**EXPLORATORY SUMMARY REPORT (EDA) SUMMARY REPORT**

1. **Introduction**

This summary is to give a brief overview of delinquency dataset

1. **Dataset Overview**

Total Records: 500  
Total Columns: 19  
The dataset seems to be well-structured for a classification task like predicting delinquency.

1. **Missing Data Summary**

| **Column** | **Missing Count** | **Missing %** |
| --- | --- | --- |
| Income | 39 | 7.8% |
| Credit\_Score | 2 | 0.4% |
| Loan\_Balance | 29 | 5.8% |

1. **Key findings and Early detectors**
2. **Missed payments**
   1. Directly measures past failure to pay
3. **Credit utilization**
   1. Reflects how much of their available credit the customer is using.
4. **Monthly payment history**
   1. Captures recent repayment behavior in temporal detail
5. **AI and GEN AI usage**

AI here, is used to find missing values, key patterns and eara=ly detectors of delinquency

1. **Conclusion**

We have covered key patterns and missing values with the help of AI

Next, we will move to data modelling