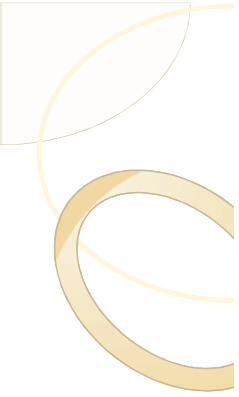




# CREDIT EDA CASE STUDY

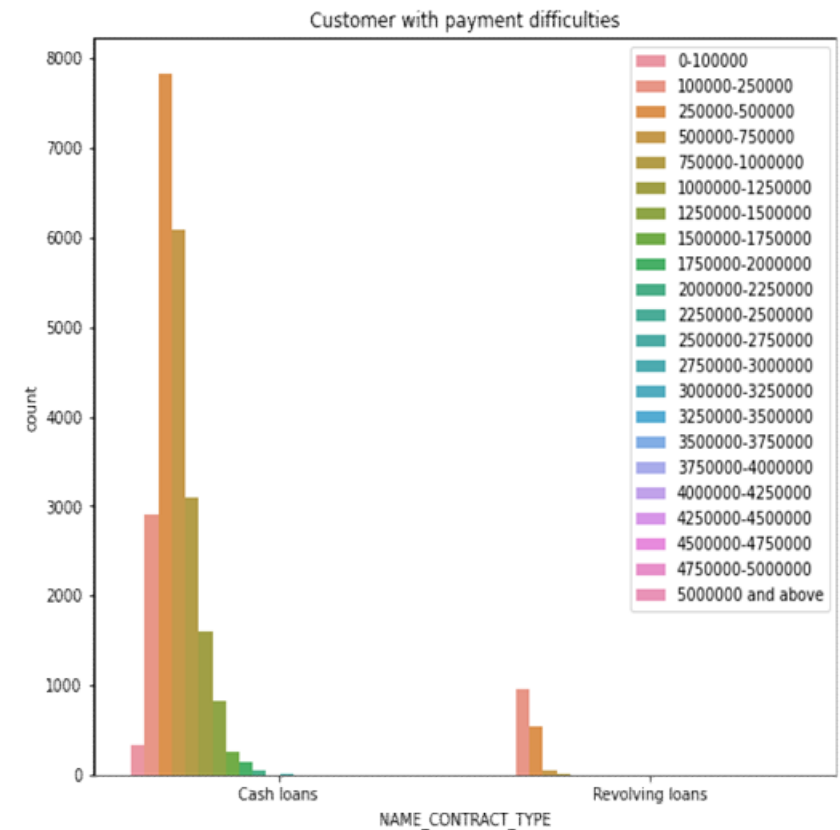
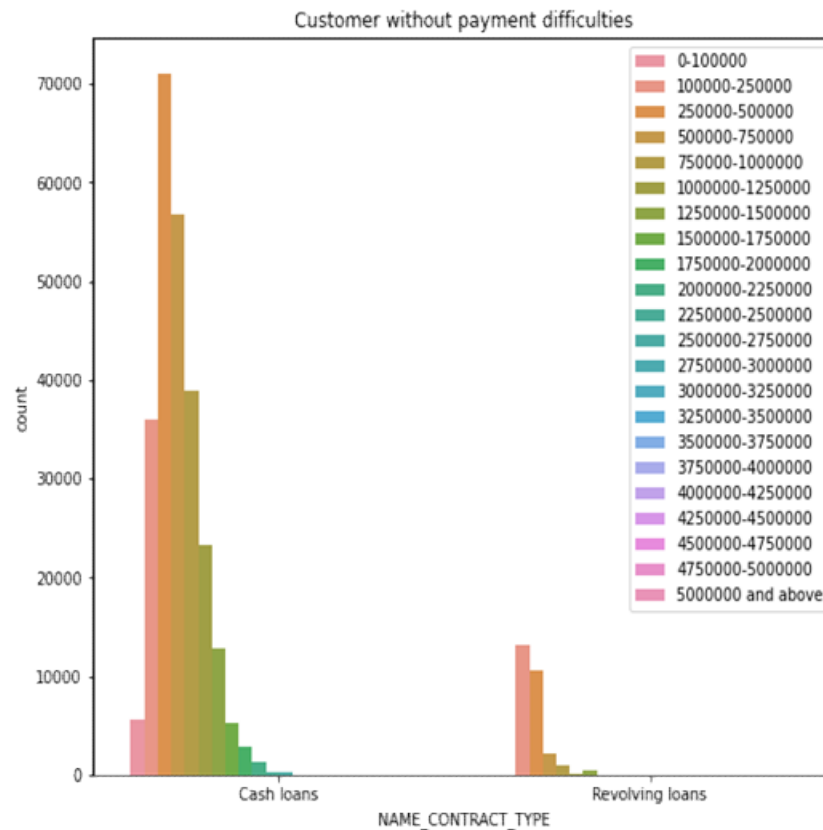
By,  
Sudalaikannu Vaithiar,  
Lochan Raj T D



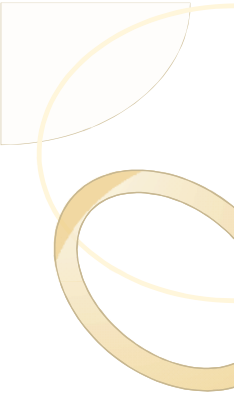
## Categorical - Categorical Bivariate Analysis

Customer without payment difficulties v/s  
Customer with payment difficulties

# Name Contact Type v/s Count

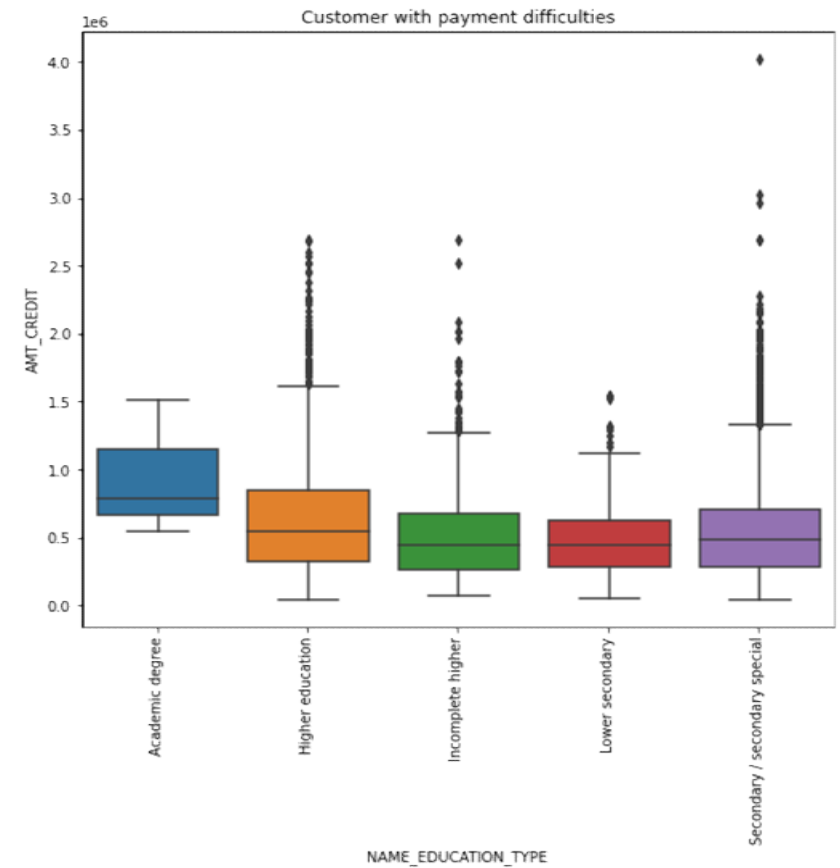
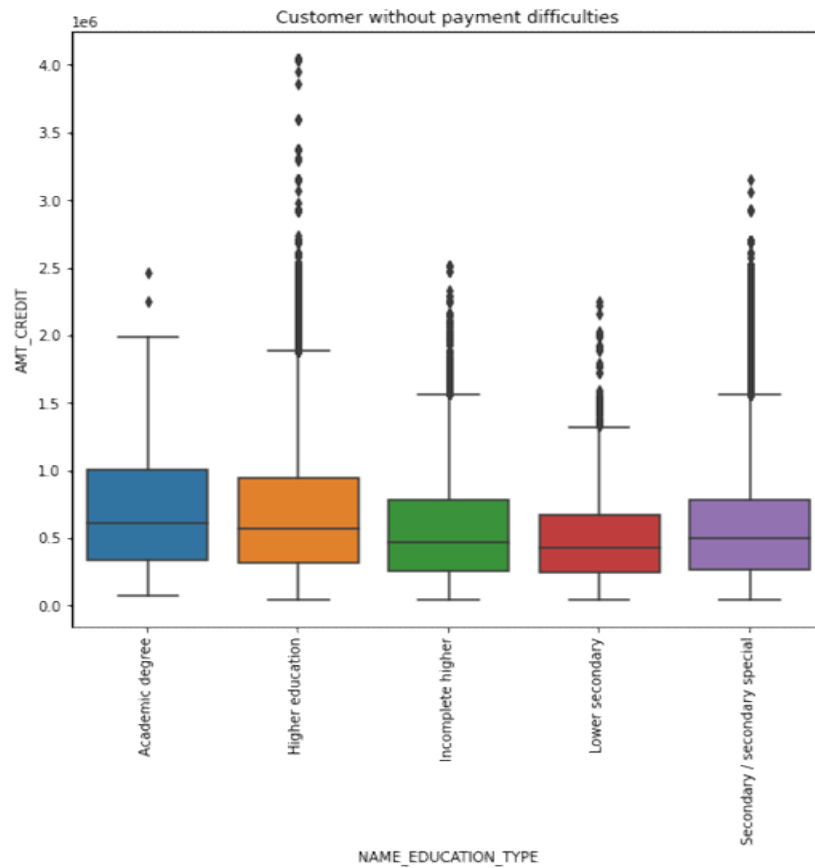




