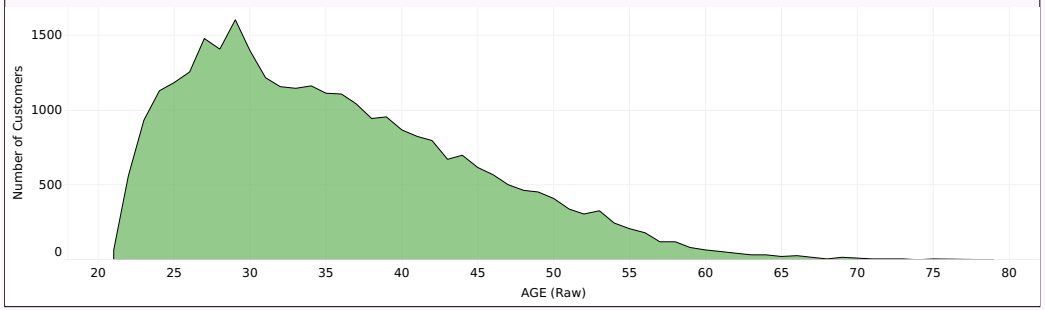
Analysis of Credit Card Defaulters In Taiwan Case Study

Data Source:https://www.kaggle.com/uciml/default-of-credit-card-clients-dataset

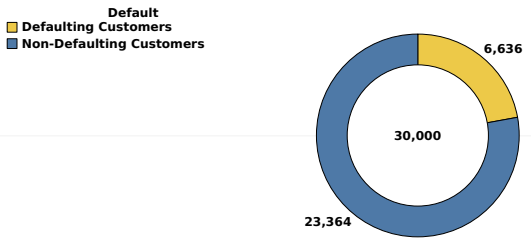
Project: https://github.com/sohamthirty/Prediction-and-Analysis-of-Credit-Defaulters-in-Taiwan

