IJARSCT



International Journal of Advanced Research in Science, Communication and Technology (IJARSCT)

Volume 2, Issue 1, December 2022

Credit Card Defaulter Prediction

Mr. Vikas Singh¹, Mr. Hassan Rahim², Mr. Robin Rai³, Mr. Aditya Suple⁴, Mr. Ashwin Tijare⁵, Mr. Dewam Katole⁶, Ms. Alisha Badhel⁷

Assistant Professor, Department of Computer Science & Engineering¹
Students, Department of Computer Science & Engineering^{2,3,4,5,6,7}
G.H Raisoni Institute of Engineering and Technology, Nagpur, Maharashtra, India

Abstract: Our aim is to develop a Machine learning model and testing the model by using the data in relating to previous 6 months payment behaviour which is behavioural data and personal information which is demographic data as input of a client is used for this study. The research study is conducted using Random Forest Algorithm. Our aim is to identify that credit card customer is likely to default in the coming month.

Keywords: Random Forest classifier, Hyperparameter tuning, Grid search CV, Support Vector Machine, Logistic Regression, Flask

REFERENCES

- [1]. Talha Mahboob Alam, Kamran Shaukat, Ibrahim A. Hameed, Suhuai Luo, Muhammad Umer Sarwar, Shakir Shabbir, Jiaming Li, MatloobKhushi(2020). An Investigation of Credit Card Default Prediction in the Imbalanced Datasets. DOI: 10.1109/ACCESS.2020.3033784.
 - Link:-https://ieeexplore.ieee.org/document/9239944
- [2]. Ying Chen, Ruirui Zhang (2021). Research on Credit Card Default Prediction Based on k-Means SMOTE and BP Neural Network. DOI:10.1155/2021/6618841.
 - Link:-https://www.hindawi.com/journals/complexity/2021/6618841/
- [3]. Abdulhamit Subasi, SelcukCankurt (2019). Prediction of default payment of credit card clients using Data Mining Techniques. DOI: 10.1109/IEC47844.2019.8950597.
 - Link:-https://ieeexplore.ieee.org/document/8950597
- [4]. Mohammad Aman Ullah, Mohammad ManjurAlam, Shamima Sultana, Rehana Sultana Toma(2018).Predicting Default Payment of Credit Card Users: Applying Data Mining Techniques. Link:-https://ieeexplore.ieee.org/document/8745571
- [5]. Pu Xu, Zhijun Ding, MeiQin Pan (2017). An improved credit card users default prediction model based on RIPPER. DOI: 10.1109/FSKD.2017.8393037.

DOI: 10.48175/IJARSCT-7705

- Link:-https://ieeexplore.ieee.org/document/8393037
- [6]. Dataset: Default of credit card clients Data Set.
 - Link: -https://archive.ics.uci.edu/ml/datasets/default+of+credit+card+clients