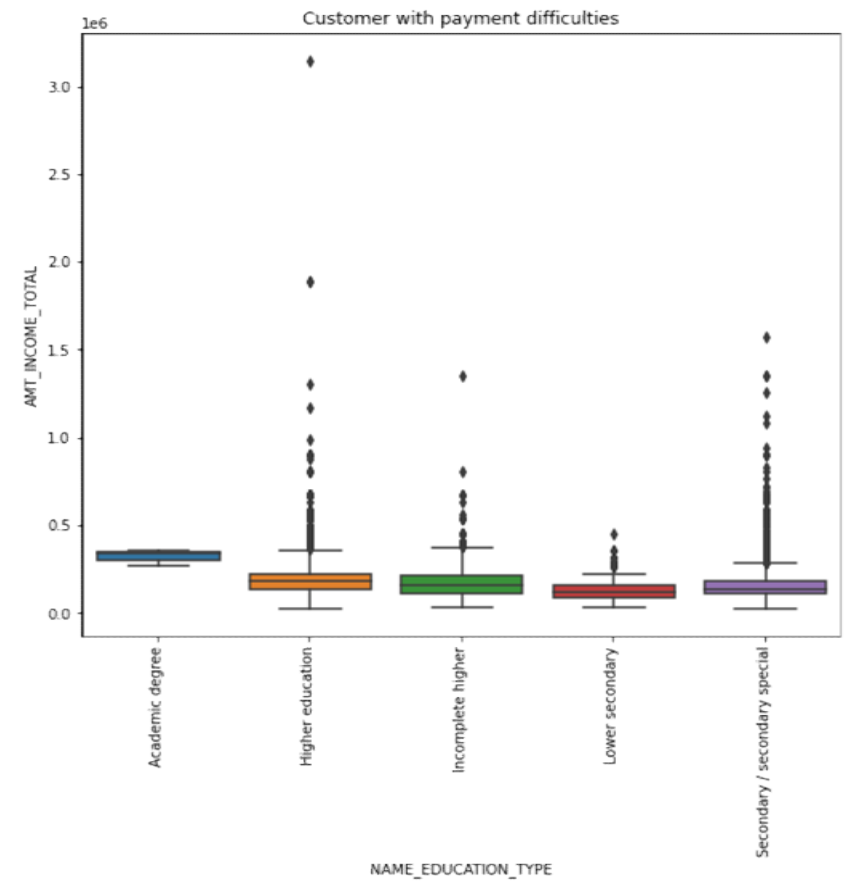
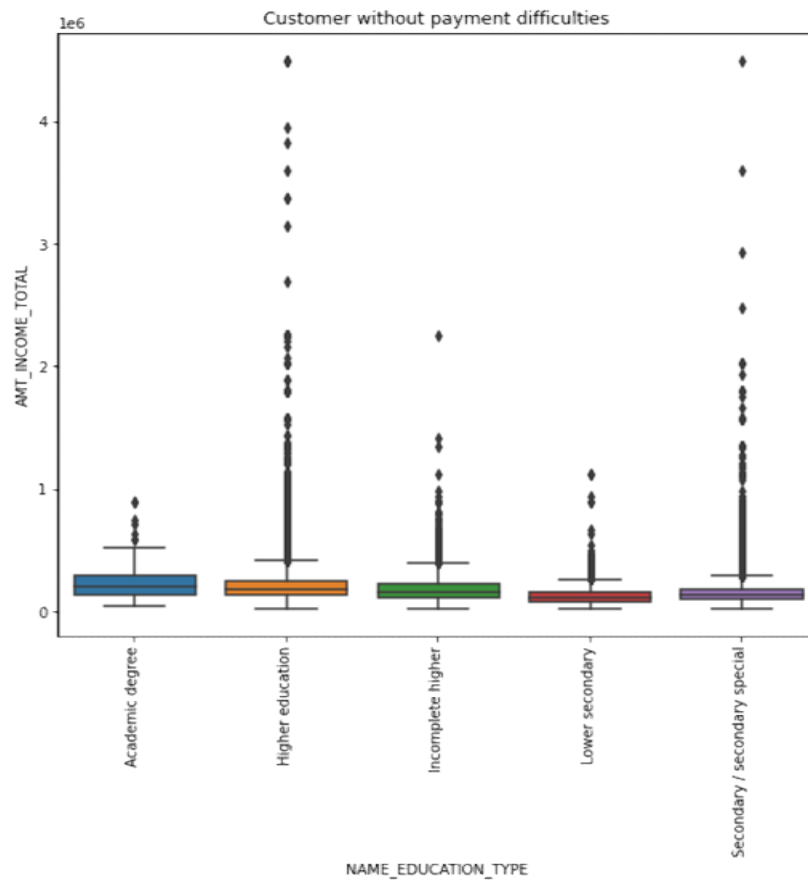


Numerical - Categorical Bivariate Analysis  
Customer without payment difficulties v/s  
Customer with payment difficulties

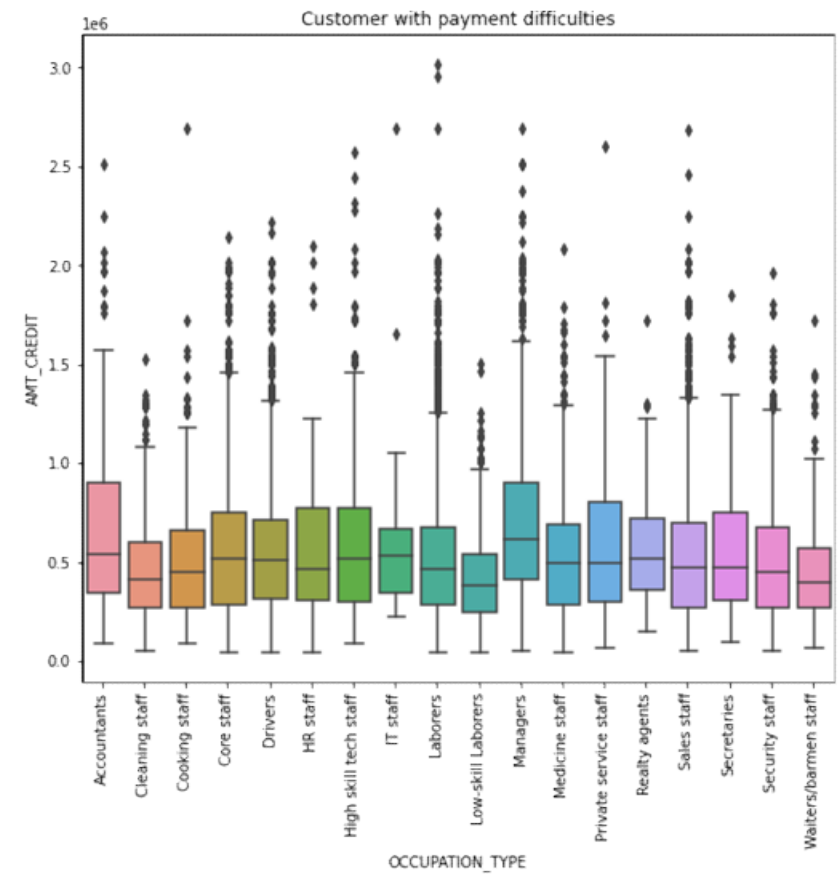
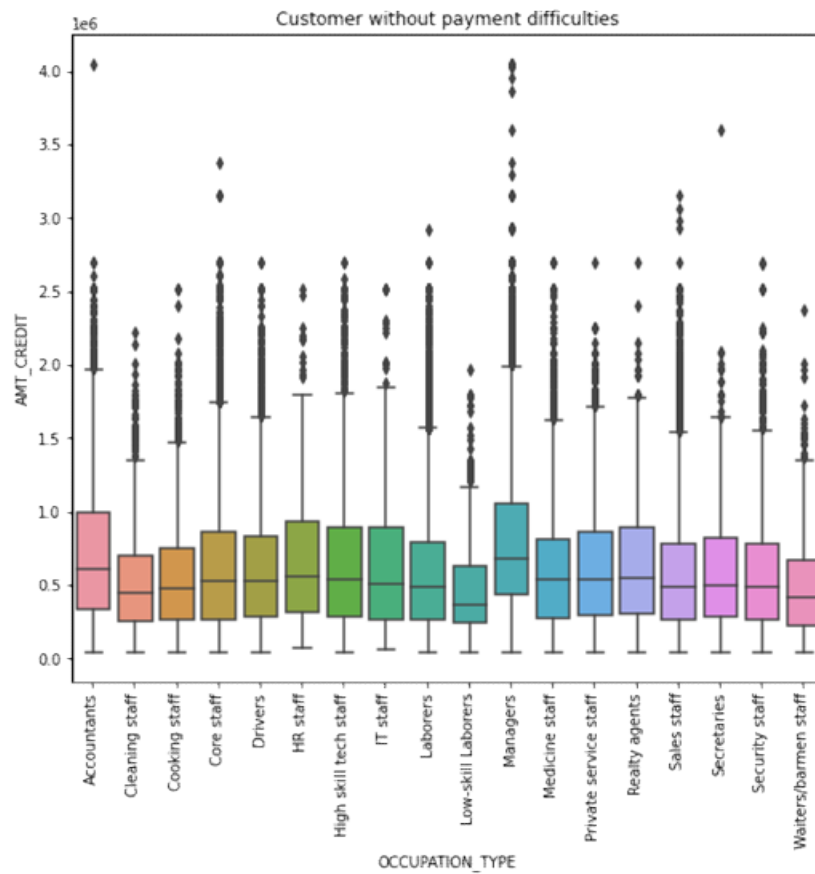
# Name Education Type v/s Amount Credit



