



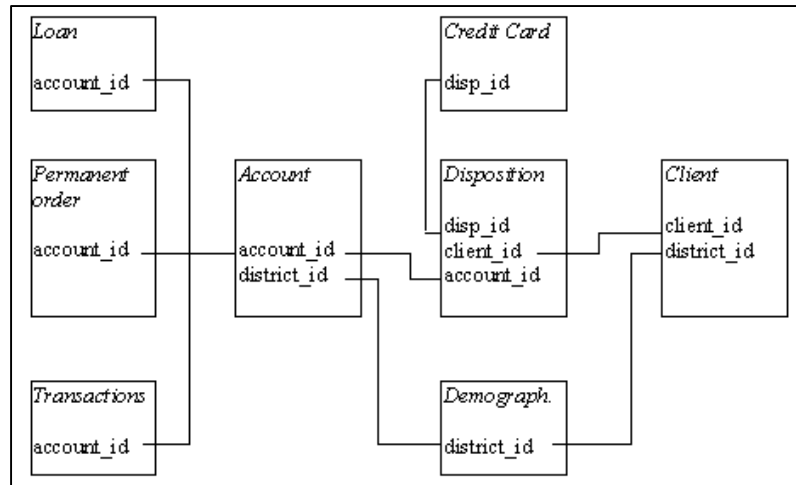
DST Level 1

Banking Case Study

Date: 12 October 2017

Data Description – ABC Bank, Czech Republic

- Each account has both static characteristics (e.g. date of creation, address of the branch) given in relation "account" and dynamic characteristics (e.g. payments debited or credited, balances) given in relations "permanent order" and "transaction".
- Relation "client" describes characteristics of persons who can manipulate with the accounts.
- One client can have more accounts, more clients can manipulate with single account; clients and accounts are related together in relation "disposition".
- Relations "loan" and "credit card" describe some services which the bank offers to its clients;
- More than one credit card can be issued to an account,
- At most one loan can be granted for an account.
- Relation "demographic data" gives some publicly available information about the districts (e.g. the unemployment rate); additional information about the clients can be deduced from this.



Data_Dictionary

Problem Definition

- The Loans Division of ABC Bank want to know the accounts who are likely to default in repaying the loans when the contract ends.
- Identify whether any demographic factors is showing strong association with loan defaulters.
- Identify if there is any relation between the type of credit card issued to a disponent with his average credit balance maintained in transaction account.
- Visual dashboard to show -
 - Distribution of client age as of their first transaction date
 - Distribution of client age by gender from their first transaction date
 - Distribution of clients by districts and average salary
 - Distribution of clients by average transaction amount
 - Any other interesting visual representation of the findings