

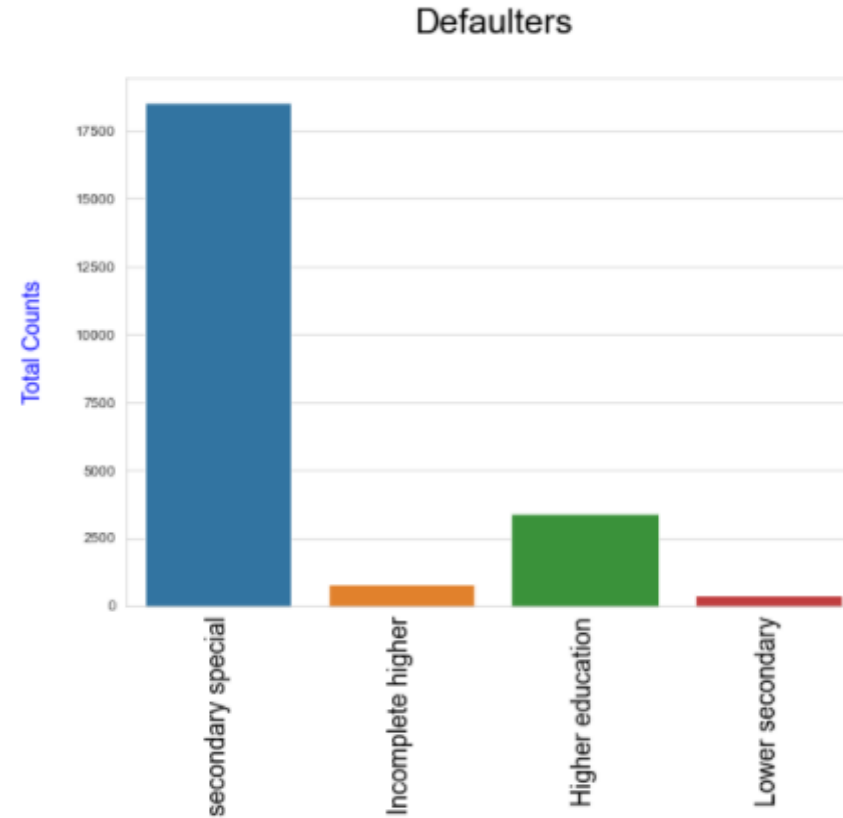
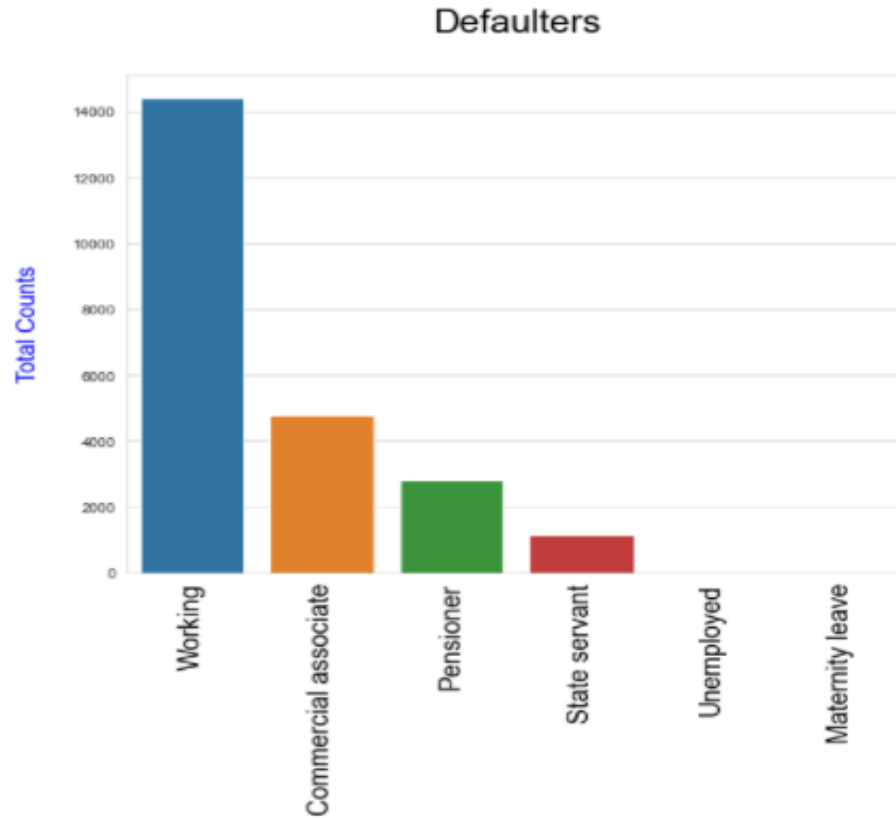
Credit EDA Case Study

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Current Application Analysis

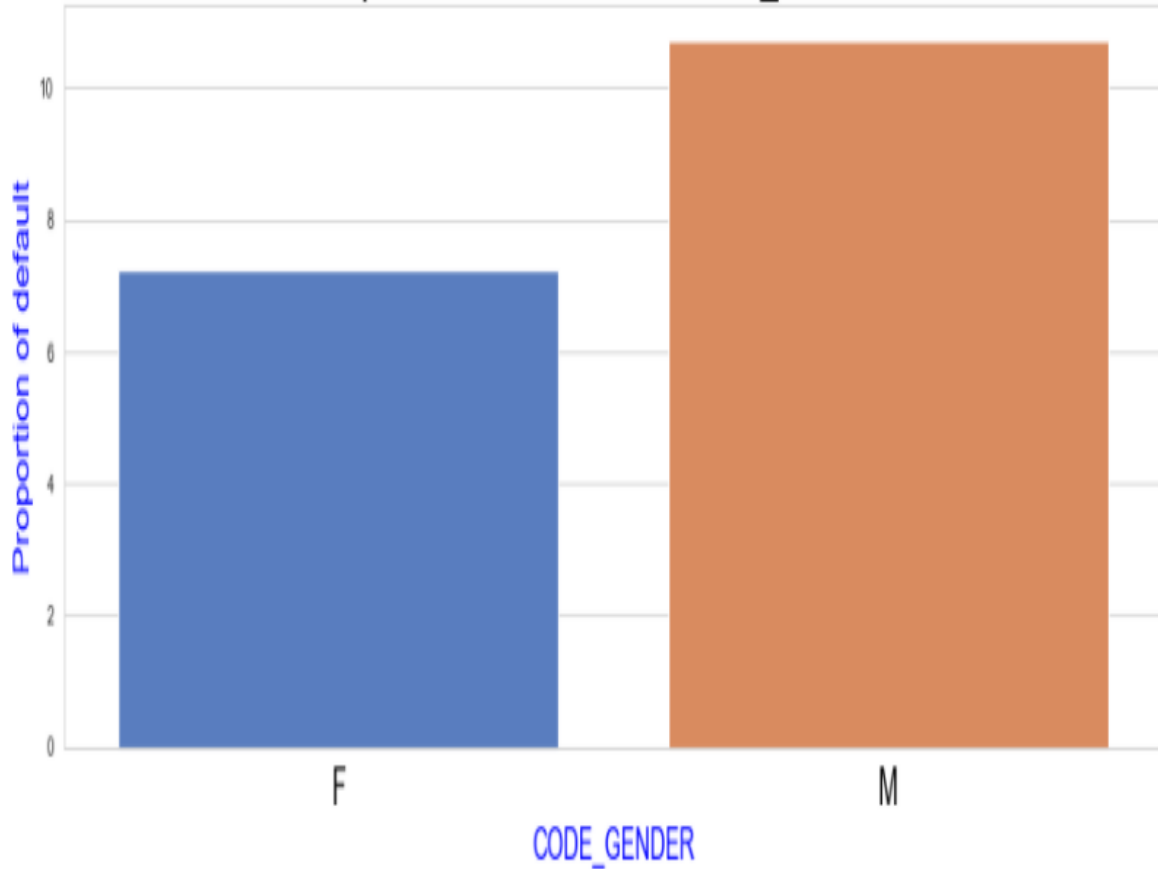
Category of Defaulters based on income and education



