



Financial Analysis

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About Project

Financial analysis is the process of evaluating the financial statements, performance metrics, and economic indicators of an entity to understand its financial health, identify trends, make informed decisions, and communicate insights to stakeholders.

Importance

- **Decision Making:** Supporting strategic planning, investment decisions, budgeting, and resource allocation.
- **Risk Management:** Identifying and mitigating financial risks to enhance stability and resilience.
- **Performance Monitoring:** Tracking financial performance, progress towards goals, and compliance with regulatory requirements.
- **Investor Confidence:** Building trust and confidence among investors, lenders, and other stakeholders.
- **Compliance and Governance:** Ensuring compliance with accounting standards, regulations, and ethical guidelines.

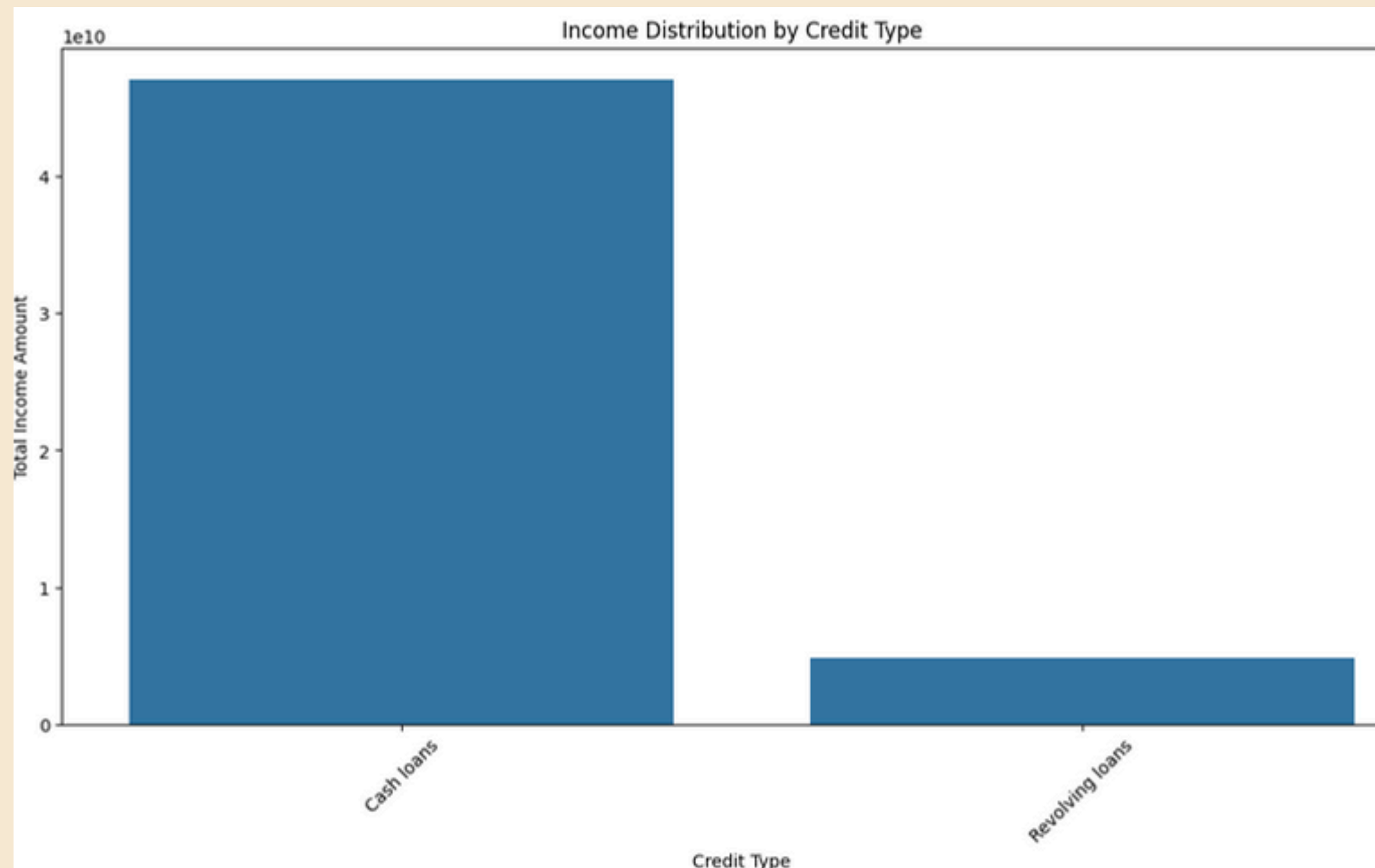


Preprocessing

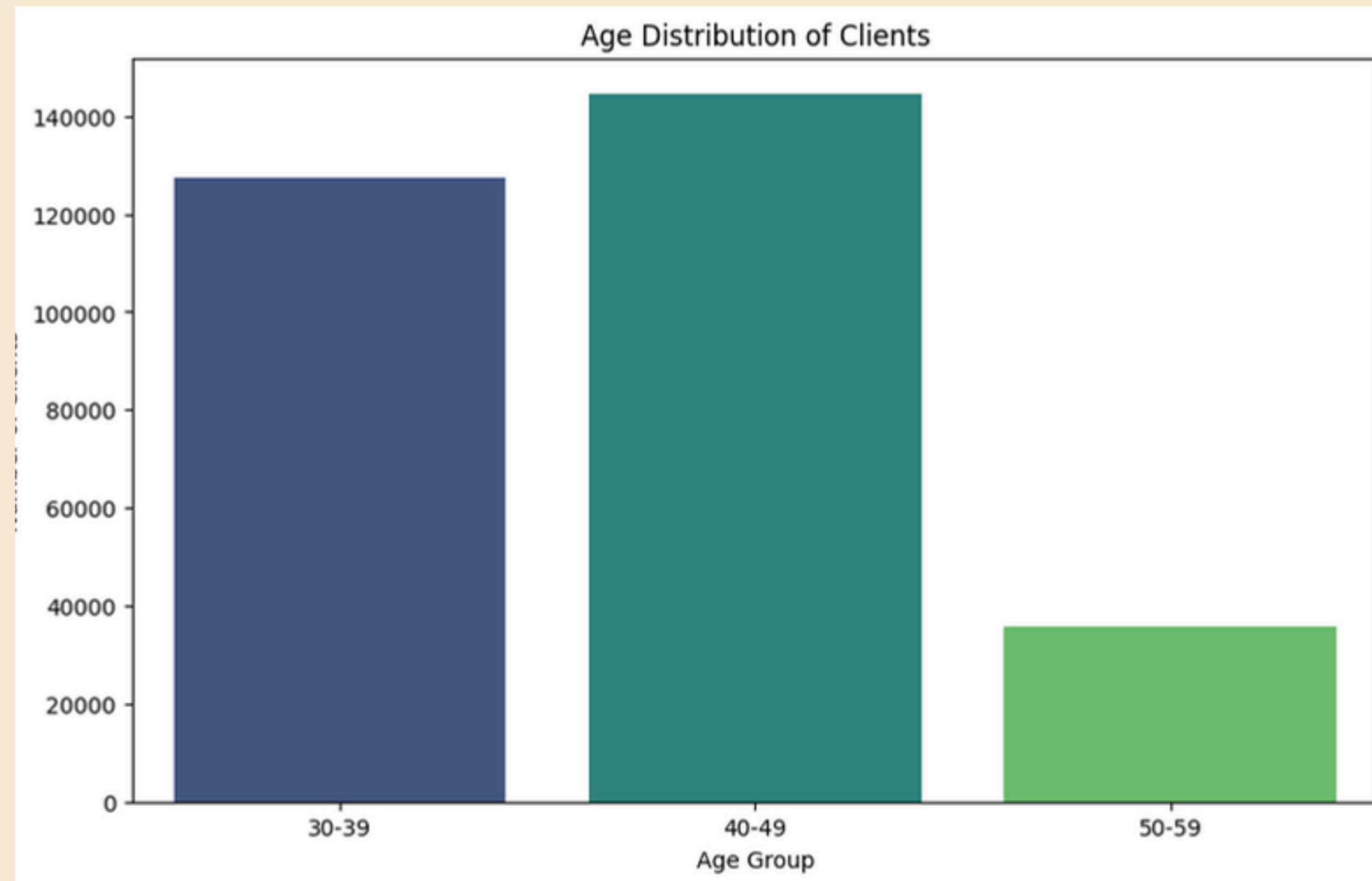
- Data Cleaning: Handling missing values, and erroneous data entries to ensure data quality.
- Feature Engineering: Creating new features or transforming existing features to extract relevant information for analysis.
- Data Aggregation: Aggregating data at different levels (e.g., client level, application level) for more granular analysis.

