```
import numpy as np
import pandas as pd
import matplotlib.pyplot as plt
import seaborn as sns
data = pd.read csv("train data credit card.csv")
data.head(3)
         ID Gender Age Region Code
                                         Occupation Channel Code
Vintage \
0 NNVBBKZB Female
                      73
                               RG268
                                              0ther
                                                              X3
43
                                                              X1
1 IDD62UNG Female
                      30
                               RG277
                                           Salaried
32
2 HD3DSEMC Female
                               RG268 Self Employed
                                                              X3
                      56
26
  Credit Product
                 Avg Account Balance Is Active
                                                 Is Lead
0
              No
                              1045696
                                             No
1
              No
                               581988
                                             No
                                                       0
2
                              1484315
                                                       0
              No
                                            Yes
```

## Check correlation wrt independent features

```
# divide data into x & y
data.drop("ID", axis = 1, inplace = True)
data.head(2)
   Gender Age Region Code Occupation Channel Code Vintage
Credit Product
   Female
           73
                     RG268
                                0ther
                                                X3
                                                         43
No
   Female
            30
                     RG277
                             Salaried
                                                X1
                                                         32
1
No
   Avg_Account_Balance Is_Active
                                  Is Lead
0
                                        0
               1045696
1
                581988
                              No
X = data.drop("Is Lead", axis = 1) # independent feature
Y = data["Is Lead"]
Χ
        Gender Age Region Code
                                    Occupation Channel Code
Vintage
        Female
                 73
                          RG268
                                         0ther
                                                         Х3
                                                                  43
```

1	Female	30	RG277	Salar	ied	X1	32
2	Female	56	RG268	Self_Employ	yed	Х3	26
3	Male	34	RG270	Salar	ied	X1	19
4	Female	30	RG282	Salar	ied	X1	33
245720	Male	51	RG284	Self_Employ	yed	Х3	109
245721	Male	27	RG268	Salar	ied	X1	15
245722	Female	26	RG281	Salar	ied	X1	13
245723	Female	28	RG273	Salar	ied	X1	31
245724	Male	29	RG269	Salar	ied	X1	21
X.info( <class RangeIr</class 	'pandas.d idex: 2457	No No No No No No No No O Columns Core.frai	s] me.DataFra ies, 0 to		No No No Yes No No No Yes No No Yes No No No		
	olumns (to olumn	otal 9 c		.l Count [	Dtype		
1 Ag 2 Re 3 Oc 4 Ch 5 Vi	ender ge gion_Code ccupation annel_Cod ntage	de	245725 245725 245725 245725 245725	non-null on non-null on non-null of null of nu	object int64 object object object int64		

