

1. What is the proportion of females in the applicant customer base?
0.6713836513839706
2. Is house ownership higher among male applicants or female applicants
0.4745973727474422
3. Is there any correlation between income levels and education level?

0.221403
4. What is the average and median salary of the applicant base?
Average: 187524.2860095039
Median: 160650.0
5. Is the proportion of bad customers higher for people who own cars?
Owns Car: 0.36363636363636365
Doesn't Car: 0.6363636363636364
6. Do people living on rent have a higher proportion of bad customers compared to the rest of the population?
On Rent: 0.012987012987012988
Not Rent: 0.987012987012987
7. Do single customers have a high proportion of bad customers compared to married customers
Married: 0.7126623376623377
Not Married: 0.28733766233766234

This is a highly imbalanced data. As we wanted to identified the more customer that can be defaulter in future then we should focus more on the Recall. If bank can identify more bad customer they can review later to provide them the credit card.
Also all variables are weak predictor.

Prediction CSV is also attached.