

CREDIT EDA

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APFE21826813

DATA CLEANING

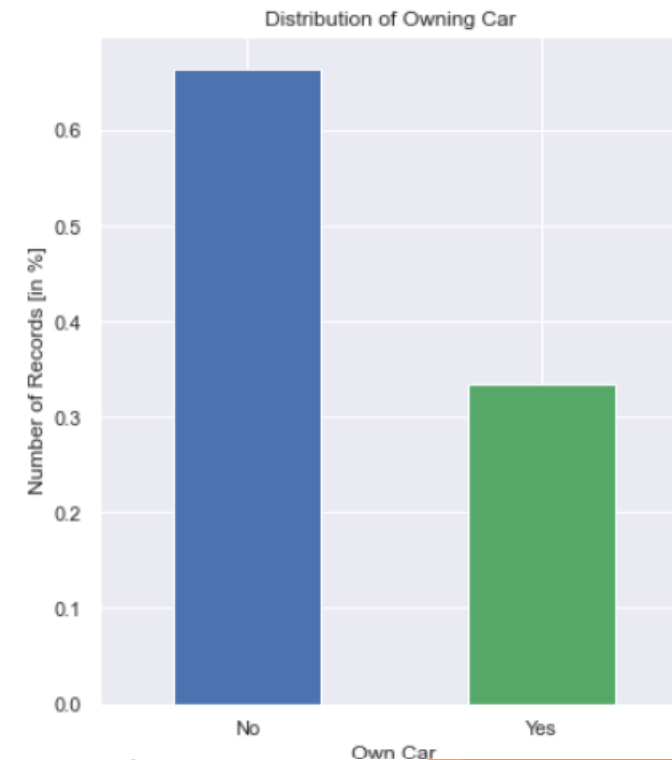
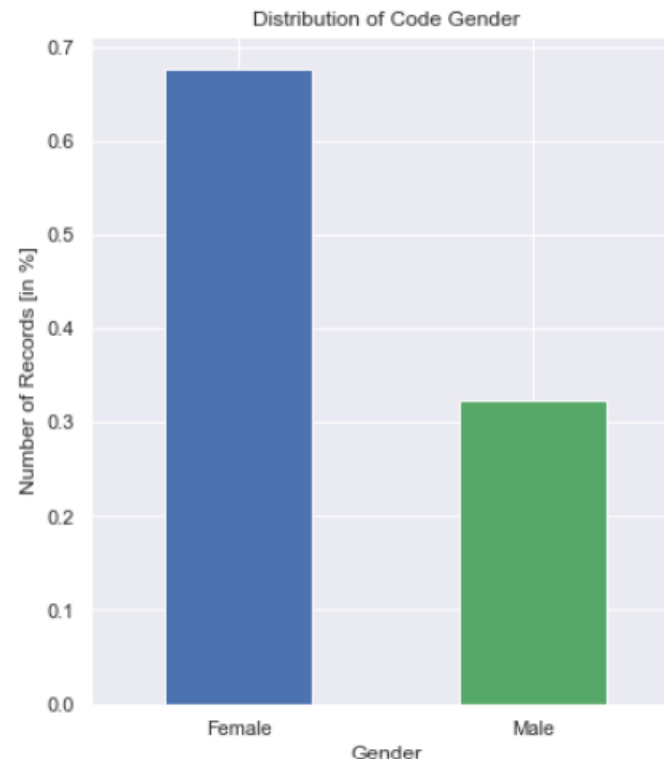
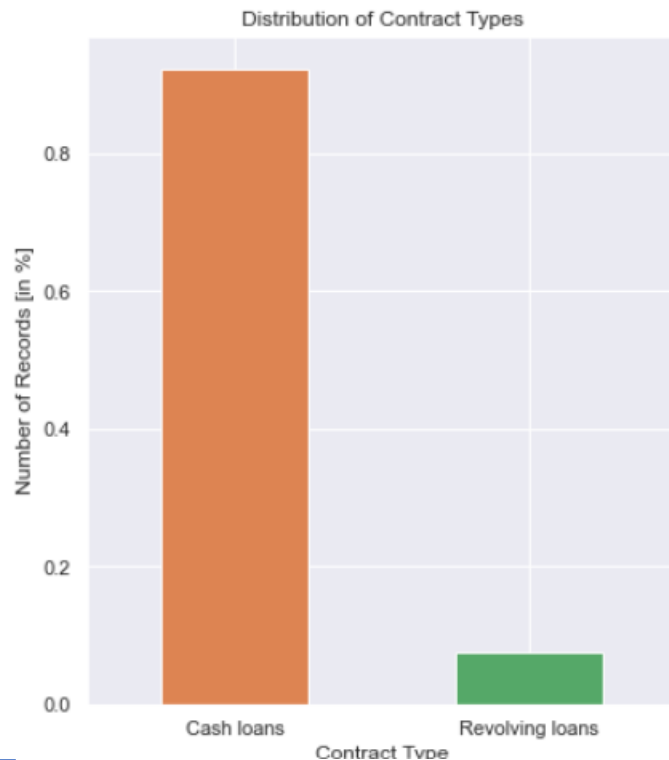
- CODE_GENDER : Removing the records with "XNA".
- NAME_TYPE_SUITE: 'Other_A', 'Other_B', 'Group of people' Name Type Suits merged into new 'Others' Type. Null Values are replaced by 'Missing' Type.
- NAME_FAMILY_STATUS: Remove the "Unknown" FAMILY STATUS records.
- NAME_CLIENT_TYPE: Remove the "XNA" Client Type records.
- NAME_CONTRACT_TYPE: Remove the "XNA" Contract Type records.
- Removing Columns with more than 50% Null Values.

