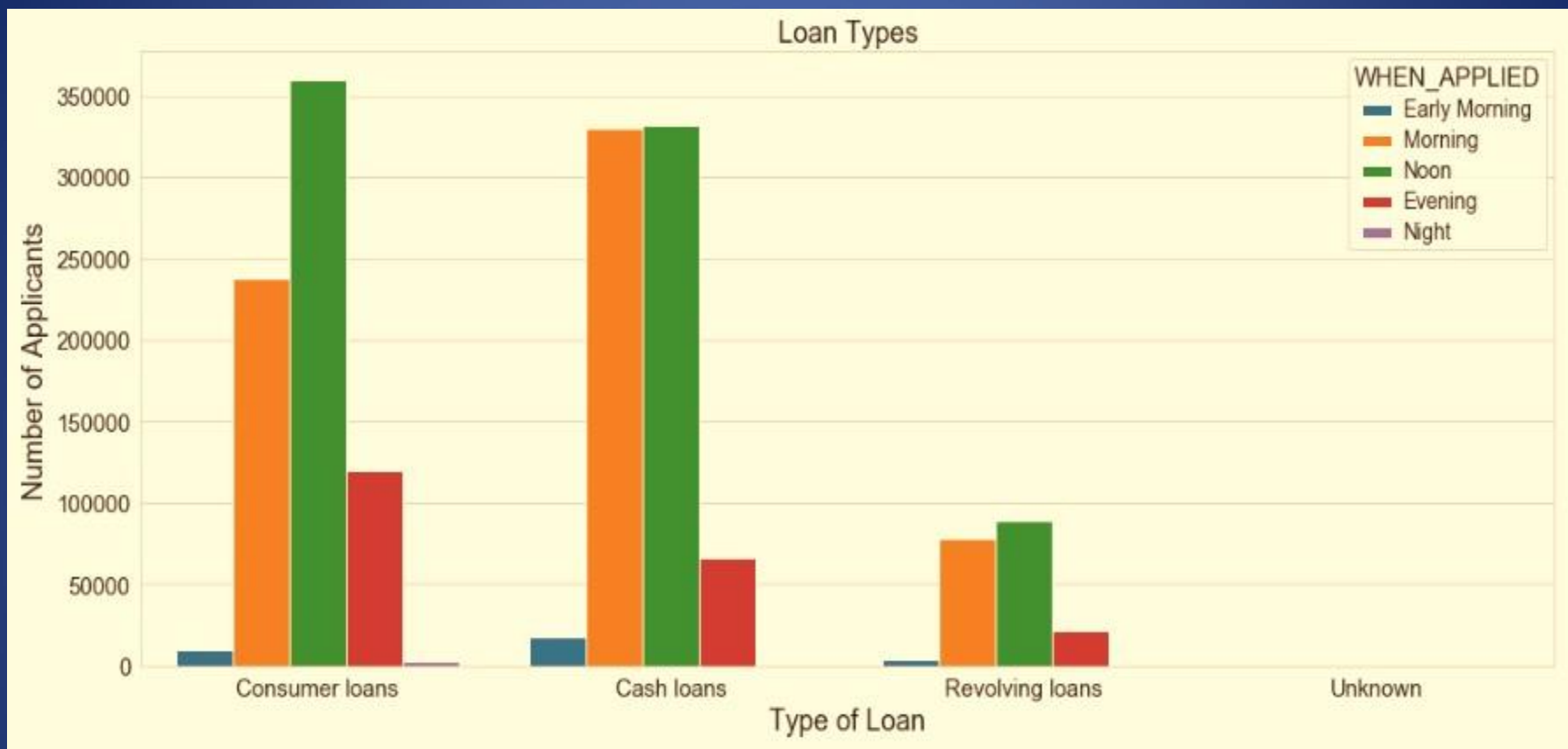


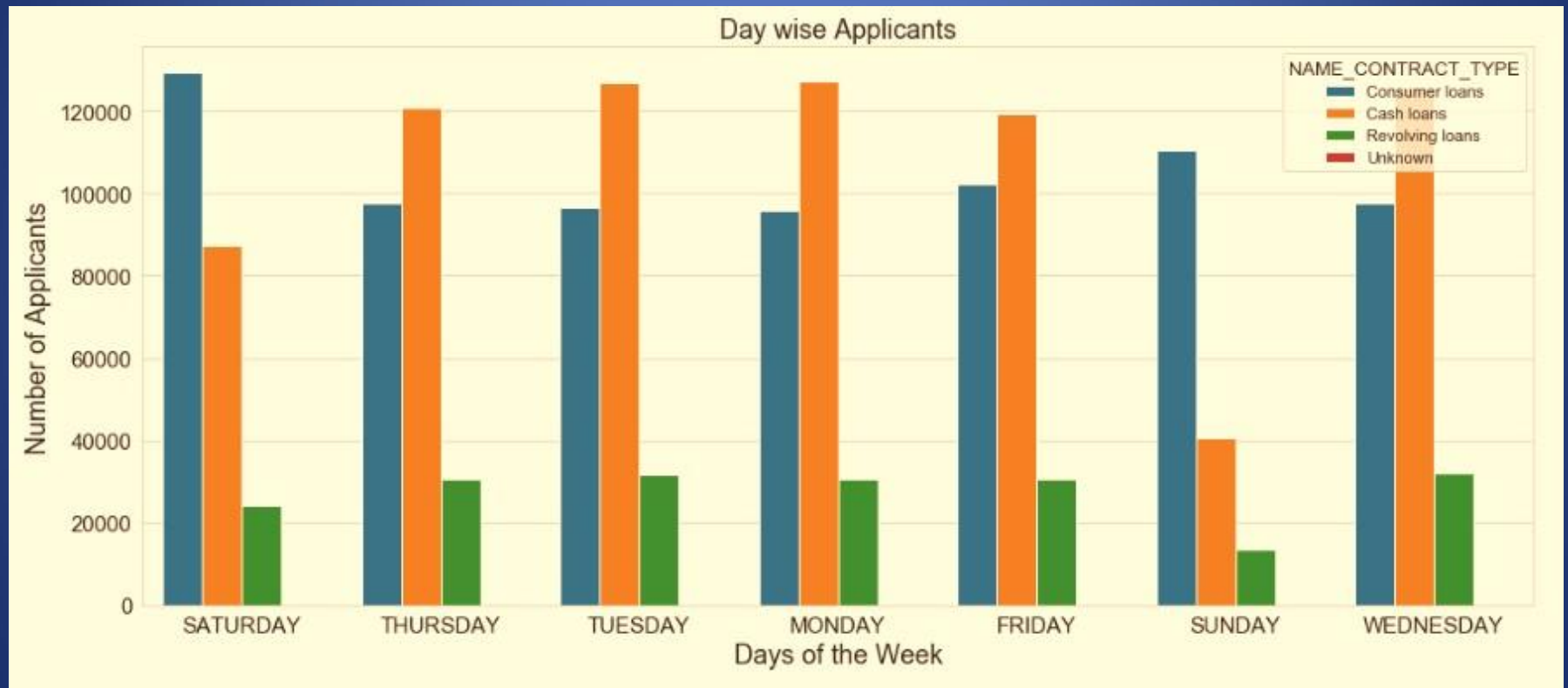
EDA Case Study

Analysis By:
Ankit Goregaonkar

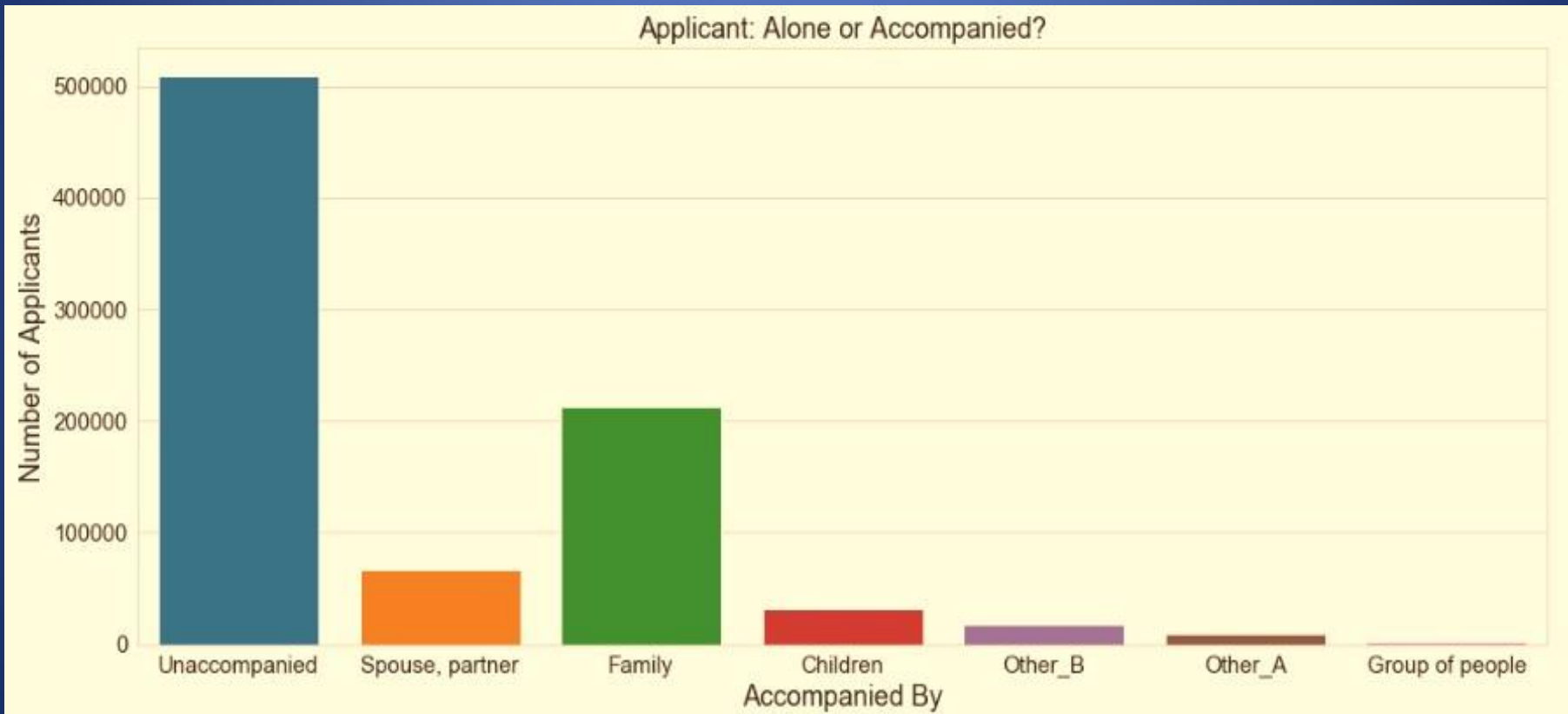


- In general, a **higher number** of people are applying for **Cash Loans**, than any other category.
