**You are working as a risk analyst with a bank**

**Objective: The task is to build a model that will provide insight into why some bank customers accept credit card offers. There are also other potential areas of opportunities that the bank wants to understand from the data. Your senior management has also posted these other questions that will help them better understand their customers.**

**For the target variable (Offer accepted – Yes/No), it is also important to check the data imbalance ie the number of people who responded with a yes vs the number of people who responded with a no.**

* Check if has a pattern in which quarter has more balance. Or which quarter they spend more.