Understanding The Demographics Of The Customers

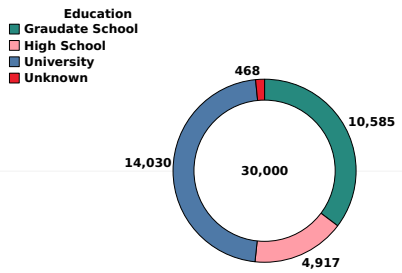
Age Distribution of The Customers



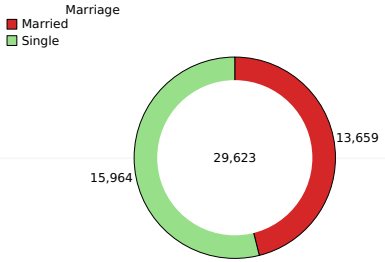
Defaulters Vs Non-Defaulters



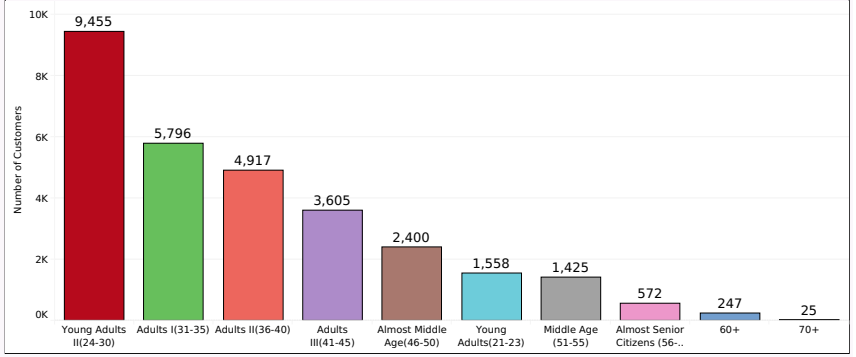
Education Credentials of The Customers



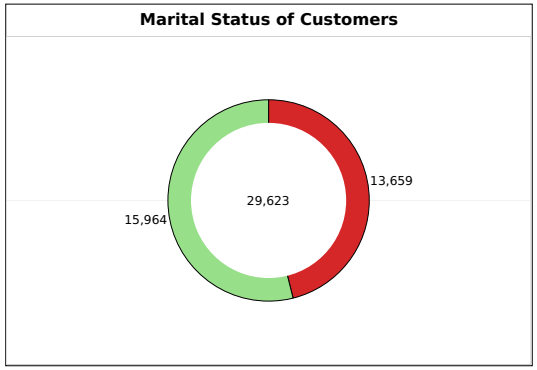
Marital Status of Customers

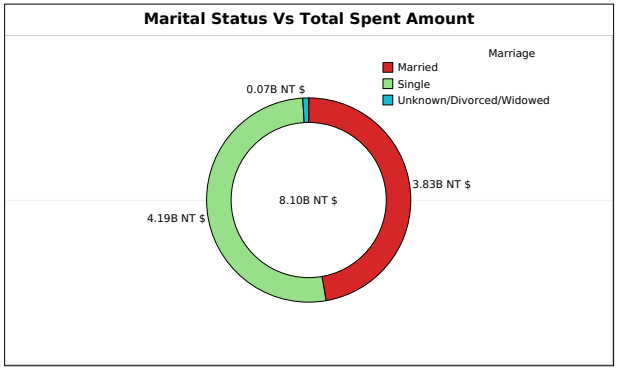


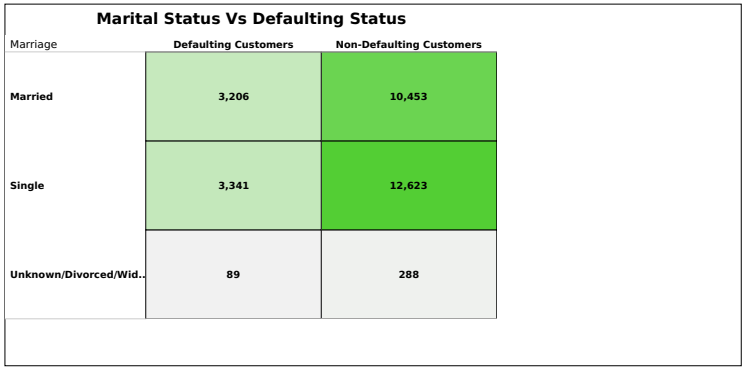
Age Group Distribution of Customers

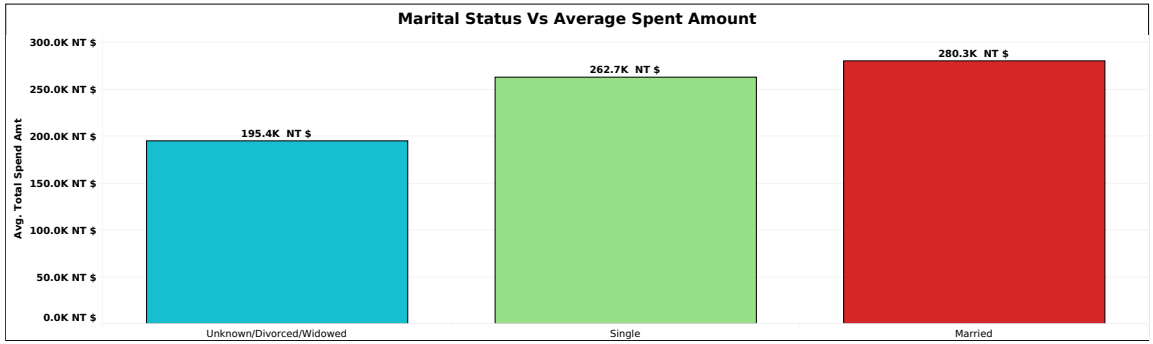


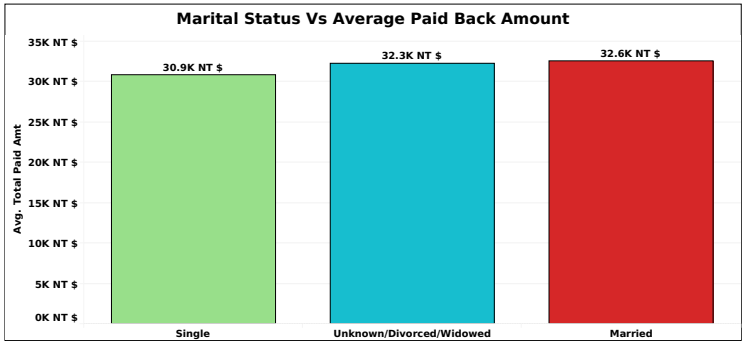
Spending and Payment Patterns Of The Customers Based On Their Marital Status











