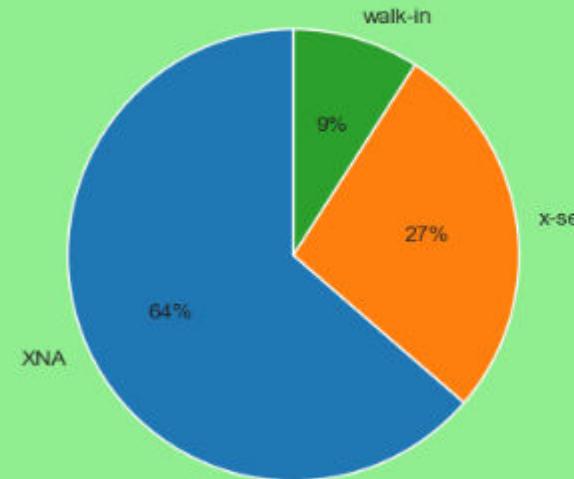
PROBLEM STATEMENT:

- AMONG ALL THE APPLICANTS IN THE NEW DATASET, WHAT IS THE PERCENTAGE OF DIFFERENT PRODUCT TYPES AND HOW THE DATA DISTRIBUTED AMONG THEM WITH RESPECT TO THEIR PAYMENT CYCLE AND ALSO ANALYZE THEM WITH RESPECT TO THEIR CONTRACT STATUS AMONG PAYERS & NON-PAYERS.

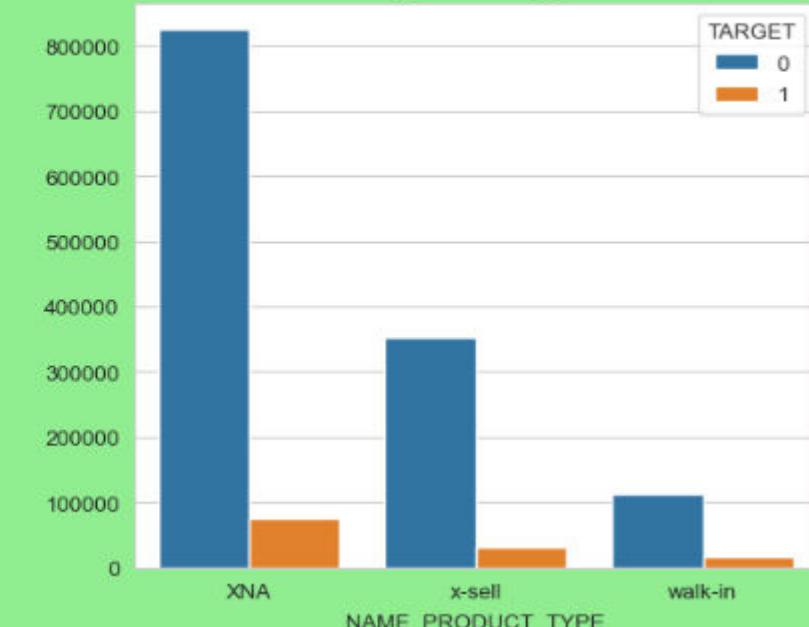
INSIGHTS:

- THE XNA CATEGORY OF PRODUCT TYPE IS THE HIGHEST POPULAR AMONG THE APPLICANTS AND ITS REPAYMENT CYCLE IS ALSO GOOD.
- ALSO XNA PRODUCT TYPE IS ALSO APPROVED IN PREVIOUS APPLICATION IN BOTH THE CASES.