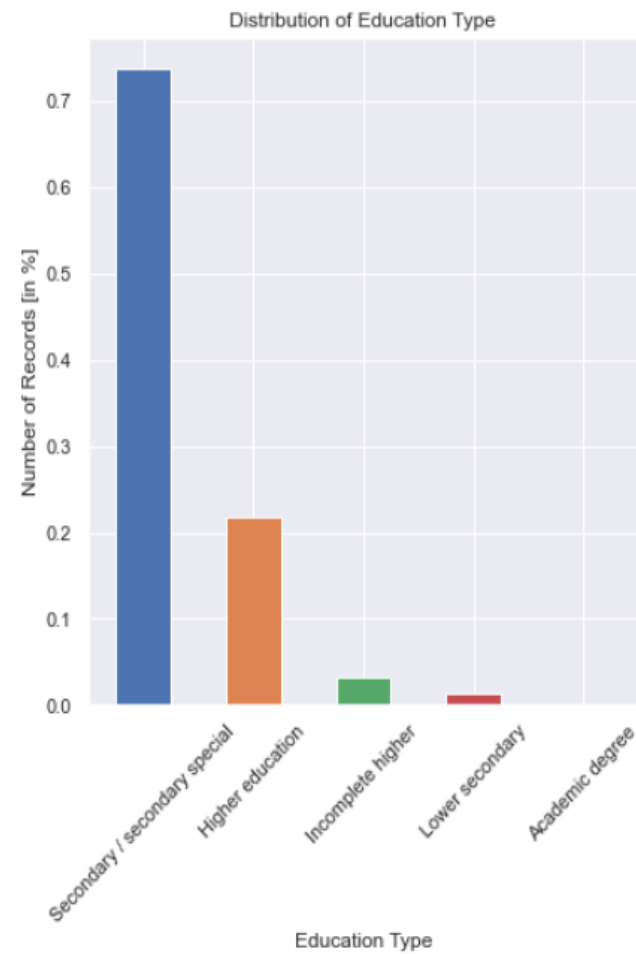
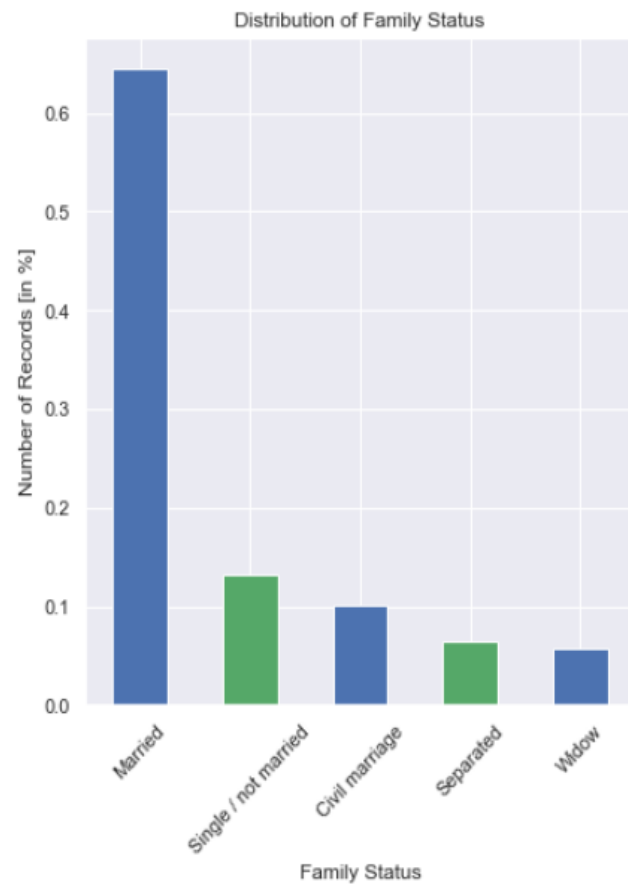
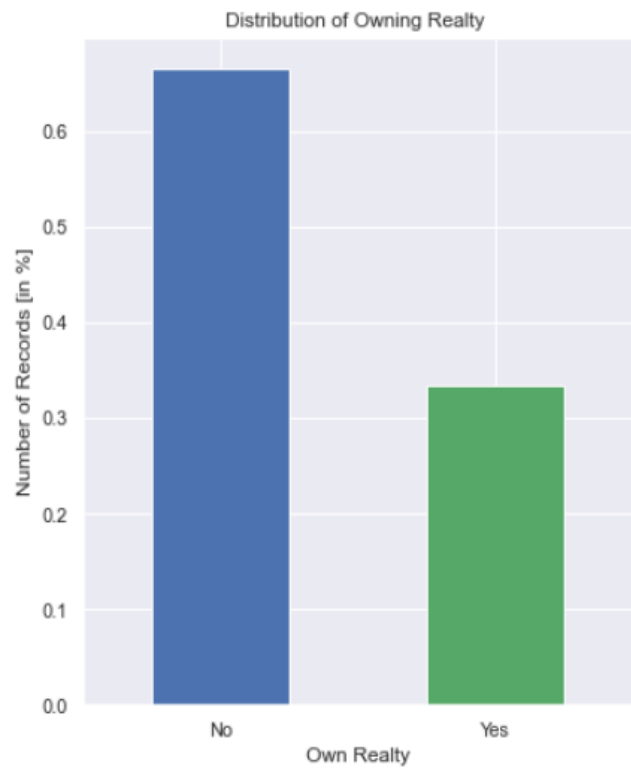
HANDLING OUTLIERS