Credit Card Limit Preferences By Each Group

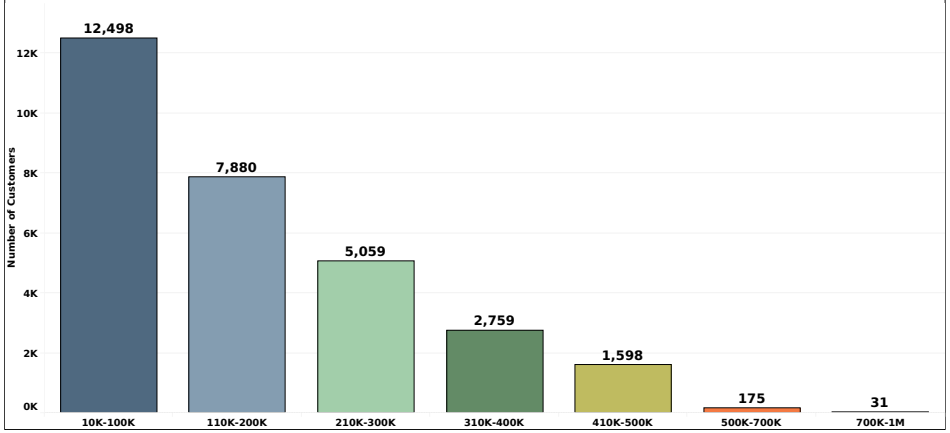
Age Vs Credit Limit Preference

AGE	10K-100K	110K-200K	210K-300K	310K-400K	410K-500K	500K-700K	700K-1M
60+	88	61	42	27	24	5	
70+	5	8	6	4	2		
Adults I(31-35)	1,726	1,674	1,225	721	389	54	7
Adults II(36-40)	1,529	1,365	1,051	553	373	38	8
Adults III(41-45)	1,336	922	674	383	264	22	4
Almost Middle Age(46-50)	1,045	533	398	236	162	20	6
Almost Senior Citizens (5..	295	123	72	50	30	1	1
Middle Age (51-55)	680	312	206	112	100	12	3
Young Adults II(24-30)	4,371	2,761	1,373	672	253	23	2
Young Adults(21-23)	1,423	121	12	1	1		

Gender Vs Credit Limit Preference

Limit Bal	Men	Women
10K-100K	5,357	7,141
110K-200K	2,836	5,044
210K-300K	1,767	3,292
310K-400K	1,115	1,644
410K-500K	724	874
500K-700K	74	101
700K-1M	15	16

Distribution of Customers In Each Limit Balance Group



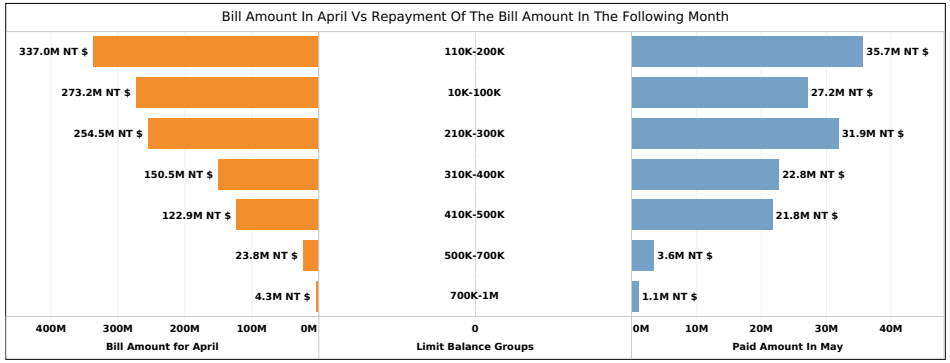
Marital Status Vs Credit Limit Preference