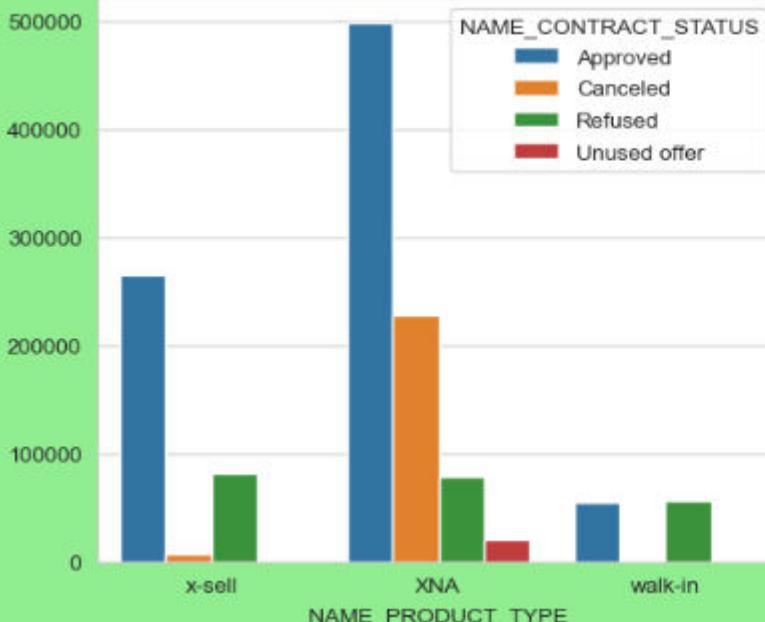
Distribution across NAME_PRODUCT_TYPE



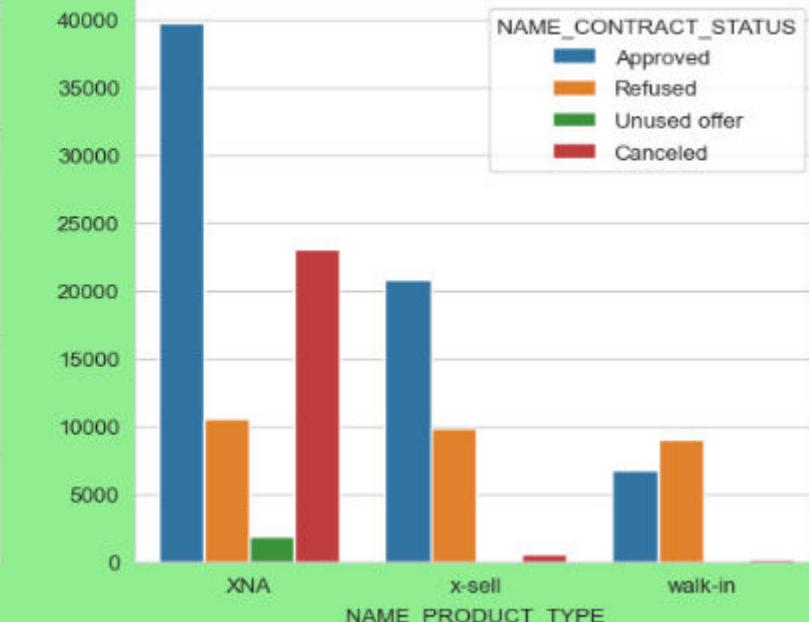
Distribution of Payers & Non-Payers across NAME_PRODUCT_TYPE



Distribution of Payers by NAME_CONTRACT_STATUS



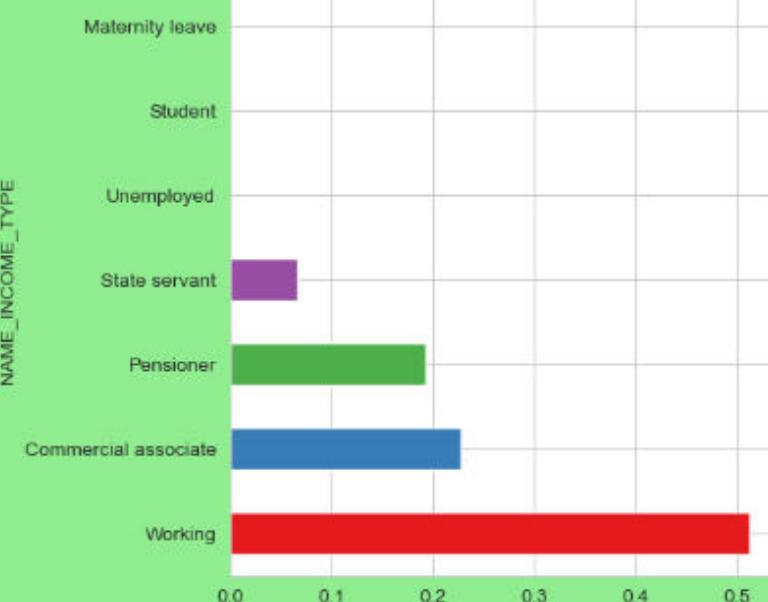
Distribution of Non-Payers by NAME_CONTRACT_STATUS