- Remove Outlier from AMT_INCOME_TOTAL column.

Distribution of Various Columns

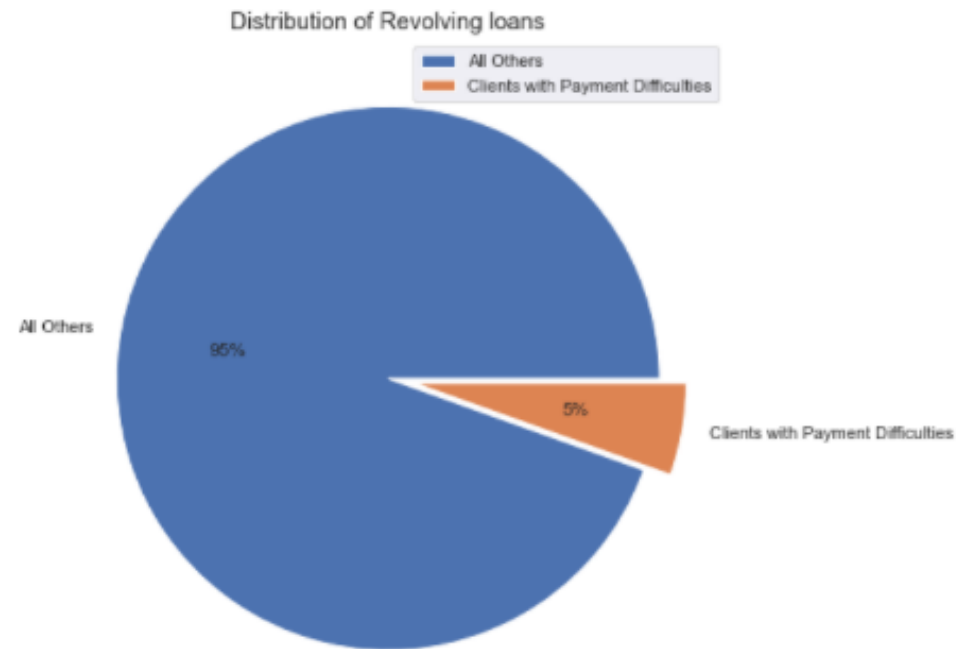
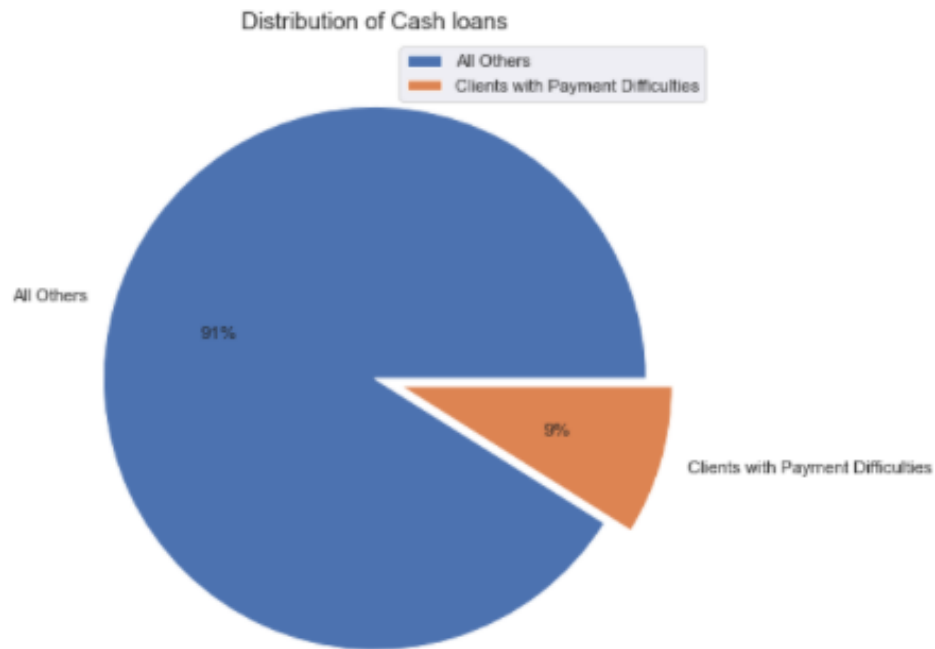
- Customers prefer Cash Loans much more than Revolving Loans.
- More Female Customers apply for the Loan as compared to Male Customers.
- Customers owning Car or Realty are more likely to apply for the Loans.
- Number of Married Customers applying for loans are quite significant as compared to the Others.
- Customers with Secondary Education are more prominent to apply for the loans.





