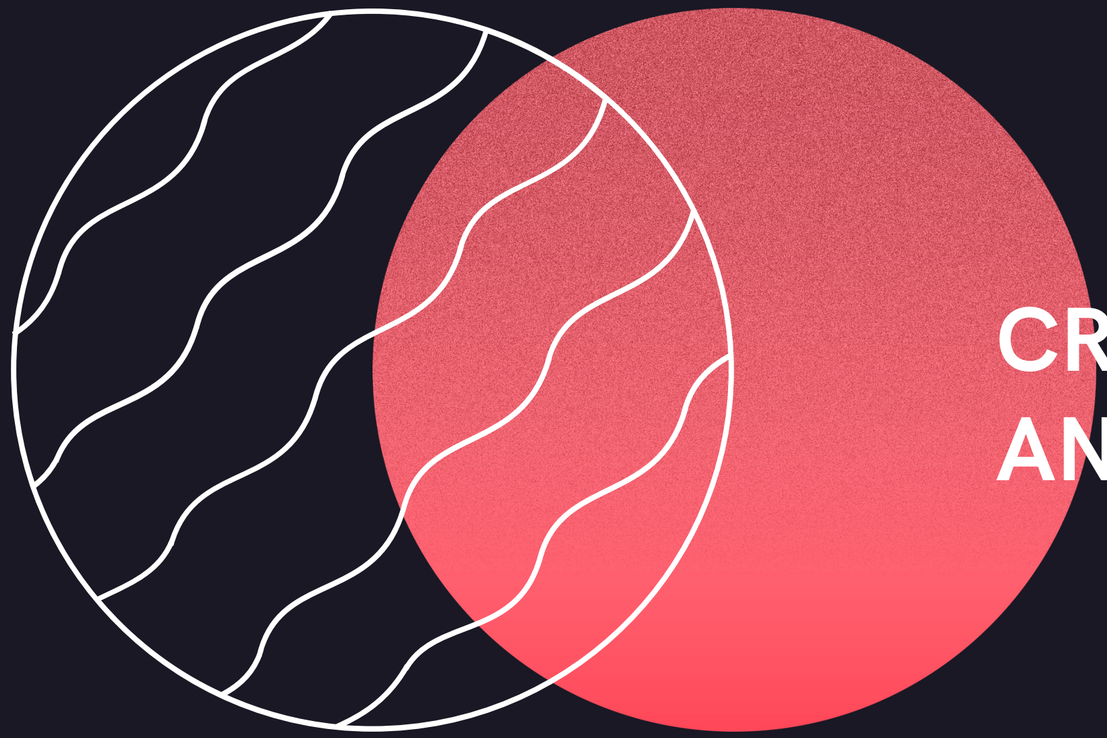

ML LAB-L55+L56

CREDIT CARD PREDICTION ANALYSIS

TERALA SRUJAN - 18MIS7202

PROBLEM STATEMENT

Credit score cards are a common risk control method in the financial industry. It uses personal information and data submitted by credit card applicants to predict the probability of future defaults and credit card borrowings. The bank is able to decide whether to issue a credit card to the applicant. Credit scores can objectively quantify the magnitude of risk.

OBJECTIVES

- understand the dataset
- Perform machine learning concepts on the credit card data set and identify the accuracy score
- Perform random forest, decision tress, logistic regression,knn,naive bases.

- data set consists of 18 columns and 438557 rows
- after applying machine learning algorithms we gained the following outputs:
- The accuracy of naives bayes is: 0.957968476357268
- The accuracy of KNeighborsClassifier is: 0.978984238178634

Accuracy score of the SVM model is 0.9810858143607706
Accuracy score of the Decision Tree model is 0.9810858143607706
The accuracy of RandomForestClassifier is: 0.9796847635726795
The accuracy of LogisticRegression is: 0.9810858143607706

References

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