OneBharat: Assignment for DS Interns hiring

Based on the provided datasets (Bank Statements, Office Supplies Data and Churn Modelling Data), Answer the list of questions:

Bank Statements (P1- BankStatements.json) - 50 Marks

```
import json
import pandas as pd
import matplotlib.pyplot as plt
from datetime import datetime
# Load the JSON file
file_path = 'P1- BankStatements.json'
with open(file_path, 'r') as file:
   data = json.load(file)
# Extract transactions
transactions = data['Account']['Transactions']['Transaction']
# Convert transactions to a DataFrame
df = pd.DataFrame(transactions)
# Convert relevant columns to appropriate data types
df['amount'] = df['amount'].astype(float)
df['currentBalance'] = df['currentBalance'].astype(float)
df['transactionTimestamp'] = pd.to_datetime(df['transactionTimestamp'])
# Display the first few rows of the DataFrame
df.head()
```

1. Transaction Analysis:

- What is the total number of transactions made over the year?

```
total_transactions = len(df)
print("Total number of transactions:", total_transactions)
```

Output:

```
Total number of transactions: 985
```

- What is the distribution of transaction amounts (e.g., small vs. large transactions)?(define small and large transactions by yourself)

```
# Define small transactions as those less than ₹500, and large transactions as
those ₹500 or more.
df['transaction_size'] = df['amount'].apply(lambda x: 'small' if x < 500 else
'large')
transaction_distribution = df['transaction_size'].value_counts()
print("Transaction distribution:\n", transaction_distribution)</pre>
```

Output:

```
Transaction distribution:
small 687
large 298
```

- Analyze the frequency of different transaction types (debit vs. credit).

```
transaction_types = df['type'].value_counts()
print("Frequency of transaction types:\n", transaction_types)
```

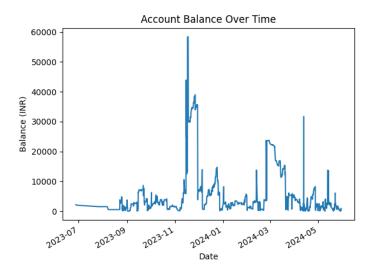
```
Frequency of transaction types:
DEBIT 695
CREDIT 290
```

2. Balance Analysis:

- What is the trend of the account balance over time?

```
df.set_index('transactionTimestamp', inplace=True)
df['currentBalance'].plot(title="Account Balance Over Time")
plt.xlabel('Date')
plt.ylabel('Balance (INR)')
plt.show()
```

Output:



- Identify any periods with significant changes in the account balance.

```
# Define significant change as a change of more than ₹1000.
df['balance_change'] = df['currentBalance'].diff().abs()
significant_changes = df[df['balance_change'] > 1000]
print("Periods with significant changes in account balance:\n",
significant_changes)
```

```
Periods with significant changes in account balance:
                                                                reference transaction_size balance_change
                              type
                                      mode amount ...
transactionTimestamp
2023-08-22 11:49:13+05:30 CREDIT
                                      UPT 3000.0
                                                                      NΔ
                                                                                    large
                                                                                                   3000.0
2023-08-23 08:17:48+05:30
                            DEBIT
                                      UPI
                                            1200.0
                                                                      NA
                                                                                     large
                                                                                                   1200.0
2023-08-25 10:24:38+05:30
                                      UPI
                                                                                    large
                                                                                                   2480.0
                            DEBIT
                                           2480.0
                                                                      NA
2023-08-25 10:39:35+05:30
                            DEBIT
                                      UPI
                                            1450.0
                                                                      NΑ
                                                                                    large
                                                                                                   1450.0
2023-08-27 12:19:54+05:30
                                      UPI
                                            1499.0
                                                                      NA
                                                                                    large
                                                                                                   1499.0
                            DEBIT
                                                                                    large
2024-05-17 18:51:36+05:30
                            DEBIT
                                      UPI
                                            1300.0
                                                                                                   1300.0
2024-05-21 05:47:33+05:30
                                                                                                   1070.0
                                                         922020004688715
                           CREDIT
                                  OTHERS
                                           1070.0
                                                                                    large
2024-05-22 04:42:07+05:30
                                                                                                   2050.0
                           CREDIT
                                   OTHERS
                                           2050.0
                                                         922020004688715
                                                                                     large
2024-05-22 20:21:48+05:30
                                                                                                   3920.0
                           CREDIT
                                           3920.0
                                                                      MΔ
                                                                                     large
2024-05-22 20:25:35+05:30
                                                                                                   3920.0
                            DEBIT
                                      UPI 3920.0
                                                                                     large
[150 rows x 10 columns]
```