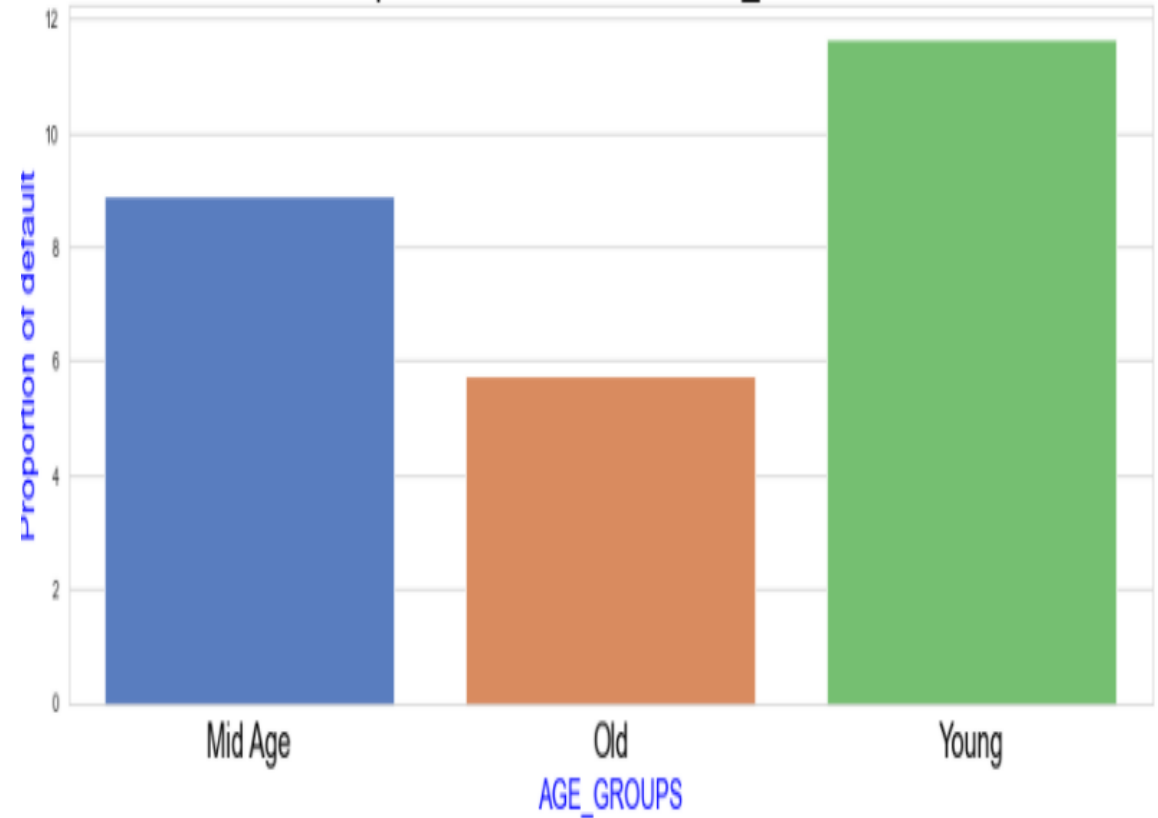
- Working Clients are highest number of defaulters from Income category .
- Clients with qualification of Secondary education are highest number of defaulters from Education category .

