Case Study – Credit Worthiness Classification

Data:

The data consists of features related to the credit worthiness from German Bank. The data set, as well as description of the features, are available [here](https://archive.ics.uci.edu/ml/datasets/statlog+(german+credit+data)).

Objective: Identify customers who can be targeted for a new credit card offering from German Bank.

Instructions:

1. Download the data
2. Split it into train and test
3. Conduct EDA (exploratory data analysis) to identify hypothesis & test them. Below are a few examples:
   1. Would a person with critical credit history, be more credit worthy?
   2. Are young people more credit worthy?
4. Would a person with more credit accounts, be more credit worthy?
5. Create 2 different prediction algorithms to predict credit worthiness of customers of a German bank
6. Evaluate models performance
7. Which model would you choose and why?
8. Which are the top 3 features according to the selected model importance?
9. Based on the analysis done, provide a description of the “best” credit-worthy person. **Use language which will be suitable for stakeholder communication**.
10. Document your solution as:
    1. Solution developed (code)
    2. Process diagram (explaining all the steps you took to arrive at the solution)
    3. Explain model performance
    4. Visualization to support your solution