**Capstone Project**

On

Credit Card Default Prediction



Submitted by

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GitHub link: <https://github.com/sabitendu/Capstone-Project-on-Credit-Card-Default-Predictiion.git>

Project Summary

In today's environment, credit cards have become a lifeline for many individuals, thus banks issue credit cards to us. A credit card is a form of payment card that allows charges to be made against a credit line rather than the account holder's cash deposit. When someone uses a credit card to make a purchase, the account of that individual accumulates a balance that must be paid off each month. We now know that the most typical issue in giving these types of offers is customers being unable to pay their bills, these people are what we call ”DEFAULTERS”. The Credit Card Default Database is Taiwan's most comprehensive classified with unbalanced dataset, data set of Customer credit card default payments, which provides information on domestic around Taiwan from 6 months in 2005. There is a wealth of information available for this purpose, including payment history and bill \_Amount, paid amount, nature of the target, i.e. defaulters, and so on. The primary goal of this project is to do Exploratory Data Analysis and to use Machine Learning algorithms aimed at forecasting the case of customers default payments in Taiwan accuracy of Defaulters on dataset '''.Prediction of Credit Card Defaulters Our project is to look for patterns and explanations in the context and present the findings in a dynamic and visual way.

To perform Exploratory Data Analysis on CREDIT CARD FRAUD PREDICTION, we imported Python libraries such as Numpy, Pandas, Matplotlib, Seaborn, and Plot to display the analysis dataset, as well as Sklearn preprocessing data using standard scaler, and importing logistic regression, Random Forest Classifier, XG boost classifier for predicting Defaulter getting accuracy for finding CREDIT CARD FRAUD PREDICTION and in Graphical form through bar plot The major characteristics of "CREDIT CARD FRAUD PREDICTION" are summarised using statistical graphics and other data visualisation tools.