Proportion of Defaulters based on gender and Age Groups

Proportion of default w.r.t CODE_GENDER

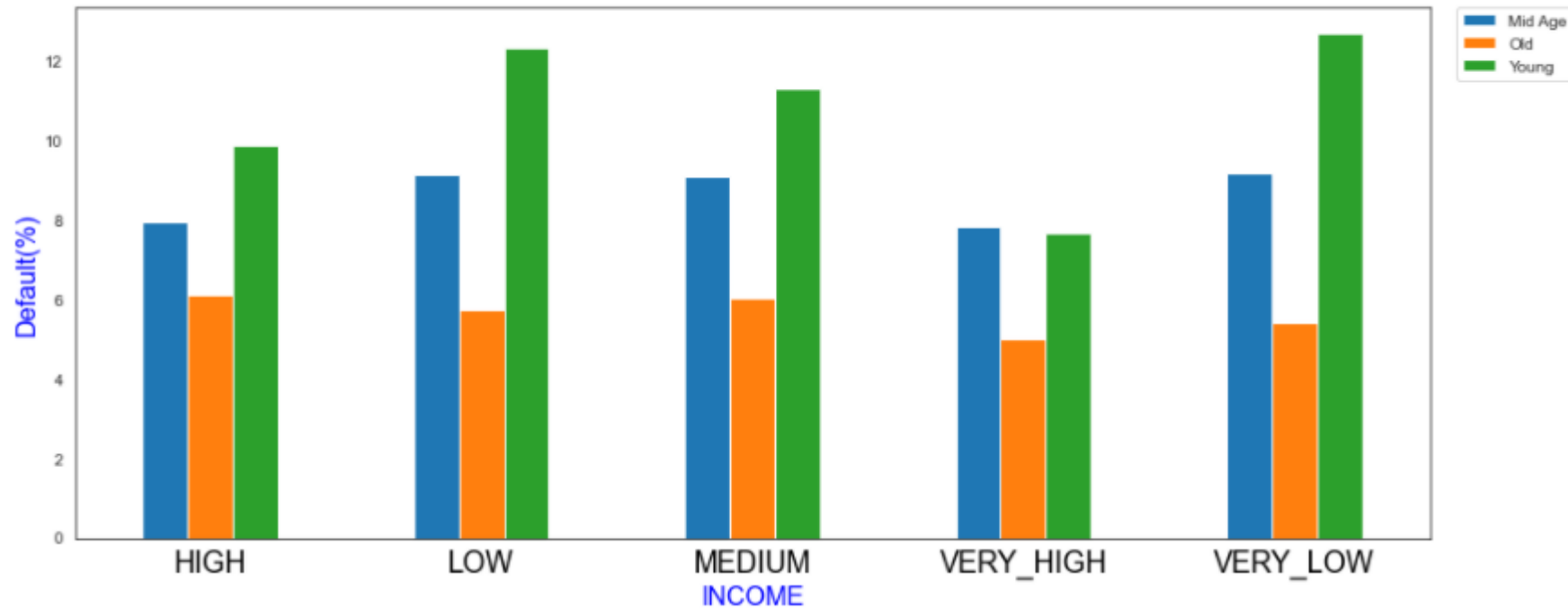


Proportion of default w.r.t AGE_GROUPS



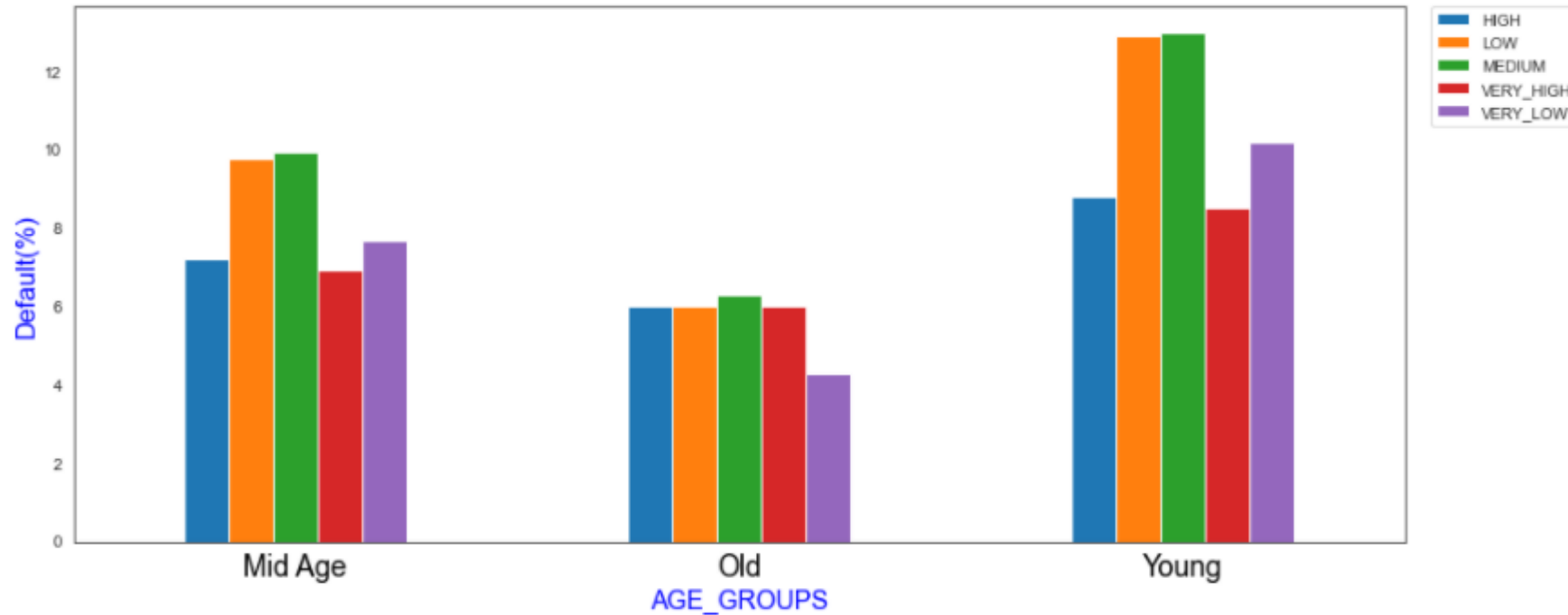
- Proportion of Male category is higher in defaults as compared to females
- Proportion of Default increases in Age.

Rate of Default by different AGE_GROUPS and INCOME



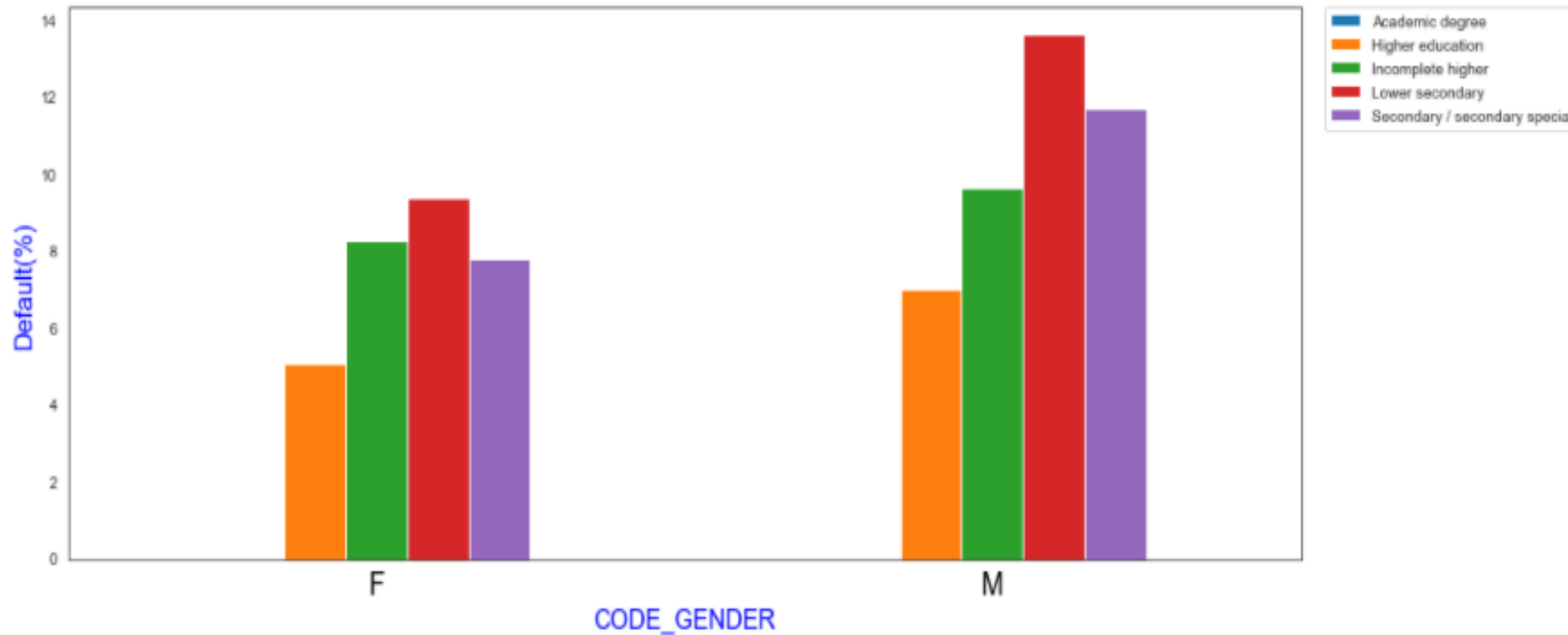
- Young people are highest number of defaulters from Age category .
- Low income group clients are highest number of defaulters from Income category .
- Old Age group is recommended group as they have less number of defaults regardless of income.