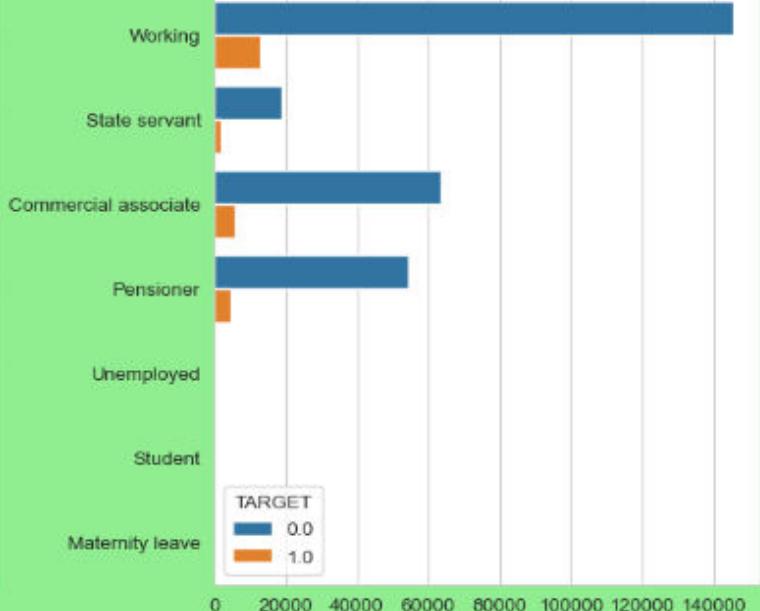
• PROBLEM STATEMENT:

- AMONG ALL THE APPLICANTS IN THE NEW DATASET, FIND OUT WHICH CATEGORY OF INCOME TYPE ARE HIGHLY INTERESTED AND HOW THE DATA DISTRIBUTED AMONG THEM WITH RESPECT TO THEIR PAYMENT CYCLE AND ALSO ANALYZE THEM WITH RESPECT TO THEIR CONTRACT STATUS AMONG PAYERS & NON-PAYERS.

Distribution of NAME_INCOME_TYPE



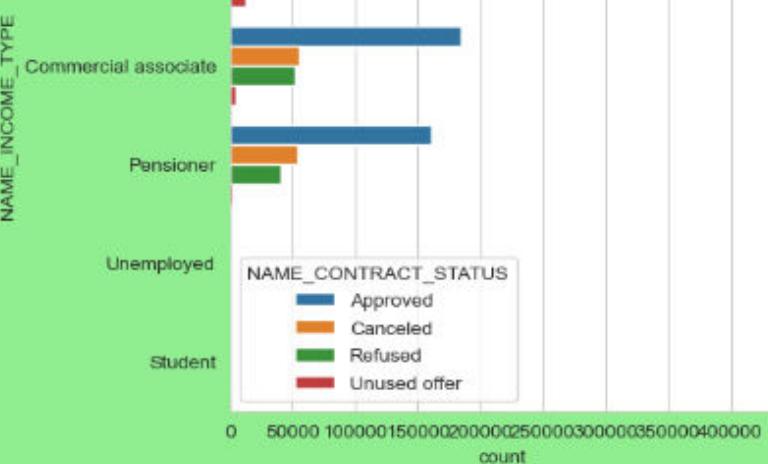
Distribution of Payer & Non-Payers across NAME_INCOME_TYPE



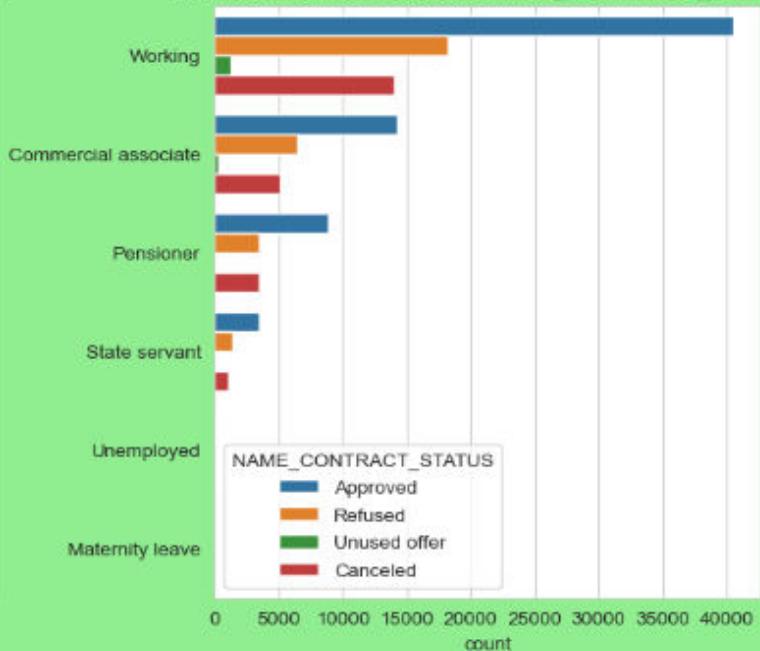
• INSIGHTS:

