Business Case

Assuming you are working in a bank and a customer is requesting for credit card.

You need to estimate the amount of credit you could grant to the customer or reject the application

Hence you need to predict if the customer will default or not.

You are to create model to predict the default using machine learning model (regression, decision tree, random forest, XGboost, SKlearn neural network)

Data visualization is needed. At least use one of pandas, seaborn and matplotlib.

You are also required to use orange and Keras & tensorflow on neural network.

All the above contribute to 50%.

The other 50% are:

How to improve the results through programming by changing the features selected, data wrangling or parameter setting (optional: you may explain how and why you are doing so or you could explain why the result CANNOT be improved.

You are required to plot Confusion Metrics, ROC, precision\_recall\_curve and explain your result intern of accuracy and other measurement if needed.

Qualitatively, explain the pros and cons about all the models you use.

How to overcome the weakness of your all your models (future study)

The importance of your model to the bank