# Name Education Type v/s Amount Income Total

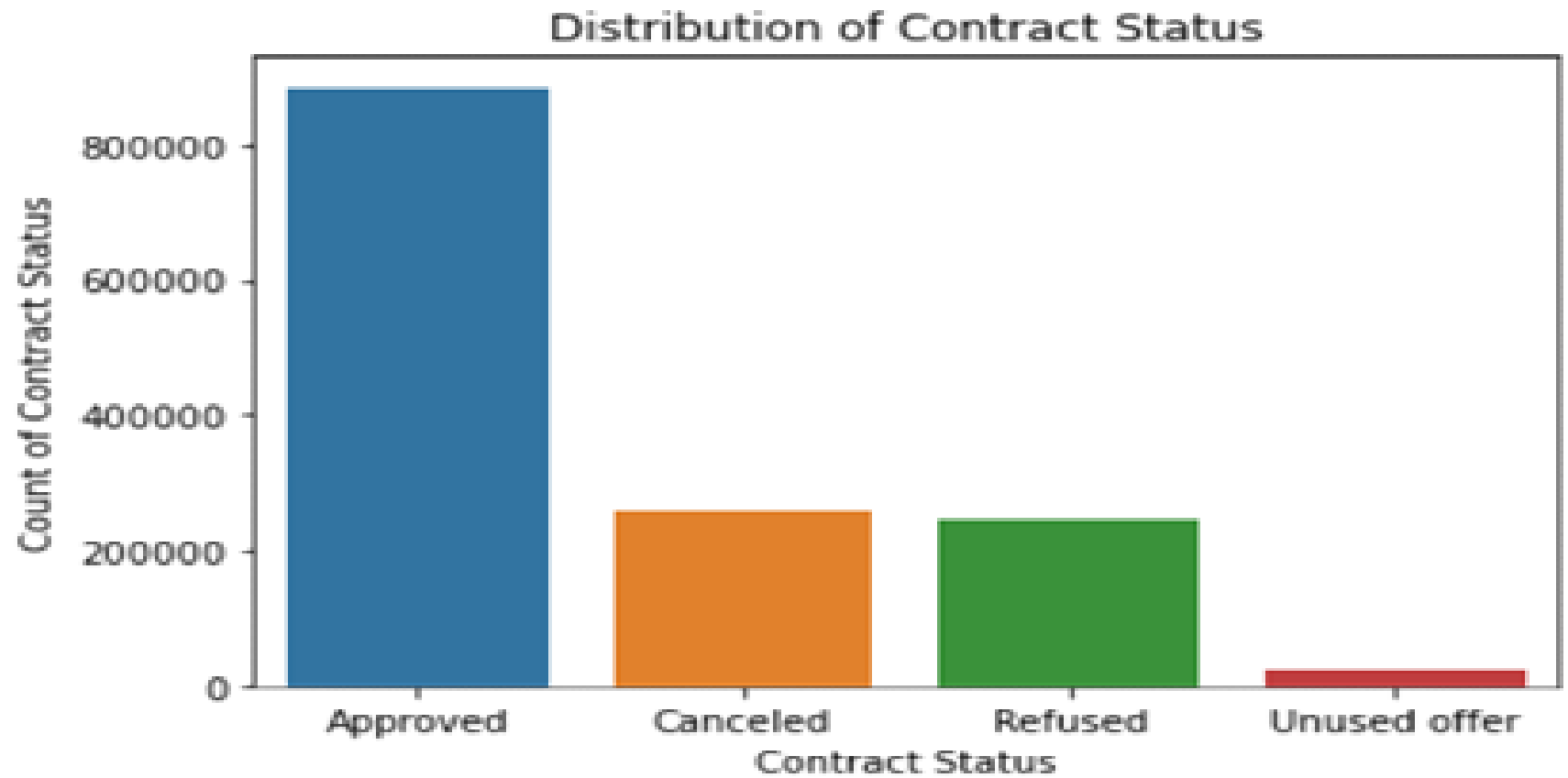


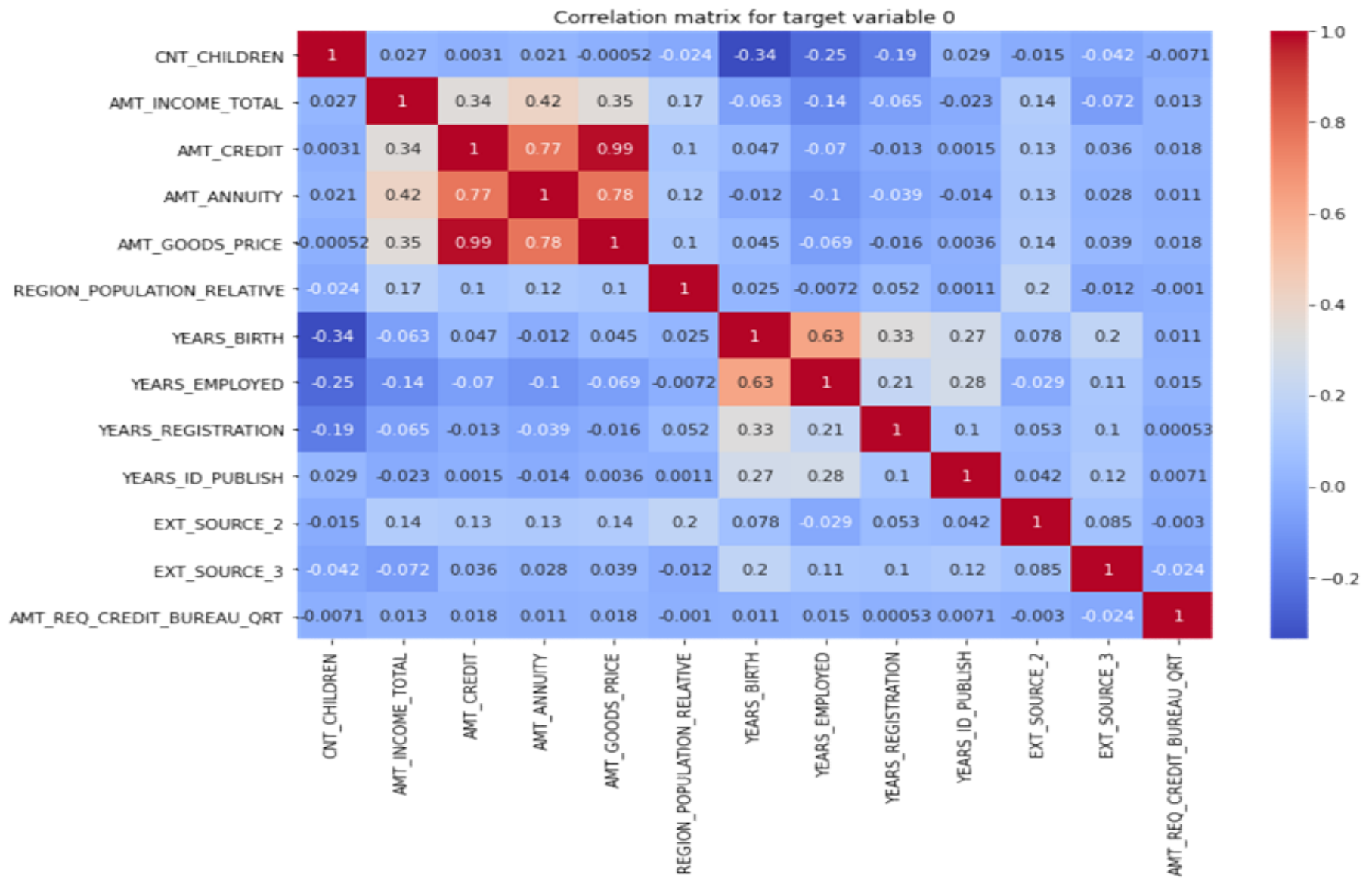
# Occupation Type v/s Amount Credit

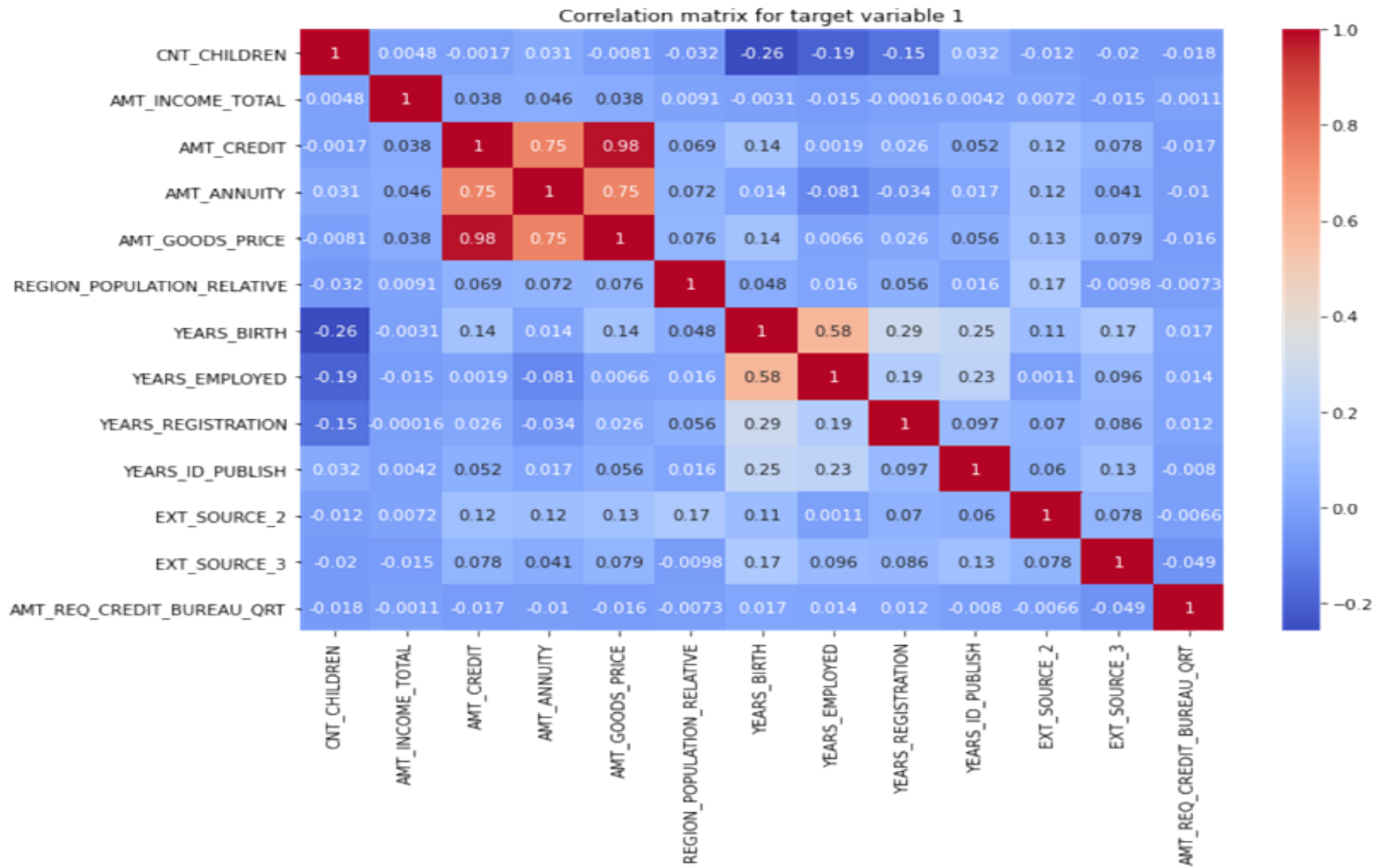




## Contract Status v/s Count of Contract Status









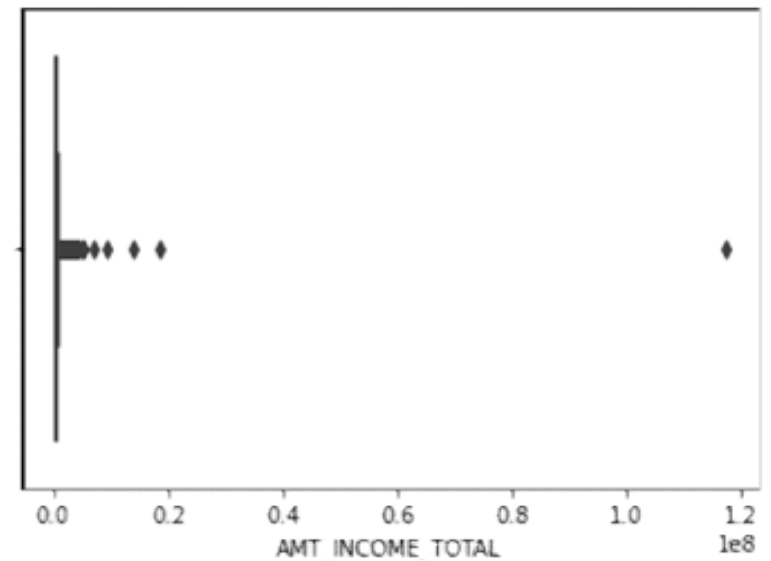
## Correlation for type I

- The client's permanent address does not match contact address are having less children and vice-versa
- The client's permanent address does not match work address are having less children and vice-versa

## Boxplot for income amount

Few points can be concluded from the graph.

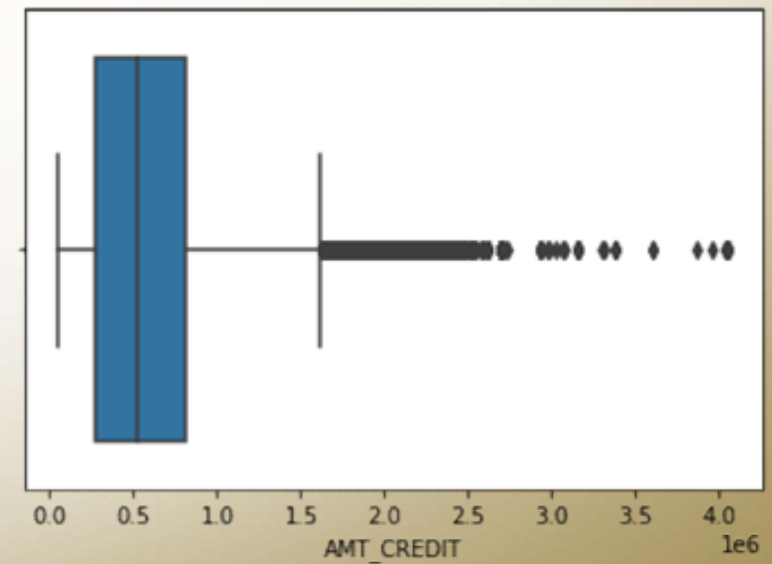