- WE FOUND THAT WORKING PROFESSIONAL HAVING HIGH INTEREST IN LOANS AND THEIR CREDIT HISTORY IS ALSO GOOD.
- APPLICANTS WHO ARE WORKING PROFESSIONAL THEIR LOAN APPLICATIONS ARE APPROVED IN BOTH PAYERS AND DEFAULTER CASES, THERE IS NO NEED TO WORRY AS THEY HAVE VERY LOW CHANCES TO BECOME DEFAULT.

Distribution of Payers by NAME_CONTRACT_STATUS

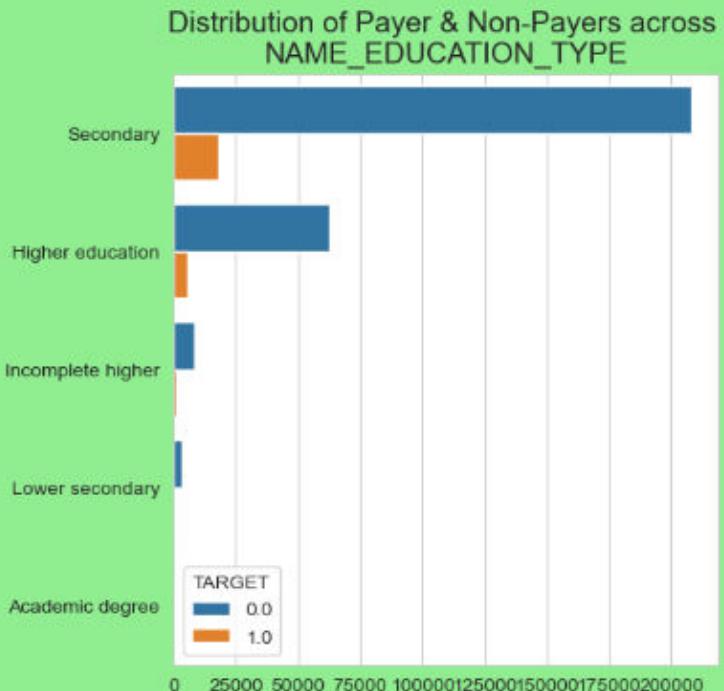
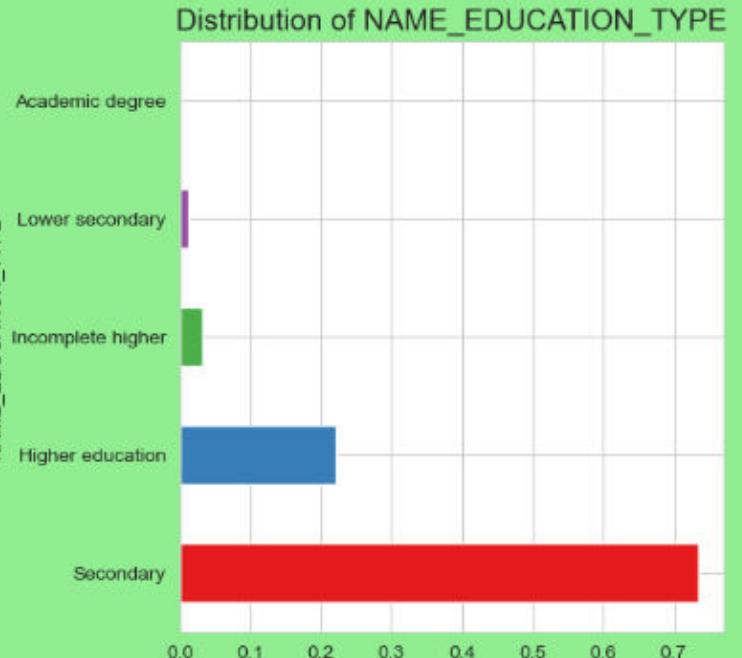


