



REPAYMENT OF CREDIT

Analysis

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**General
repayment
rate**

**Income Type
- Target
Achievement**

**Gender -
Annual
Income**

**Occupation -
Target
Achievement**

**Education -
Annual
Income**

**Gender -
Target
Achievement**

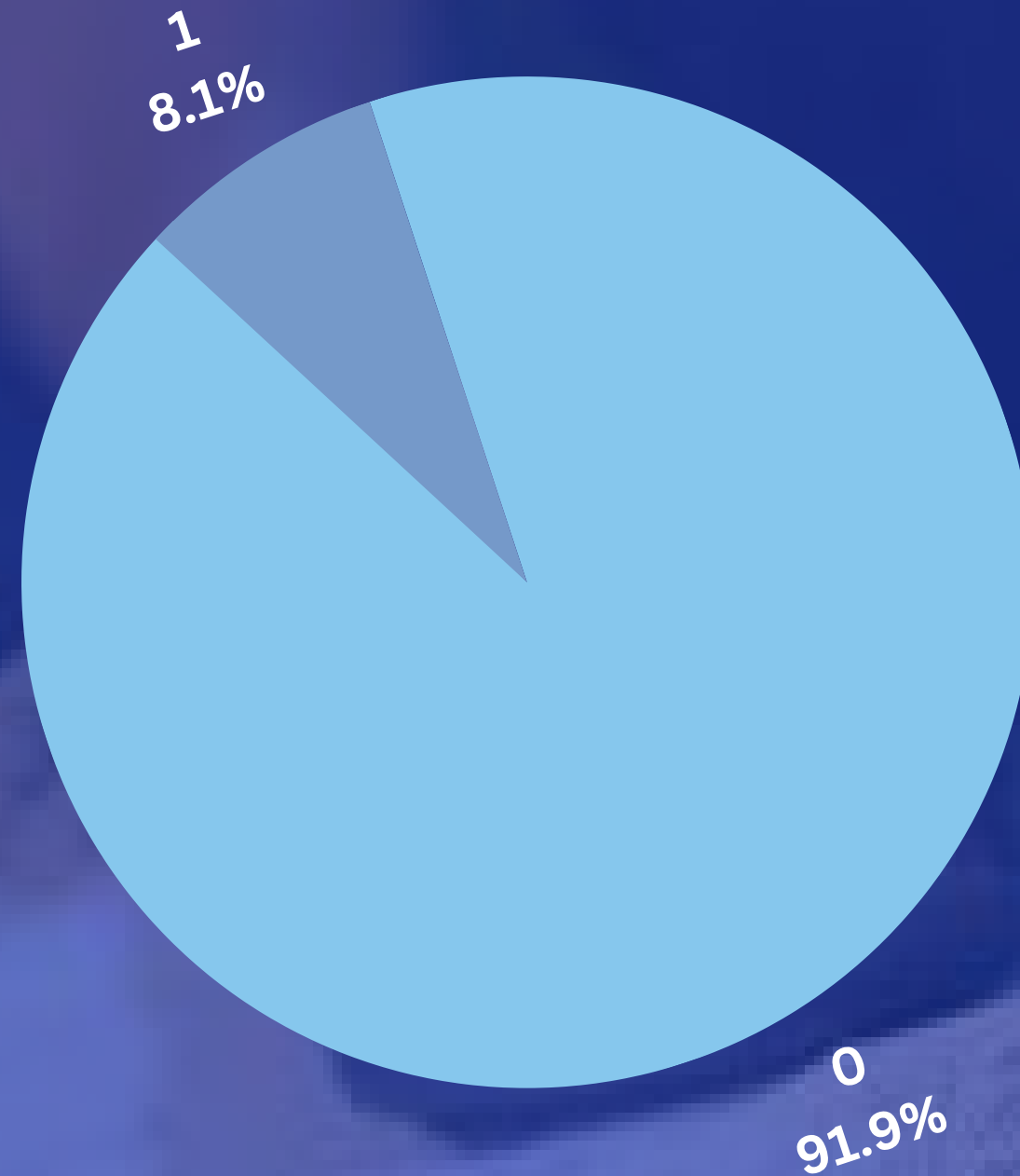
