While performing Exploratory Data Analysis, we uncovered the following:

* The majority of credit was issued to Millennials followed by Gen X. Millennials with a Graduate school degree and University degree were the highest credit recipients.
* Default rate increases for population in mid 40s and then increases further for individuals in their 60s
* Interestingly very little credit was issued to baby boomers – why?
* High Schoolers have a higher default rate – both High School Females and High School males have a higher default rate.
* High School Gen X Females had nearly 30% default rate with an average default rate of ~28% for all Gen X High Schoolers.
* Limit Balance did not have any significant statistical correlation to other attributes in the data set.

Further deeper analysis of data using Data Science tools revealed the following:

* Regression analysis yielded poor scores during analysis hence could not be used for predicting.
* Classification Data analysis seemed to have a better score especially “Gradient Boosting Classifier”
* We could not predict what credit limit could be assigned to a customer, but we can predict whether the customer will default or not. The following attributes were considered during the model generation:
  + Age Group
  + Education
  + Sex
  + Account Balance
  + Payment Frequency