Distribution of Non-Payers by NAME_CONTRACT_STATUS



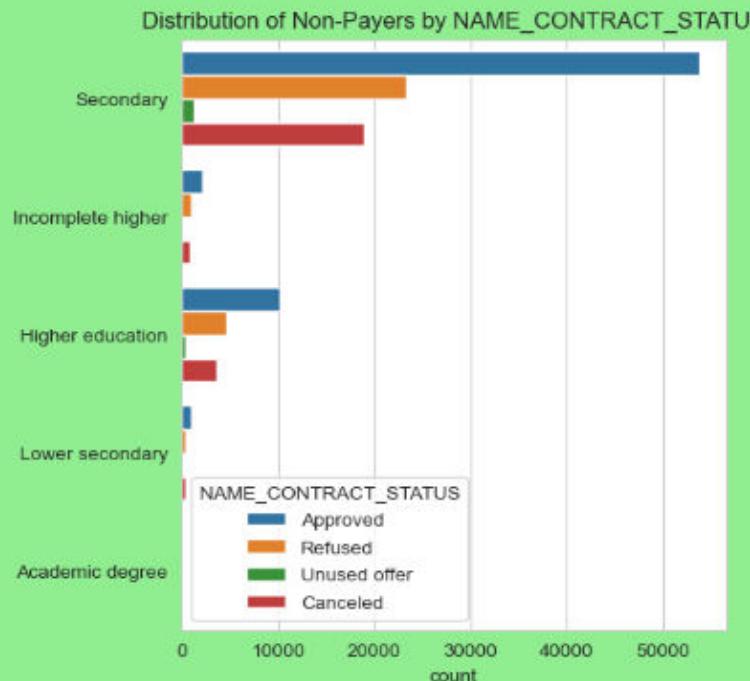
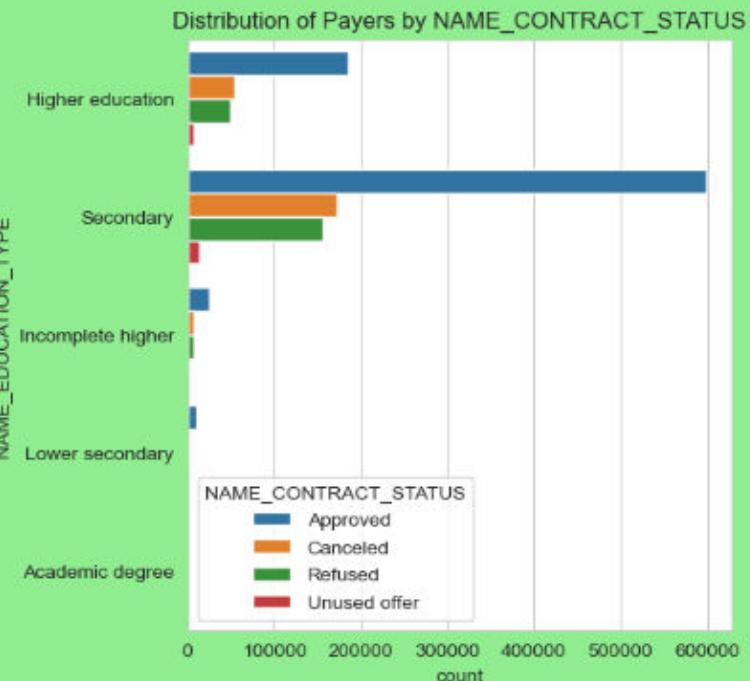
• PROBLEM STATEMENT:

- AMONG ALL THE APPLICANTS IN THE NEW DATASET, FIND OUT WHICH CATEGORY OF EDUCATION ARE HIGHLY INTERESTED AND HOW THE DATA DISTRIBUTED AMONG THEM WITH RESPECT TO THEIR PAYMENT CYCLE AND ALSO ANALYZE THEM WITH RESPECT TO THEIR CONTRACT STATUS AMONG PAYERS & NON-PAYERS.



• INSIGHTS:

- WE FOUND THAT THOSE APPLICANTS WHO HAVE COMPLETED SECONDARY EDUCATION ARE HIGHLY INTERESTED IN LOAN PRODUCTS AND THEY ARE ALSO THE MOST LIABLE TO PAY THE INSTALLMENTS ON TIME.
- ALSO WE FOUND THAT THEIR PREVIOUS LOAN APPLICATION ALSO APPROVED AS THEY ARE THE SOFT TARGETS FOR OUR LOAN PRODUCTS.