- Whichever be the category, People apply **more** in the **Noon** than any other time.

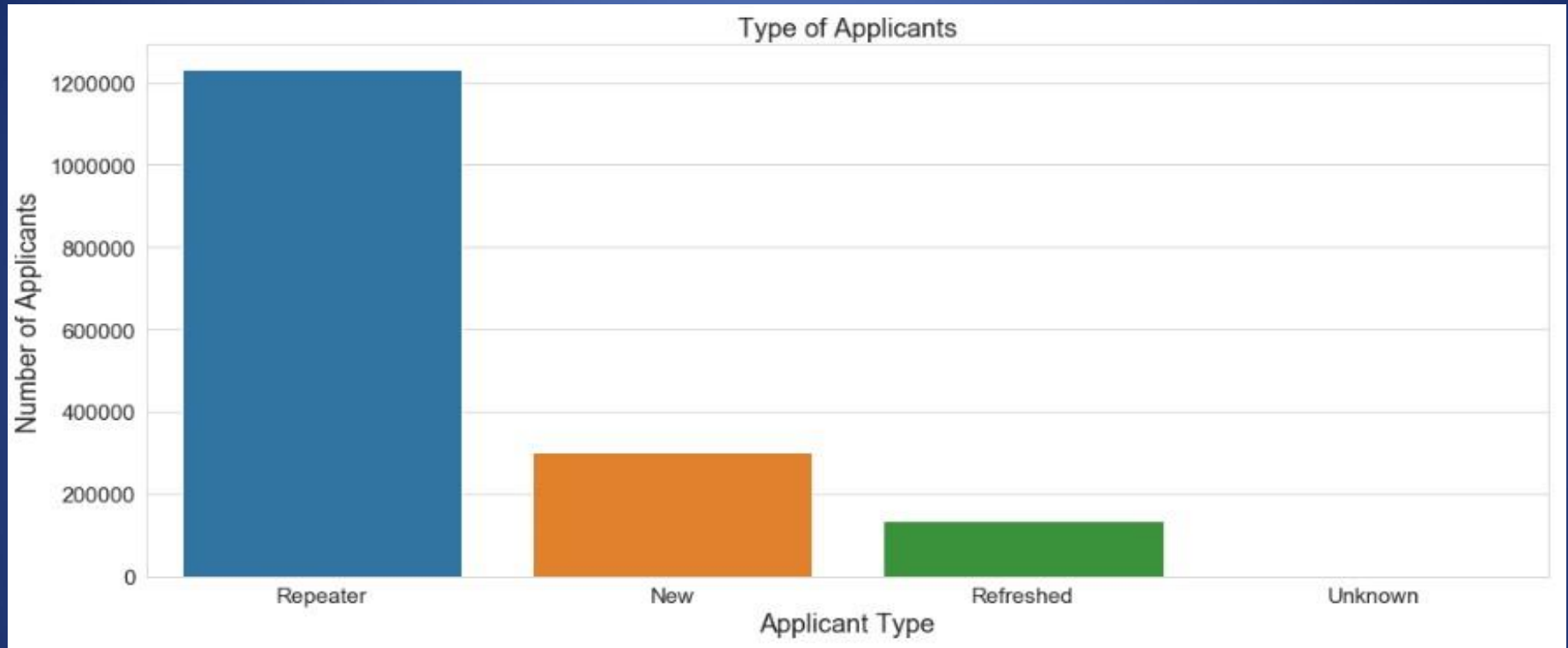
- **Cash Loans** dominate the **Early Morning** and the **Morning** time and then the **Consumer Loans** category dominate till **Night** through the **Noon** and **Evening**.
- People applying to **Cash Loans** and **Consumer Loans** is **higher** in **Morning** and **Noon**, whereas people applying to **Revolving Loans** is higher in **Noon**.