**Contract
Type
Analysis**

**Application
Days
Analysis**

**Family Status
- Target
Achievement**

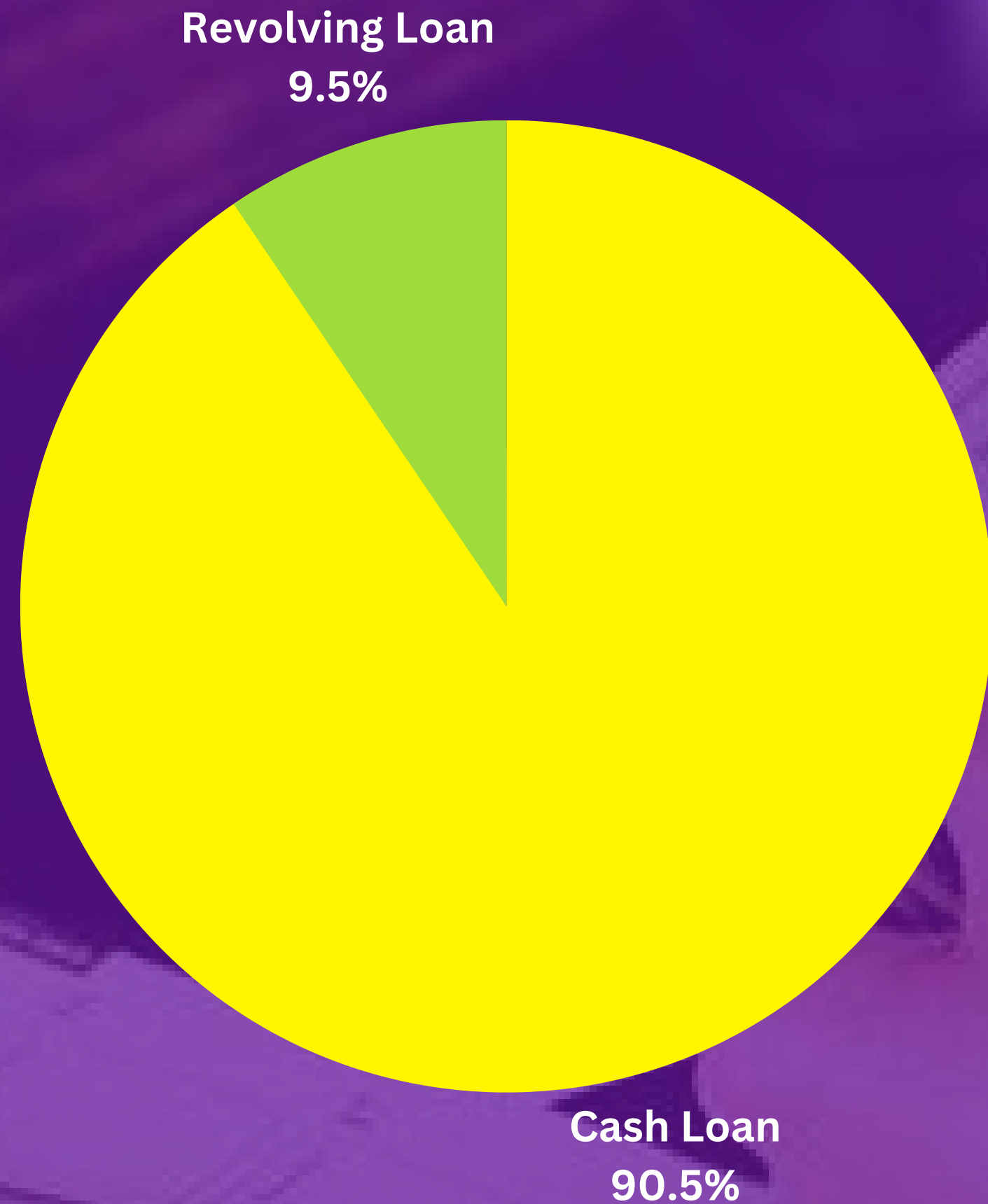
**Contract
Type - Target
Achievement**

Target Variable

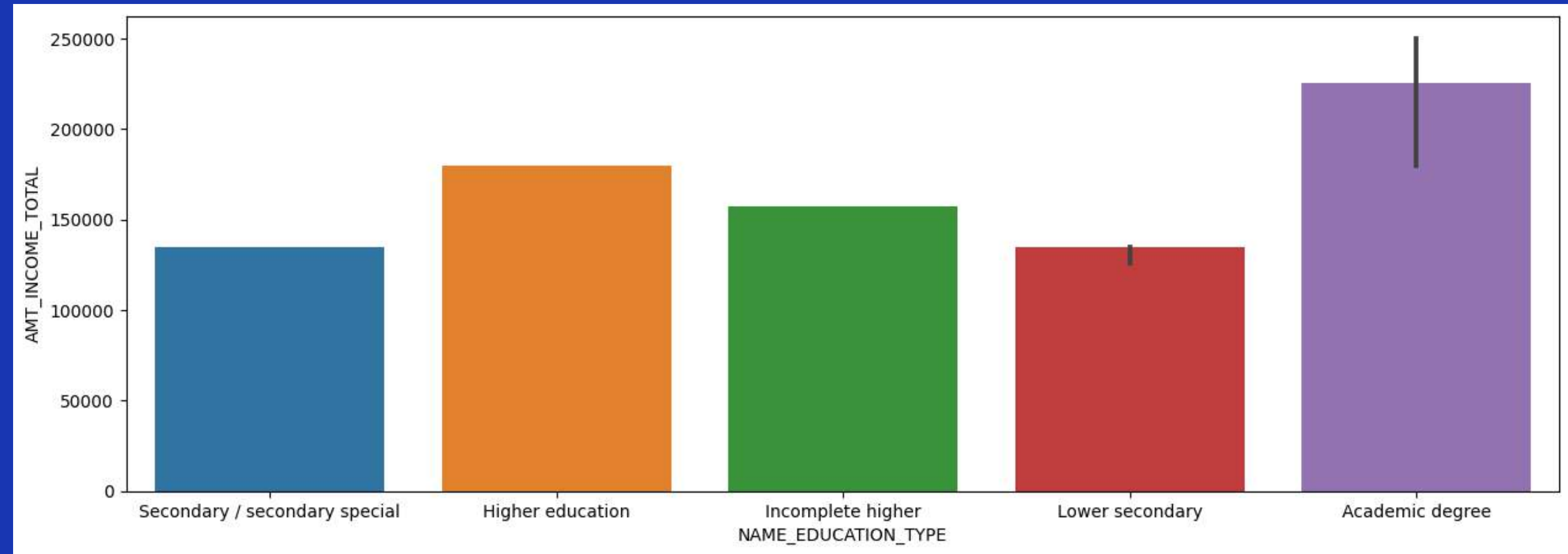


Maximum customers that amount to around 92% repay their loans while the rest 8% default

