

Credit Card Allocation Case Study



We have a list of files where the credit cards have been either approved or declined on request by customers to a specific bank. However, this needs a lot of operational processes to be done and results in a lot of expense for any bank. Hence, we are now requested to use machine learning to deliver a model to learn from the past data and decide which customers to approve/decline the credit card requests.

We have been supplied data from three different branches of the banks. We will use this data to learn from the data and produce results for the new data which the bank gives us.

In this assignment we'll be dealing with data collected over several months which contain following information:

- Customer_id: Customer Identification Number of the client
- Demographic_Slice: Demographic Area
- Country_reg: Country Region
- Ad_exp: Advertisement Experience
- Est_Income: Estimated Income
- Hold_Bal: Holding Balance
- Pref_cust_prob: Preferred Customer Probability
- Imp_Cscore: Credit Score
- Risk_Score: Risk Score
- Imp_crediteval: Credit Evaluation Score
- Axio_score: Axio Score
- Card_Offer: Card Offer

You are going to build a model for predicting “card_offer”, to decide which customers should be honored with their request and which should be declined.