Insights

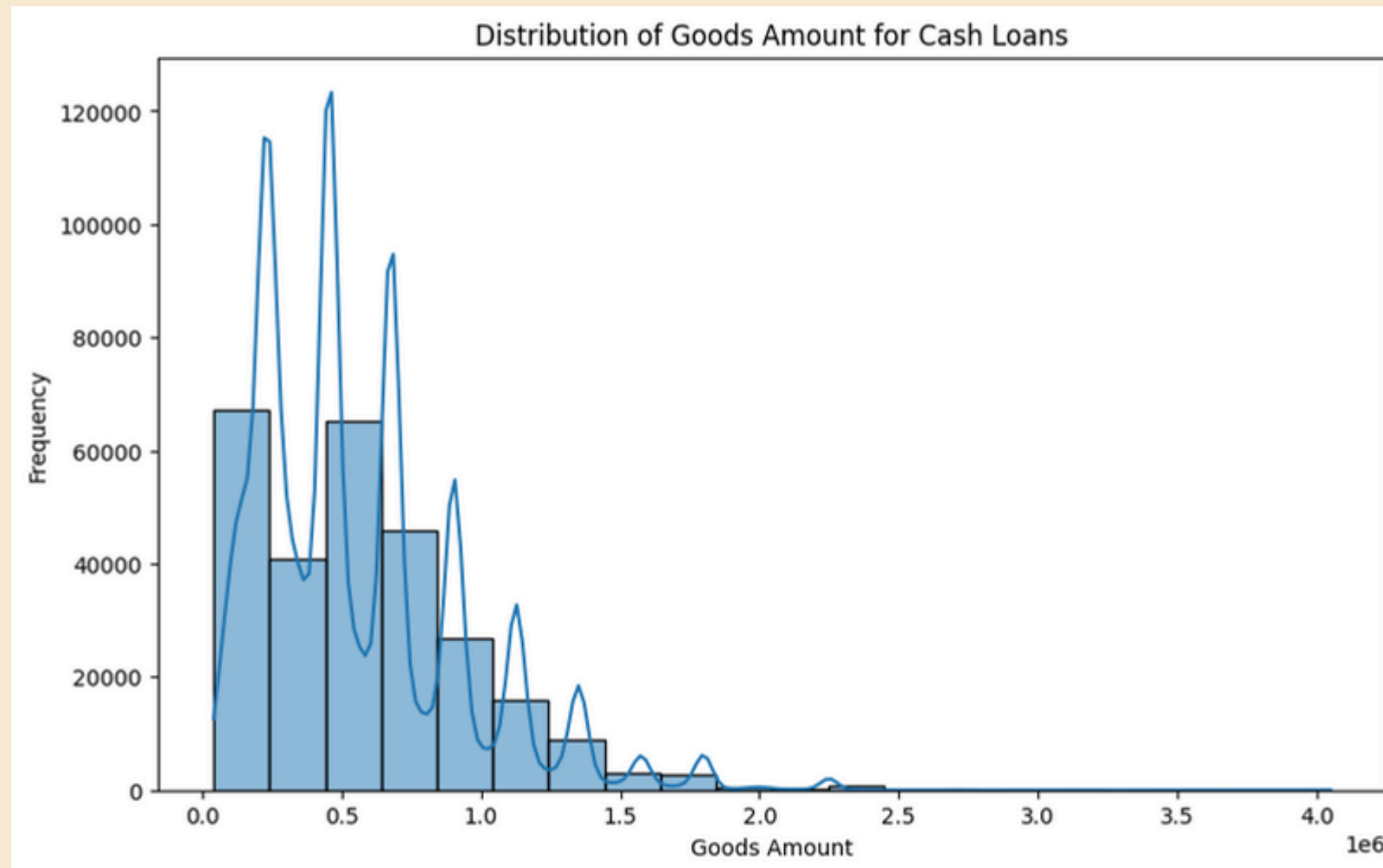
Credit Types Distribution: Analyzes the distribution of different credit types to understand the prevalence of each type among borrowers.



Age Distribution of Clients: Analyzes the age distribution of clients to identify the demographic trends among borrowers.



Goods Amount Analysis for Cash Loans: Investigates the distribution of goods amounts for cash loans to assess borrowing behavior.






Technologies Used:

Python, Pandas, NumPy

Matplotlib, Seaborn, Streamlit

MySQL Connector





Conclusion

Financial analysis plays a pivotal role in understanding, interpreting, and leveraging financial information for decision making, risk management, and value creation. It provides valuable insights into the financial health, performance, and prospects of entities, enabling stakeholders to make informed and strategic decisions in a dynamic and competitive business environment.



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Financial Analysis

Overview : This project revolves around analyzing historical loan application data to gain insights into repayment behaviors. By delving into past records, we aim to identify patterns and factors indicative of loan default risks. Our focus is on maintaining fairness in lending decisions while minimizing financial losses for the company.



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