Business Context:

One of the global banks would like to understand what factors driving credit card spend are. The bank wants use these insights to calculate credit limit. In order to solve the problem, the bank conducted survey of 5000 customers and collected data.

The objective of this project is to understand what's driving the total spend (Primary Card + Secondary card). Given the factors, predict credit limit for the new applicants

Data Availability:

Data for the case are available in xlsx format.

The data have been provided for 5000 customers.

Detailed data dictionary has been provided for understanding the data in the data.

Expectations:

1. Understand the data & perform the data preparation before perform all the analysis
2. Provide detailed insights/observations based on the analysis
3. If you build any ML model,  a. Understand the output from the software and explain the model fit. b. How would you determine what is the best model? c. Apply transformations to the given variables and find out the possible best model  after transformations d. Generate the final equations
4. What are the key factors that that driving total spend? Do these factors make sense?
5. Data cleaning including missing values, outliers and multi-collinearity. Describe your  predictive model. How did you select variables to be included in the model?
6. Provide the code with comments and generate outputs(results, plots and insights) in the format of word/pptx/html

**Data:**

CREDIT CARD USERS DATA.csv