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

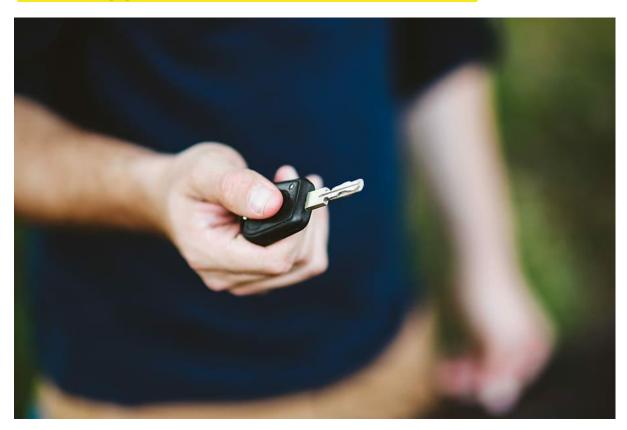
Distribution by marital status

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.