Distribution of Contract Types of Clients vs Payment Difficulties

- Percentage of Payment Difficulties in Cash Loans are higher in comparison to Revolving Loans.



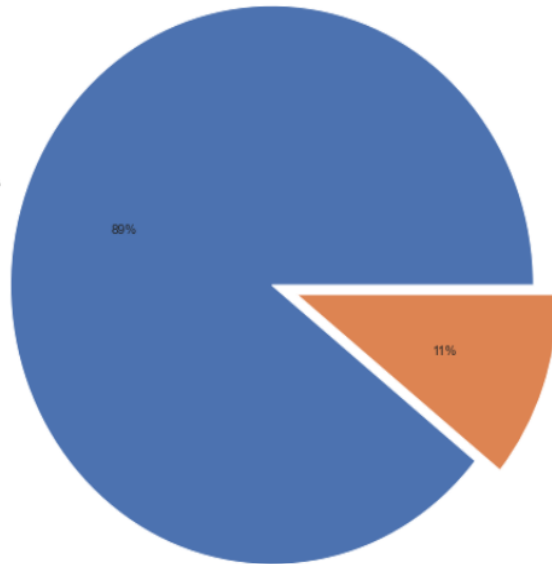
Distribution of Gender vs Payment Difficulties

- Percentage of Payment Difficulties by Males are higher as compared to Females.