CONTRACT TYPE

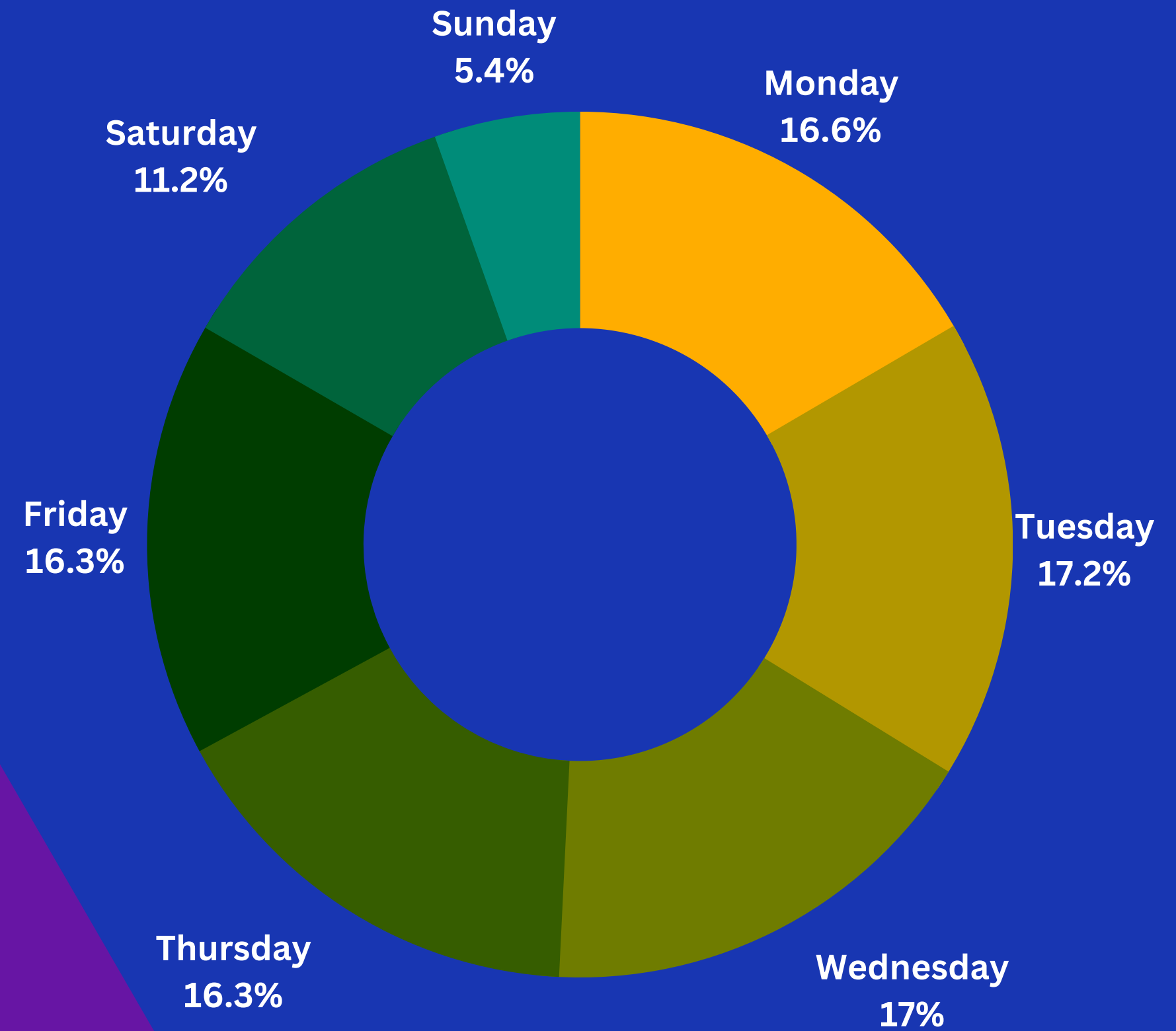


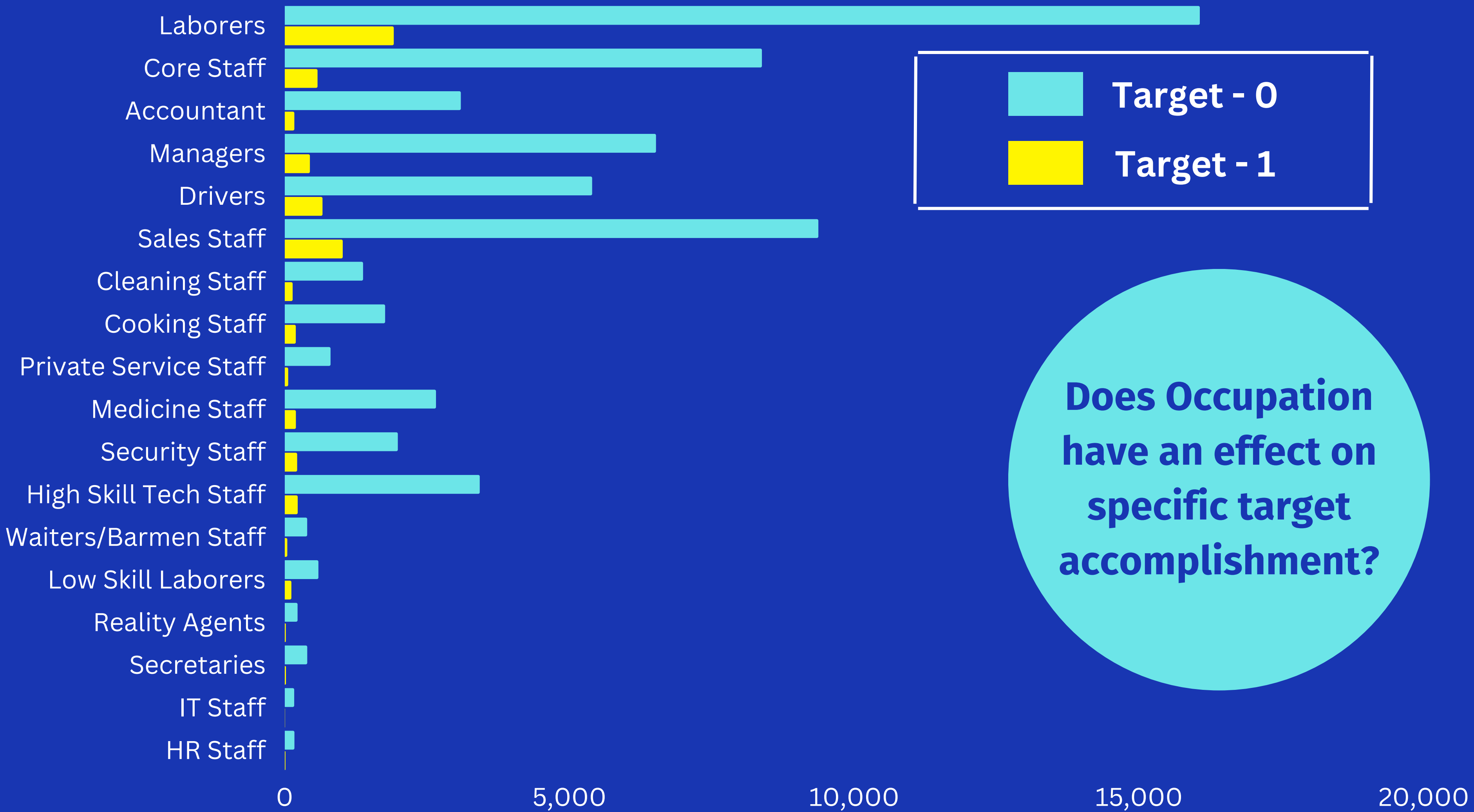
90.5 % people prefers cash loan while only 9.5 % people prefer revolving loan.