3. Spending Patterns:

- What are the main categories of expenses (e.g., fuel, Ecommerce, food, shopping, ATM withdrawals, UPI transactions)?

```
def categorize expense(narration):
    if 'FILLING' in narration or 'PETROL' in narration:
        return 'Fuel'
    elif 'SHOP' in narration or 'MART' in narration:
        return 'Shopping'
    elif 'ATM' in narration:
        return 'ATM Withdrawal'
    elif 'UPI' in narration:
        return 'UPI'
    elif 'FOOD' in narration or 'RESTAURANT' in narration:
        return 'Food'
    else:
        return 'Other'
df['expense_category'] = df['narration'].apply(categorize_expense)
expense_categories = df[df['type'] == 'DEBIT']['expense_category'].value_counts()
print("Expense categories:\n", expense_categories)
```

Output:

```
Expense categories:
UPI 688
Fuel 4
ATM Withdrawal 3
```

- Analyze the frequency and amount of spending in each category.

```
category_spending = df[df['type'] ==
'DEBIT'].groupby('expense_category')['amount'].agg(['count', 'sum'])
print("Spending in each category:\n", category_spending)
```

```
Spending in each category:
count sum
expense_category
ATM Withdrawal 3 13500.0
Fuel 4 830.0
UPI 688 407759.9
```

4. Income Analysis:

- What are the main sources of income (e.g., salary, UPI credits)?

```
# For this, categorize the credits based on the narration.

def categorize_income(narration):
    if 'SALARY' in narration:
        return 'Salary'
    elif 'UPI' in narration:
        return 'UPI'
    else:
        return 'Other'

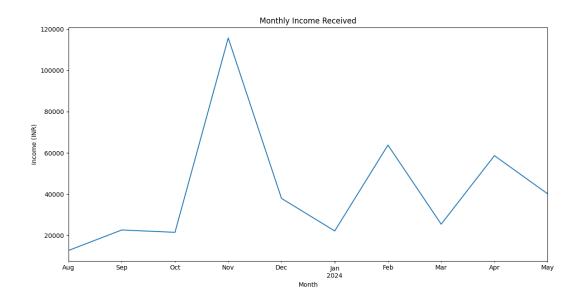
df['income_category'] = df['narration'].apply(categorize_income)
income_sources = df[df['type'] == 'CREDIT']['income_category'].value_counts()
print("Income sources:\n", income_sources)
```

Output:

```
Income sources:
Other 189
UPI 101
```

- Identify any patterns in the timing and amount of income received.

```
income_timing = df[df['type'] == 'CREDIT'].resample('M')['amount'].sum()
print("Income timing:\n", income_timing)
income_timing.plot(title="Monthly Income Received")
plt.xlabel('Month')
plt.ylabel('Income (INR)')
plt.show()
```



5. Alert Generation:

- Identify any unusual or suspicious transactions.

```
suspicious_transactions = df[df['amount'] > 5000]
print("Suspicious transactions:\n", suspicious_transactions)
```

