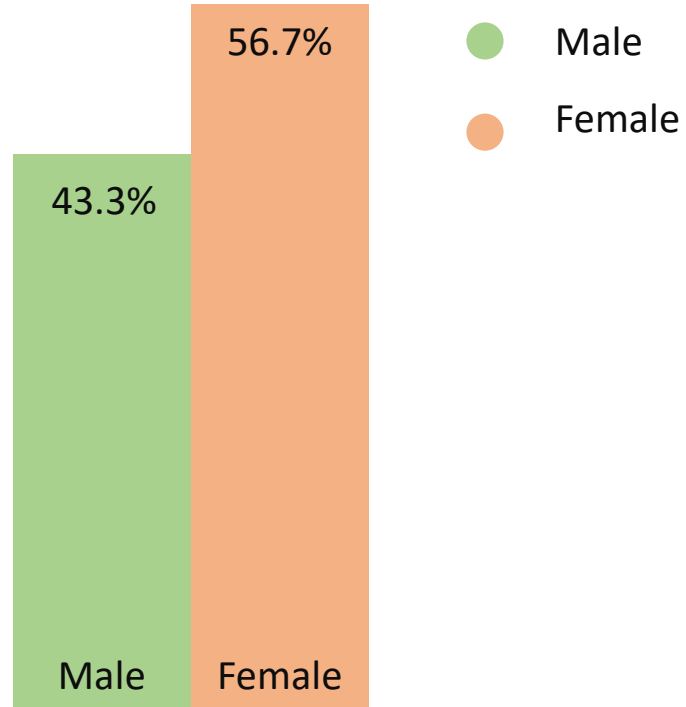# Credit Card Default Prediction

## Analysis Report

# Default % by Gender:
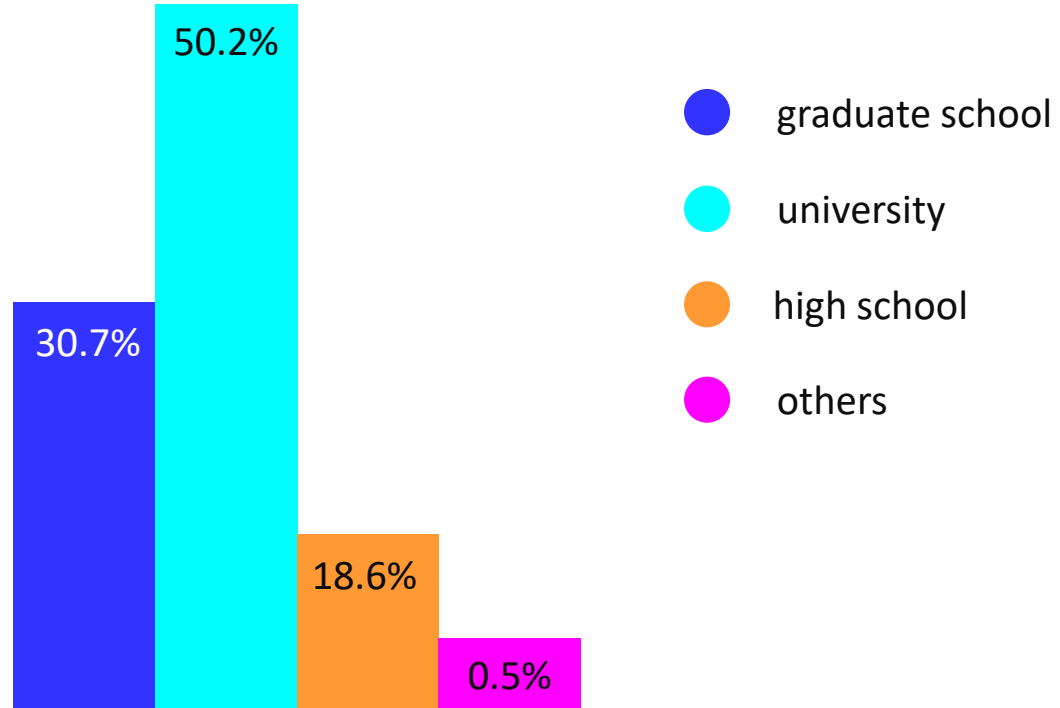


