

# Credit card Approval Prediction

Features i used in the dataset

**Cleaning the dataset**

**Checking for nulls**

**EDA**

**Dealing with imbalanced data**

**Feature selection**

**Logistic Regression**

**K-Nearest Neighbor(KNN) Algorithm**

# Goal

Utilize machine learning approaches to predict credit card approval based on customer information.

A bank's credit card department is one of the top adopters of data science. A top focus for the bank has always been acquiring new credit card customers. Giving out credit cards without doing proper research or evaluating applicants' creditworthiness is quite risky. The credit card department has been using a data-driven system for credit assessment called Credit Scoring for many years, and the model is known as an application scorecard.

# EDA

Distribution of applicants by gender

Distribution by car ownership

Distribution by income type

Distribution by marital status

Distribution by type of occupation

**Women are the highest applicants for credit - Over 50% than men**



**Most Applicants are not car owners**



**Majority of the applicants are working while students are the least**





**Single people hardly apply for credit with over 95% of applicants  
been married**





**27-37 are the highest earning age bracket .**