- The **Top 3** Days when the Users have applied the Loan are **Friday, Monday** and **Saturday**.
- On **Friday** and **Monday**, majority of People have applied for **Cash Loans** whereas on **Saturday**, majority of people have applied for **Consumer Loans**.



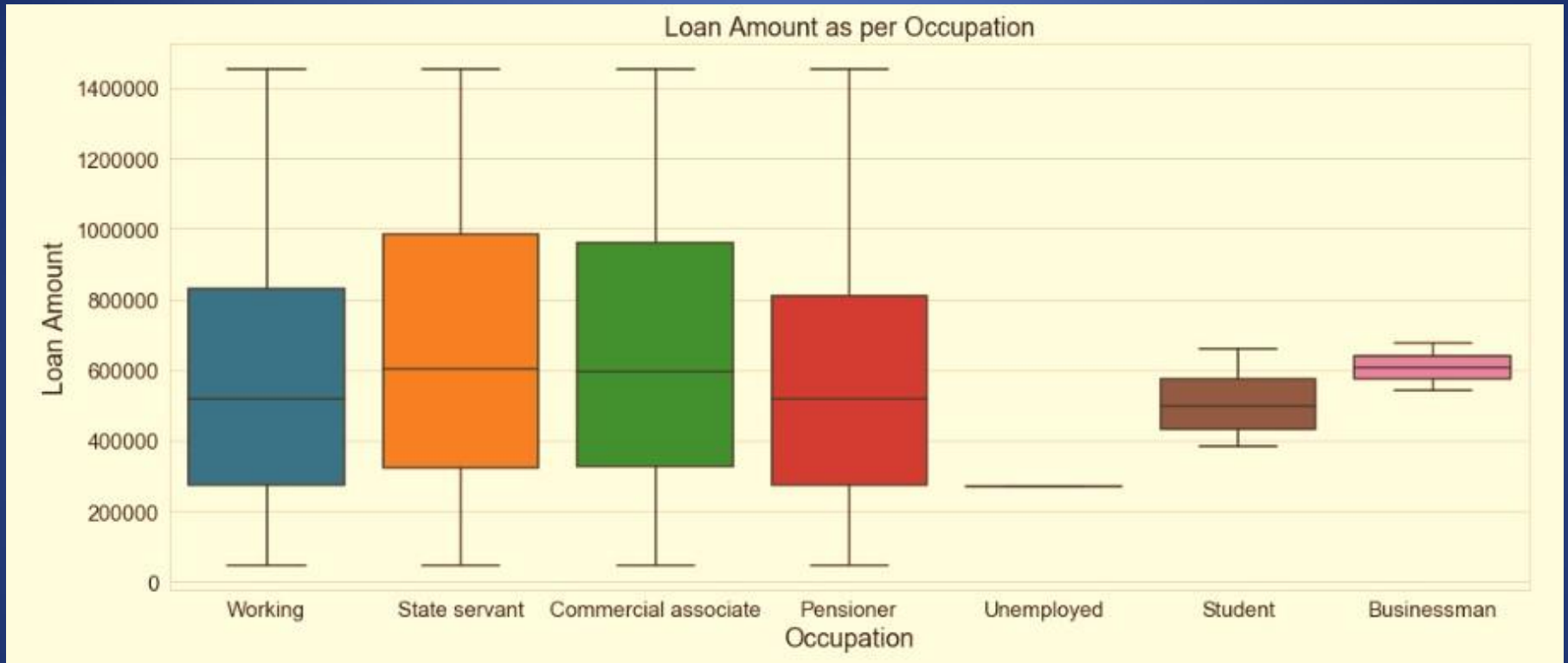
- Based on the Data, **Majority** people have come **Unaccompanied** or were **Alone** while applying for loan.