Rate of Default by different CREDIT_RANGE and AGE_GROUPS



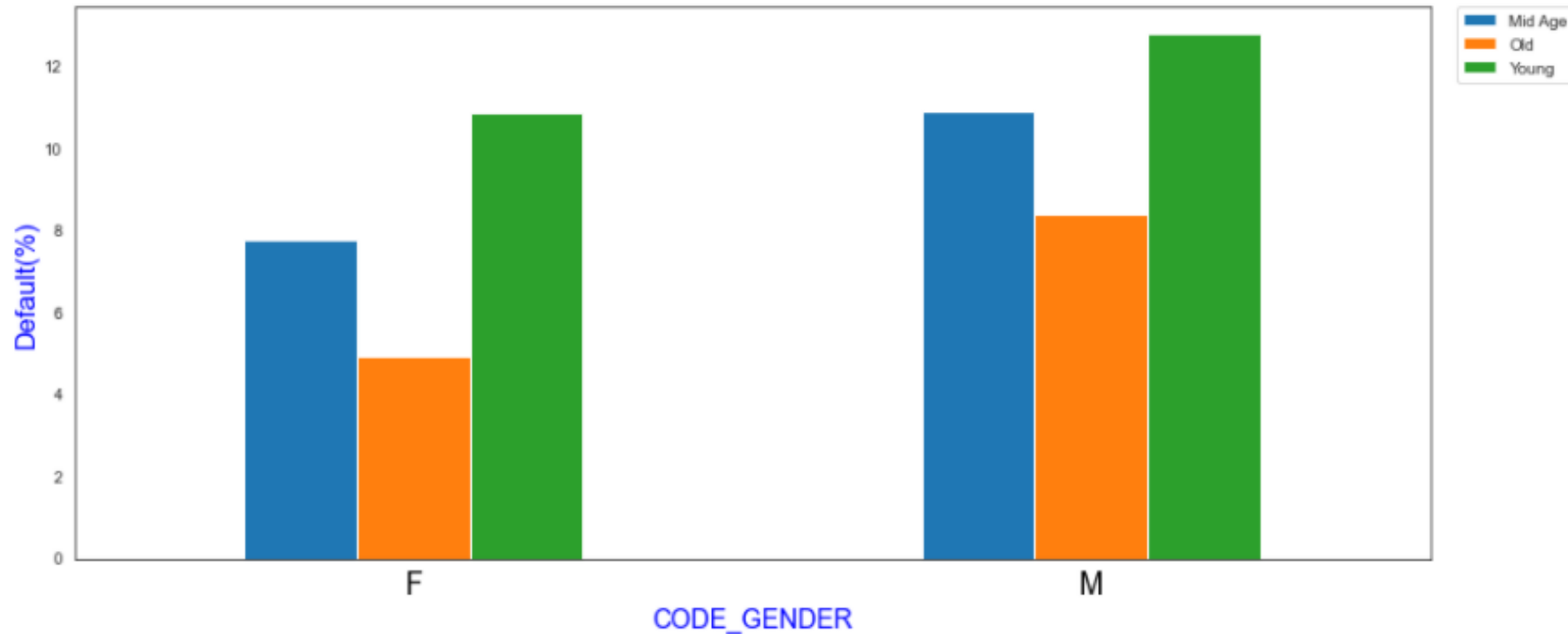
- Age and Credit amount are inversely proportional. Chances of defaults are higher for low and medium credit amount.
- Young clients with low and medium credit amount are more likely to default.
- Young Clients with low and medium credit amount posses high chance of default.

Rate of Default by different NAME_EDUCATION_TYPE and CODE_GENDER



- Male clients with lower secondary and Secondary education are more likely to default.
- Clients with high lower secondary education possess high rate of default.
- Female Category is recommended category on basis of Education also number of defaulters are same across all education groups.

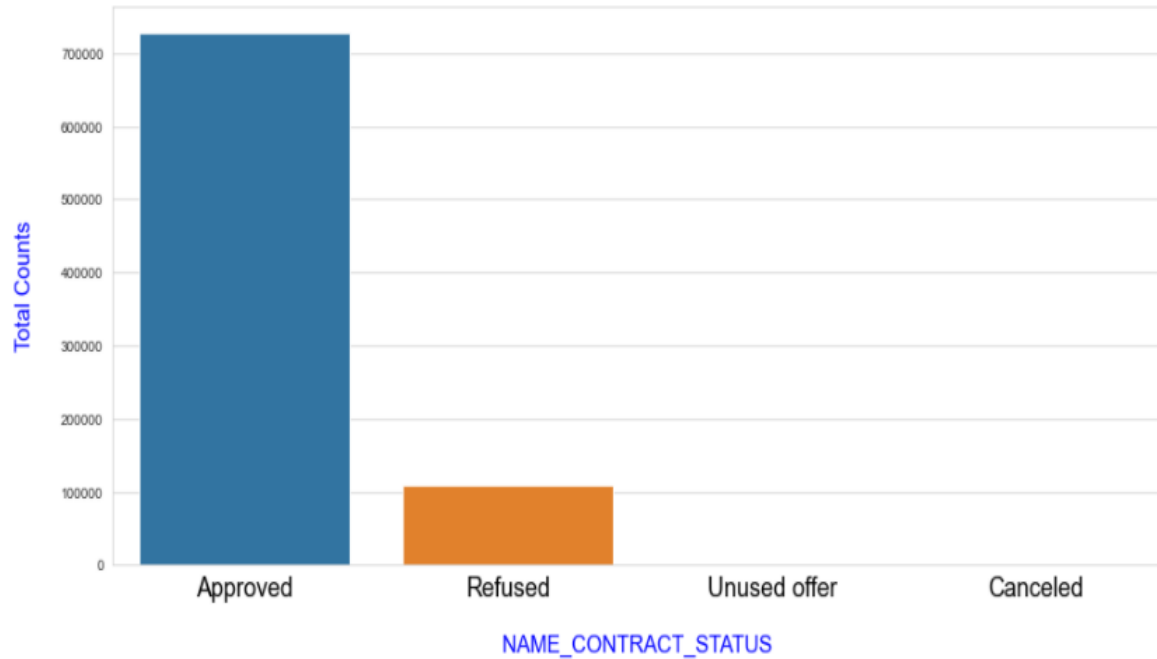
Rate of Default by different AGE_GROUPS and CODE_GENDER



