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CONTENTS

S. No.	Title	Name of Authors	Page No.
1.	Diagnosing Thyroid Symptoms & Remedies Using Data Mining	Dr. Sudhakar D. Bhoite Mrs. SarikaPanwal	1
2.	Decision Support Systems For Crop Selection - AN Imperative For Enhancing Farmers Income	Mr S. S. Managave Dr. R. D. Kumbhar	6
3.	Creativity At Workplace: Advantages, Limitations And Outcome	Ms. Kalyani Sachin Patil	14
4.	Role Of Industry 4.0 In The Adoption Of Gig Economy	Dr. Anjum Sayyad Dr. Sheena Abraham	20
5.	Inclusion Of New Need-Based Services In Existing E-Governance Services Offered By Government Of India At Grampanchayat Level	Dr. Kalpana Salunkhe	24
6.	Consumer Demographics And Reverse Logistics	Dr Ashutosh Zunjur Dr Vandana Mohanty	32
7.	Financial Services Outsourcing: New Frontier Of Knowledge Process Outsourcing	Dr. Pallavi Sajanapwar	39
8.	Social, Ethical And Legal Aspect Of Marketing In India	Mrs. Bhakti Joshirao	45
9.	A Study Of Status And Challenges Of Indian Startups	Mr. Pandurang Bhausahab Akhade	50
10.	A Study On Challenges Before Foreign Trade Of India	Dr. Kajal Vijay Khandagale	55
11.	A Smart Class Attendance Technique For Face Detection And Recognition In A Group Of Students	Mr. Narayan Kulkarni Dr. H.S. Fadewar	61
12.	Software As A Service (Saas) Marketing – Issues And Challenges	Mr Ketan Poojari Mr Aniket Joshi Mr Ajinkya Jagtap Mr Kartik Jadhav Dr Bharati Rajiv Jadhav	68
13.	Economic Value Added: Performance Measurement Yard Stick For Wealth Maximization With Reference To Select IT Companies Listed On BSE.	Dr. Gauri Prabhu Mrs. Poorva Pachpore	75
14.	Impact Of Technology On Indian Education Sector	Dr. Rajesh R. Gawali	82
15.	Literature Review On Comparison Of Web Accessibility Standards	Mr Shanatnu Ladkat Dr. Shivaji D. Mundhe	86
16.	Intelligent Automation In The Insurance Sector	Mr. Sunil Joshi Dr Shivaji D. Mundhe	92
17.	A Study The Influence Of Green Marketing Strategies On Performance Of Milk Processing Units In Ahmed Nagar District	Mr. Sudam Balasaheb Shinde Dr. Preeti Kulkarni	96
18.	Savings And Investment Habits Of Youngsters Of Khed Block Of Pune District	Dr. Sonali L.Patil	100



19.	Factors Affecting Customers' Perception Towards Ayurvedic Medicines With Reference To Pune City	Dr. PushprajWagh	
20.	Analysis Of Customer's Hotel Bills Using Seaborn Of Python	Prof. Prashant N. Wadkar Dr Shivaji D. Mundhe	119
21.	Solid Waste Management System In Pimpri – Chinchwad – Problems And Prospects	Dr. Jayasree Nambiar	116
22.	Impact Of Product Packaging On Consumer Perception And Purchase Intension	Ms. Rupa Manoj Rawal Ms.Pooja Shrish Kulkarni	120
23.	Sentiment Analysis Of Customer Feedback Using HIVE	Ms. Kavita T. Rangari Dr. Abhijeet Kaiwade	127
24.	A Study On Performance Evaluation Of CPSE ETF In India	Prof. Mahesh Mahankal Dr. Prabha Singh	136
25.	A Survey On Big Data Analysis Using Hadoop	Dr. D.R. Vidhate	147
26.	A Study On Identifying Loopholes And Problems In Recruitment And Selection Practices Of Tech Mahindra.	Mr. Janardhan D. Mandhare Dr. Safia Farooqui	153
27.	A Study Of Social Networking Sites In Perception Of Educational Data Mining	Asst. Prof. Pranita Vishal Yerankar Asst. Prof. Shital C. Kadam Dr. Abhijeet Kaiwade	158
28.	Role Of Police Department In India: With Special Reference To Pune City	Prof. Dr. Jitendra M. Hude	165
29.	Partial Capital Structure Adjustment And Speed Of Adjustment Towards Optimum Capital Structure In Selected BSE Listed Cement Companies	Mr Vikas Adhegaonkar Dr. E.B. Khedkar	169
30.	Impact Of Social Media On Consumer Behavior Towards Ayurvedic Medicines With Reference To Pimpri - Chinchwad	Dr. PushprajWagh	175
31.	Workforce Diversity And Job Satisfaction On Employee Retention	Dr. Vandana Mohanty Dr. Sujit K. Acharya	181
32.	A Study On The Role Of Visual Management & Lean Management In Production Process	Mr Nitin N. Kanade	186
33.	Support Vector Machine : A Supervised Machine Learning Algorithm	Prof. Shubhangi M. Choudhary Dr. Avinash S. Jagtap	193
34.	Market Potential For Export Of Cut Rose Flowers From India	Mr. Tambe Prakash Dr. Rupendra Gaikwad	197
35.	The Contemporary Trends In Management Institutes To Meet The Changing Corporate Scenario	Dr. Prashant Radhakrishna Tambe	203
36.	Study Of Performance Appraisal Review System Of Tata Motors Ltd, Pune	Ms. Preeti Sakhre Dr. Rajendra Sabnis Mr. Abhishek Kulkarni	210
37.	Impact Of Recession On The Automobile Components Industry In Pune Region.	Dr. Gauri Prabhu Mrs. Poorva Pachpore	220