- Some outliers are noticed in income amount.
- The third quartiles is very slim for income



## Boxplot for credit amount

Few points can be concluded from the graph.

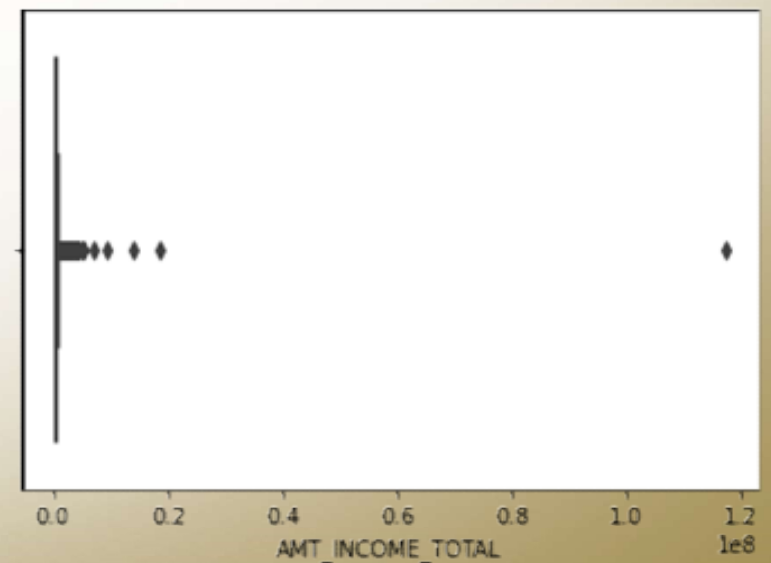
- Some outliers are noticed in credit amount.
- The first quartile is bigger than third quartile for credit amount which means most of the credits of clients are present in the first quartile.

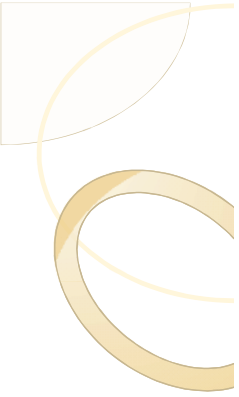


## Boxplot for income amount

Few points can be concluded from the graph.

- Some outliers are noticed in income amount.
- The third quartiles is very slim for income amount.
- Most of the clients of income are present in first quartile.

