

# Project Proposal

Credit Card Approval Predictor



Mécherghi Yosra & Khadhraoui Seif Eddine

# 1 Idea

Our project aims to develop a machine learning model that can accurately predict whether a credit card applicant is a good or bad client based on the information provided in their application to classify them as either worthy or unworthy of earning certain banking advantages.

# 2 Objectifs

Our goal is to create a user-friendly and easy-to-use application that is both efficient and reliable to assist bankers in avoiding the time-consuming task of searching through their clients' history.

# 3 Software used

- **Python and Julia:** The languages used to create the code
- **Jupyter Notebook:** To write and execute our code
- **Virtual Studio Code:** To create the interface using HTML code
- **LaTeX:** is the language for writing the project proposal and the report
- **Overleaf:** the software used to write texts in Latex language

# 4 Teammates

- **Mechergui Yosra**
- **Khadhraoui Seif Eddine**

# 5 Related papers

Dataset link:

<https://www.kaggle.com/datasets/rikdifos/credit-card-approval-prediction>

To create the logo we used Canva:

<https://www.canva.com/>

# 6 Dataset

This figure represents the overview of the first 7 lines of the Dataset:

ID	CODE_GENDER	FLAG_OWN_CAR	FLAG_OWN_REALT	CNT_CHILDREN	AMT_INCOME_TOTAL	NAME_INCOME_TOTAL	NAME_EDUCATION_TOTAL	NAME_FAMILY_STATUS	NAME_HOUSING_TYPE
client number	gender	If users have a car	Is there a property	Number of children	Annual income	Income category	education level	Marital status	Way of living
	F 67% M 33%	true 0 0% false 0 0%	true 0 0% false 0 0%			Working 52% Commercial assoc... 23% Other (111696) 25%	Secondary / seco... 69% Higher education 27% Other (19214) 4%	Married 68% Single / not married 13% Other (83458) 19%	House / apartment 90% With parents 4% Other (25649) 6%
5008804	M	Y	Y	0	427500.0	Working	Higher education	Civil marriage	Rented apartment
5008805	M	Y	Y	0	427500.0	Working	Higher education	Civil marriage	Rented apartment
5008806	M	Y	Y	0	112500.0	Working	Secondary / secondary special	Married	House / apartment
5008808	F	N	Y	0	270000.0	Commercial associate	Secondary / secondary special	Single / not married	House / apartment
5008809	F	N	Y	0	270000.0	Commercial associate	Secondary / secondary special	Single / not married	House / apartment
5008810	F	N	Y	0	270000.0	Commercial associate	Secondary / secondary special	Single / not married	House / apartment
5008811	F	N	Y	0	270000.0	Commercial associate	Secondary / secondary special	Single / not married	House / apartment