Distribution of Males with Payment Difficulties

■ Clients without Payment Difficulties
■ Clients with Payment Difficulties

Clients without Payment Difficulties

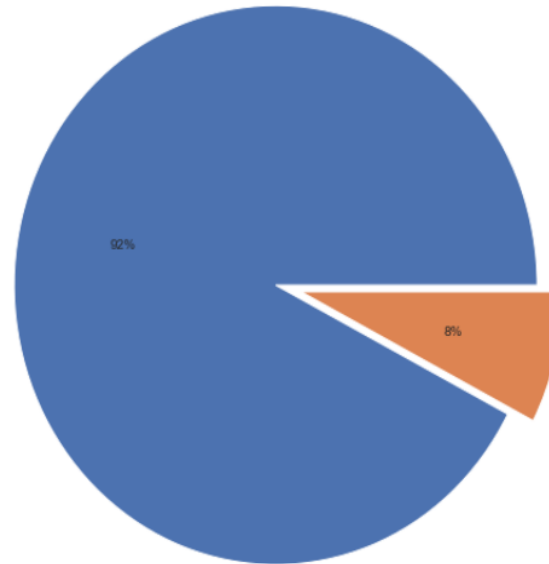


Clients without Payment Difficulties

Clients with Payment Difficulties

Distribution of Females with Payment Difficulties

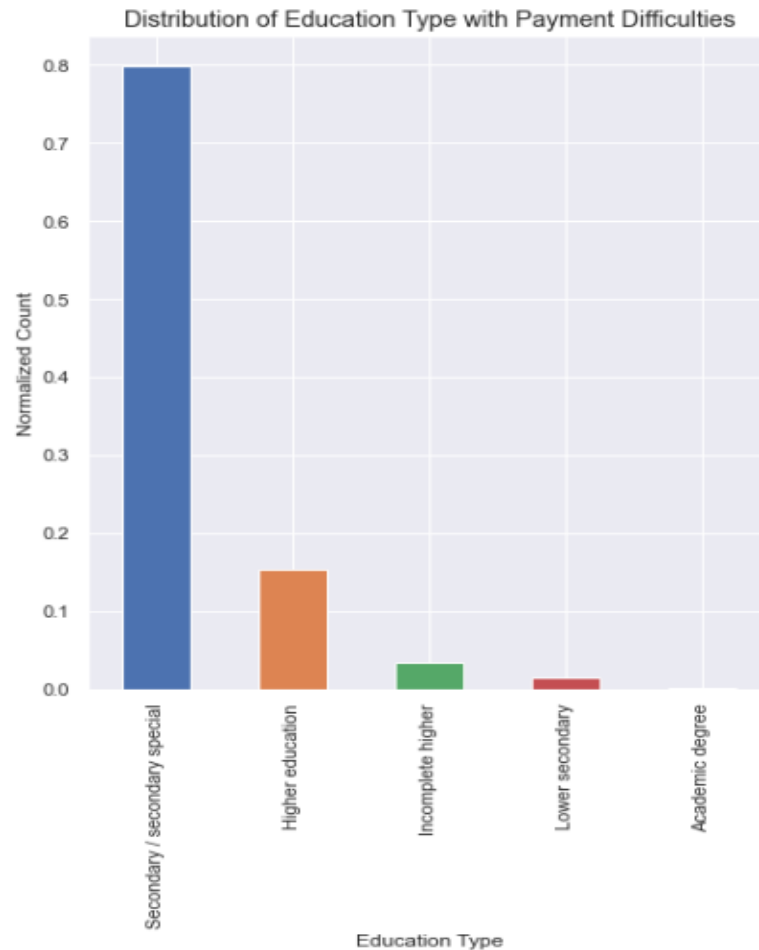
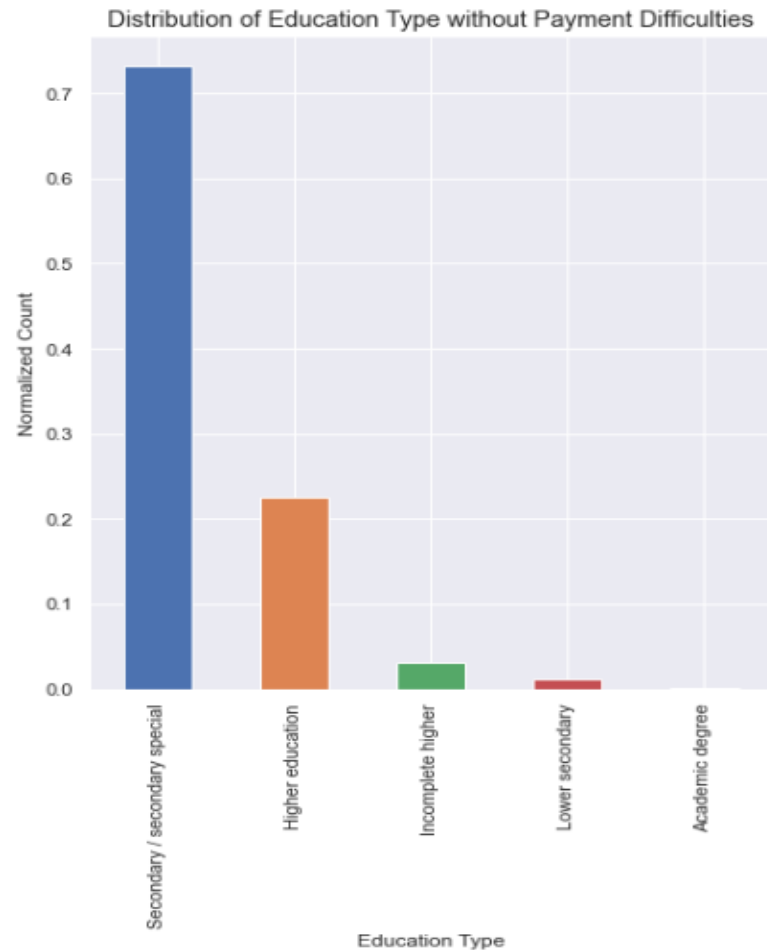
■ Clients without Payment Difficulties
■ Clients with Payment Difficulties



Clients with Payment Difficulties

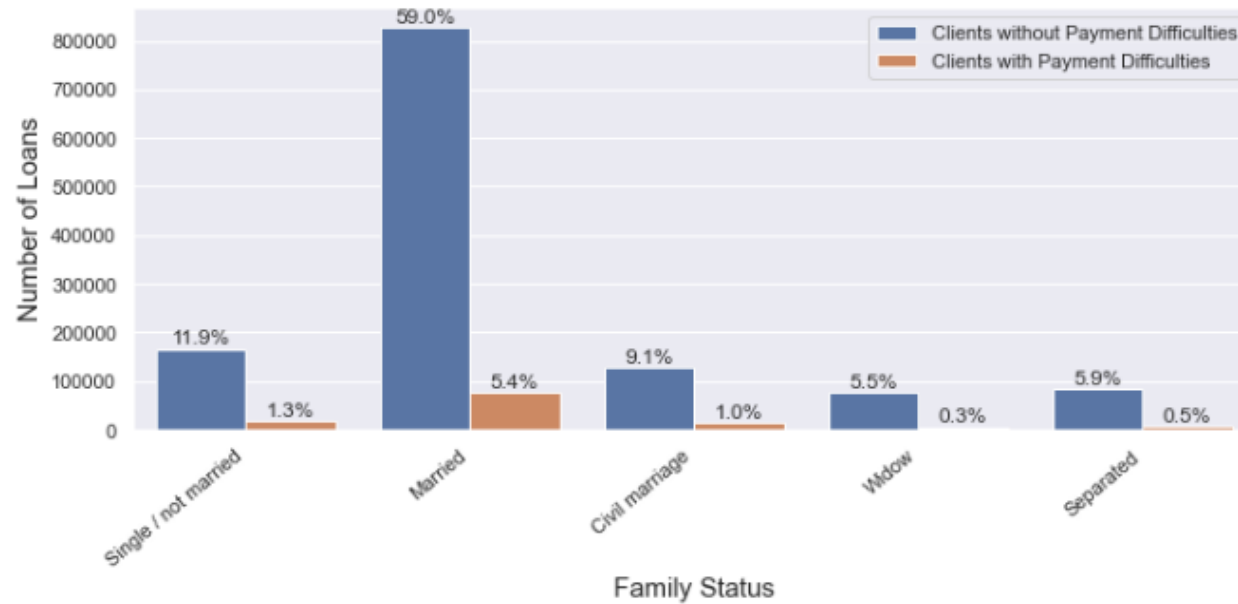
Number of Loans vs Education Type

- Percentage of Payment Difficulties in Cash Loans are higher in comparison to Revolving Loans.