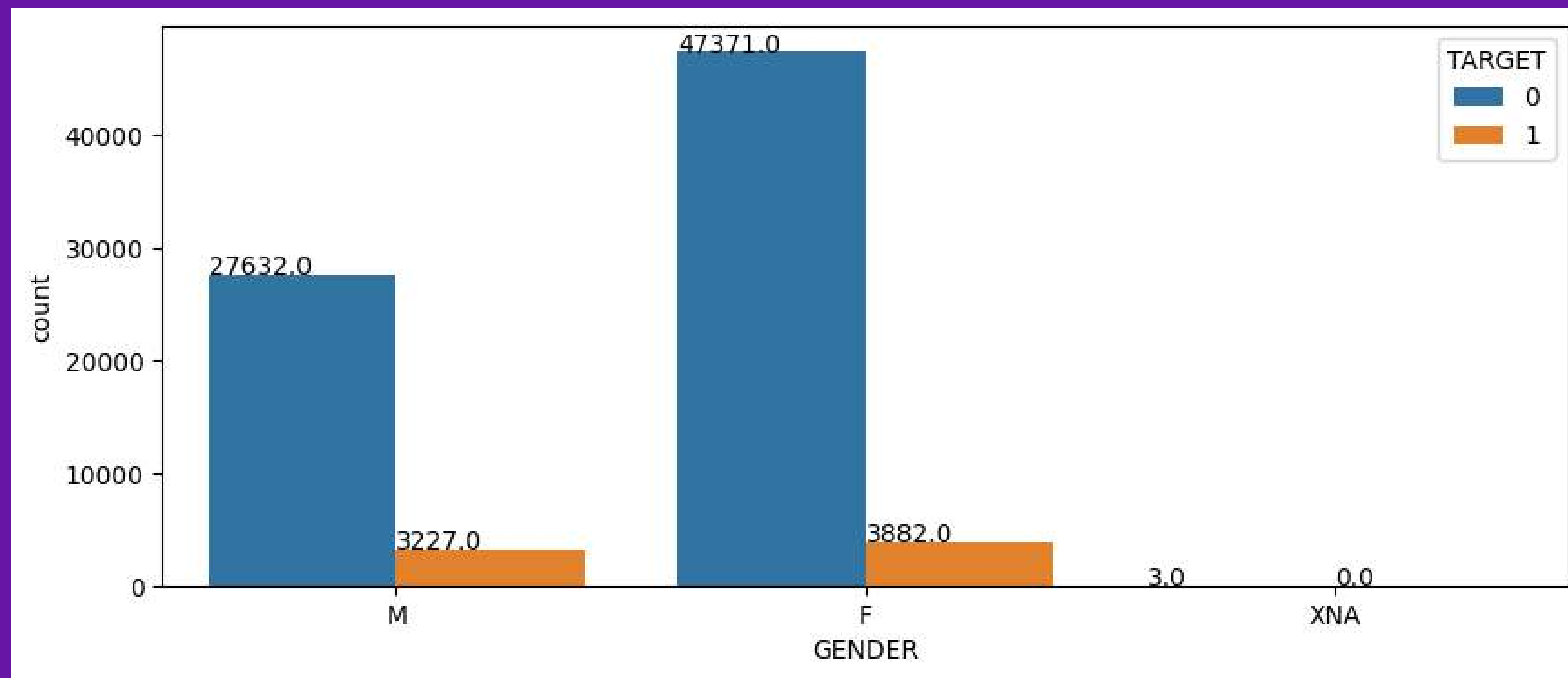
Does Education profile affect
the income of the
borrowers?

Day of Application





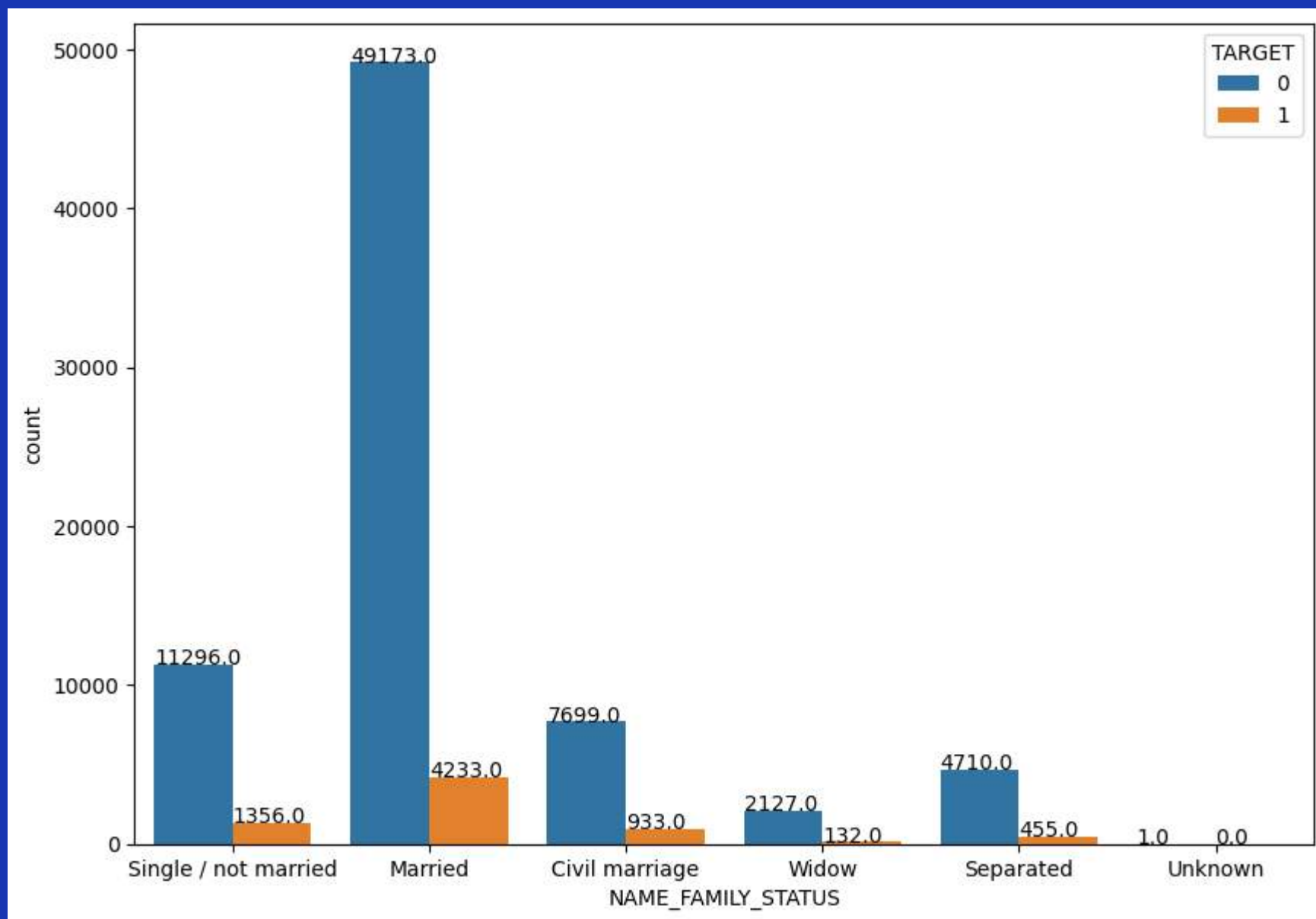
**Does Occupation
have an effect on
specific target
accomplishment?**