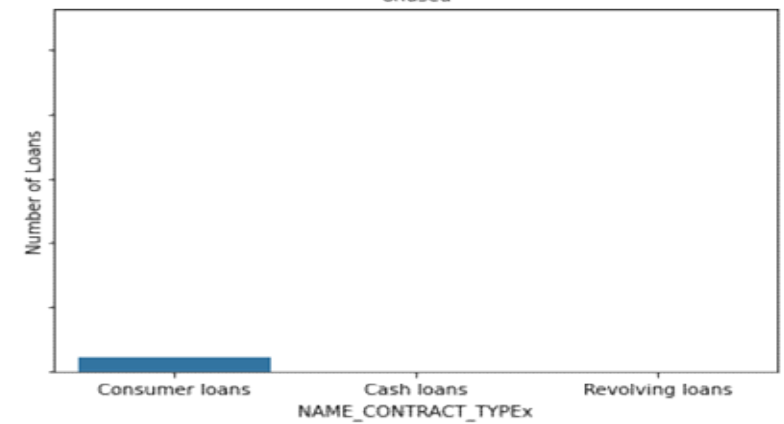
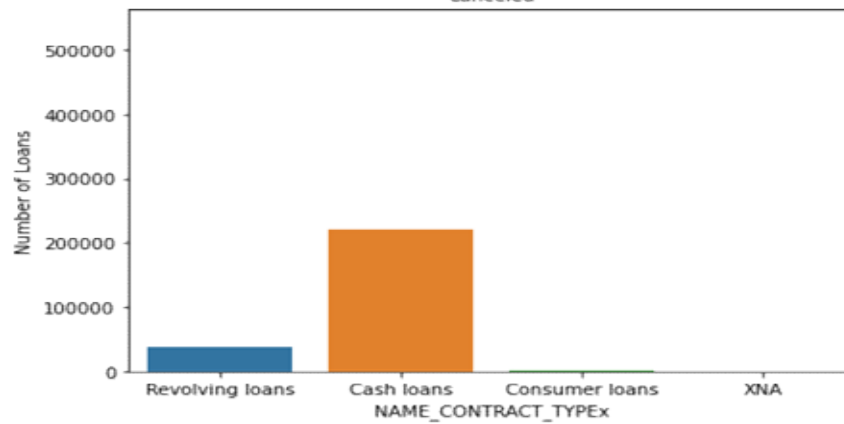
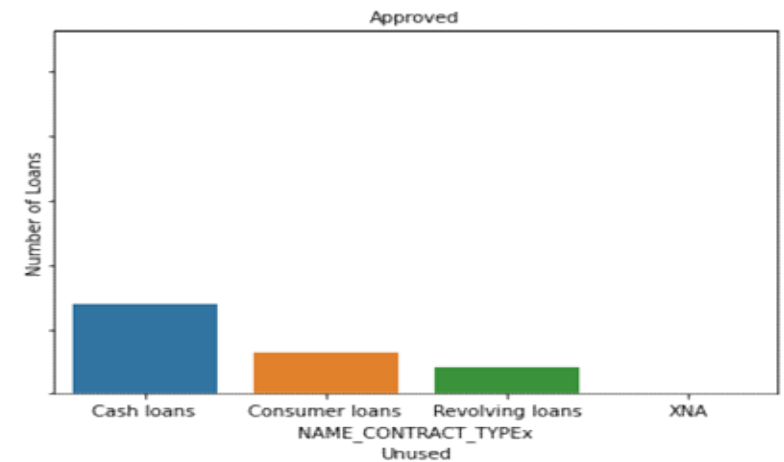
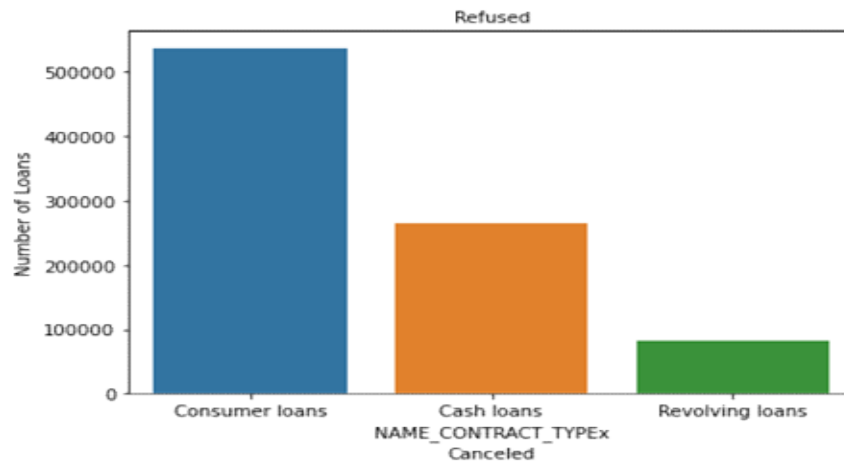




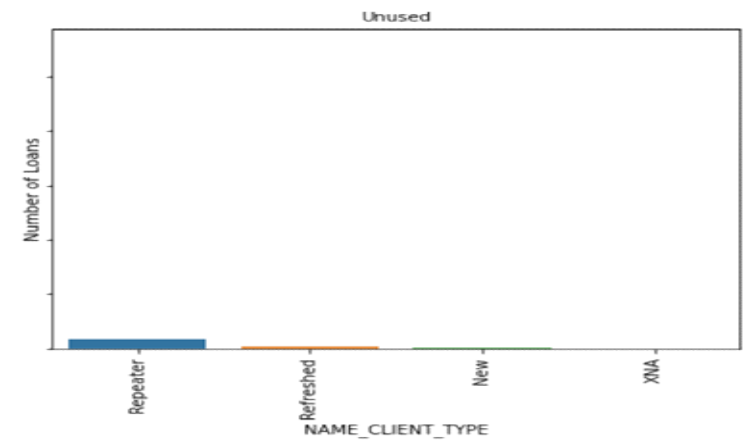
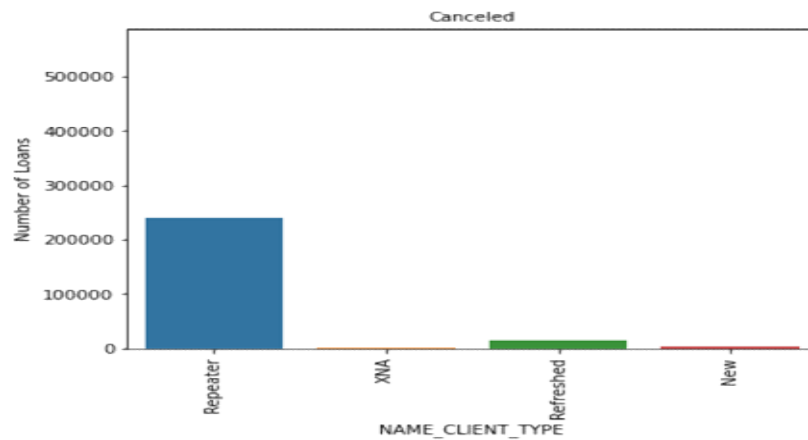
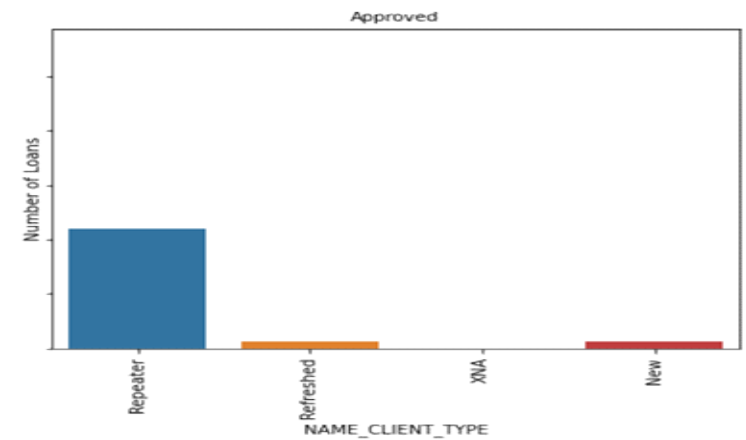
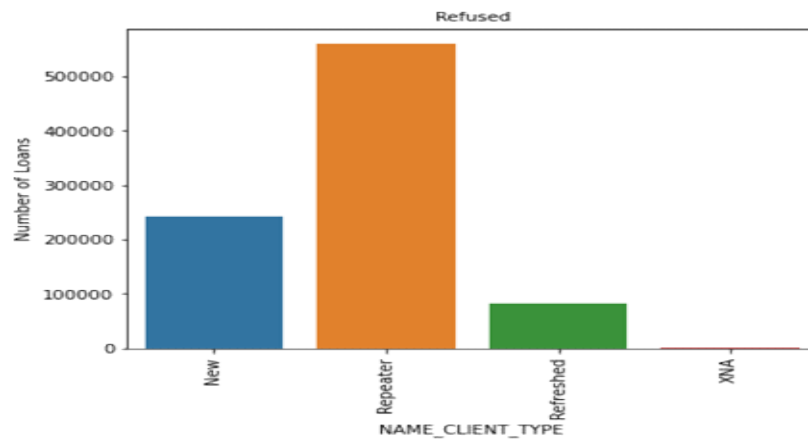
## Examine the Variables based on Types of Contract Status