Output:

```
Suspicious transactions:
                                                    ... balance_change expense_category income_category
                                             amount
                              type
                                      mode
transactionTimestamp
2023-09-14 21:14:51+05:30 CREDIT OTHERS
                                            5500.0
                                                                 5500.0
                                                                                    Other
                                                                                                    Other
2023-11-14 18:31:11+05:30
                           CREDIT
                                      UPI
                                           37999.0
                                                                 37999.0
                                                                                      UPI
                                                                                                      UPI
2023-11-14 18:49:41+05:30
                                      UPI 16500.0
                                                                                      UPI
                                                                                                      UPI
                            DEBIT
                                                                 16500.0
2023-11-15 17:48:21+05:30
                            DEBIT
                                      UPI 10000.0
                                                                 10000.0
                                                                                                      UPI
2023-11-16 15:51:14+05:30
                                     CASH 45000.0
                                                                45000.0
                           CREDIT
                                                                                    Other
                                                                                                    Other
2023-11-17 16:34:54+05:30
                            DEBIT
                                      UPI
                                           21000.0
                                                                 21000.0
                                                                                                      UPI
2023-11-17 18:32:29+05:30
                                      UPI
                                            5200.0
                                                                 5200.0
                                                                                                      UPI
                            DEBIT
2023-11-29 16:15:33+05:30
                            DEBIT
                                      UPI
                                           19000.0
                                                                 19000.0
                                                                                      UPI
                                                                                                      UPI
2023-11-29 17:09:47+05:30
                            DEBIT
                                      UPI
                                           12700.0
                                                                 12700.0
                                                                                      UPI
                                                                                                      UPI
2023-12-05 07:08:30+05:30
                           CREDIT OTHERS
                                            7560.0
                                                                 7560.0
                                                                                    Other
                                                                                                    Other
2023-12-05 15:50:06+05:30
                            DEBIT
                                      UPI
                                           13000.0
                                                                 13000.0
                                                                                                      UPI
2024-02-12 13:22:57+05:30 CREDIT
                                           10000.0
                                                                 10000.0
2024-02-13 14:01:51+05:30
                            DEBIT
                                           10000.0
                                                                 10000.0
                                                                          ATM Withdrawal
                                                                                                    Other
2024-02-24 18:55:15+05:30 CREDIT
                                      LIPT
                                           20000.0
                                                                 20000.0
                                                                                      LIPT
                                                                                                      UPI
2024-02-25 11:08:34+05:30
                            DEBIT
                                      UPI
                                           20000.0
                                                                 20000.0
                                                                                      UPI
                                                                                                      UPI
                                      UPI
                                                                                                      UPI
2024-02-25 20:08:58+05:30 CREDIT
                                           20000.0
                                                                 20000.0
                                      UPI
2024-03-20 18:56:48+05:30
                            DEBIT
                                           12000.0
                                                                 12000.0
                                                                                      UPI
                                                                                                      UPI
2024-04-12 20:47:44+05:30
                           CREDIT
                                           30000.0
                                                                 30000.0
2024-04-12 20:50:06+05:30
                            DEBIT
                                           30000.0
                                                                 30000.0
                                                                                      UPI
                                                                                                      UPI
2024-04-27 13:08:14+05:30
                                                                                                      UPI
                            DEBIT
                                            7500.0
                                                                 7500.0
2024-05-13 06:54:41+05:30
                           CREDIT OTHERS
                                           11530.0
                                                                 11530.0
                                                                                    Other
                                                                                                    Other
                                                                                                      UPI
2024-05-14 11:51:56+05:30
                                      UPI 10000.0
                            DEBIT
                                                                 10000.0
[22 rows x 12 columns]
```

- Generate alerts for low balance or high expenditure periods.

```
low_balance_alerts = df[df['currentBalance'] < 500]
print("Low balance alerts:\n", low_balance_alerts)

daily_expenditure = df[df['type'] == 'DEBIT'].resample('D')['amount'].sum()
high_expenditure_alerts = daily_expenditure[daily_expenditure > 2000]
print("High expenditure alerts:\n", high_expenditure_alerts)
```