216400 non-null

6

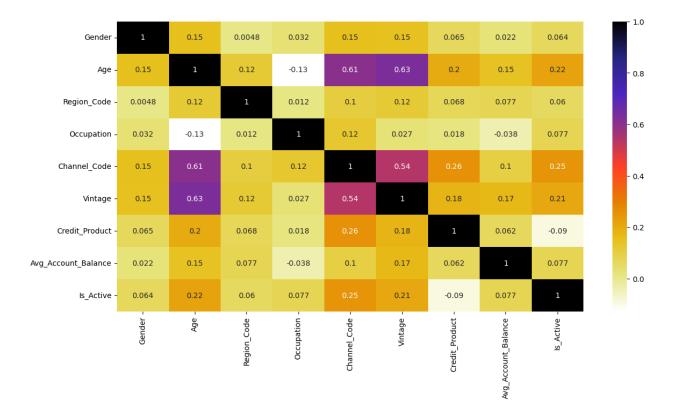
Credit\_Product

object

```
7
     Avg Account Balance 245725 non-null
                                            int64
     Is Active
                          245725 non-null object
8
dtypes: int64(3), object(6)
memory usage: 16.9+ MB
X.isnull().sum()
Gender
                            0
Age
                            0
                            0
Region Code
Occupation
                            0
Channel Code
                            0
                            0
Vintage
Credit Product
                       29325
Avg Account Balance
                            0
Is Active
dtype: int64
X = X.fillna("Pending")
X.isnull().sum()
Gender
                       0
                       0
Age
                       0
Region Code
                       0
Occupation
                       0
Channel Code
                       0
Vintage
Credit Product
                       0
                       0
Avg Account Balance
Is Active
                       0
dtype: int64
X.Credit_Product.value_counts()
No
           144357
Yes
            72043
            29325
Pending
Name: Credit Product, dtype: int64
from sklearn.preprocessing import LabelEncoder
X.columns
Index(['Gender', 'Age', 'Region_Code', 'Occupation', 'Channel_Code',
'Vintage',
       'Credit Product', 'Avg Account Balance', 'Is Active'],
      dtype='object')
categorical col = X.select dtypes(include = "object").columns
categorical col
```

```
Index([], dtype='object')
categorical col = X.select dtypes(include = "object").columns
for col in categorical col:
    le = LabelEncoder()
    X[col] = le.fit transform(X[col])
Χ
        Gender
                 Age
                      Region_Code
                                    Occupation
                                                 Channel Code
                                                                Vintage \
0
                  73
                                18
                                              1
                                                             2
                                                                      43
              0
                                              2
1
                                                                      32
              0
                  30
                                27
                                                             0
2
                                              3
              0
                  56
                                18
                                                             2
                                                                      26
                                              2
3
              1
                  34
                                20
                                                             0
                                                                      19
4
              0
                  30
                                32
                                              2
                                                             0
                                                                      33
                                                                      . . .
245720
              1
                  51
                                34
                                              3
                                                             2
                                                                     109
                                              2
245721
              1
                  27
                                18
                                                             0
                                                                      15
                                              2
                                                                      13
                  26
245722
              0
                                31
                                                             0
              0
                  28
                                23
                                              2
                                                             0
                                                                      31
245723
                                              2
245724
              1
                  29
                                19
                                                             0
                                                                      21
        Credit Product
                          Avg Account Balance
                                                Is Active
0
                                       1045696
                      0
                      0
                                                         0
1
                                        581988
2
                      0
                                                         1
                                       1484315
3
                      0
                                                         0
                                        470454
4
                      0
                                                         0
                                        886787
245720
                      1
                                       1925586
                                                         0
                                                         1
245721
                      0
                                        862952
                      0
                                                         0
245722
                                        670659
                      0
                                        407504
                                                         0
245723
                      0
245724
                                       1129276
                                                         0
[245725 rows x 9 columns]
X.info()
<class 'pandas.core.frame.DataFrame'>
RangeIndex: 245725 entries, 0 to 245724
Data columns (total 9 columns):
                            Non-Null Count
     Column
#
                                              Dtype
     -----
 0
     Gender
                            245725 non-null
                                              int32
                            245725 non-null
 1
     Age
                                              int64
 2
     Region Code
                            245725 non-null
                                              int32
 3
     Occupation
                            245725 non-null
                                              int32
4
     Channel Code
                            245725 non-null
                                              int32
5
                            245725 non-null
     Vintage
                                              int64
 6
     Credit Product
                            245725 non-null int32
```

```
Avg_Account_Balance 245725 non-null int64
 7
     Is Active
                          245725 non-null int32
 8
dtypes: int32(6), int64(3)
memory usage: 11.2 MB
X.Credit_Product.value_counts()
0
     144357
2
      72043
1
      29325
Name: Credit Product, dtype: int64
X.corr().columns # Pearson --> -1 , +1
Index(['Gender', 'Age', 'Region_Code', 'Occupation', 'Channel_Code',
'Vintage',
       'Credit Product', 'Avg Account Balance', 'Is Active'],
      dtype='object')
# steps:
# 1. Gender --> high value
import seaborn as sns
plt.figure(figsize = (14,7))
corr = X.corr()
sns.heatmap(corr, annot = True, cmap = plt.cm.CMRmap r)
<Axes: >
```



```
def correlation(dataset, threshold):
    corr col = set()
    corr matrix = dataset.corr()
    for i in range(0,len(corr_matrix.columns)):
        for j in range(i):
            if abs(corr_matrix.iloc[i,j]) > threshold:
                col_name = corr_matrix.columns[i] # name of correlated
column threshold>60
                corr_col.add(col_name)
    return corr_col
corr_feature = correlation(X, 0.6)
print(corr feature)
{'Channel_Code', 'Vintage'}
X.drop(list(corr feature), axis = 1, inplace = True)
X.shape
(245725, 7)
```