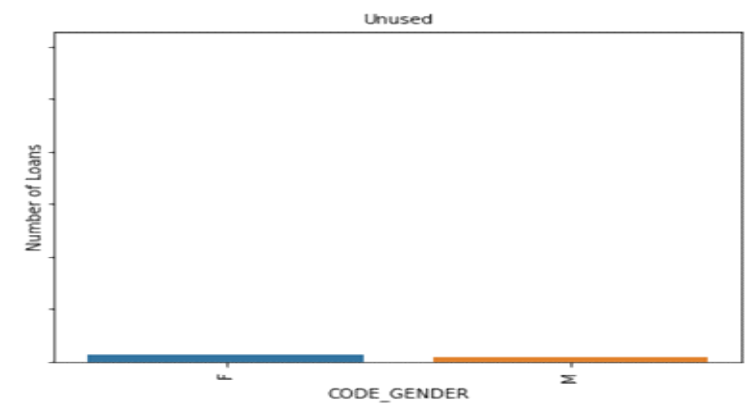
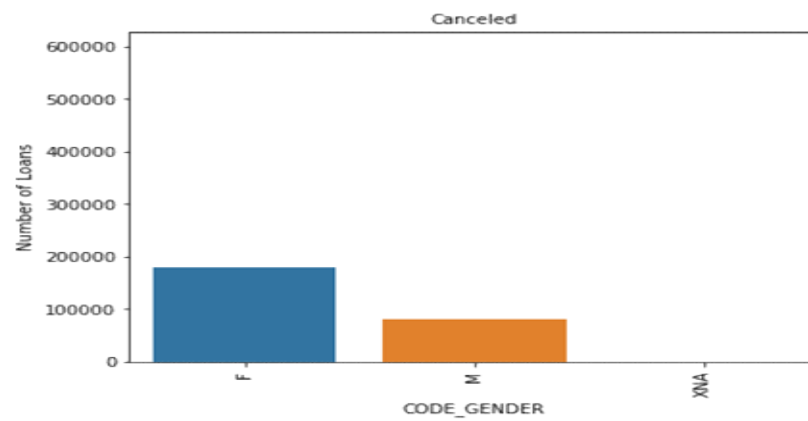
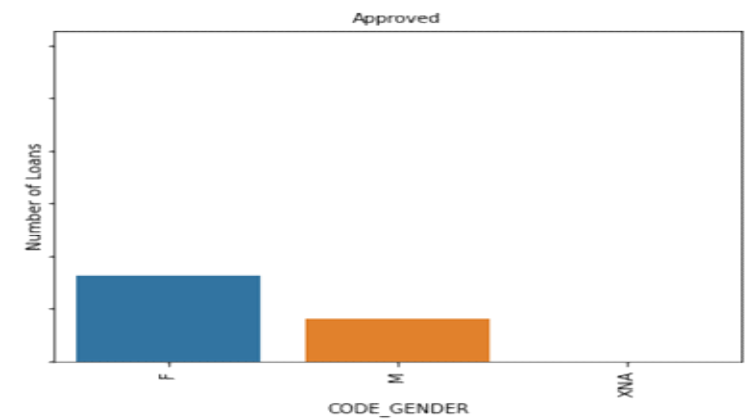
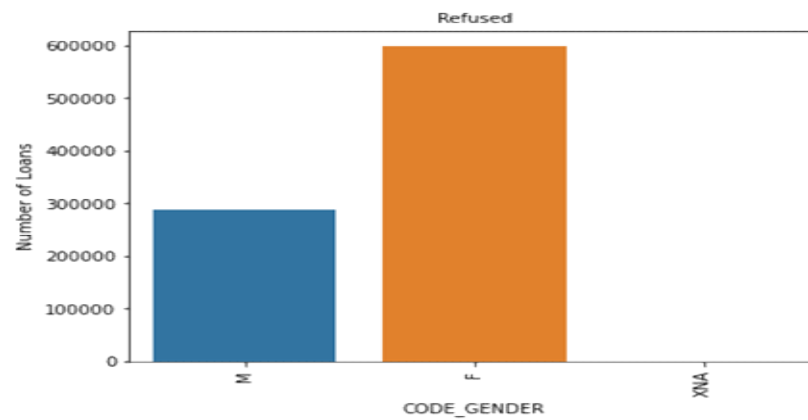
# Name Contract Type v/s Number of Loans



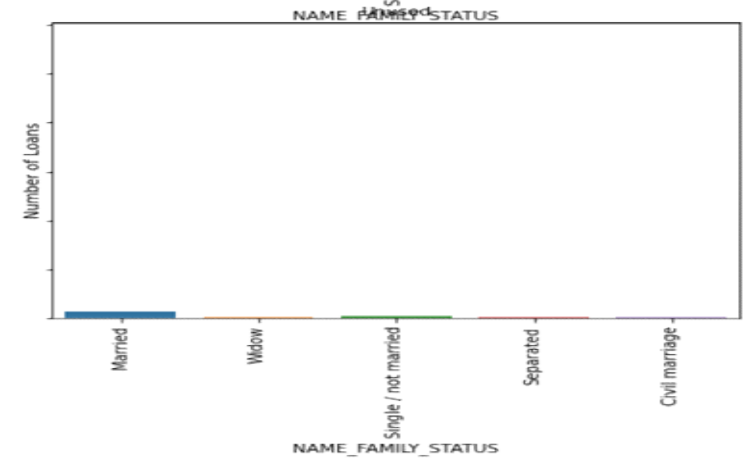
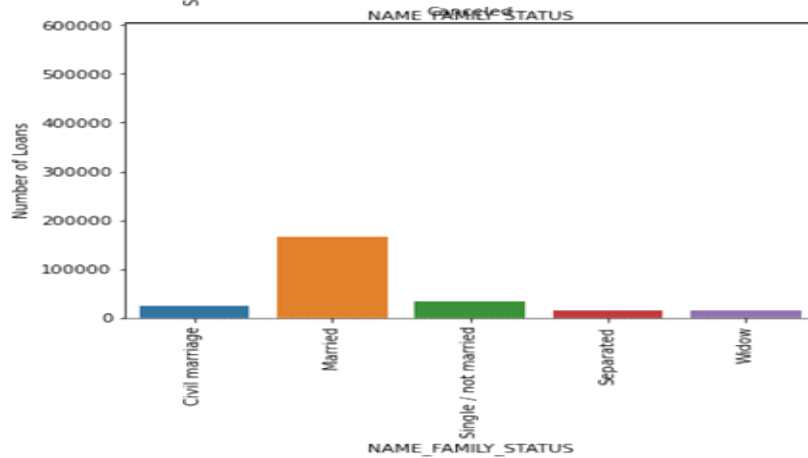
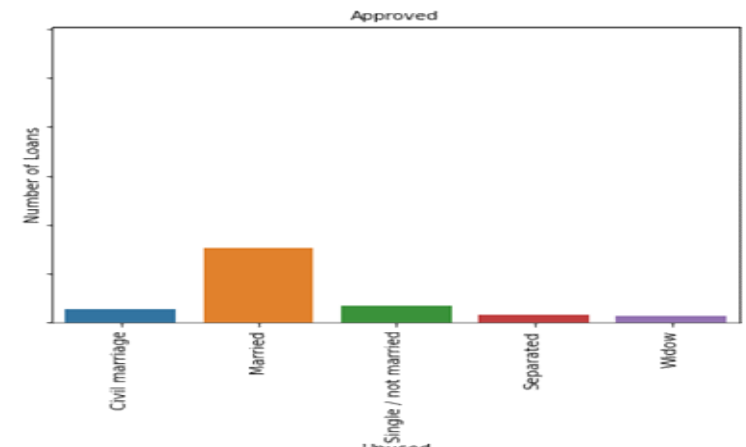
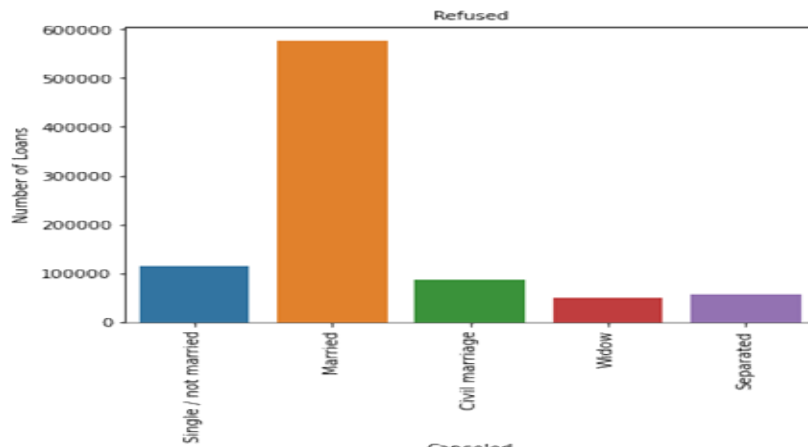
# Name Client Type v/s Number of Loans



