**Problem Statement: -**

To perform the risk analysis onto the customer data & identify is there any risk for the loan approval or not . This will minimize the risk of loosing money while lending to customers.

**Project Summary:-**

* Collecting the data as per the client requirement & defining the factors onto which analysis will be carried out.
* Performing the univariate, multivariate EDA to understand the behavior as well as distribution of data.
* Building the dashboard to identify the financial behavior of the customers. Finding the patterns between the loan & deposit, income of the customer.
* Presenting the insights into the dashboard & helping the client to identify the potential risk.
* Setting alerts for the KPIs to minimize the risk factor of the bank.

**Insights:-**

* European people are likely to take more loans as they hold majority of the deposit in bank.
* Also, the people who lies into the high, low-income band their contribution to the total loan is very minimum.
* Structural Analysis Engineer has taken majority of the loans which is 48 million.
* There is same behavior between the total loan, total deposit across various categories.
* By considering the behavior, patterns between the data. Bank can easily take a decision whether to provide loan or not. This has reduced 5-10% of financial risk of the bank.