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import numpy as np
import pandas as pd
import matplotlib.pyplot as plt

# Ridge Regression
class RidgeRegression() :

    def __init__( self, learning_rate, iterations, l2_penalty ) :

        self.learning_rate = learning_rate
        self.iterations = iterations
        self.l2_penalty = l2_penalty

# Function for model training
def fit( self, X, Y ) :

    # no_of_training_examples, no_of_features
    self.m, self.n = X.shape

    # weight initialization
    self.W = np.zeros( self.n )

    self.b = 0
    self.X = X
    self.Y = Y

    # gradient descent learning

    for i in range( self.iterations ) :
        self.update_weights()
    return self

# Helper function to update weights in gradient descent

def update_weights( self ) :
    Y_pred = self.predict( self.X )

    # calculate gradients
    dW = ( - ( 2 * ( self.X.T ).dot( self.Y - Y_pred ) ) +
            ( 2 * self.l2_penalty * self.W ) ) / self.m
    db = - 2 * np.sum( self.Y - Y_pred ) / self.m

    # update weights
    self.W = self.W - self.learning_rate * dW
    self.b = self.b - self.learning_rate * db
    return self

# Hypothetical function h( x )
def predict( self, X ) :
    return X.dot( self.W ) + self.b

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def main() :

    # Importing dataset
    df = pd.read_csv( "file.csv" )
    X = df.drop['target_column']
    Y = df['target_column']

    # Model training
    model = RidgeRegression( iterations = 1000, learning_rate = 0.01, l2_penalty = 1 )
    model.fit( X, Y )

    # Prediction on test set
    Y_pred = model.predict( X)

    # Visualization on test set
    plt.scatter( X, Y, color = 'blue' )
    plt.plot( X, Y_pred, color = 'orange' )
    plt.title( 'Y vs X' )
    plt.show()

if __name__ == "__main__" :
    main()
```