



Credit One Framework

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Goal

- Implementation of a prediction model that detects the proper credit limit that needs to be granted to a customer.



Data Science Framework

- BADIR
 - **Business Question:** Solve credit limit determination problem
 - **Analysis Plan:** Analyze available data customers in order to find pattern and apply prediction models, in order to get a good percentage of accuracy on the prediction of credit limit.
 - **Data Collection:** Validation of duplicated information, erroneous data, missing data, etc. has been done using python tools.
 - **Insights:** There is no correlation between factors; There is a problem with the classification of default clients, Customers with credit limit over 300k are outsiders.
 - **Recommendation:** a presentation with all patterns, predictions will be prepared.



Data Resources

- Data available for each customer as follow:
 - 1)SEX(Feminine or Masculine)
 - 2)Education(Graduate School, High School, University, other)
 - 3)Marital Status(Single, Married, Divorced, Other)
 - 4)Age
 - 5)Type of customer(default or not default)
 - 6)Credit limit score



Management of Data

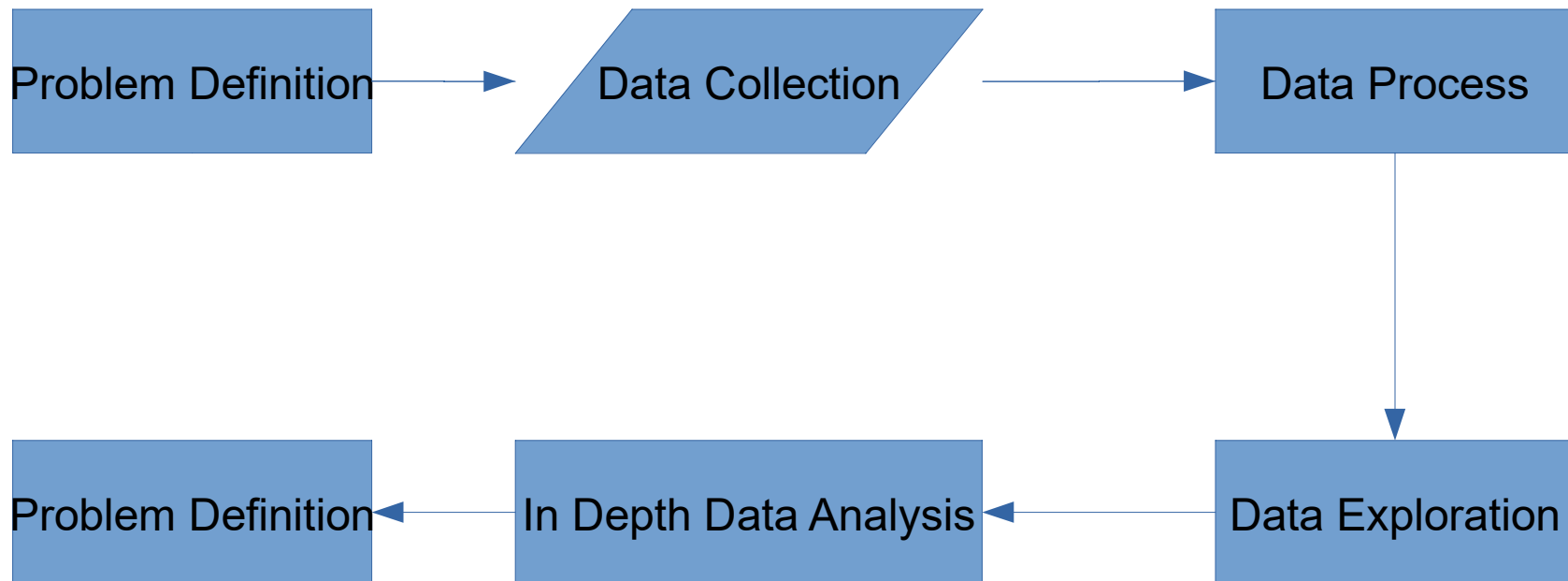
- Data will be analyze in detail using different tools available in python such as Plotters, correlations, covariance, etc. in order to identify patterns. Additionally predictions models will be implemented and tune in order to get the desire results.



Issues With Data

- There is a classification error with some customers.
- In order to fix this issue an implementation of a prediction model will be necessary in order to get accurate classification.

Flow Chart





Insights

- Population split is 60% Female and 40% Male
- Average customer age is 35 with a maximum of 79 and a minimum of 21.
- 92% of the population is less than 50 years old.
- 53% of Customers are married and 45% are single.
- 47% of Customers have University as Education.
- 90% of default clients have credit limit under 300k.