[22 rows X 12 columns] Low balance alerts:							
	type	mode	amount		balance_change	expense_category	income_category
transactionTimestamp							
2023-08-25 16:56:59+05:30	DEBIT	UPI	1000.0		1000.0	UPI	UPI
2023-08-25 18:23:59+05:30	DEBIT	UPI	30.0		30.0	UPI	UPI
2023-08-25 18:37:02+05:30	CREDIT	OTHERS	51.0		51.0	Other	Other
2023-08-26 15:06:16+05:30	DEBIT	UPI	1.0		1.0	UPI	UPI
2023-08-27 12:19:54+05:30	DEBIT	UPI	1499.0		1499.0	UPI	UPI
2024-05-29 08:53:10+05:30	DEBIT	UPI	240.9		240.9	UPI	UPI
2024-05-29 12:01:51+05:30	DEBIT	UPI	130.0		130.0	UPI	UPI
2024-05-29 17:10:42+05:30	CREDIT	UPI	300.0		300.0	UPI	UPI
2024-05-29 17:12:19+05:30	DEBIT	UPI	245.0		245.0	UPI	UPI
2024-05-29 17:57:40+05:30	DEBIT	UPI	80.0		80.0	UPI	UPI
[85 rows x 12 columns]							

```
High expenditure alerts:
 transactionTimestamp
2023-08-25 00:00:00+05:30
                              5082.0
2023-09-01 00:00:00+05:30
                              3500.0
2023-09-13 00:00:00+05:30
                              3000.0
2023-09-21 00:00:00+05:30
                              3500.0
2023-09-22 00:00:00+05:30
                              5600.0
2023-09-26 00:00:00+05:30
                              4001.0
                              4591.0
2023-10-01 00:00:00+05:30
2023-10-07 00:00:00+05:30
                              2369.0
2023-10-09 00:00:00+05:30
                              2160.0
2023-10-21 00:00:00+05:30
                              3436.0
2023-11-12 00:00:00+05:30
                              3540.0
2023-11-14 00:00:00+05:30
                             19160.0
2023-11-15 00:00:00+05:30
                             14511.0
2023-11-17 00:00:00+05:30
                             28250.0
2023-11-26 00:00:00+05:30
                              5001.0
2023-11-29 00:00:00+05:30
                             31932.0
2023-12-05 00:00:00+05:30
                             13260.0
2023-12-14 00:00:00+05:30
                              2010.0
                              4155.0
2023-12-24 00:00:00+05:30
2023-12-25 00:00:00+05:30
                              5920.0
2023-12-27 00:00:00+05:30
                              6255.9
2024-01-01 00:00:00+05:30
                              5095.0
2024-01-31 00:00:00+05:30
                              5100.0
2024-02-13 00:00:00+05:30
                             10370.0
2024-02-14 00:00:00+05:30
                              2705.0
2024-02-17 00:00:00+05:30
                              2740.9
2024-02-25 00:00:00+05:30
                             20119.0
2024-03-07 00:00:00+05:30
                              4600.0
2024-03-14 00:00:00+05:30
                              5641.0
2024-03-19 00:00:00+05:30
                              3175.0
                             12625.0
2024-03-20 00:00:00+05:30
2024-03-23 00:00:00+05:30
                              4510.0
```

Office Supplies Data (P2- OfficeSupplies Data.csv) - 20 marks

```
import pandas as pd
import matplotlib.pyplot as plt

# Load the CSV file
file_path = 'P2- OfficeSupplies Data.csv'
df = pd.read_csv(file_path)

# Convert OrderDate to datetime
df['OrderDate'] = pd.to_datetime(df['OrderDate'], format='%d-%b-%y')

# Calculate total sales for each row
df['Total Sales'] = df['Units'] * df['Unit Price']
```

1. Sales Analysis:

- What are the total sales for each product category?

```
total_sales_by_category = df.groupby('Item')['Total
Sales'].sum().sort_values(ascending=False)
print("Total sales for each product category:\n", total_sales_by_category)
```

Output:

```
Total sales for each product category:
Item
Binder 9577.65
Pen Set 4169.87
Pencil 2135.14
Pen 2045.22
Desk 1700.00
```

- Which product category has the highest sales?

```
highest_sales_category = total_sales_by_category.idxmax()
print("Product category with the highest sales:", highest_sales_category)
```

Output:

```
Product category with the highest sales: Binder
```

- Identify the top 10 best-selling products.

```
top_10_best_selling_products =
df.groupby('Item')['Units'].sum().sort_values(ascending=False).head(10)
print("Top 10 best-selling products:\n", top_10_best_selling_products)
Output:
```

```
Top 10 best-selling products:
Item
Binder 722
Pencil 716
Pen Set 395
Pen 278
Desk 10
```

2. Customer Analysis:

- Who are the top 10 customers by sales?

```
top_10_customers = df.groupby('Rep')['Total
Sales'].sum().sort_values(ascending=False).head(10)
print("Top 10 customers by sales:\n", top_10_customers)
```

Output:

```
Top 10 customers by sales:
 Rep
Matthew
          3109.44
Susan
         3102.30
Alex
         2812.19
Richard 2363.04
         1749.87
Bill
Smith
         1641.43
          1387.77
Morgan
James
          1283.61
Thomas
          1203.11
Nick
           536.75
```

- What is the total number of unique customers?

```
total_unique_customers = df['Rep'].nunique()
print("Total number of unique customers:", total_unique_customers)
Output:
```