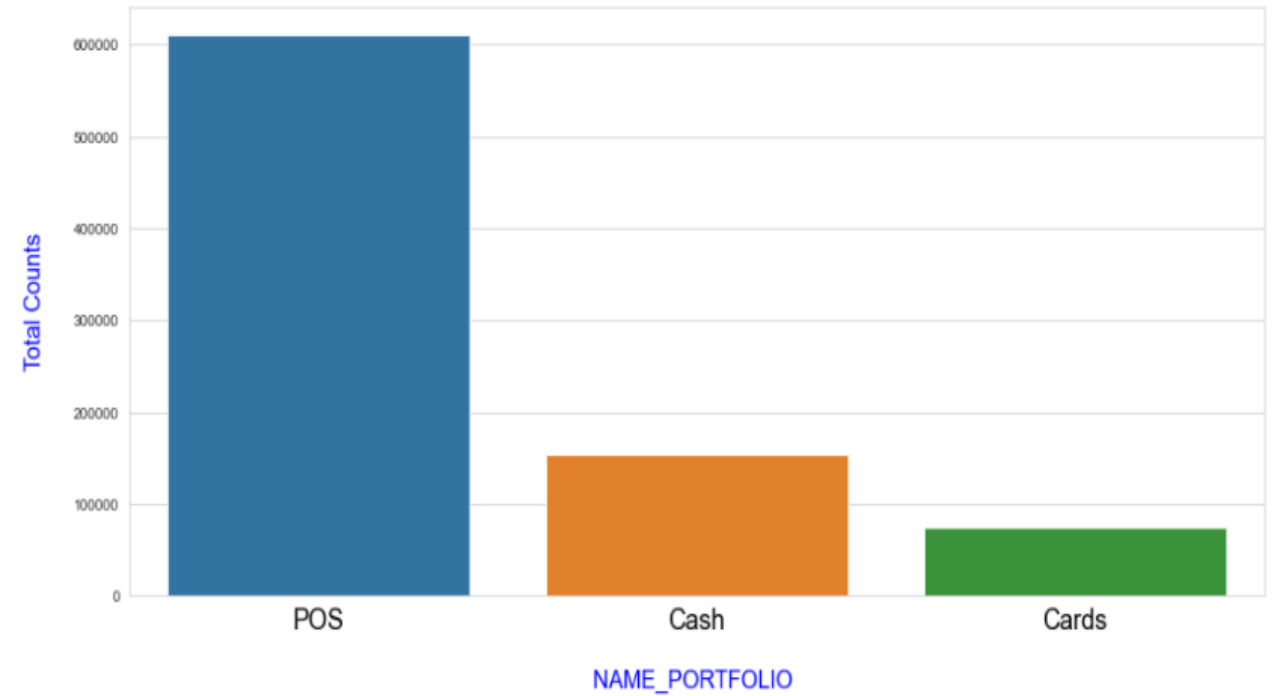
- Young Category is risky as it posses high rate of default for both genders.
- Female category is again the recommend group on basis of Age group also.
- Old Aged Female is the safest group as it has least chance of default whereas young male category is the most risky..

