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Introduction: Pivot tables are one of Excel's most powerful features. It saves a lot of time by quickly summarizing large amounts of data into a meaningful report. It can automatically sort, count, total or average the data stored in one table or spreadsheet and display the results in a second table. This is a good way to quickly see all the values that appear in a field and find other inconsistencies.

Here, we have created the pivot table taking Loan Purpose in rows, Credit Risk in columns and taking a count of Credit Risk in Values. Observing the pivot table and chart we can say that Education, Large Appliance, New Car have greater number of high risks than low risks whereas Repairs, Small Appliance and Used Car have greater number of low risks.