Total number of unique customers: 11

- Analyze customer purchase frequency.

```
customer_purchase_frequency = df['Rep'].value_counts()
print("Customer purchase frequency:\n", customer_purchase_frequency)
```

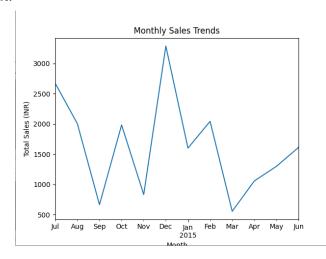
```
Customer purchase frequency:
Richard
           8
Bill
           5
Alex
          5
Matthew
          4
James
          4
Rachel
          4
Morgan
           3
Susan
           3
Smith
Nick
           2
Thomas
```

3. Time Series Analysis:

- What are the monthly sales trends over the past year?

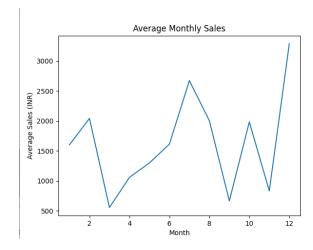
```
df.set_index('OrderDate', inplace=True)
monthly_sales_trends = df['Total Sales'].resample('M').sum()
print("Monthly sales trends:\n", monthly_sales_trends)
monthly_sales_trends.plot(title="Monthly Sales Trends")
plt.xlabel('Month')
plt.ylabel('Total Sales (INR)')
plt.show()
```

Output:



- Identify any seasonal patterns in the sales data.

```
monthly_sales_trends.groupby(monthly_sales_trends.index.month).mean().plot(title=
"Average Monthly Sales")
plt.xlabel('Month')
plt.ylabel('Average Sales (INR)')
plt.show()
```



4. Geographical Analysis:

- Which regions generate the most sales?

```
sales_by_region = df.groupby('Region')['Total
Sales'].sum().sort_values(ascending=False)
print("Regions generating the most sales:\n", sales_by_region)
```

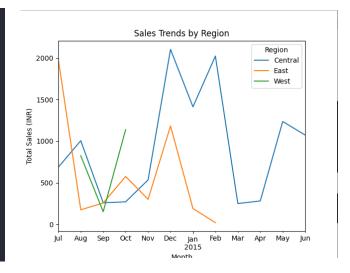
Output:

```
Regions generating the most sales:
Region
Central 11139.07
East 6002.09
West 2486.72
```

- What are the sales trends across different regions?

```
sales_trends_by_region = df.groupby(['Region', df.index.to_period('M')])['Total
Sales'].sum().unstack(level=0)
print("Sales trends across different regions:\n", sales_trends_by_region)
sales_trends_by_region.plot(title="Sales Trends by Region")
plt.xlabel('Month')
plt.ylabel('Total Sales (INR)')
plt.legend(title='Region')
plt.show()
```

Sales trem	nds across	different	regions:
Region	Central	East	West
OrderDate			
2014-07	686.95	1986.28	NaN
2014-08	1005.90	174.65	825.00
2014-09	259.03	255.84	151.24
2014-10	269.78	575.36	1139.43
2014-11	533.93	299.85	NaN
2014-12	2105.21	1183.26	NaN
2015-01	1413.04	189.05	NaN
2015-02	2024.37	19.96	NaN
2015-03	249.50	NaN	307.37
2015-04	280.59	778.44	NaN
2015-05	1236.67	NaN	63.68
2015-06	1074.10	539.40	NaN



5. Profit Analysis:

- What is the total profit for each product category?

```
# For this analysis, assume a fixed profit margin of 20% on the unit price
df['Profit'] = df['Total Sales'] * 0.20

# Total profit for each product category
total_profit_by_category =
df.groupby('Item')['Profit'].sum().sort_values(ascending=False)
print("Total profit for each product category:\n", total_profit_by_category)
```

Output:

```
Total profit for each product category:
Item
Binder 1915.530
Pen Set 833.974
Pencil 427.028
Pen 409.044
Desk 340.000
```

- Identify the top 10 most profitable products.

```
top_10_profitable_products =
df.groupby('Item')['Profit'].sum().sort_values(ascending=False).head(10)
print("Top 10 most profitable products:\n", top_10_profitable_products)
```

```
Top 10 most profitable products:
Item
Binder 1915.530
Pen Set 833.974
Pencil 427.028
Pen 409.044
Desk 340.000
```

