



# Default Prediction and Business Insights - American Express

Consulting Analytics Case Study

2023

## Case Background

Global Waterhouse Consulting has been approached by American Express, one of the leading Financial Institutions all over the globe to solve a burning issue at their organization: Customers getting defaulted. The CIO of the Company is worried that while they have been doing well in terms of acquiring new customers and servicing them with world class infrastructure, Amex is unable to make use of huge data of their customers to make business decisions to create a measurable economic benefit - increased revenue or reduced expenses or reduce the risk by minimizing loss . A Dataset has been provided to you with total 18 Features. The variable of interest is Credit Card Default

- Customer Id
- Name
- Age
- Gender
- Owns car
- Owns house
- Number of children
- Net Yearly Income
- Number of days employed
- Occupation Type
- Total family members
- Migrant worker
- Yearly Debt Payments
- Credit Limit
- Credit Limit Used
- Credit Score
- Previous Defaults
- Default in Last 6 months
- Credit Card Default

# Deliverables

- You are expected to prepare and submit a presentation (Max 10 slides including Title, Thank you, etc) that gives a clear roadmap for generating insights from data. You may make assumptions to make business recommendations, and mention the same in the presentation.

Note: Data Privacy would be strictly maintained.

- Understand your data by exploring it. Point out the pattern if you find any. Also, give recommendations or business insights at the end of your slide what you have understood. Give the rationale behind your modelling details and try to interpret the results.
- You can also include a Future Scope of Work Slide at the end to what you think could be done to improve the study.
- Submission Format: You are expected to create a presentation and submit the same in .pdf format to make your submission
- Also submit the jupyter notebook file (.ipynb) wherein your outputs should be clearly visible and provide comments in notebook with headings and sub headings explaining your why behind the approach. Naming convention remains the same as mentioned below.
- File Naming Convention: TeamName\_InstituteName (Ex: Game Changers\_IIM Shillong)