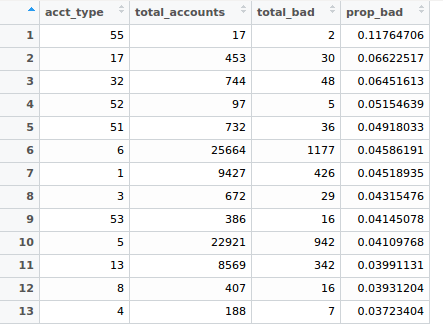
My insights -

**1)** Certain account types (acct\_type) have a higher risk of bad credit

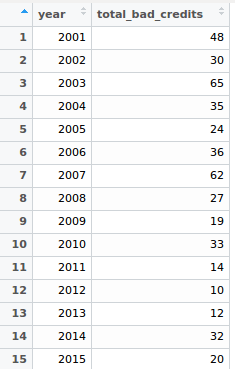
acct\_type 55 has 11% bad credit rate (although the number of such accounts is small (17)

Among the larger accounts, acct\_type 6 has a bad credit rate of 4%. This is marginally higher than the rate for acct\_type 4 at 3.7%, which happens to be the lowest.



acct\_type 55 is the Business Non-Funded Credit Facility – General category, per the documentation. If this is a under low-count but high-value category, then it must be given top priority.

**2)** Accounts opened in the years 2003, 2007 and 2016 show a particularly high rate of bad credit



There are also dates for dt\_opened that in the future, some even far into the future (between 2019-2030). I was unable to make sense of that.

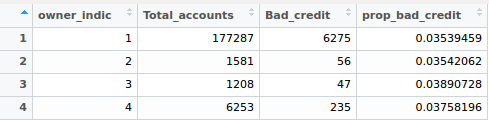
**3)** The mean number of enquiries made on customers with both good and bad credit is about **17**.

If we take the top 10 customers of each category, then the ones with good credit have enquiries made about them **195** times.

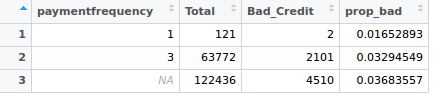
The top 10 with bad credit have an average of about **106** enquiries on them.   
  
These people need to be kept on watch more.

**4)** The highest number of bad credits are associated with Individual accounts (6275), followed by Joint accounts (235)

The rates of bad credit per ownership type are fairly similar.



**5)** Going by payment frequency, those who make payments weekly are far less likely to have bad credit than those than pay monthy (1.6% vs 3.2% respectively)



**Feature I have generated**

**(These include your suggestions and my own features)**

mean\_paymenthistory\_avg\_dpd\_0\_20\_bucket

last\_365day\_enquiries

last\_90day\_enquiries

mean\_diff\_last\_payment\_opened\_dt

mean\_diff\_open\_enquiry\_dt

num\_of\_times\_overdue

payment\_history\_mean\_length

Ratio\_currbalance\_creditlimit

total\_enquiries

total\_secured

perc\_secured

utilisation\_trend

avg\_diff\_payment

median\_high\_credit

median\_credit\_limit

median\_cash\_limit

mean\_rateofinterest

median\_actualpaymentamount

median\_enq\_amtt