Previous Application Analysis

Distribution of NAME_CONTRACT_STATUS

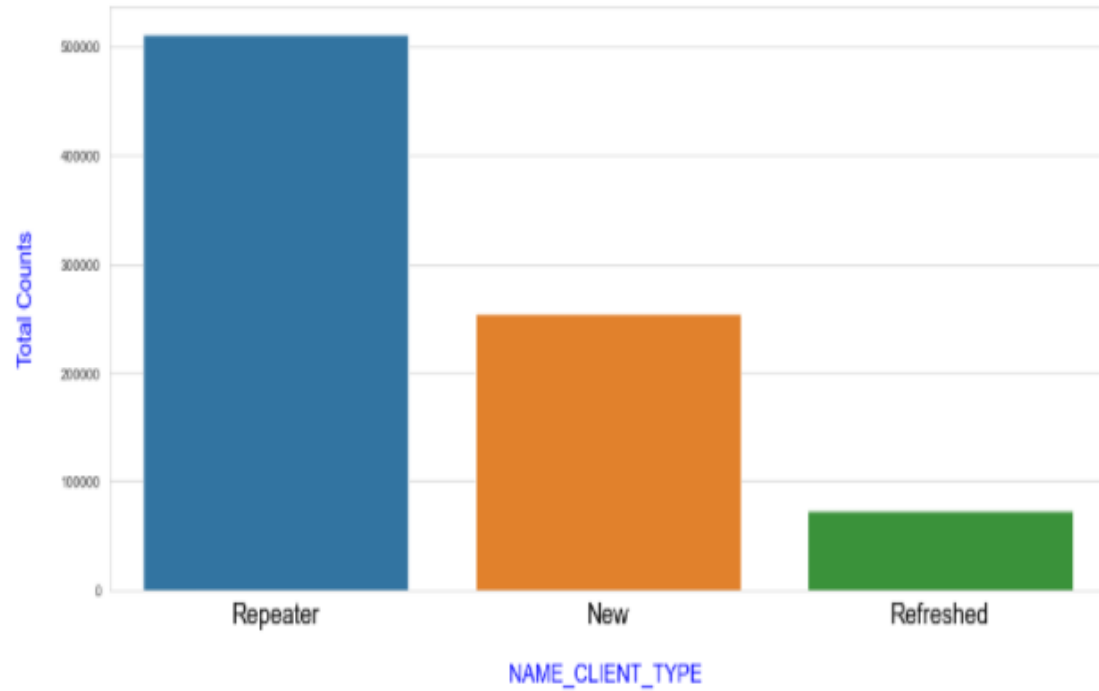


Distribution of NAME_PORTFOLIO

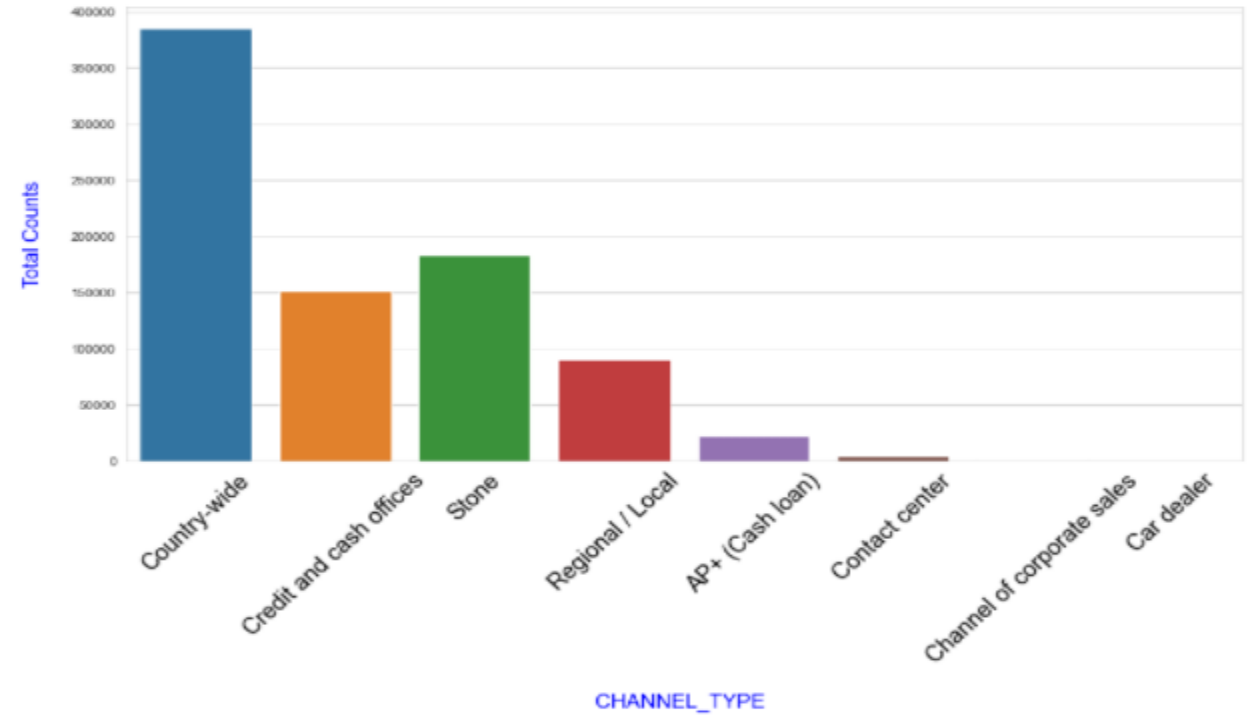


- Count of Approved status is very much high when compared to other types like rejected or cancelled.
- As per previous data, Count of POS type loans was higher in comparison to other types.

Distribution of NAME_CLIENT_TYPE

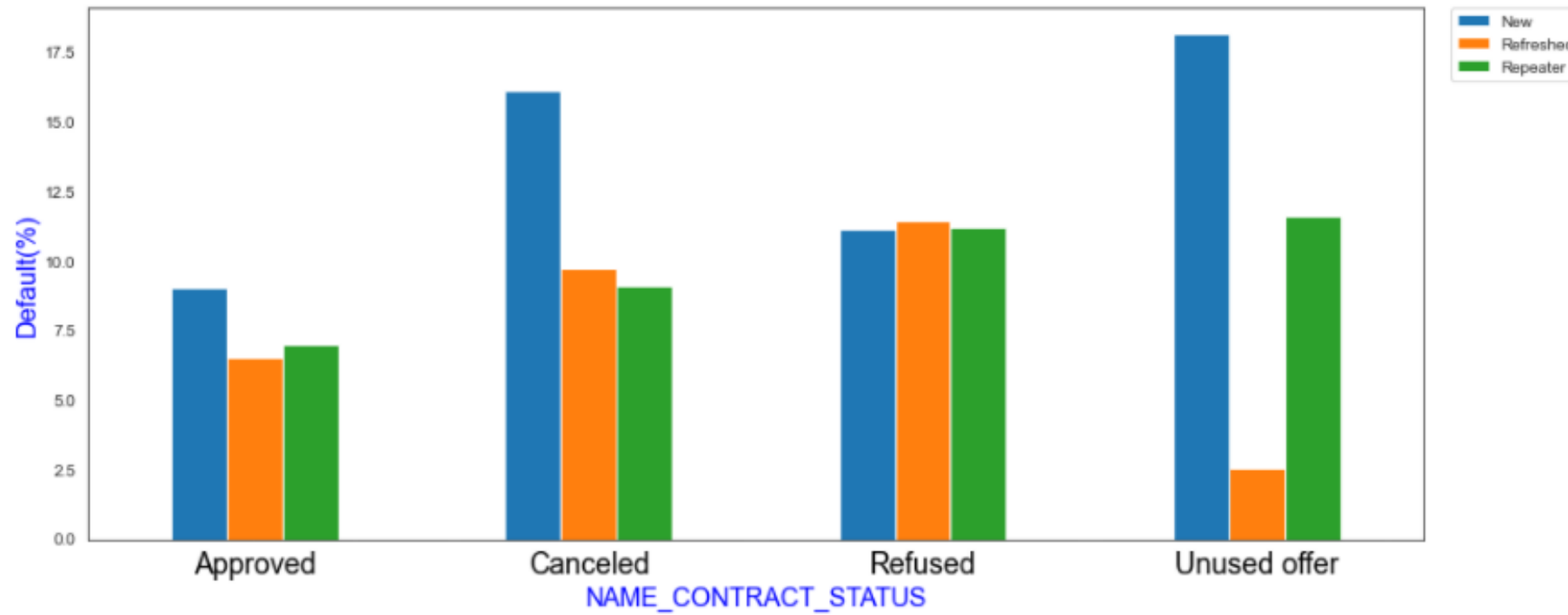


Distribution of CHANNEL_TYPE



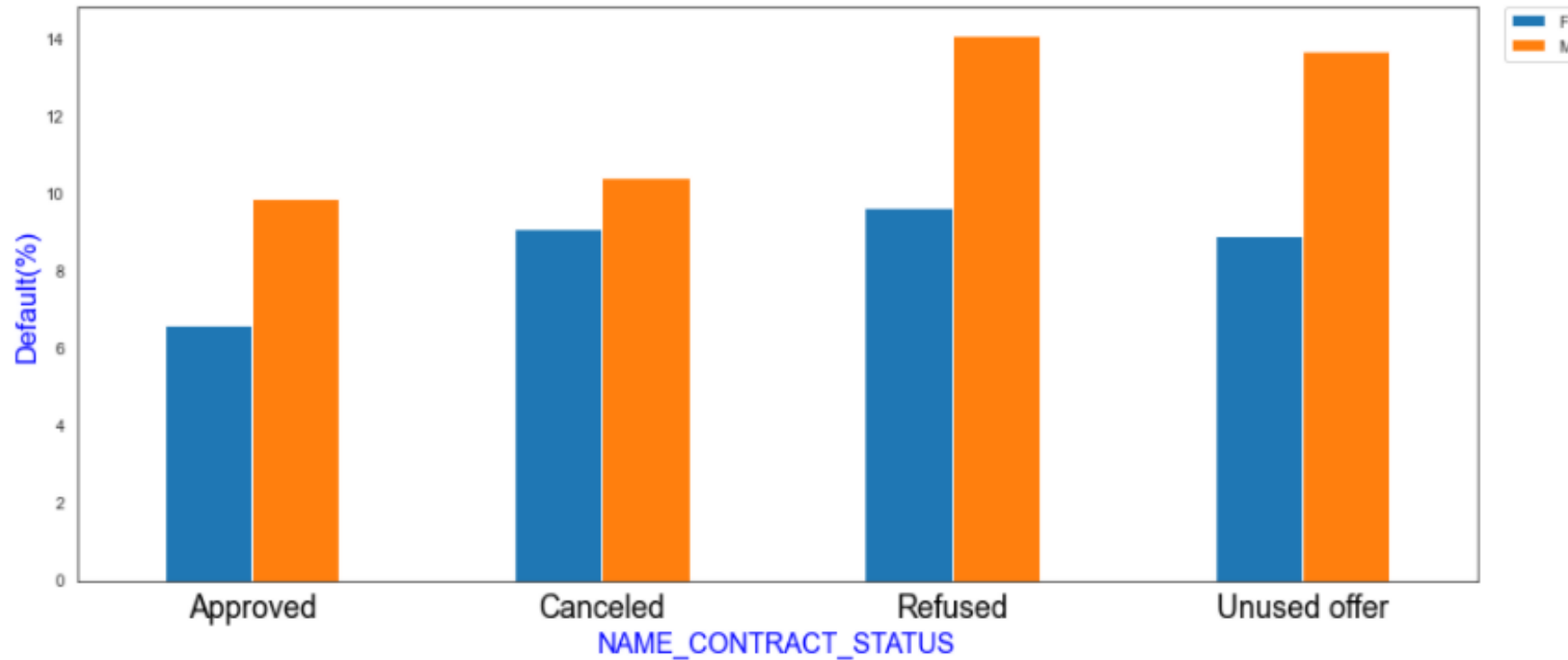
- - Number of Repeater clients is higher when compared to new clients..
- As per previous data, Country-wide channel is most popular channel type.