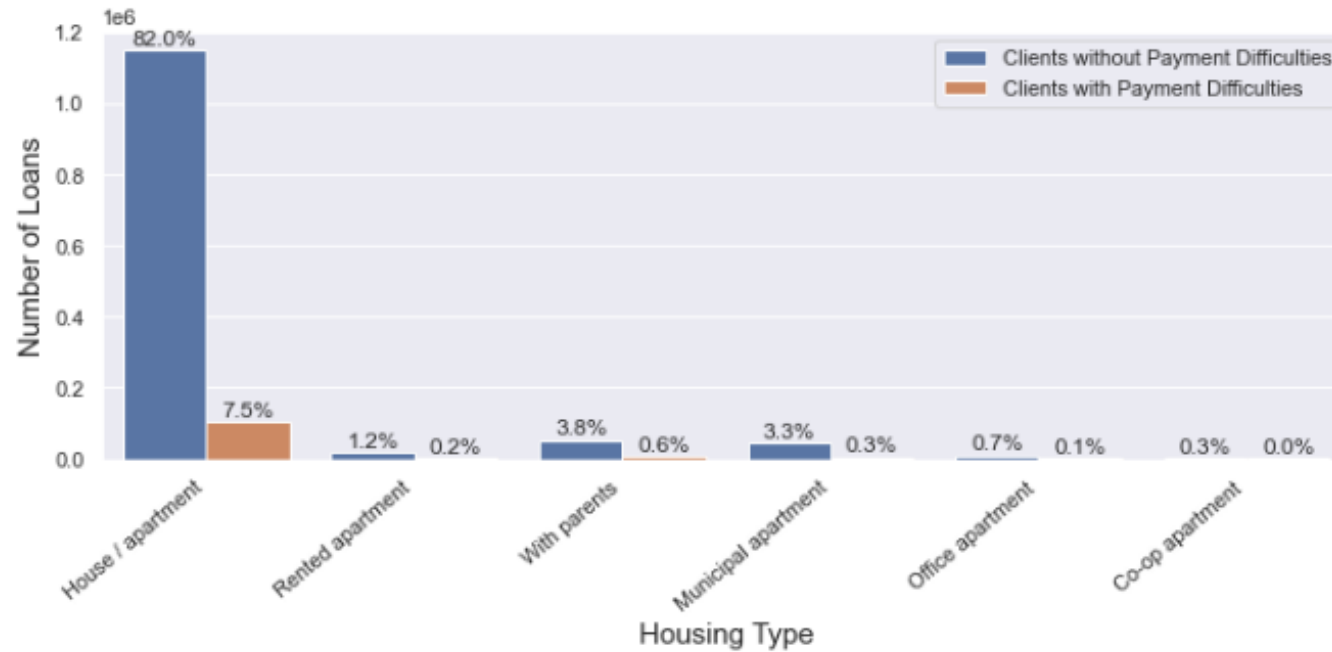
Number of Loans vs Family Status

- More Number of Married couples apply for Loans as compared to Others.