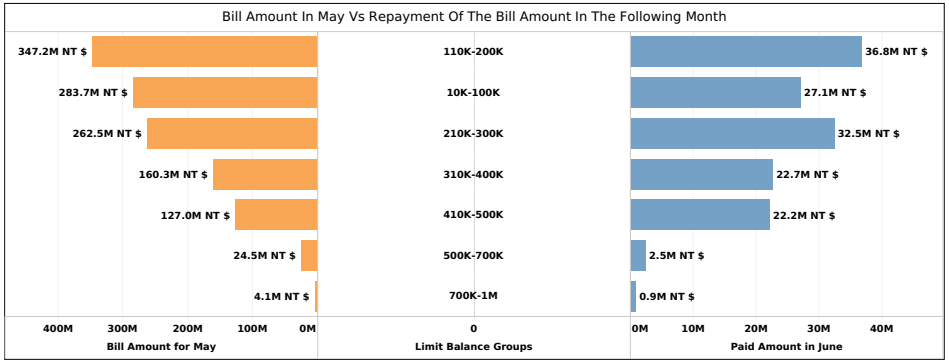
Marriage	10K-100K	110K-200K	210K-300K	310K-400K	410K-500K	500K-700K	700K-1M
Married	5,085	3,578	2,553	1,442	900	80	21
Single	7,165	4,220	2,478	1,303	693	95	10
Unknown/Divorced/Wid..	248	82	28	14	5		

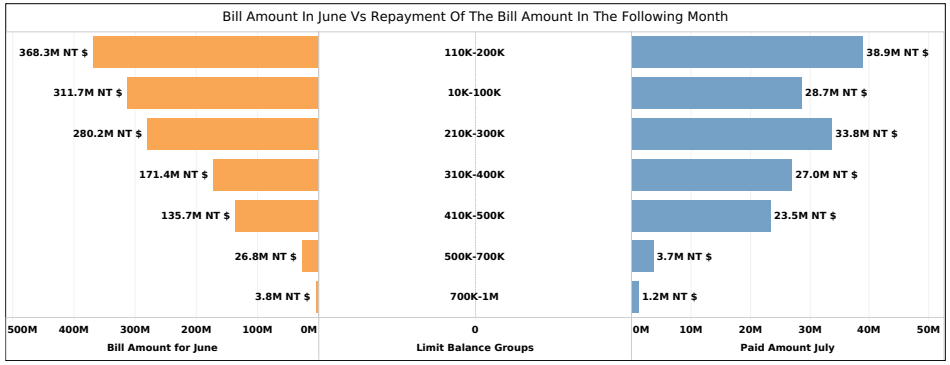
Education Vs Credit Limit Preference

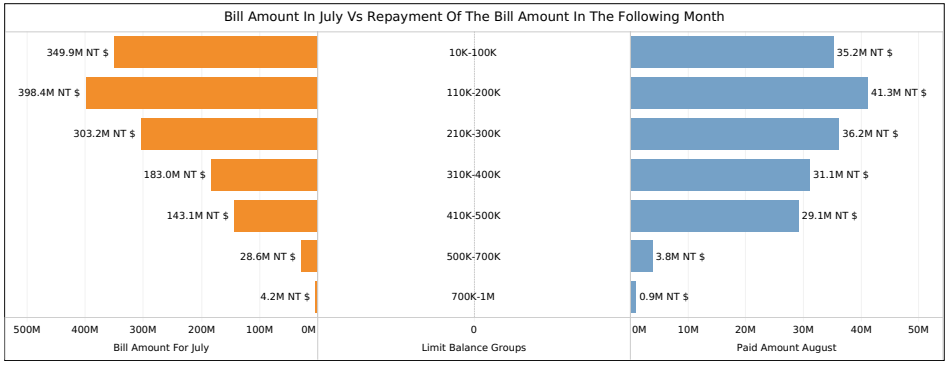
Education	10K-100K	110K-200K	210K-300K	310K-400K	410K-500K	500K-700K	700K-1M
Graudate School	2,718	3,044	2,346	1,434	926	104	13
High School	2,834	1,139	520	271	129	21	3
University	6,805	3,529	2,093	1,020	523	46	14
Unknown	141	168	100	34	20	4	1