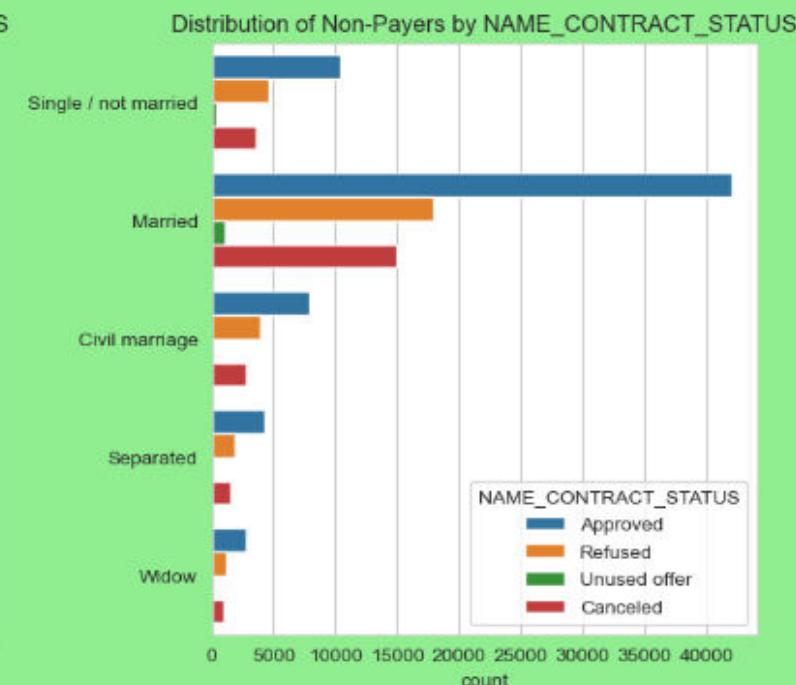
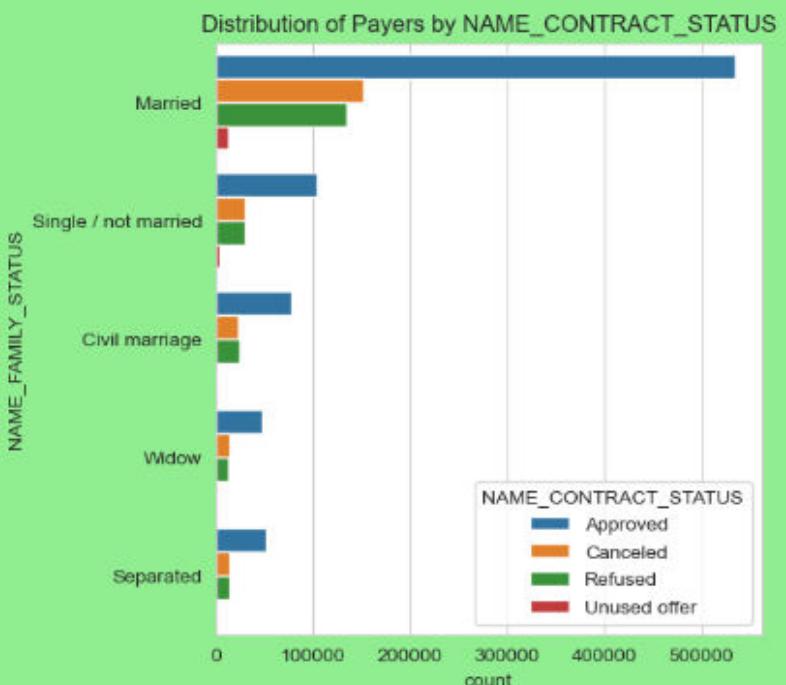