## Feature Selection - Dropping the Constant Features

```
new_data = {"A" : [4,5,6,7],}
           "B" : [1,2,4,5],
           "C" : [0,0,0,0],
           "D" : [1,1,1,1]
df = pd.DataFrame(new data)
df # C & D --< constant feature
   A B C
           D
0
  4
     1
        0 1
1
  5 2 0 1
2
  6 4
        0 1
3 7 5 0 1
from sklearn.feature selection import VarianceThreshold
vt = VarianceThreshold(threshold = 0.25) # threshold = 0.01 --> means
dropping column where 99% values are similar
vt.fit(df)
VarianceThreshold(threshold=0.25)
vt.get support()
array([ True, True, False, False])
zero var col = list(df.columns[vt.get support() == False])
print(zero var col)
['C', 'D']
df.drop(zero var col, axis = 1, inplace = True)
df
  A B
     1
0
1 5 2
     4
  6
3 7 5
my_data = pd.read_csv("train data credit card.csv")
my_data.head(3)
        ID Gender Age Region Code
                                        Occupation Channel Code
Vintage \
```

```
NNVBBKZB Female
                       73
                                RG268
                                                0ther
                                                                 X3
43
1
   IDD62UNG Female
                       30
                                RG277
                                             Salaried
                                                                 X1
32
2 HD3DSEMC Female
                       56
                                RG268 Self Employed
                                                                 X3
26
  Credit Product
                  Avg Account Balance Is Active
                                                   Is Lead
0
              No
                               1045696
1
              No
                                581988
                                               No
                                                         0
2
              No
                               1484315
                                              Yes
                                                         0
# drop id
my_data.drop("ID", axis = 1, inplace = True)
my data.info()
<class 'pandas.core.frame.DataFrame'>
RangeIndex: 245725 entries, 0 to 245724
Data columns (total 10 columns):
#
     Column
                           Non-Null Count
                                             Dtype
 0
     Gender
                           245725 non-null
                                             object
                           245725 non-null
 1
     Age
                                             int64
 2
     Region Code
                           245725 non-null
                                             object
 3
                           245725 non-null
     Occupation
                                             object
4
     Channel Code
                           245725 non-null
                                             object
 5
     Vintage
                           245725 non-null
                                             int64
 6
     Credit Product
                           216400 non-null
                                             object
7
     Avg Account Balance
                           245725 non-null
                                             int64
8
                           245725 non-null
     Is Active
                                             object
 9
     Is Lead
                           245725 non-null
                                             int64
dtypes: int64(4), object(6)
memory usage: 18.7+ MB
X = my data.drop("Is Lead", axis = 1)
Y = my data["Is Lead"]
categorical col = X.select dtypes(include = "object").columns
for col in categorical col:
    le = LabelEncoder()
    X[col] = le.fit_transform(X[col])
Χ
        Gender
                      Region Code
                                   Occupation
                                                Channel Code
                                                              Vintage \
                Age
0
             0
                 73
                               18
                                             1
                                                           2
                                                                    43
                                             2
1
             0
                 30
                               27
                                                           0
                                                                    32
                                             3
2
                                                           2
             0
                 56
                               18
                                                                    26
3
                                             2
             1
                 34
                               20
                                                           0
                                                                    19
4
                                             2
                 30
                                                           0
                                                                    33
                               32
```

```
51
                               34
                                             3
                                                            2
245720
             1
                                                                   109
245721
             1
                  27
                               18
                                             2
                                                            0
                                                                    15
                                             2
                                                                    13
245722
             0
                  26
                               31
                                                            0
                                             2
245723
             0
                  28
                               23
                                                            0
                                                                    31
                                             2
                                                                    21
245724
             1
                  29
                               19
        Credit_Product
                        Avg Account Balance
                                               Is Active
0
                                      1045696
1
                      0
                                       581988
                                                        0
2
                      0
                                                        1
                                      1484315
3
                      0
                                       470454
                                                        0
4
                      0
                                       886787
                                                        0
                      2
                                      1925586
245720
                                                        0
245721
                      0
                                       862952
                                                        1
245722
                      0
                                                        0
                                       670659
245723
                      0
                                       407504
                                                        0
245724
                                      1129276
                                                        0
[245725 rows x 9 columns]
var thesh = VarianceThreshold(threshold = 0.25)
var_thesh.fit(X)
VarianceThreshold(threshold=0.25)
var_thesh.get_support()
array([False, True, True, True, True, True, True, False])
zero var col = list(X.columns[var thesh.get support() == False])
print(zero_var_col)
['Gender', 'Is Active']
X.drop(zero var col, axis = 1, inplace = True)
Χ
        Age Region Code Occupation Channel Code Vintage
Credit_Product
         73
                       18
                                     1
                                                            43
0
1
         30
                       27
                                     2
                                                            32
0
2
         56
                       18
                                     3
                                                            26
0
3
                       20
                                     2
                                                            19
         34
0
4
         30
                       32
                                     2
                                                            33
```