**Insight:**

- Women are more defaulter i.e., 56.7% compare to men i.e., 43.3%
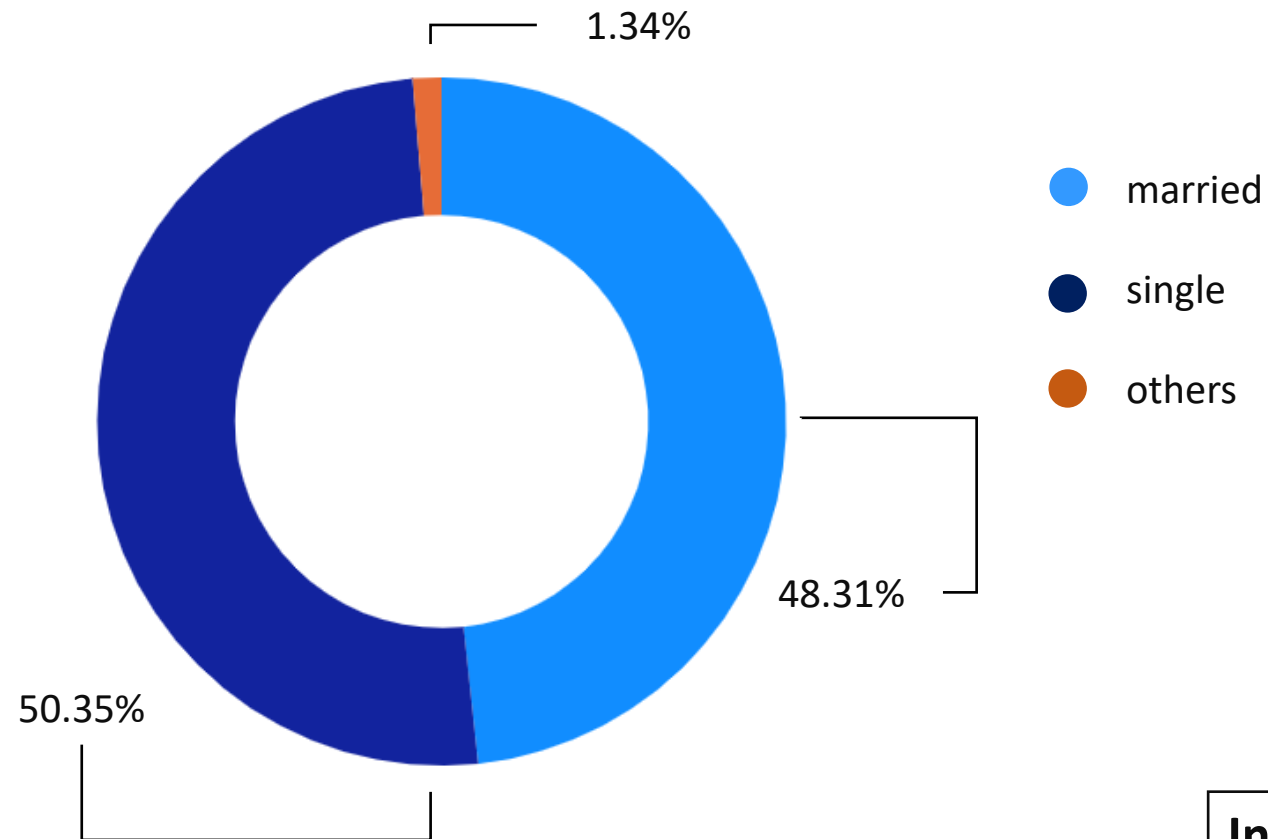
# Default % by Education:



- graduate school
- university
- high school
- others

30.7%

50.2%

18.6%

0.5%

**Insight:**

- University people are mostly defaulter

# Default % by Marriage:



1.34%

48.31%

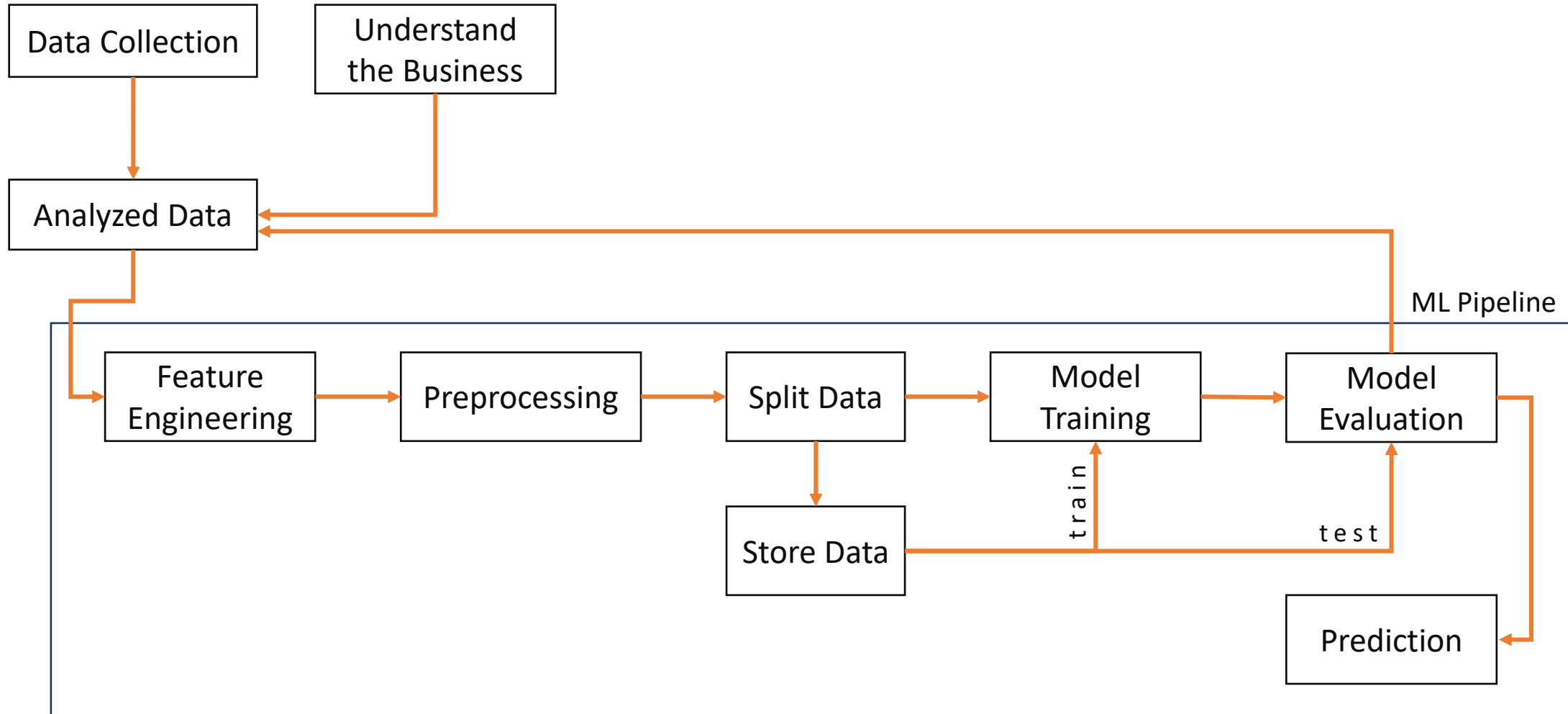50.35%

- married
- single
- others

**Insight:**

- Single & married people are mostly defaulter.

# Machine Learning Pipeline:

# Generalized Machine Learning Model:

- In this project there is no such more linear relationship between independent features and dependent feature, so we use there ML algorithms to build the model, i.e.,
  - RandomForestClassifier,
  - XGBoostClassifier.

- Here, ML-Pipeline automatically select the best model based on performance matrix.
  [Matrix Link](#).

- After that create a web app for predict the expenses based on new test data & download the data from the web.

## Credit Card Fault Detection

Enter train data file path _____  [ Train ]

**Result:**

C:\Users\Dibyendu\Desktop\Data\prediction.csv _____  [ Prediction ]

**Result: Prediction is completed**

[ Download ]

-by Dibyendu Biswas