**Client:** BEPEC

**Project Title:** Credit Scoring: Classification of credit card holders into delinquent & Non-delinquent

**Project Description:** The major goal of this project is While approving credit cards to customers there may be a major risk whether a customer may make the payment on time or may not. So to overcome this problem I have created this machine learning model to classify customers into delinquent or non-delinquent by using their past data.

* Cleaned raw unstructured data, removed duplicates **using Pandas.**
* Analyzed data against different variables & visualized **using Seaborn & Matplotlib.**
* Tried different classification models over the dataset & **checked for confusion matrix.**

Trained the data using the **Decision Tree Classifier & cast the test dataset.**