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Analysis of Net Funds

CREDIT EDA

EDA Key Steps

- Importing and Cleaning Data
- Univariate Analysis
- Bivariate Analysis
- Multivariate Analysis
- Data Transformation

Problem Definition

- The loan providing companies find it hard to give loans to the people due to their insufficient or non-existent credit history. Because of that, some consumers use it as their advantage by becoming a defaulter.
- To Perform EDA to Analysis the patterns present in the data. This will ensure that the applicants capable of repaying the loan are not rejected.
- If the applicant is likely to repay the loan, then not approving the loan results in a loss of business to the company
- If the applicant is not likely to repay the loan, if he/she is likely to default, then approving the loan may lead to a financial loss for the company.

Steps

- Import Dataset
- Read Application CSV
- Data Inspection on Application dataset
- Data quality Check
- Impute Missing values
- Check / Validate the data types of the columns

Steps

- Check / Validate the data types of the columns
- Binning of continuous variables
- Data Imbalance check
- Univariate Analysis
- Plot on Categorical columns
- Plot on Numerical columns

Steps

- Bivariate & Multivariate Analysis
- Co-relation between Numerical Columns
- Read Previous Application CSV and repeat all the previous steps
- Merge the Application and Previous Application Dataframes

LET'S GET CODING