Total Bill Made By The Customers Each Month Vs Paid Amount The Following Month

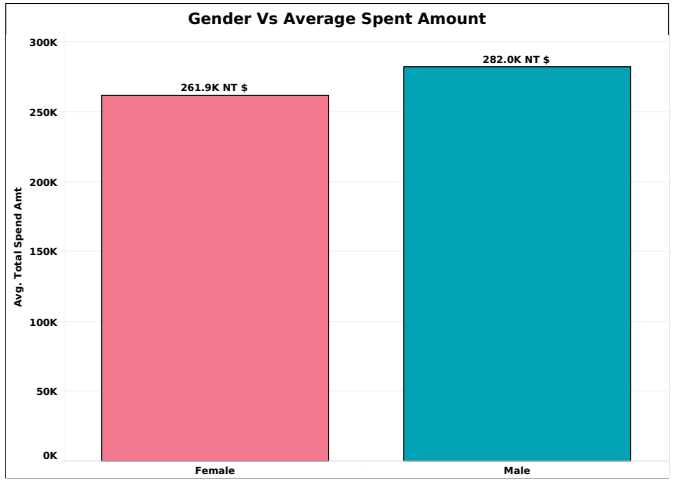


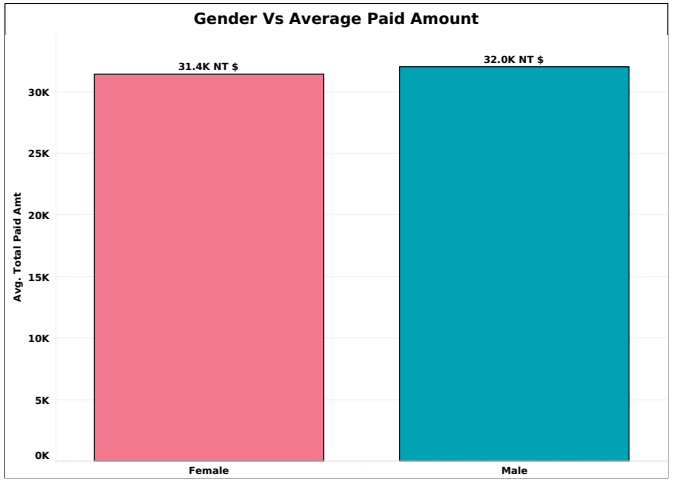


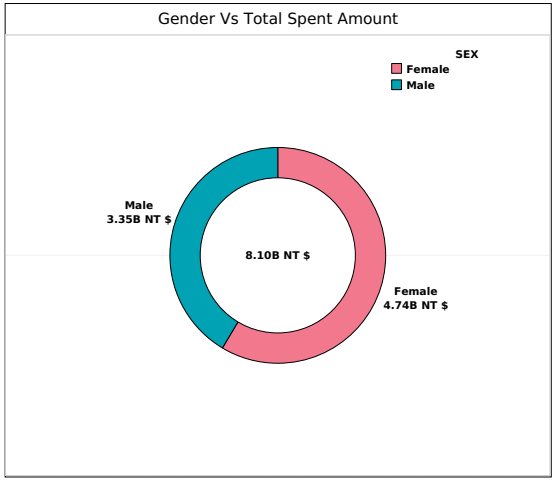




Spending and Payment Patterns Of The Customers Based On Their Gender







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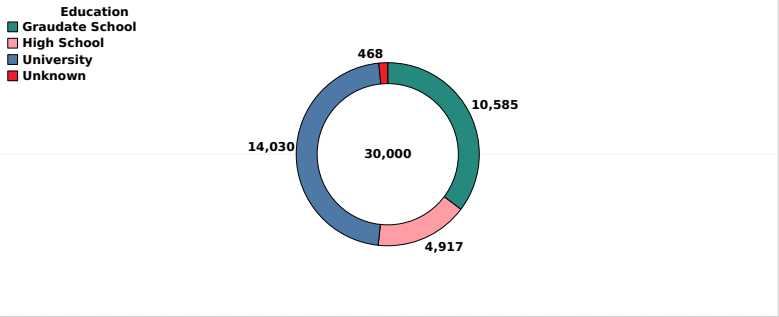
700K-1M	15	16

Education Vs Defaulting Status

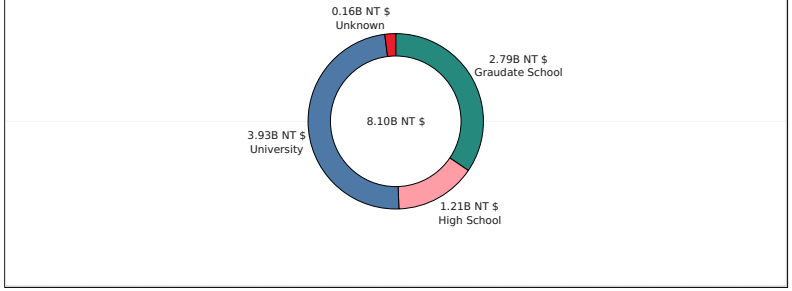
	Defaulting Customers	Non-Defaulting Customers