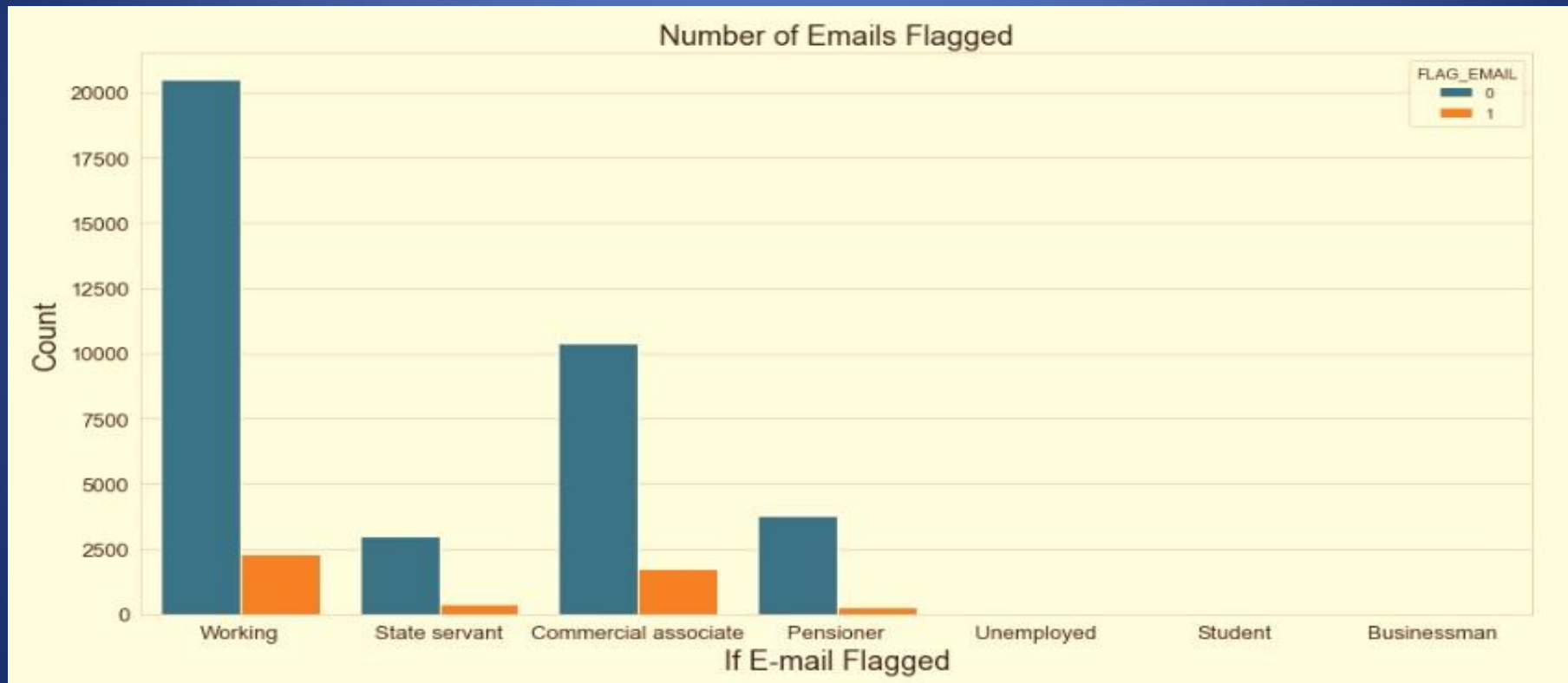
- Based on the Data, Majority of **Applicants** that have applied for Loan from the Bank are it's **existing** Customers.
- This proves that the Bank's services are good enough for it's existing Customers to take Loan from their own Bank.