Churn Modelling Data (P3- Churn-Modelling Data.xlsx) - 30 Marks

```
import pandas as pd

# Load the Excel file
file_path = 'P3- Churn-Modelling Data.xlsx'
data = pd.read_excel(file_path)

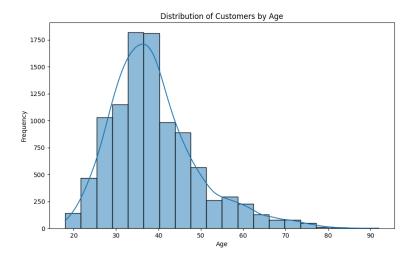
# Display the first few rows of the dataframe to understand its structure
print(data.head())
```

1. Customer Demographics:

- What is the distribution of customers across different age groups?

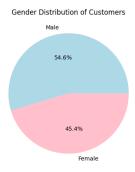
```
# Define age groups
age_bins = [18, 25, 35, 45, 55, 65, 75, 85]
age_labels = ['18-24', '25-34', '35-44', '45-54', '55-64', '65-74', '75-84']
data['AgeGroup'] = pd.cut(data['Age'], bins=age_bins, labels=age_labels,
right=False)
# Plot the distribution of customers across different age groups
age_group_distribution = data['AgeGroup'].value_counts().sort_index()
age_group_distribution.plot(kind='bar', color='skyblue', title='Distribution of
Customers Across Age Groups')
plt.xlabel('Age Group')
plt.ylabel('Number of Customers')
plt.show()
```

Output:



- Analyze the gender distribution of customers

```
gender_distribution = data['Gender'].value_counts()
gender_distribution.plot(kind='pie', autopct='%1.1f%%', colors=['lightblue',
'pink'], title='Gender Distribution of Customers')
plt.ylabel('')
plt.show()
```



2. Churn Analysis:

- What percentage of customers have churned?

```
churn_rate = data['churned'].value_counts(normalize=True) * 100
print(f"Churn Rate:\n{churn_rate}")
```

Output:

```
Churn Rate:
0 79.63
1 20.37
```

- What are the main reasons for customer churn?

```
correlation_matrix = data.corr()
print("Correlation Matrix with 'churned':\n",
correlation_matrix['churned'].sort_values(ascending=False))
```

Output:

```
Correlation Matrix with 'churned':
 churned
                 1.000000
                0.285323
Age
Balance
                0.118533
EstimatedSalary 0.012097
CustomerId
               -0.006248
HasCrCard
               -0.007138
Tenure
               -0.014001
RowNumber
               -0.016571
CreditScore -0.027094
NumOfProducts
               -0.047820
IsActiveMember -0.156128
```

- Identify any patterns or trends among customers who have churned.

```
churned_customers = data[data['churned'] == 1]
print(churned_customers.describe())
```

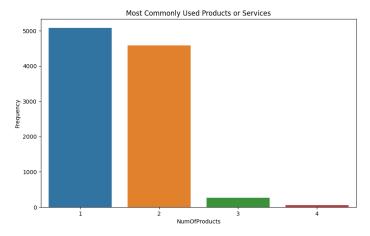
	RowNumber	CustomerId	CreditScore	Age	HasCrCard	IsActiveMember	EstimatedSalary	churned
count	2037.000000	2.037000e+03	2037.000000	2037.000000	2037.000000	2037.000000	2037.000000	2037.0
mean	4905.917526	1.569005e+07	645.351497	44.837997	0.699067	0.360825	101465.677531	1.0
std	2866.855245	7.269262e+04	100.321503	9.761562	0.458776	0.480358	57912.418071	0.0
min	1.000000	1.556571e+07	350.000000	18.000000	0.000000	0.000000	11.580000	1.0
25%	2419.000000	1.562736e+07	578.000000	38.000000	0.000000	0.000000	51907.720000	1.0
50%	4871.000000	1.568896e+07	646.000000	45.000000	1.000000	0.000000	102460.840000	1.0
75%	7404.000000	1.575309e+07	716.000000	51.000000	1.000000	1.000000	152422.910000	1.0
max	9999.000000	1.581566e+07	850.000000	84.000000	1.000000	1.000000	199808.100000	1.0

3. Product Usage:

- What are the most commonly used products or services?