Female	3,763	14,349
Male	2,873	9,015

Spending and Payment Patterns Of The Customers Based On Their Education Credentials

Education Credentials of The Customers



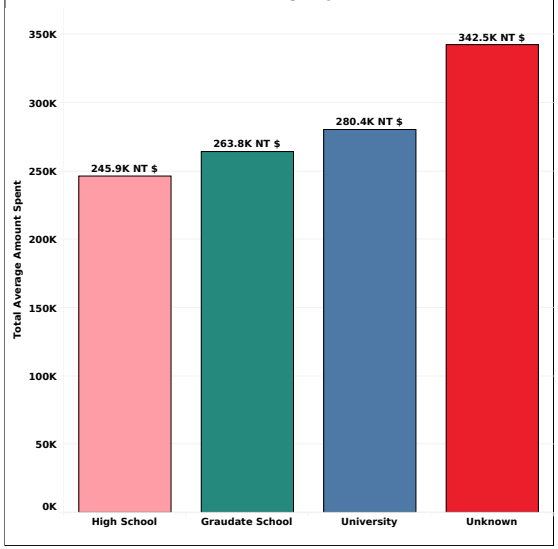
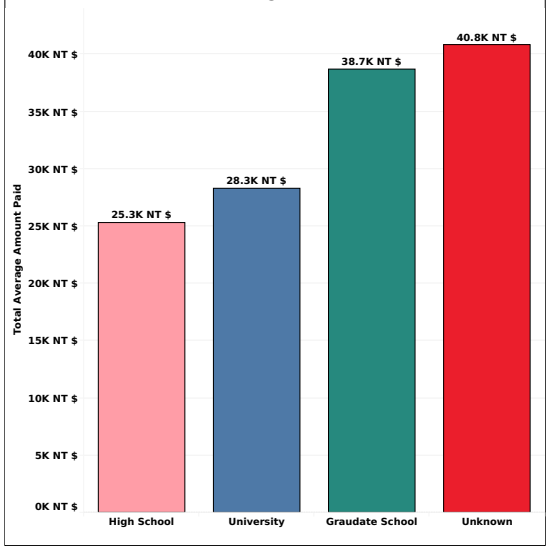
Education Vs Total Spent Amount



Education Vs Defaulting Status

Education	Defaulting Customers	Non-Defaulting Customers
Graudate Scho..	2,036	8,549
High School	1,237	3,680
University	3,330	10,700
Unknown	33	435

Education Vs Average Spent Amount



Education Vs Average Paid Back Amount