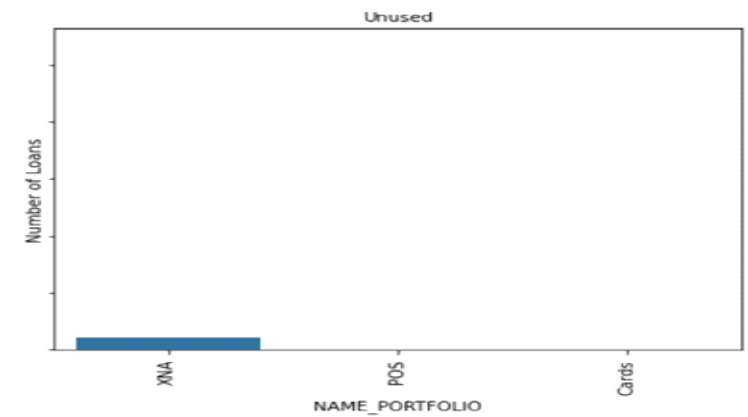
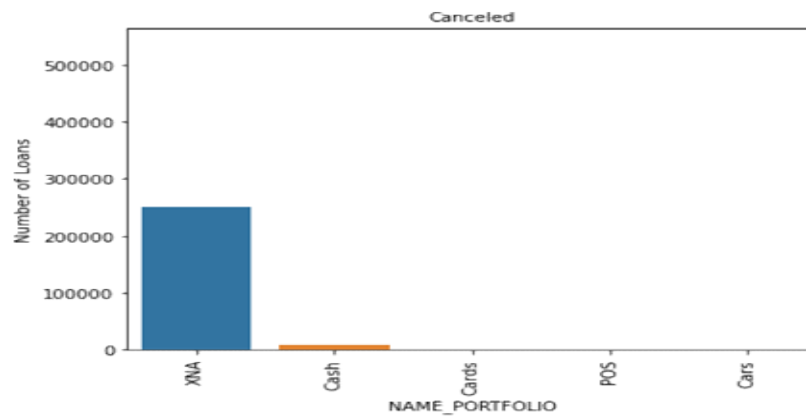
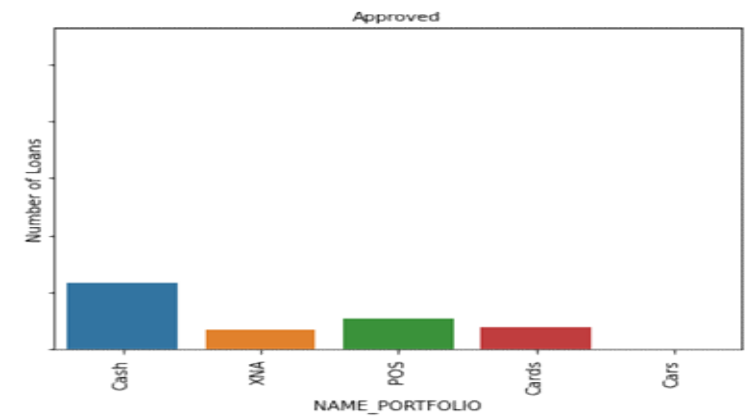
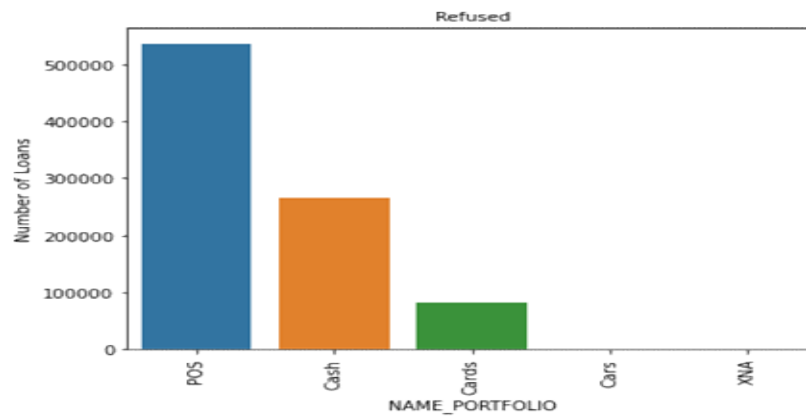
# Code Gender v/s Number of Loans



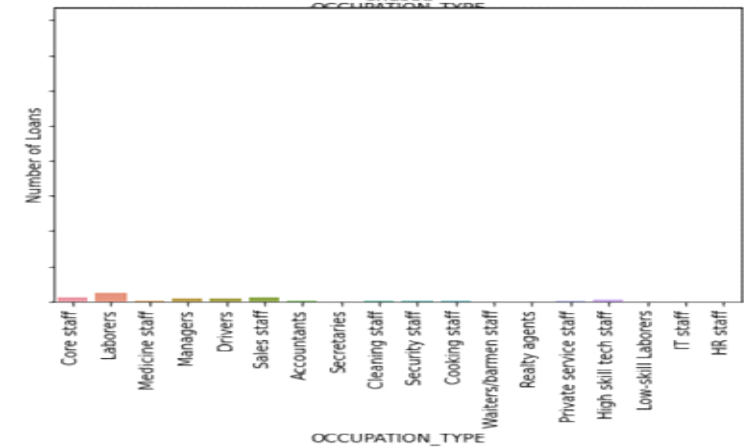
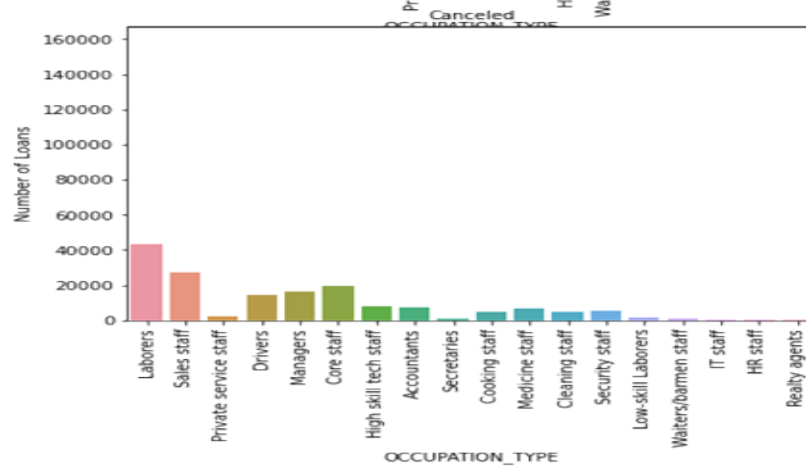
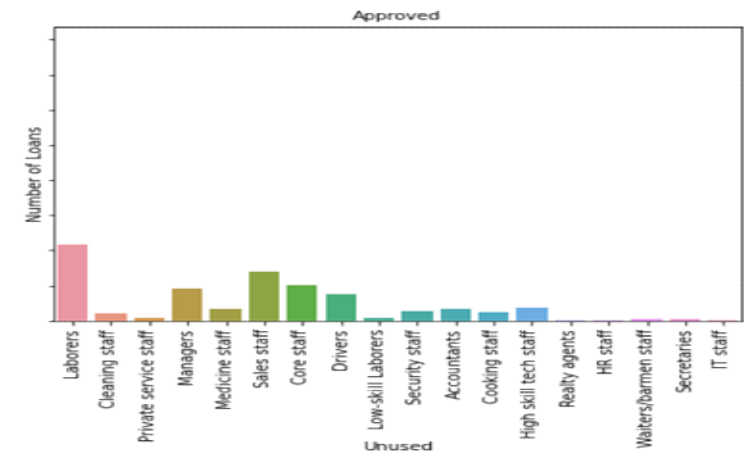
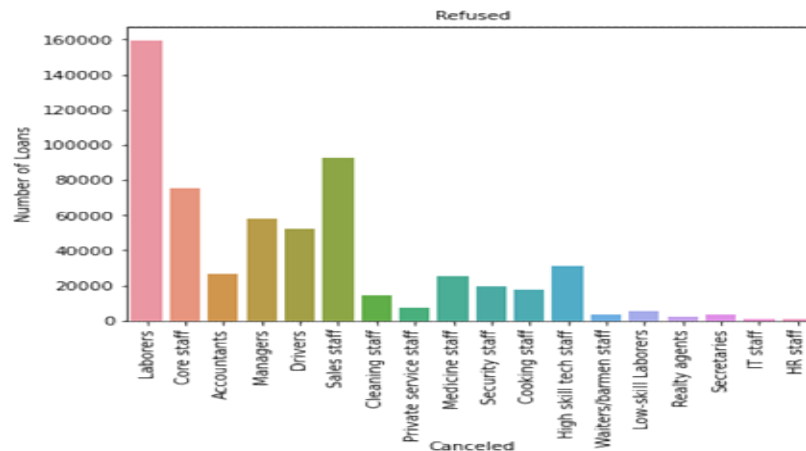
# Name Family Status v/s Number of Loans