Effect of Gender on Repayment

Females are more sincere on timely repayment as compared to male

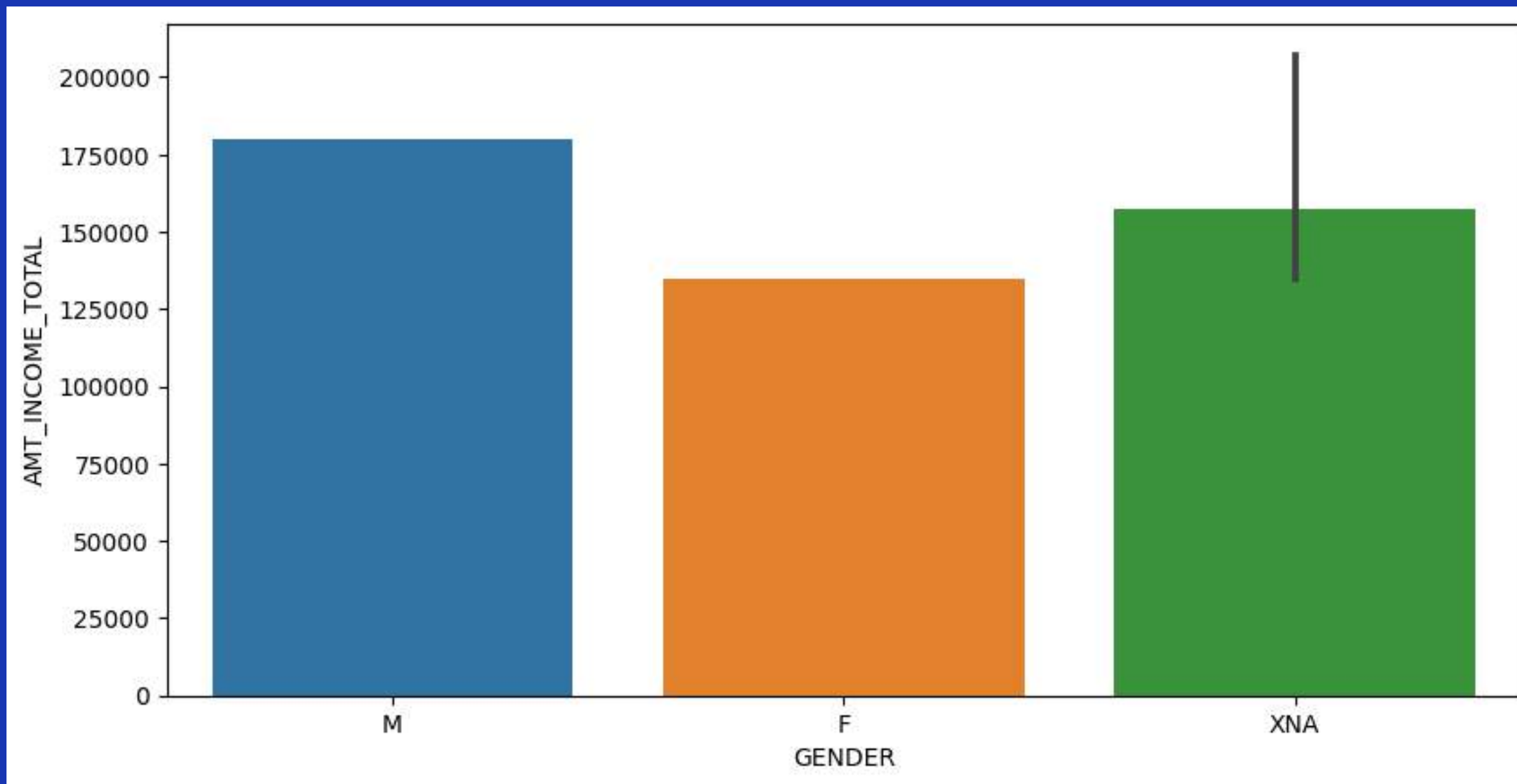
Does Family Status impact Repayment Rate?