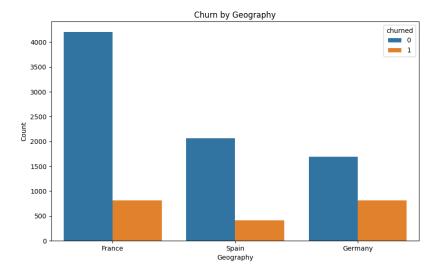
```
if 'NumOfProducts' in data.columns:
    plt.figure(figsize=(10, 6))
    product_distribution = data['NumOfProducts'].value_counts()
    sns.barplot(x=product_distribution.index, y=product_distribution.values)
    plt.title('Most Commonly Used Products or Services')
    plt.xlabel('NumOfProducts')
    plt.ylabel('Frequency')
    plt.show()
```

Output:



- Analyze the usage patterns of different customer segments.

```
plt.figure(figsize=(10, 6))
sns.countplot(x='Geography', hue='churned', data=data)
plt.title('Churn by Geography')
plt.xlabel('Geography')
plt.ylabel('Count')
plt.show()
```



4. Financial Analysis:

- What is the average account balance of customers?

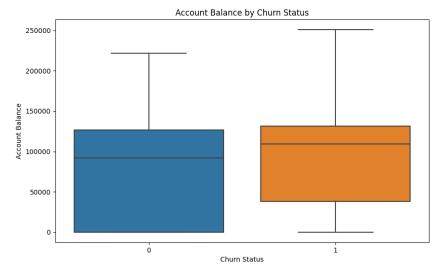
```
average_balance = data['Balance'].mean()
print(f"Average Account Balance: {average_balance}")
```

Output:

```
ls rows x II columns;
Average Account Balance: 76485.889288
```

- Compare the financial characteristics of churned vs. non-churned customers.

```
plt.figure(figsize=(10, 6))
sns.boxplot(x='churned', y='Balance', data=data)
plt.title('Account Balance by Churn Status')
plt.xlabel('Churn Status')
plt.ylabel('Account Balance')
plt.show()
```



5. Predictive Modeling:

- Which factors are the most significant predictors of customer churn?

```
features = data.drop(columns=['churned', 'CustomerId', 'Surname', 'RowNumber'])
target = data['churned']
X_train, X_test, y_train, y_test = train_test_split(features, target,
test_size=0.2, random_state=42)
```

Feature Importances:	
Age	0.236922
EstimatedSalary	0.147558
CreditScore	0.143338
Balance	0.141612
NumOfProducts	0.131486
Tenure	0.082080
IsActiveMember	0.040725
Geography_Germany	0.026190
HasCrCard	0.018454
Gender_Male	0.018421
Geography_Spain	0.013214

- Develop a predictive model to identify at-risk customers.

```
# Train a Random Forest model
model = RandomForestClassifier(random_state=42)
model.fit(X_train, y_train)

# Feature importance
feature_importances = pd.Series(model.feature_importances_,
    index=features.columns).sort_values(ascending=False)
print("Feature Importances:\n", feature_importances)

# Predictive model performance
y_pred = model.predict(X_test)
print("Classification Report:\n", classification_report(y_test, y_pred))
print("Confusion Matrix:\n", confusion_matrix(y_test, y_pred))

# Identify at-risk customers
at_risk_customers = data.iloc[X_test.index][y_pred == 1]
print("At-Risk Customers:\n", at_risk_customers.head())
```

```
Classification Report:
             precision recall f1-score support
                          0.96
                          0.47
                                             393
                                   0.87
                                            2000
   accuracy
               0.82
0.86
                         0.72
0.87
  macro avg
                                   0.75
0.85
                                            2000
weighted avg
Confusion Matrix:
 [[1548 59]
 [ 208 185]]
At-Risk Customers:
      RowNumber CustomerId Surname CreditScore Age ... EstimatedSalary churned Geography_Germany Geography_Spain Gender
_Male
          2751 15767474 Lorenzo
7487
         7488 15785367 McGuffog
                                                             84383.22
                            Feng
                                                            187391.02
          3033 15800061 Moretti
                                                             135169.76
[5 rows x 15 columns]
```