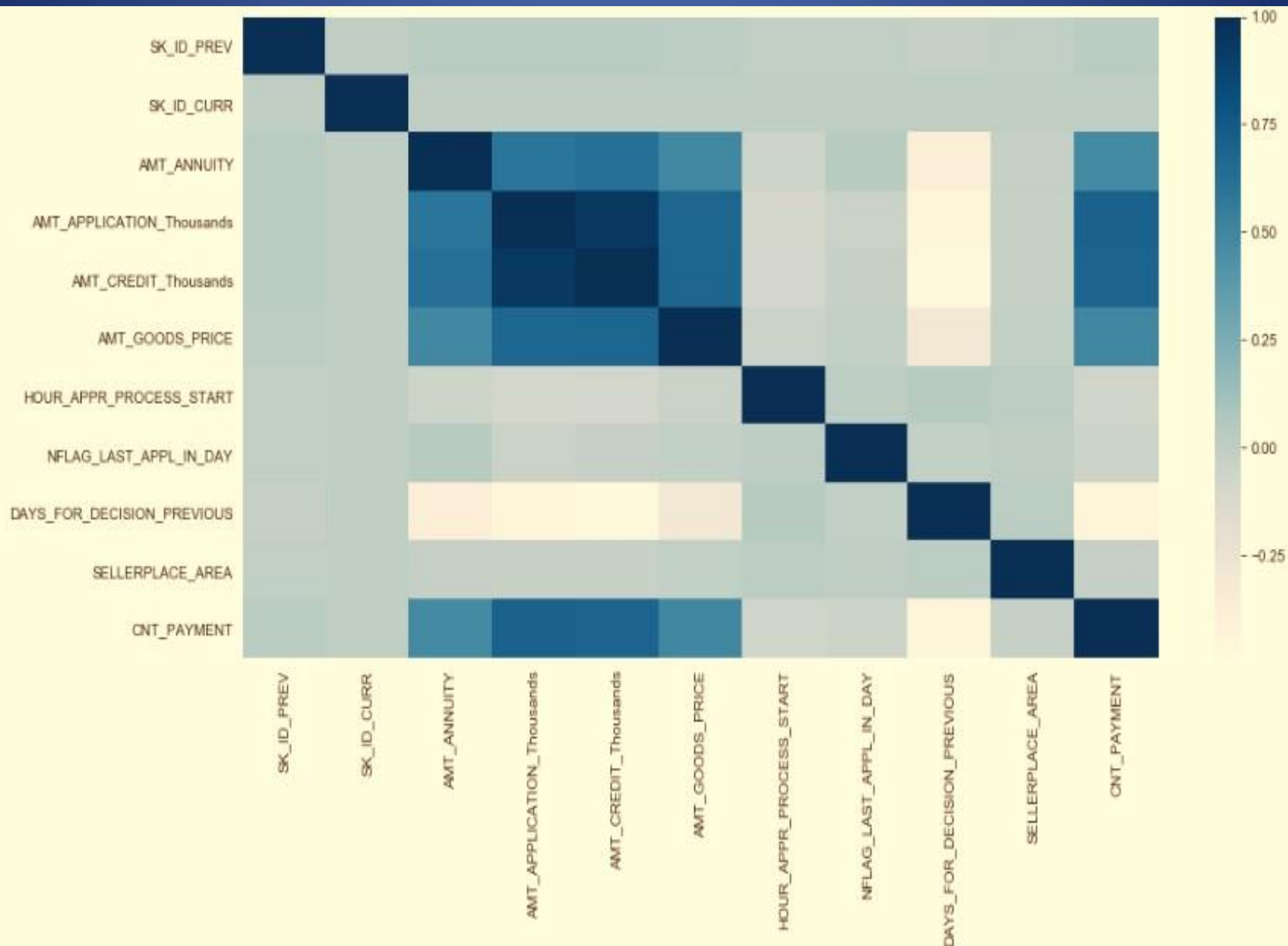
- Based on the Data, The Bank has provided Loan to **62%** of the total Applicants which proves that Bank does have a great **Lending capability**.