Rate of Default by different NAME_CLIENT_TYPE and NAME_CONTRACT_STATUS



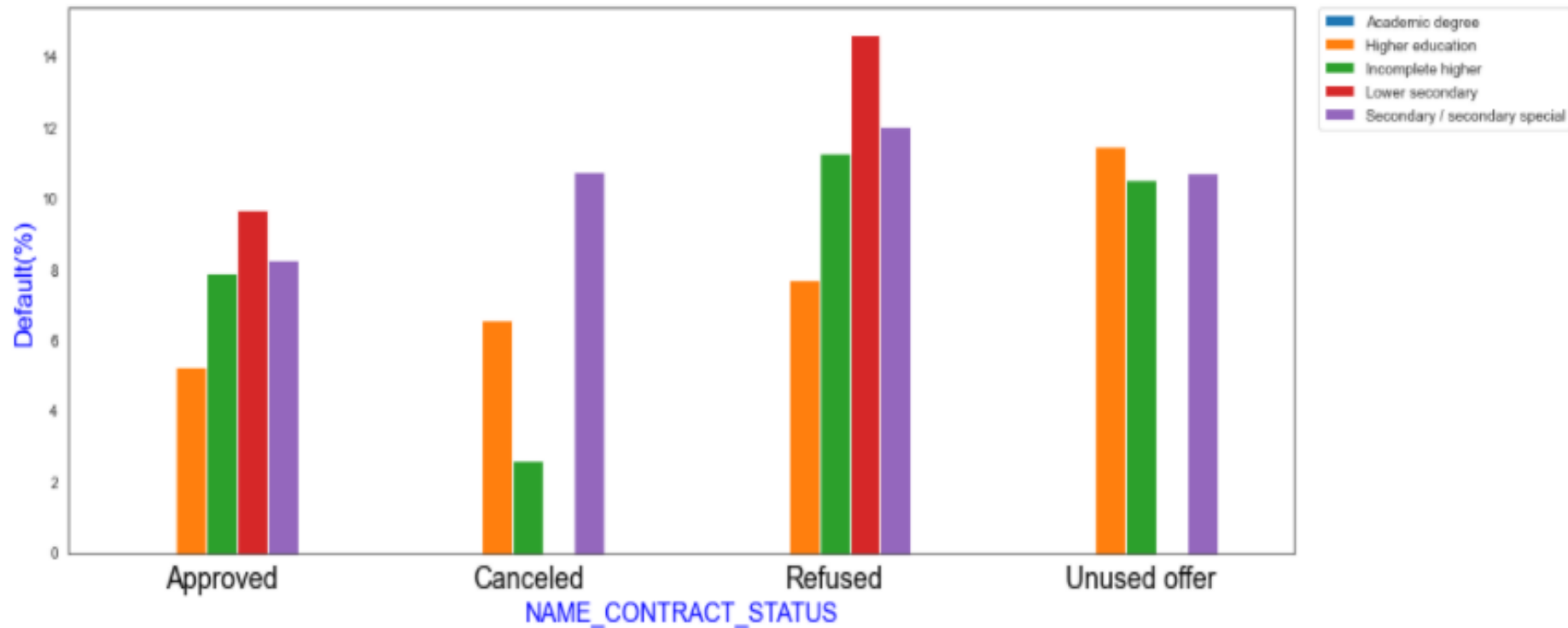
- New clients are more likely to default in comparison to repeater clients..
- Previously, Cancelled, refused or Unused offer category client should be avoided .
- Previously approved loan category is safest and recommended category among all.

