Detailed Project Report
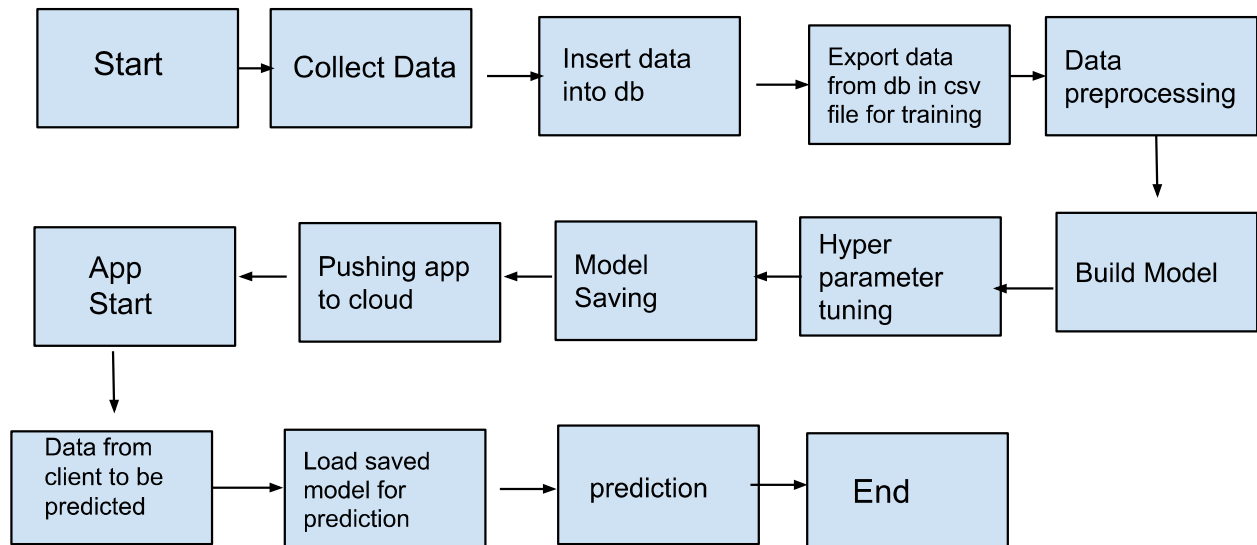
Credit Card Default Prediction

Objective:

Development of a predictive model for monitoring credit card defaulter.The model will determine whether a customer will default in the next month or not.

Benefits:

- Detection of upcoming defaulter.
- Gives better insight to the customer base.
- Helps in easy flow for managing resources.

Architecture:

Data Insertion in Database:

Table creation :- Table name good-raw_data" is created in the database for inserting the files. If the table is already present then new files are inserted in the same table.

Insertion of files in the table - All the csv files are inserted in the above-created table.

Model Training:

Data Export from Db : The accumulated data from db is exported in csv format for model training

Data Preprocessing :

- Performing EDA to get insight of data like identifying distribution, outliers,trend among data etc.
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- Check for null values in the columns. If present, impute the null values.

Model Selection:

- We find the best model among Random Forest, Logistic Regression.

Prediction:

The user inputs the values on the html page and the model predicts if the user will default in the next month or not.