38.	A Study On Credit Card Fraud Detection Using Machine Learning	Dr. Sachin Misal Mr. Tushar Kathane Dr. Shivaji Mundhe	231
39.	Trend and Pattern of FDI Inflows In India With Special Reference To Maharashtra And Karnataka	Dr. Kedar V. Marulkar Dr. Nilam V. Jadhav	235
40.	Application Of Operations Research Tools And Techniques In Project Management	Mr. Onkar Arun Wagh Prof. Sarang Annasaheb Dani	239
41.	A Study Of Mobile Data Consumption Amongst Rural Consumers Of Western Maharashtra	Mr. Yogesh Khomane Dr. Rupendra Gaikwad	248
42.	Opting Right Tools For Novel Data Science	Dr. Poonam Sawant Prof. Smita Chavan Prof. Ashwini Chavan Prof. Pradeep Shitole	252
43.	An Application of ICT for SMART E-Governance in India: Forthcoming Challenges and Prospects.	Dr. Ashwini Brahme Dr. S.D. Mundhe Prof. Sagar Kulkarni Prof. Manasi Kulkarni	256

A STUDY ON CREDIT CARD FRAUD DETECTION USING MACHINE LEARNING

□ Dr.Sachin Misal*
Mr.Tushar Kathane***
Dr.Shivaji Mundhe***

ABSTRACT

Credit card Fraud is the utilization of possibly unlawful intends to acquire cash, resources, or other property claimed or held by a monetary establishment, or to get cash from investors by deceitfully acting like a bank or other money related institution. In numerous examples, bank extortion is a criminal offense. While the particular components of specific financial misrepresentation laws differ contingent upon locales, the term bank extortion applies to activities that utilize a plan or stratagem, instead of bank burglary or robbery. Thus, bank fraud is in some cases thought about a [white-collar crime](#).

Keywords: *Machine learning, Algorithm, SMOTE, Dataset*

I. Introduction:-

It is fundamental that charge card organizations can recognize fraudulent charge card exchanges with the goal that clients are not charged for things that they didn't buy. Such issues can be handled with Data Science and its significance, alongside Machine Learning, can't be exaggerated. This venture means to represent the displaying of an informational index utilizing AI with Credit Card Fraud Detection. The Credit Card Fraud Detection Problem incorporates displaying past credit card exchanges with the information of the ones that ended up being misrepresentation. This model is then used to perceive whether another exchange is false or not. Our target here is to recognize 100% of the false exchanges while limiting the off base extortion arrangements. Charge card Fraud Detection is a regular example of classification.

Right now, have centered on investigating and preparing informational indexes just as the organization of different inconsistency recognition calculations.

As rise and increasing speed of E-Commerce, there has been an enormous utilization of Credit card for internet shopping which prompted High measure of fakes identified with credit cards. In the period of digitalization the need to recognize credit card cheats is important. Misrepresentation detection involves checking and breaking down the conduct of different clients so as to gauge recognize or keep away from bothersome conduct. So as to distinguish credit card extortion identification viably, we have to comprehend the different advances, calculations and types associated with identifying credit card frauds. Calculation can separate exchanges which are fake or not.