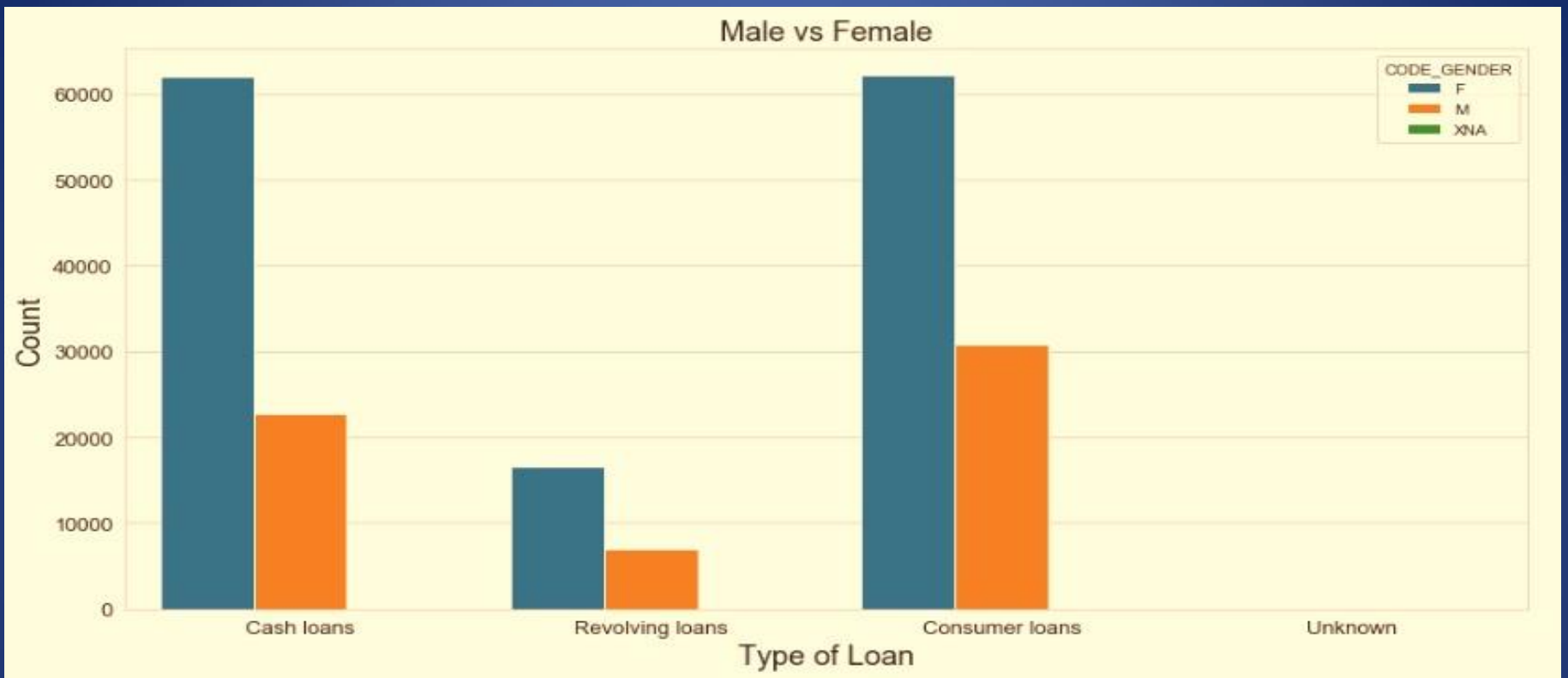


- Based on the Data, **State Servants** have taken the **maximum** amount of Loan, followed by **Commercial Associates**. This also means they have a **good credit score**, as you're more likely to get a Loan if you're credit score is high.
- Pensioners and Businessman are on the lower side of it.

