**Proposal project (approve a credit card)**

**How do banks determine who can approve a credit card application or not?**

In this project, we review the data of several credit card applications and how banks can review these data and records to achieve the largest rate of profits in the event that the completed application is approved

In the opposite context, how can banks predict the possibility that if the card request is approved, the client (good or bad ).

**Dataset:**

To achieve the objective of this study, the Credit Card Approval Prediction set of records will be used. This dataset can be found at Kaggle.

This data set contains the following to 2 table applications & records:

application\_record.csv

| application\_record.csv |  |  |
| --- | --- | --- |
| Feature name | Explanation | Remarks |
| ID | Client number |  |
| CODE\_GENDER | Gender |  |
| FLAG\_OWN\_CAR | Is there a car |  |
| FLAG\_OWN\_REALTY | Is there a property |  |
| CNT\_CHILDREN | Number of children |  |
| AMT\_INCOME\_TOTAL | Annual income |  |
| NAME\_INCOME\_TYPE | Income category |  |
| NAME\_EDUCATION\_TYPE | Education level |  |
| NAME\_FAMILY\_STATUS | Marital status |  |
| NAME\_HOUSING\_TYPE | Way of living |  |
| DAYS\_BIRTH | Birthday | Count backwards from current day (0), -1 means yesterday |
| DAYS\_EMPLOYED | Start date of employment | Count backwards from current day(0). If positive, it means the person currently unemployed. |
| FLAG\_MOBIL | Is there a mobile phone |  |
| FLAG\_WORK\_PHONE | Is there a work phone |  |
| FLAG\_PHONE | Is there a phone |  |
| FLAG\_EMAIL | Is there an email |  |
| OCCUPATION\_TYPE | Occupation |  |
| CNT\_FAM\_MEMBERS | Family size |  |

credit\_record.csv

| credit\_record.csv |  |  |
| --- | --- | --- |
| Feature name | Explanation | Remarks |
| ID | Client number |  |
| MONTHS\_BALANCE | Record month | The month of the extracted data is the starting point, backwards, 0 is the current month, -1 is the previous month, and so on |
| STATUS | Status | 0: 1-29 days past due 1: 30-59 days past due 2: 60-89 days overdue 3: 90-119 days overdue 4: 120-149 days overdue 5: Overdue or bad debts, write-offs for more than 150 days C: paid off that month X: No loan for the month |

**Tools :**

There are tools library and model that will be used to achieve the goal of this study, such as: pandas and numpy , [Matplotlib](https://github.com/Mariam-Elmasry/Tuwaiq_Four_Week/blob/master/curriculum/matplotlib/intro-to-matplotlib.ipynb) , sklearn

[Seaborn](https://github.com/Mariam-Elmasry/Tuwaiq_Four_Week/blob/master/curriculum/seaborn/Intro-to-seaborn.ipynb) .

I'll update the tools if I find new ones that will help me in the future.

**MVP Goal :**

Based on clients order records, who would be good to approve a credit card request? in this project i believe can be answer and help banks ​chooses between many clients requests