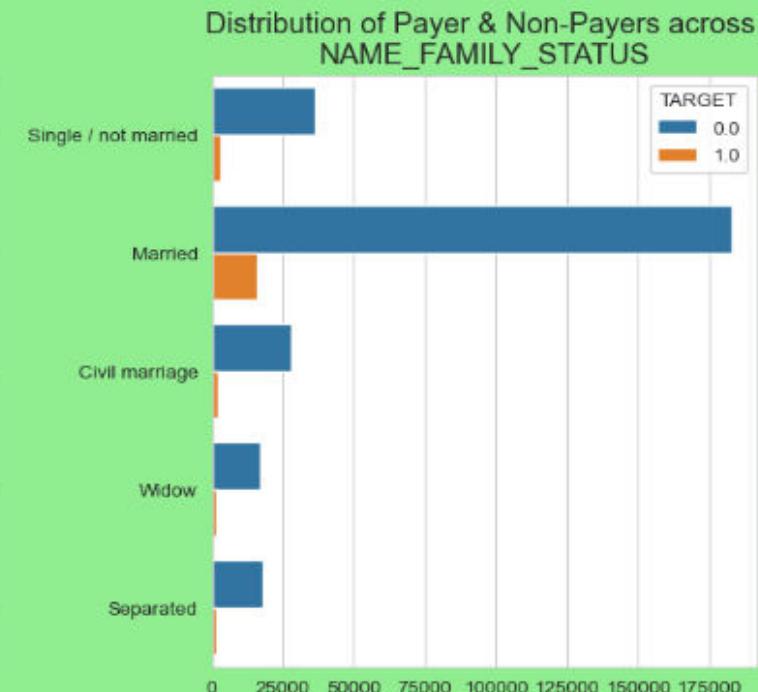
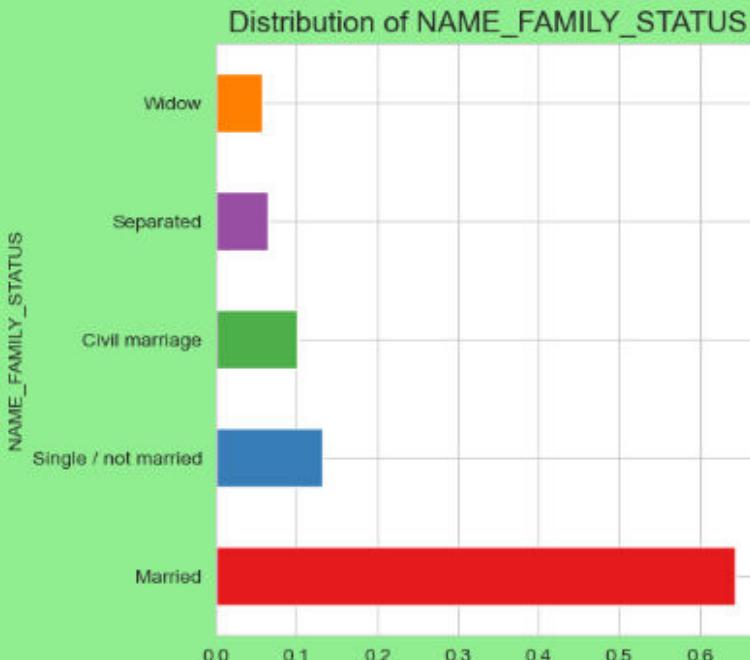