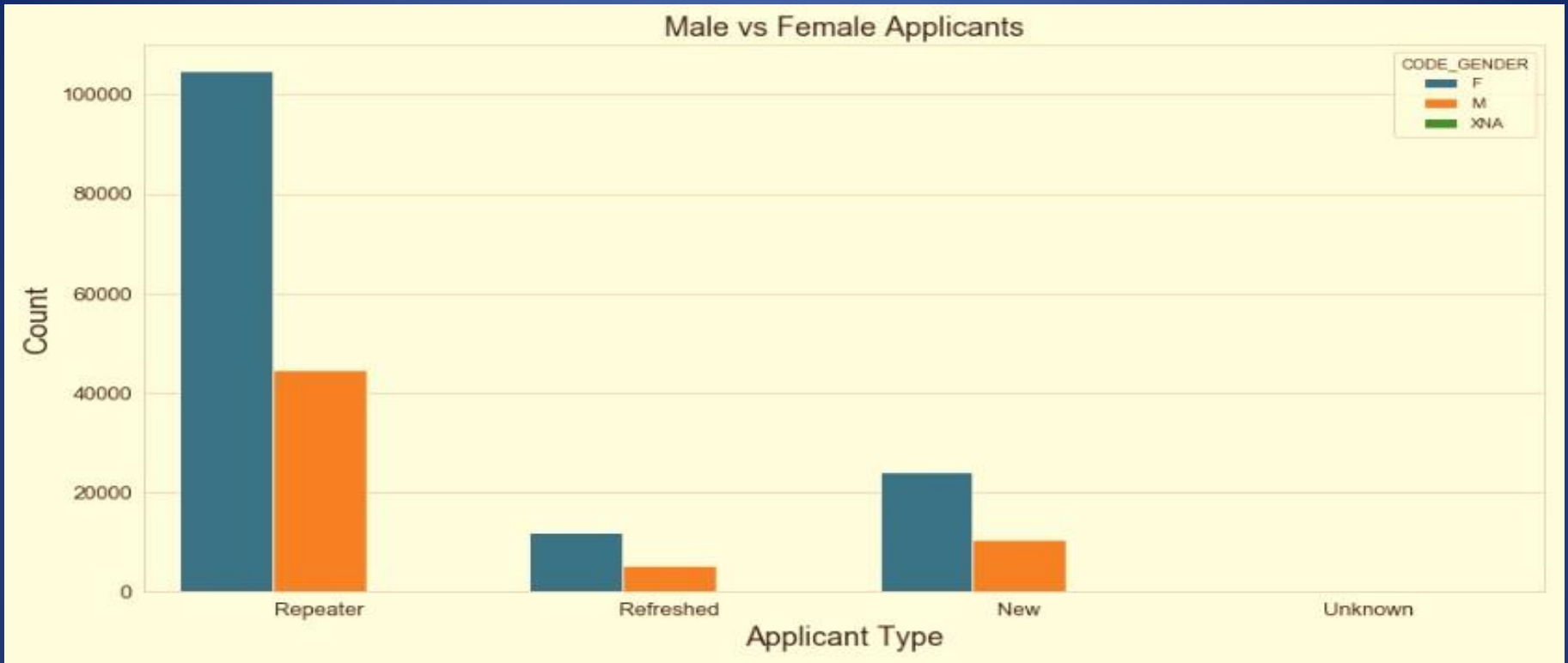


- Based on the Data, majority of people who have provided their E-Mail ID are from **Working** category and are followed by the people from **Commercial Associates**.
- The least being of Pensioners, which tells us about the digital activeness.

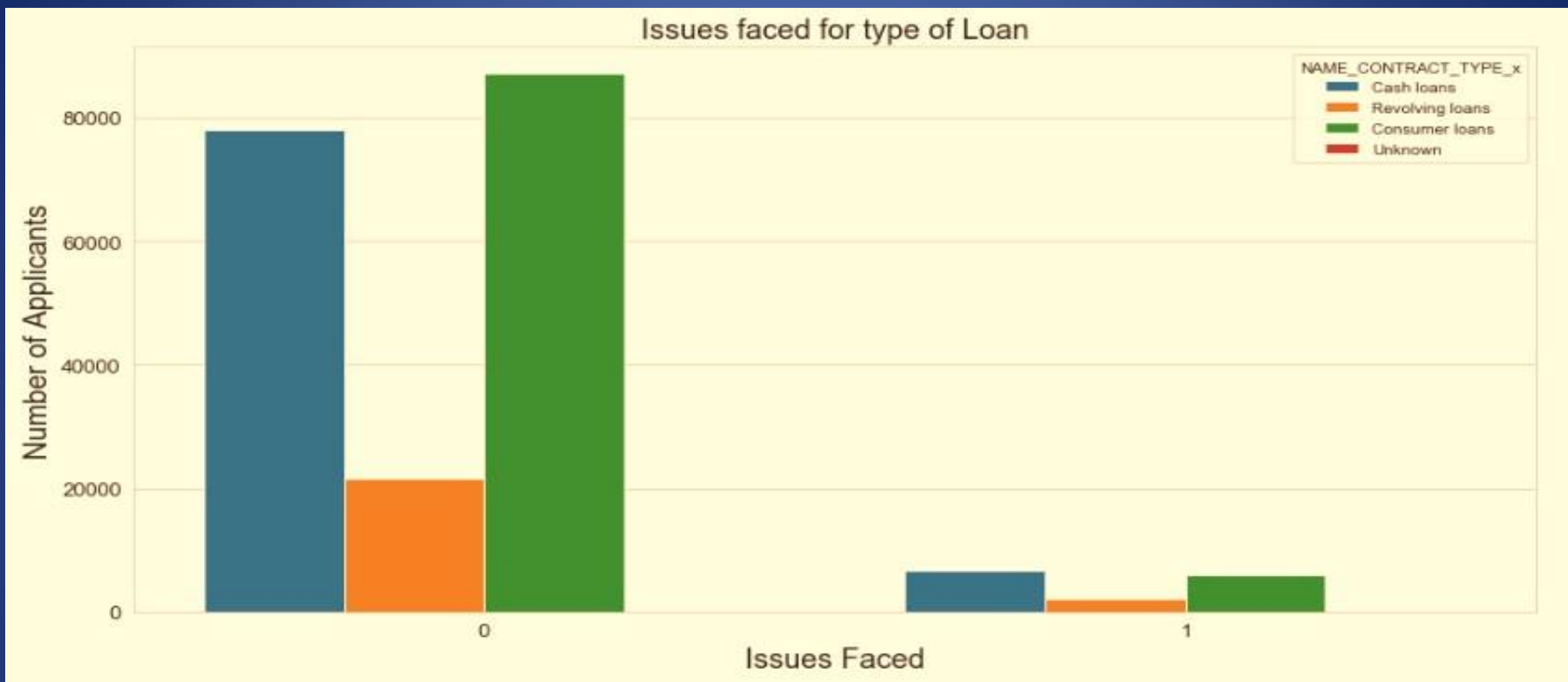




- Based on the Data, more **Females** have applied for Loans than the males.
- More Cash Loans have been availed.



Based on the Data, majority of **Repeating** customers that have taken loan are **Females**.



- Unable to pay the monthly installment for at least a single month is the issue faced by **majority** of the Applicants.

This is **High** for the **Consumer Loans** whereas it is the **Lowest** for **Revolving Loans**.

Thank You