Married - Family Status

Defaulter Rate - 8%

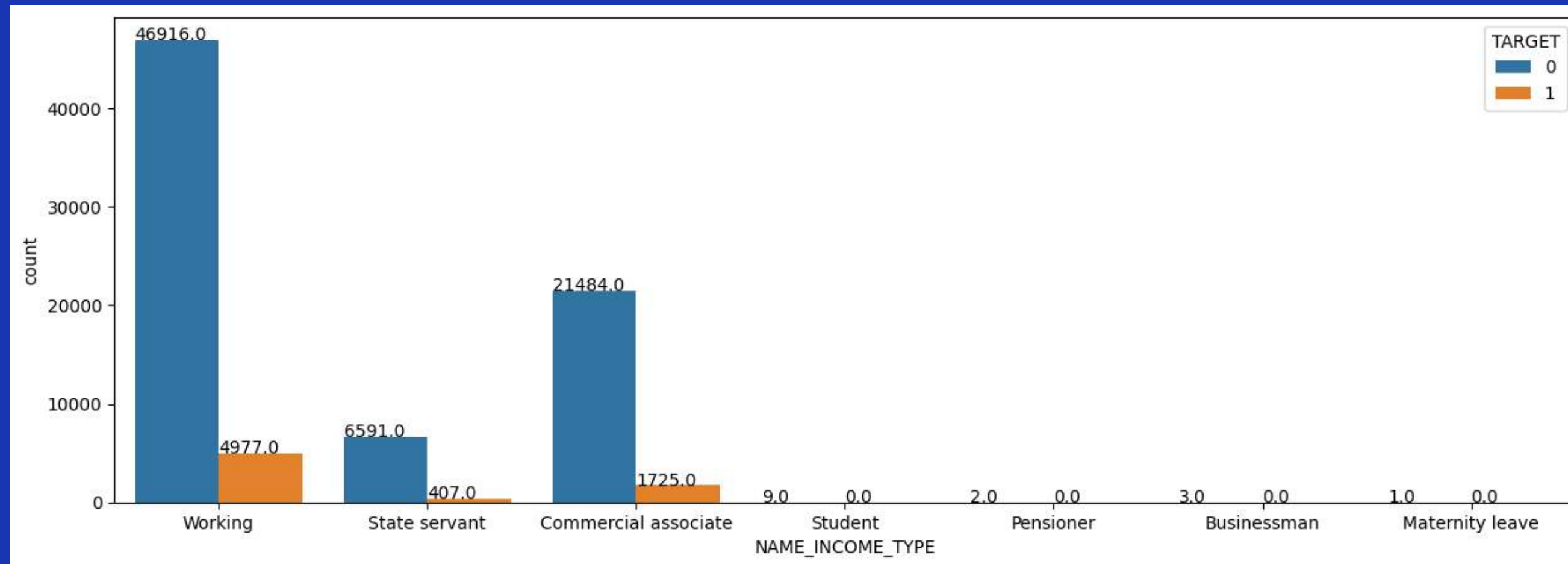
Repayment Rate - 92%



- Male Earnings - 180000
- Female Earnings - 135000
- XNA - 157500

Is
Gender
somehow
related
to the
Income
Earned?