• PROBLEM STATEMENT:

- AMONG ALL THE APPLICANTS IN THE NEW DATASET, FIND OUT WHICH CATEGORY OF FAMILY STATUS ARE HIGHLY INTERESTED AND HOW THE DATA DISTRIBUTED AMONG THEM WITH RESPECT TO THEIR PAYMENT CYCLE AND ALSO ANALYZE THEM WITH RESPECT TO THEIR CONTRACT STATUS AMONG PAYERS & NON-PAYERS.

• INSIGHTS:

- IN THIS CASE WE CLEARLY SEE THAT MARRIED APPLICANTS ARE THE SOFT TARGETS AS THEY ARE MOST INTERESTED IN LOAN PRODUCTS AND THEY ARE LIABLE TO PAY INSTALLMENTS ON TIME.
- ALSO PREVIOUS APPLICATIONS OF MARRIED APPLICANTS ALSO BEEN APPROVED AS THEY ARE THE SOFT TARGETS FOR OUR COMPANY FOR LOAN PRODUCTS.

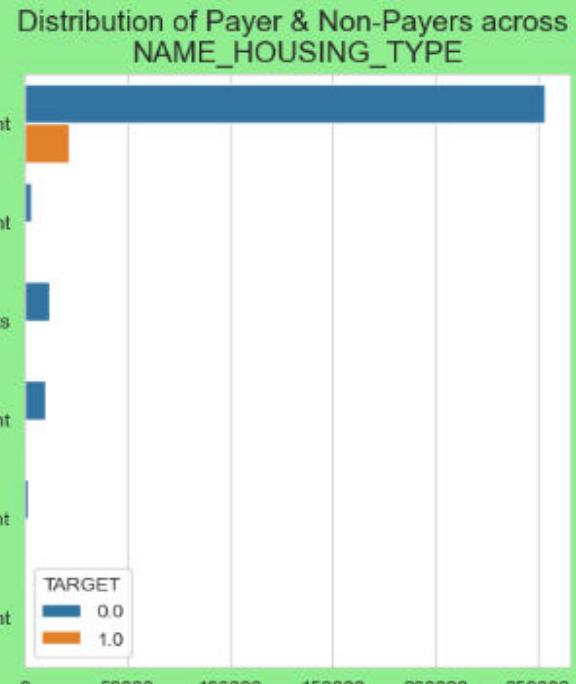
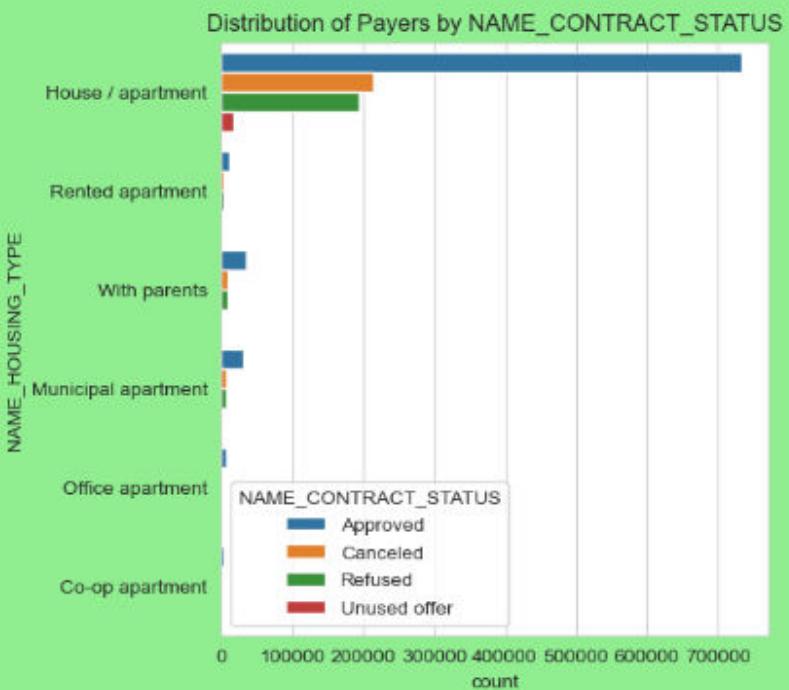
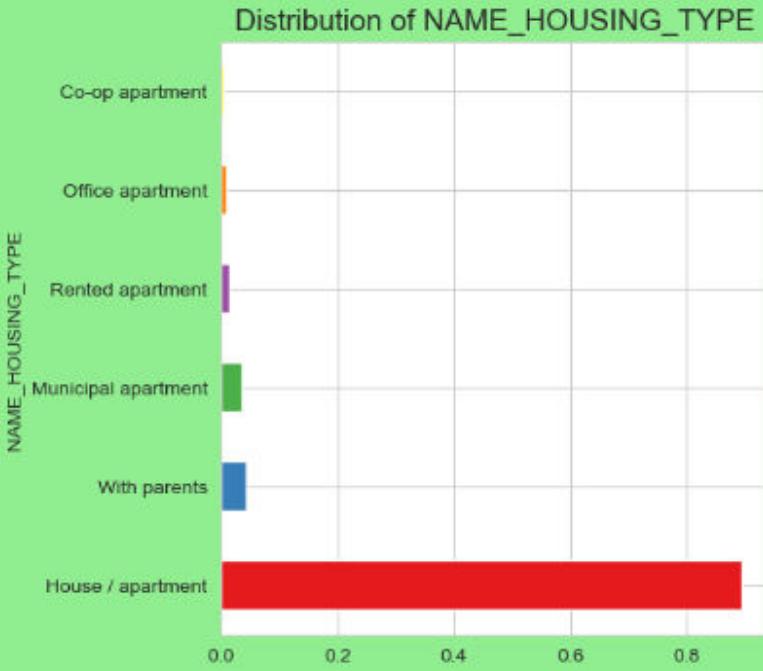


• PROBLEM STATEMENT:

- AMONG ALL THE APPLICANTS IN THE NEW DATASET, FIND OUT WHICH CATEGORY OF HOUSING TYPE ARE HIGHLY INTERESTED AND HOW THE DATA DISTRIBUTED AMONG THEM WITH RESPECT TO THEIR PAYMENT CYCLE AND ALSO ANALYZE THEM WITH RESPECT TO THEIR CONTRACT STATUS AMONG PAYERS & NON-PAYERS.

• INSIGHTS:

- AS WE CAN CLEARLY SEE THAT THOSE APPLICANTS WHO HAVE THEIR OWN HOUSE OR FLAT ARE MORE INTERESTED IN LOAN PRODUCTS AND THEY CAN PAY INSTALLMENTS ON TIME.
- ALSO THEIR PREVIOUS LOAN APPLICATION ALSO BEEN APPROVED IN BOTH THE CASES.



THANKYOU