Rate of Default by different CODE_GENDER and NAME_CONTRACT_STATUS



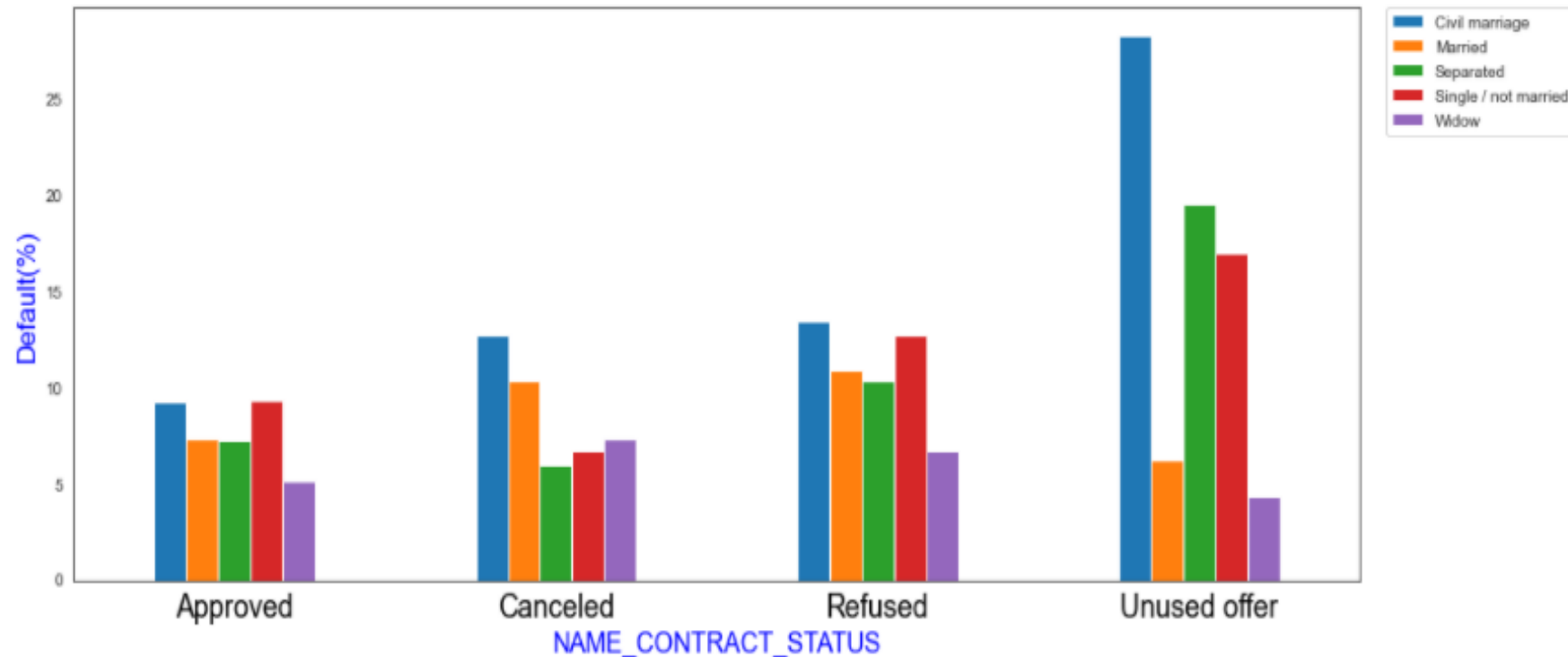
- Male category is having higher ratio of default when compared to female category.
- Male clients with previous application as refused should be avoided as it is risky category .
- Previously approved loan category is safest and recommended category among all.

Rate of Default by different NAME_EDUCATION_TYPE and NAME_CONTRACT_STATUS



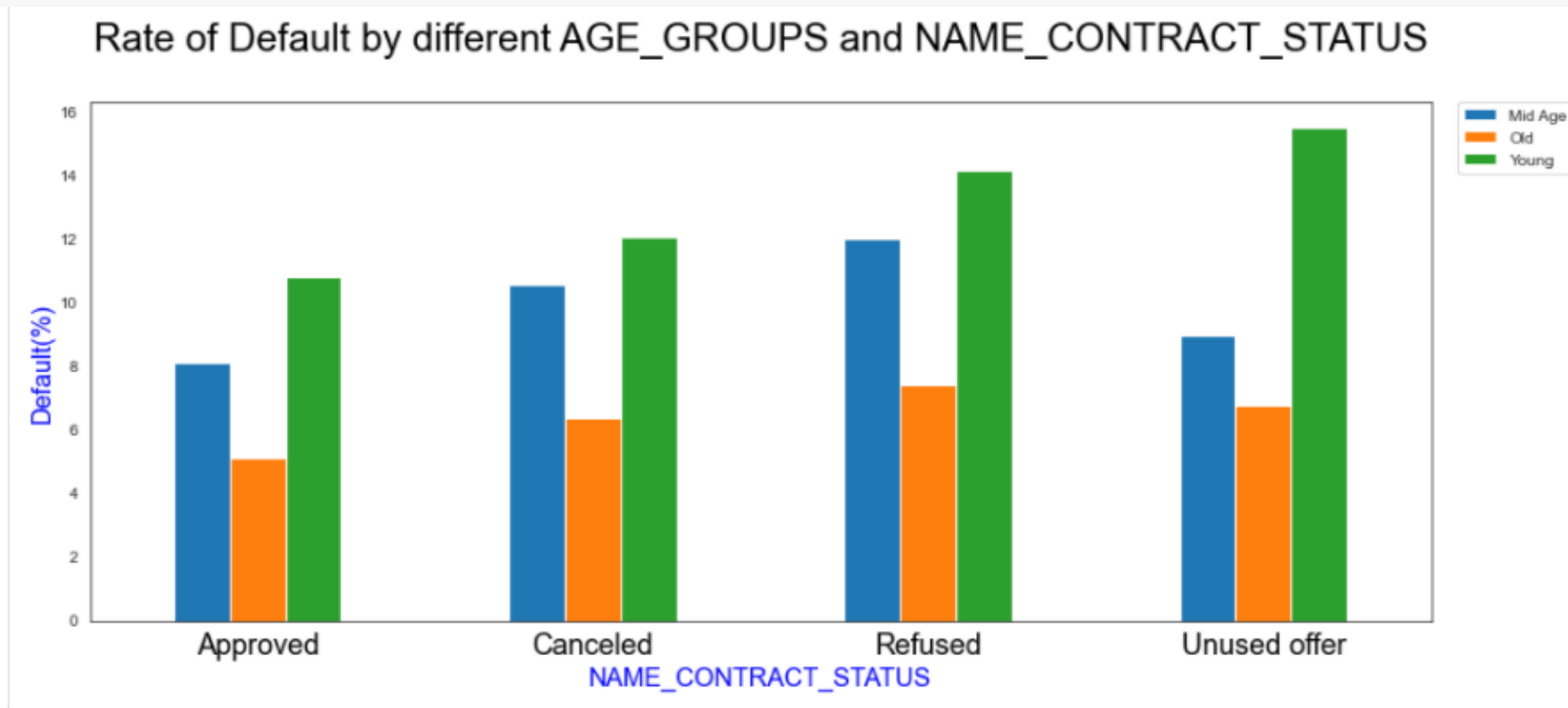
- Highest number of defaults in current loan are made by clients who have lower secondary education with refused previous loan.
- Previously, Refused category of the Contract should be avoided as it has higher chances of defaults
- People with Academic Degree are considered to be safe category.

Rate of Default by different NAME_FAMILY_STATUS and NAME_CONTRACT_STATUS



- Higher chances of default in current loan are made by clients who have Civil marriage with unused previous loan offer. Recommended to avoid this category.
- Widow category can be target as it has least defaults among all categories.
- Again Approved category is best among all in terms of Family Status also.

- Highest number of defaults in current loan are made by clients who are young with unused previous loan offer.



- - Highest number of defaults in current loan are made by clients who are young with unused previous loan offer.
- Old people have least default rate across all Contract types.
- Young age across all contract type has higher default rate as compared to all the others age groups.

Conclusion

Safe Clients

Category or group that bank can target or approve loan for them. (Minimal chances of Default)

- Old Age Group Clients
- State servant Clients.
- High income category Clients.
- Female clients in old age Group.
- Client having higher education.
- Clients with previous loan status as approved.
- Widow Category clients can be targeted.

Risky Clients

Category or group that bank can avoid to approve loans as these clients(High chances of Default)

- Client having Lower secondary education.
- Male clients with civil marriage.
- Clients with previous loan status as cancelled or refused.

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Thank You