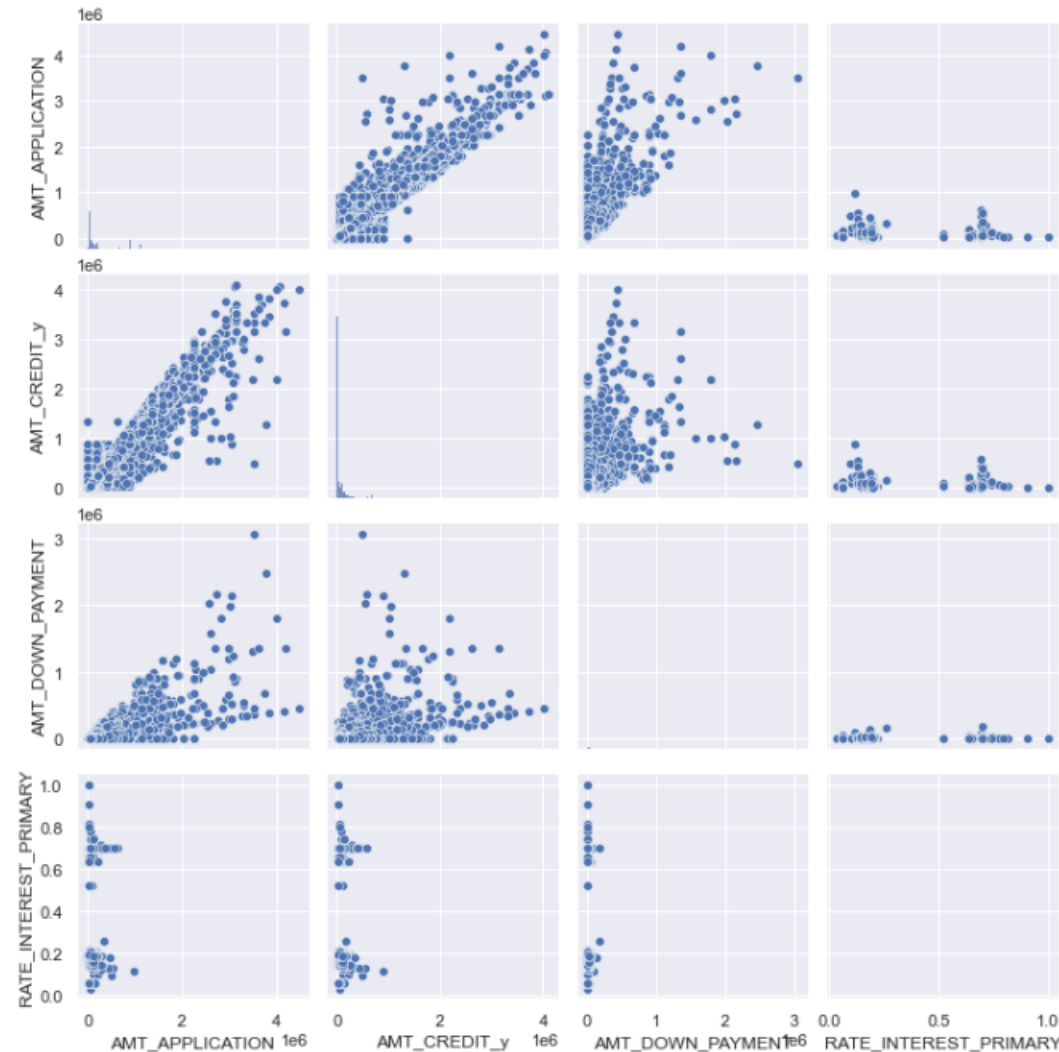
Number of Loans vs Housing Type

- Clients with House/Apartment apply more for Loans as compared to Others.



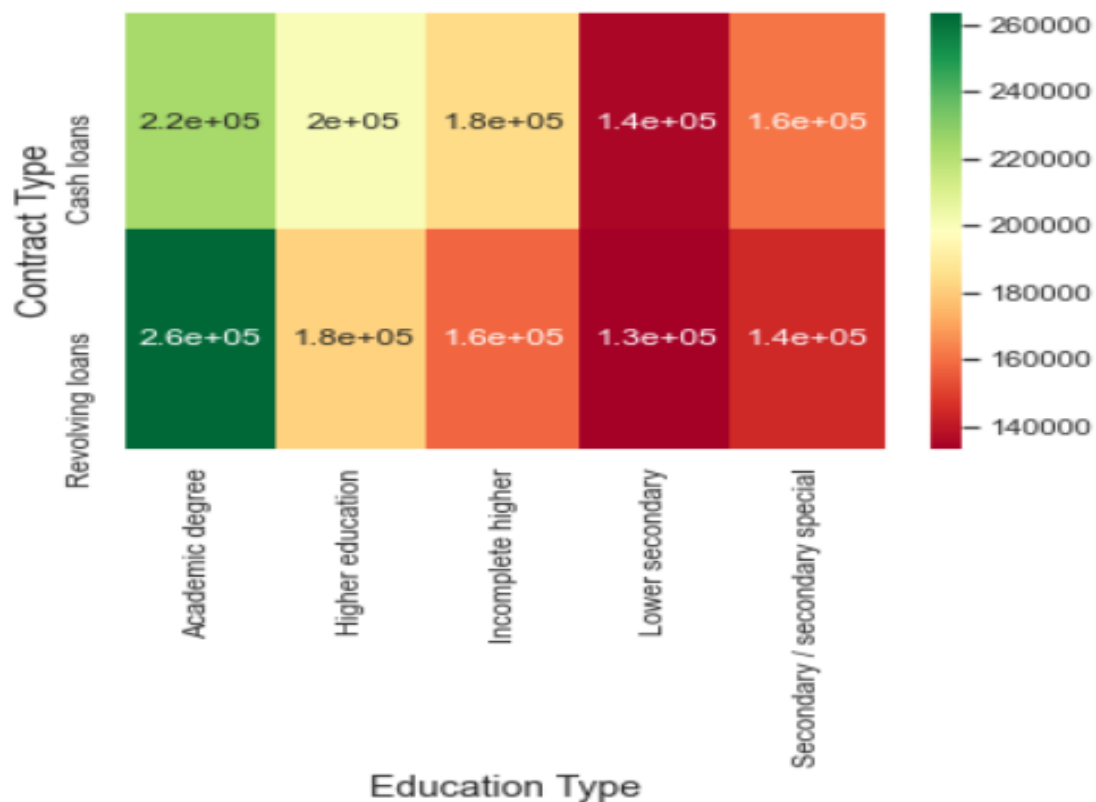
Amount Application vs Amount Credit vs Amount Down Payment vs Rate Interest

- Request Amount in application and Credit Amount on application increases in a Linear fashion.
- Rate of Interest primarily applied on Application amount is in Two clusters. This implies Rate of Interest is different for different Contract Types
- The amount of Down Payment is majorly similar across all Application Amounts requested.