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**Research Guide

II. LITEARATURE REVIEW

Fraud go about as the unlawful or criminal trickery planned to bring about money related or individual advantage. It is a purposeful demonstration that is illegal, rule or strategy with a mean to achieve unapproved money related advantage. Various writings relating to oddity or extortion recognition right now been distributed as of now and are accessible for open use. A thorough review directed by Clifton Phua and his partners have uncovered that strategies utilized right now information mining applications, computerized misrepresentation discovery, ill-disposed recognition. In another paper, Suman, Research Scholar, GJUS&T at Hisar HCE exhibited methods like Supervised and Unsupervised Learning for Mastercard extortion location. Despite the fact that these techniques and calculations got a sudden achievement in a few territories, they neglected to give a lasting and predictable answer for extortion location. A comparative research area was displayed by Wen-Fang YU furthermore, Na Wang where they utilized Outlier mining, Outlier location mining and Distance entirety calculations to precisely foresee false exchange in a copying trial of Mastercard exchange informational collection of one certain business bank. Anomaly mining is a field of information mining which is fundamentally utilized in money related and web fields. It manages distinguishing objects that are isolates from the primary framework for example the exchanges that aren't veritable. They have taken qualities of client's conduct and dependent on the estimation of those properties they've determined that separation between the watched estimation of that property and its foreordained worth. Capricious systems, for

example, half breed information mining/complex system grouping calculation can see unlawful examples in a real card exchange informational collection, in light of system recreation calculation that permits making portrayals of the deviation of one occasion from a reference bunch have demonstrated productive normally on medium measured online exchange. There have likewise been endeavors to advance from a totally new viewpoint. Endeavors have been made to improve the caution input communication if there should be an occurrence of deceitful exchange. The event of fake exchange, the approved framework would be alarmed and an input would be sent to deny the continuous exchange. Fake Genetic Algorithm, one of the methodologies that shed new light right now, misrepresentation from an alternate bearing. It demonstrated precise in discovering the fake exchanges also, limiting the quantity of bogus alarms. Despite the fact that, it these are by all account not the only difficulties in the execution of a genuine misrepresentation discovery framework, notwithstanding. In genuine world models, the gigantic stream of installment demands is rapidly checked via programmed instruments that figure out which exchanges to approve. AI calculations are utilized to dissect all the approved exchanges and report the suspicious ones. These reports are researched by experts who contact the cardholders to affirm if the exchange was certified or false. The specialists give a criticism to the mechanized framework which is utilized to prepare and refresh the calculation to in the long run improve the extortion location execution after some time.

III. Methodology Adopted:-

For the current problem of identifying the credit card

fraud detection researcher used following steps.

- Get dataset
- Exploratory Data Analysis(EDA)
- Data Cleaning
- Train Test Split
- Select Algorithms
- Create models
- Check performance
- Deployment of Model

IV. Implementation of Methodology

- Dataset is downloaded from the <https://www.kaggle.com/mlg-ulb/creditcardfraud> for the current research.
- Exploratory data analysis is done through seaborn&Matplotlib library of python.
- The dataset contain 284807 record of credit card transaction.
- From the EDA it is observed that The number of normal Transactions : 284315,The number of frauds : 492,The percentage of fraud of all transactions : 0.172748563062
- It is found that the dataset is imbalance dataset where normal records are more as compared to fraud transaction ,while creating a machine learning model ,there is chances of over fitting of model .
- The imbalance dataset is balanced by resampling the data by suing SMOTE library of python.
- This dataset is very clean and doesn't contain any NAs, so the cleaning we did in this section is to drop some variables which distribute similarly, normalize the Amount variable which is the only variable that has not been normalized yet, and resampling the whole dataset.
- After data cleaning dataset is ready for the use of machine learning algorithm on the dataset, before applying the dataset is divided in to two

parts such as train & test. The total dataset is divided in to train & test as 80:20 randomly. Where 80% of data is used by machine learning algorithm to train the model & 20 % of data is used to test the model performance.

V. Selection implementation & performance checking of machine Learning model using various Algorithm :-

For the current research study researcher used various algorithm on current dataset & analyzed performance of various model using various performance metrics.

MLA Name	Precision	AUC	Accuracy Score
1	LogisticRegressionCV	0.971735	0.937413
2	DecisionTreeClassifier	0.956165	0.936516
3	RandomForestClassifier	0.958068	0.930280
4	QuadraticDiscriminant Analysis	0.965309	0.925114
5	GaussianNB	0.979399	0.916958
6	XGBClassifier	0.968764	0.95701

VI. Conclusio

After applying various algorithms with various parameter tuning techniques to boost model performance it is observed that XGBclassifier algorithm is given highest model accuracy of 95% to predict credit card fraud.

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