

# **CREDIT CARD ELIGIBILITY CHECKING**

A minor project report submitted to

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# ABSTRACT

The mini project “Credit Card Eligibility Checking” is designed to determine whether an applicant qualifies for a credit card based on specific criteria using the C programming language. The program takes input such as age, income, and credit score, then applies conditional statements (if-else) to evaluate eligibility according to predefined rules. If the applicant meets the required conditions, the program displays an approval message; otherwise, it shows the reason for rejection. This project demonstrates the practical use of decision-making structures, user input/output handling, and algorithmic logic in C. It provides a simple and efficient way to simulate a basic banking eligibility system and helps beginners understand how real-world financial decision systems can be modeled programmatically.

# **PROBLEM SOLVING STATEMENT**

The manual processing of credit card eligibility checks within financial institutions is a time-consuming, inconsistent, and error-prone process. Credit analysts face the challenge of manually reviewing vast amounts of application data, including income levels, employment stability, debt ratios, and external credit scores (e.g., CIBIL score), to assess an applicant's creditworthiness. This reliance on judgmental decisions and limited data analysis often results in subjective biases and varying risk appetites among different analysts, leading to inconsistent outcomes and potentially significant financial losses from loan defaults.

# **1. ALGORITHM**

## Algorithm for Credit Card Eligibility Checking

Step 1: Start

Step 2: Display a welcome message and rules

Step 3: Input user details -- age, annual income, and creditscore

Step 4: Check the following conditions:

Age = 18

Annual Income = 300000

Credit Score = 750

Step 5:

If all conditions are true → print "Eligible for Credit Card"

Else -- print "Not Eligible for Credit Card"

Step 6: Stop

## **2. PSEUDO CODE**



START :

DISPLAY "Welcome to HDFC Bank Credit Card  
Eligibility Check"

DISPLAY "Please follow the basic rules before  
applying:"

DISPLAY "1. Age must be 18 or above."

DISPLAY "2. Annual income must be Rs.300000 or  
more."

DISPLAY "3. Credit score should be 750 or above."

INPUT age

INPUT annual\_income

INPUT creditScore

IF (age >= 18) AND (annual\_income >= 300000) AND  
(creditScore >=750)

THEN

DISPLAY "Congratulations! You are eligible for a  
Credit Card."

ELSE

DISPLAY " Sorry, you are not eligible for a Credit  
Card."

DISPLAY "Please meet all the above conditions to  
apply."

END IF

STOP

### **3.SOURCE CODE**

```
#include <stdio.h>

int main()
{
    int age, creditScore;

    float annual_income;

    printf(" Welcome to HDFC Bank Credit Card Eligibility\n\n");

    printf("Please follow the basic rules before applying:\n");
    printf("1. Age must be 18 or above.\n");
    printf("2. Annual income must be Rs.300000 or more.\n");
    printf("3. Credit score should be 750 or above.\n");

    printf("Enter your age: ");

    scanf("%d", &age);

    printf("Enter your annual income: ");

    scanf("%f", &annual_income);

    printf("Enter your credit score: ");

    scanf("%d", &creditScore);
```

```
if (age >=18 && annual_income >=300000 &&
    creditScore>=750);
{
    printf(In Congratulations! You are eligible for a
        Credit Card. \n");
}
else
{
    printf("\n Sorry, you are not eligible for a Credit
        card.\n");
    printf("Please meet all the above conditions to
        apply.\n");
}
return 0;
}
```

## **4. OUTPUT**

### Case 1: Eligible

Welcome to HDFC Bank Credit Card Eligibility Checking

Please follow the basic rules before applying

1. Age must be 18 or above.
2. Annual income must be Rs. 300000 or more.
3. Credit score should be 750 or above.

Enter your age: 25

Enter your annual income: 400000

Enter your credit score: 780

Congratulations! You are eligible for a Credit Card.

### Case 2: Not Eligible

Welcome to HDFC Bank Credit Card Eligibility Checking

Please follow the basic rules before applying

1. Age must be 18 or above.
2. Annual income must be Rs. 300000 or more.
3. Credit score should be 750 or above.

Enter your age: 17

Enter your annual income: 10000

Enter your credit score: 600

Sorry, you are not eligible for a Credit Card.

Please meet all the above conditions to apply.



----- **THE END** -----

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