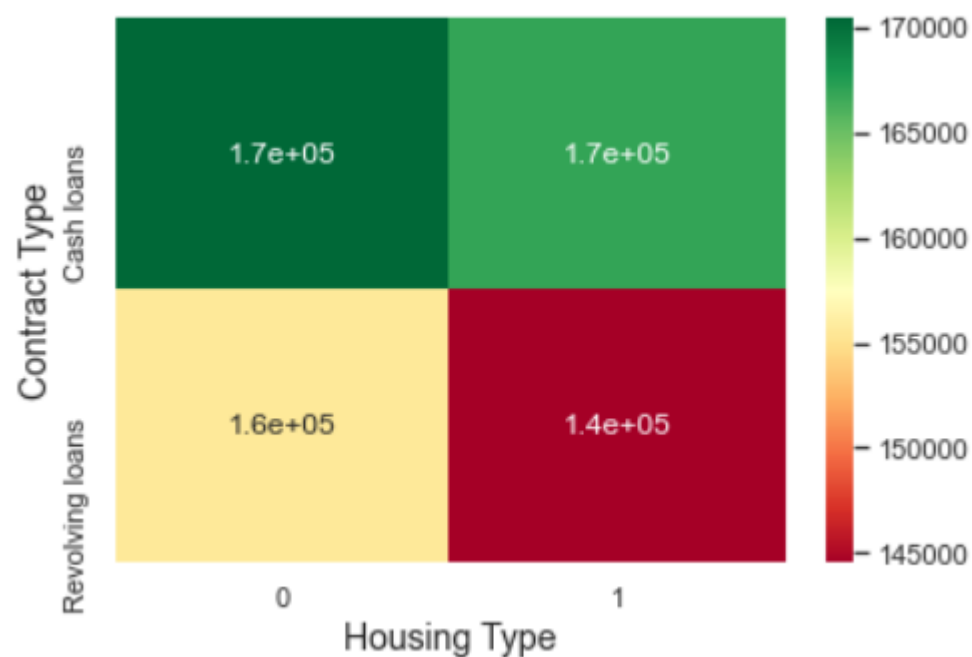
Contract Type vs Education Type vs Application Amount

- Clients with Higher Education qualification are approved with Loans having more amount.
- Loan Amounts approved for educated clients is 75% more than the others.



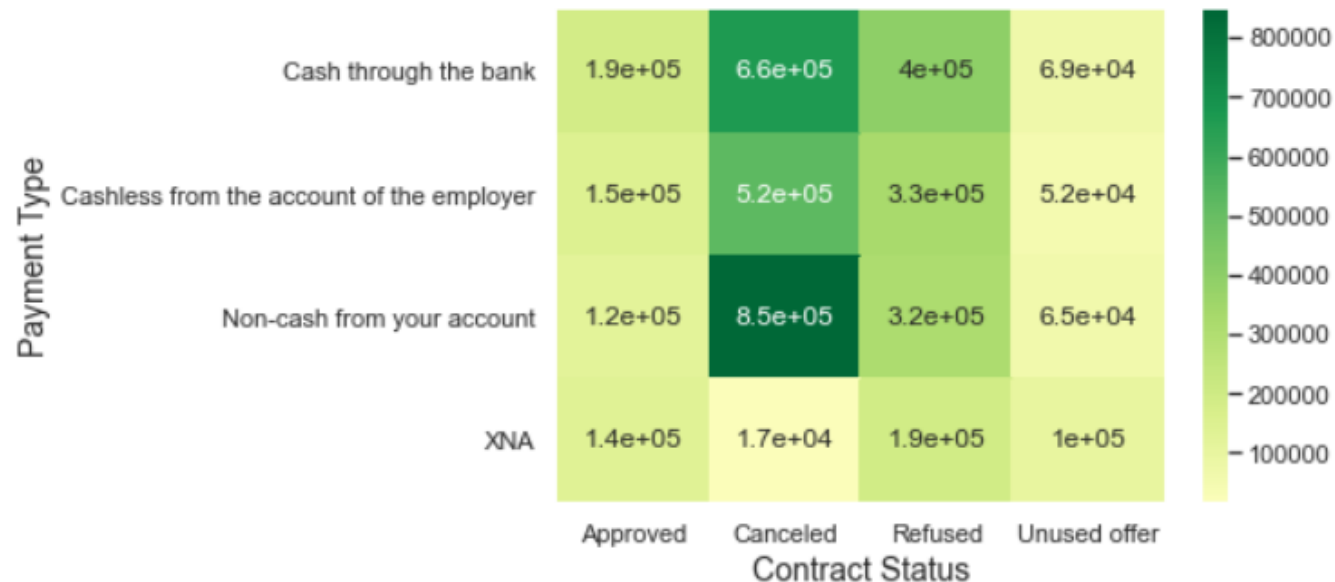
Contract Type vs Target vs Application Amount

- Probability that Clients will have Payment Difficulties is higher in Revolving Loans than Cash Loans even if Lesser Loan Amount Application is approved for a client.



Payment Type vs Contract Status vs Application Amount

- Chances of loan getting approved for all payment types is much higher when loan amount is less than 500000.
- Chances of loan getting cancelled for non-cash from your account is much higher when loan amount is more than 500000.
- There are lot of refused or unused offers due to variable reasons.



Inferences

- More Female customers apply for the Loan with low Payment Defaults. More offers can be introduced for the Female Customers.
- More offers can be introduced for Married Couples as significant number married clients apply for Loans.
- Due to varied reasons, lot of Customers are Rejecting Loan Offers.