**Credit Risk Case Study Template**

For Credit Risk case study, below are the core components which have been expected from you.

1. Setting the working directory
2. Reading data in R memory
3. Checking the structure of the data
4. Checking whether all the attributes are numeric in nature or not, if not then convert them to numeric.
5. Different plots to identify relationship between variables.
6. Divide data into training (70%) and testing (30%) dataset.
7. Perform correlation studies on the data and identify the most important predictors.
8. Fit Multiple Linear Regression.
9. Report R-squared.
10. Check for assumptions on Linear Regression.
11. Find the best model if the above one is not performing good, try different transformations.
12. Use the best model for predictions on the testing dataset.
13. Calculate RMSE for performance evaluation.