# **Banking Project: Term Deposit Prediction Model**

# **Problem Statement**

There has been a revenue decline for a Portuguese bank, and they would like to know what actions to take. After investigation, they found out that the root cause is that their clients are not depositing as frequently as before. Knowing that term deposits allow banks to hold onto a deposit for a specific amount of time, so banks can invest in higher gain financial products to make a profit. In addition, banks also hold better chance to persuade term deposit clients into buying other products such as funds or insurance to further increase their revenues. As a result, the Portuguese bank would like to identify existing clients that have higher chance to subscribe for a term deposit and focus marketing efforts on such clients.

### Data Science Problem Statement[¶](https://www.kaggle.com/code/jainpooja/banking-project-term-deposit-prediction-model#Data-Science-Problem-Statement)

Predict if the client will subscribe to a term deposit based on the analysis of the marketing campaigns the bank performed.

### Evaluation Metric

We will be using ROC-AUC for evaluation.

### Objective of this template notebook

The main objective of this template is to take you through the entire working pipeline that you may follow while approaching a Machine Learning problem.

We will be defining a task to be performed and write the code to solve the task.

**The tasks performed below should serve as a good guide regarding the steps that you should go about a Machine Learning Problem. But kindly do not restrict yourself to only the tasks that have been performed in this notebook and feel free to bring your ideas, skills and strategies and implement them as well.**

### Word of caution

This template is just an example of a data-science pipeline, every data science problem is unique and there are multiple ways to tackle them. Go through this template and try to leverage the information in this while solving your hackathon problems but you may not be able to use all the functions created here.

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