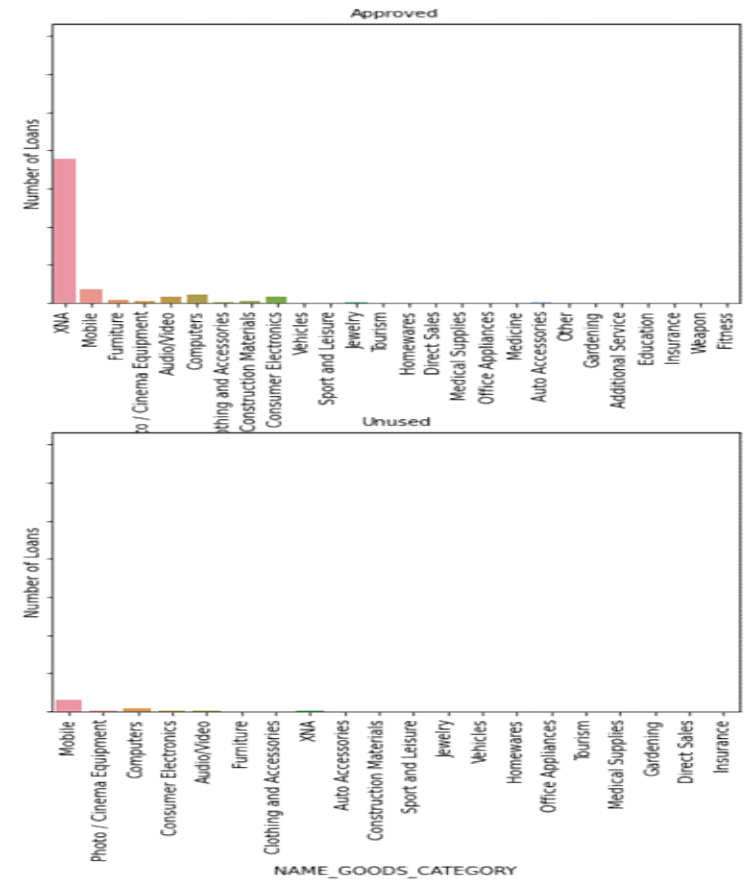
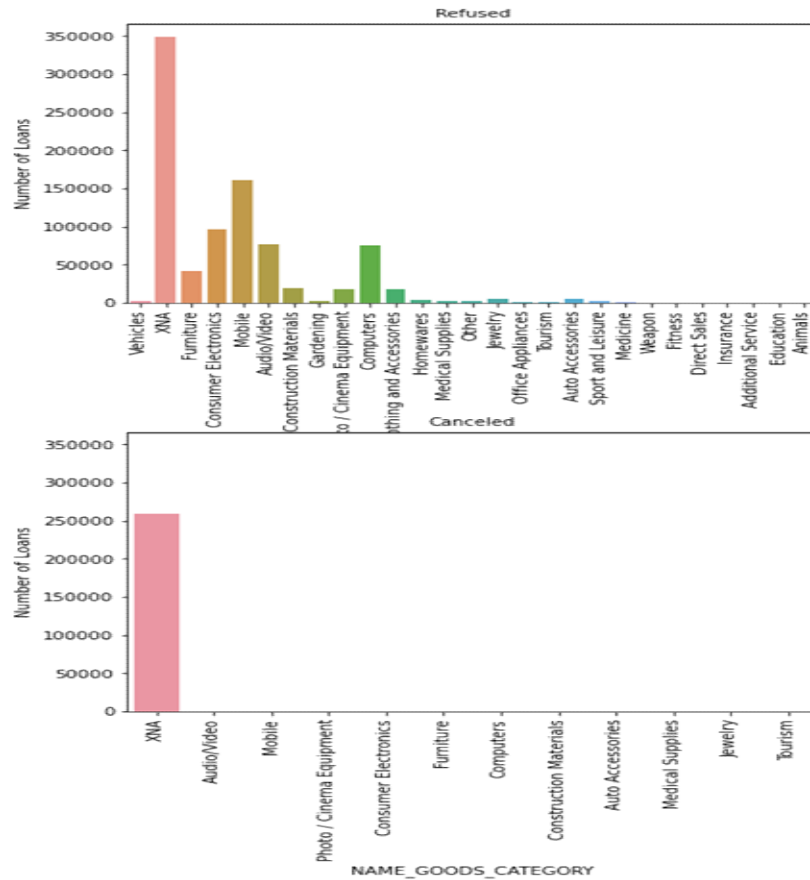
# Name Portfolio v/s Number of Loans



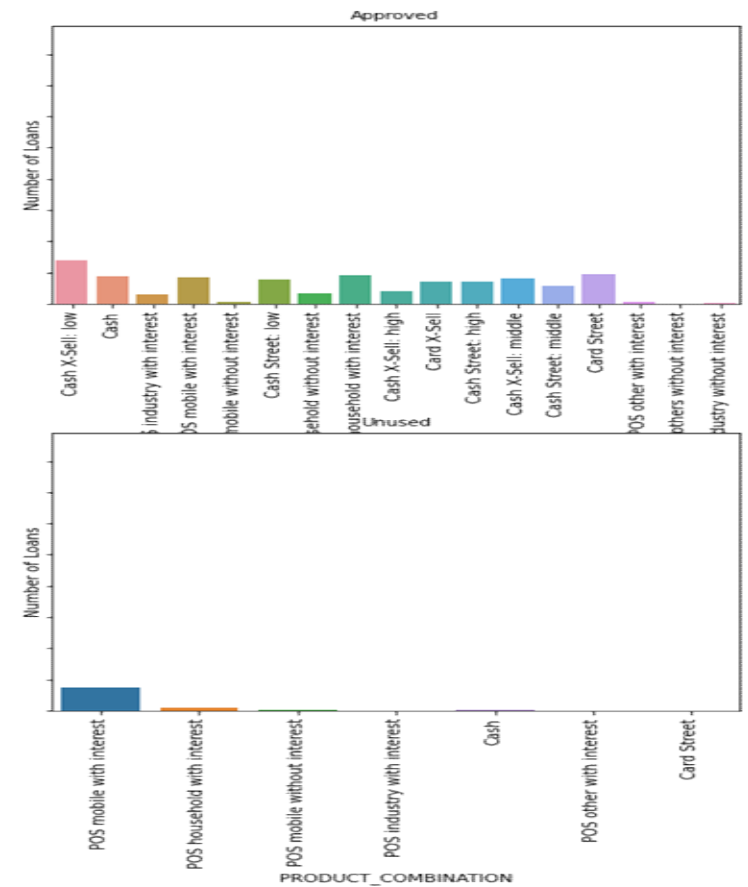
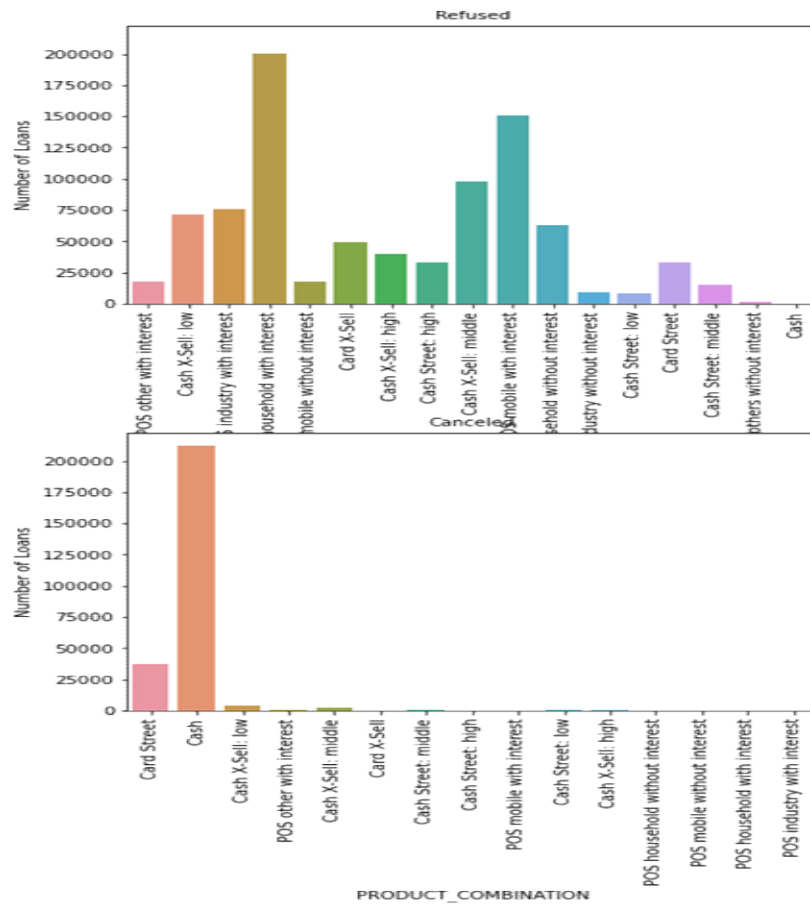
# Occupations Type v/s Number of Loans



# Name Goods Category v/s Number of Lons



# Product Combination v/s Number of Loans







## Conclusion

- Banks should focus more on contract type 'Student' , 'pensioner' and 'Businessman' with housing 'type other than 'Co-op apartment' for successful payments
- Banks should focus less on income type 'Working' as they are having most number of unsuccessful payments.
- Also with loan purpose 'Repair' is having higher number of unsuccessful payments on time.
- Get as much as clients from housing type 'With parents' as they are having least number of unsuccessful payments.



**Thank you**