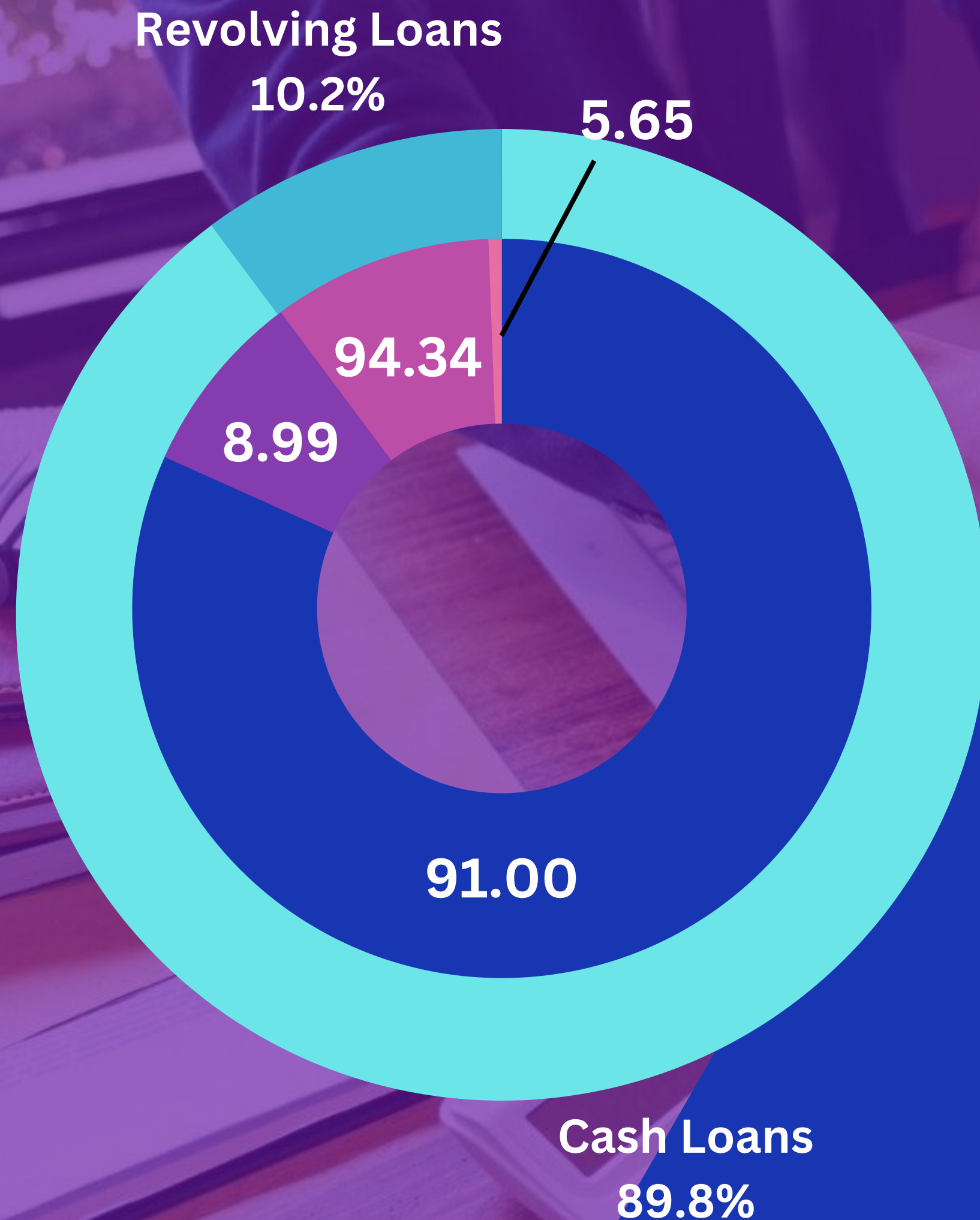
Impact of Income Type on Repayment Rate



Highest Defaulter Rate - Working Highest Repayment Rate - Working

Lowest Defaulter Rate - State Servant, Student, Pensioner,
Businessmen, Maternity Leave

Does Contract Type affect Rate of Repayment?



Contract Type	Target - 0	Target - 1
Cash Loans	67102	6635
Revolving Loans	7904	474

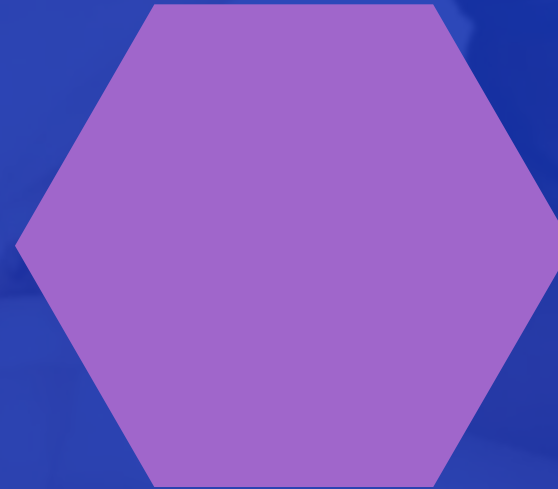
Meet our Team



Manav Gupta



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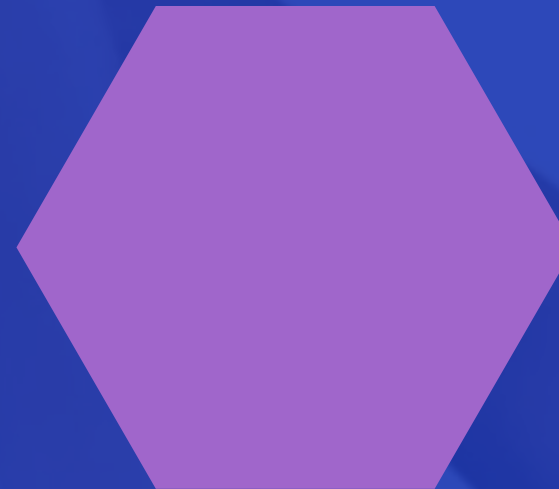
Tejus Mukund
Swami



Spandan Ray
Chaudhary



Siddharth Sirohi



Vinay Rawat



Ayush Sharma



Thank you!