**Credit Card Predictive Analysis**

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**OVERVIEW:**

Credit card applications are frequently sent to banks. In a variety of circumstances, service providers must first consider their customers' credit histories before determining whether to offer the service. Many of the applications are turned down for a variety of reasons, including large loan balances, low-income levels, or an applicant's credit report having too many enquiries. It is tedious, time-consuming, and prone to error to manually analyze these applications. In this project, we will automate the process of predicting credit card approval and credit scoring using Machine Learning algorithms. Though this it will be easy to understand what factors affect these target variables the most.

**Dataset:**

Two datasets one is application record(54.34MB) consisting of 18 variables and the other one which is credit record(15.37MB) and it has 3 columns will be used.

Data Source: <http://archive.ics.uci.edu/ml/datasets/credit+approval>

**Approach:**

Models like Logistic Classification, Xgboost, SVC Classification, KNN Classification, Random Forest Classifications will be used.

**Result:**

At the end, I would expect to predict the credit scorecards and credit card approval status with classification reports and performance analysis of each model.