0											
245721 27 18 2 0 15 0 245722 26 31 2 0 31 0 245723 28 23 2 0 31 0 245724 29 19 2 0 21 0  Avg_Account_Balance 0 1045696 1 581988 2 1484315 3 470454 4 886787 245720 1925586 245721 862952 245722 670659 245723 407504 245724 1129276  [245725 rows x 7 columns] X.corr()  Age Region_Code Occupation  Channel_Code \ Age 1.000000 0.117914 -0.127753 0.605543  Region_Code 0.117914 1.000000 0.12186 0.103018  Occupation -0.127753 0.012186 1.000000 0.123937  Channel_Code 0.605543 0.103018 0.123937 1.000000  Vintage 0.631242 0.118810 0.027156 0.537852  Credit_Product 0.263077 0.078779 0.015084 0.312914  Avg_Account_Balance 0.145232 0.076999 -0.038496 0.099911	0										
245721 27 18 2 0 15 0 245722 26 31 2 0 31 0 245723 28 23 2 0 31 0 245724 29 19 2 0 21 0  Avg_Account_Balance 0 1045696 1 581988 2 1484315 3 470454 4 886787 245720 1925586 245721 862952 245722 670659 245723 407504 245724 1129276  [245725 rows x 7 columns] X.corr()  Age Region_Code Occupation  Channel_Code \ Age 1.000000 0.117914 -0.127753 0.605543  Region_Code 0.117914 1.000000 0.12186 0.103018  Occupation -0.127753 0.012186 1.000000 0.123937  Channel_Code 0.605543 0.103018 0.123937 1.000000  Vintage 0.631242 0.118810 0.027156 0.537852  Credit_Product 0.263077 0.078779 0.015084 0.312914  Avg_Account_Balance 0.145232 0.076999 -0.038496 0.099911											
245721 27 18 2 0 15 0 245722 26 31 2 0 31 0 245723 28 23 2 0 31 0 245724 29 19 2 0 21 0  Avg_Account_Balance 0 1045696 1 581988 2 1484315 3 470454 4 886787 245720 1925586 245721 862952 245722 670659 245722 670659 245723 407504 245724 1129276  [245725 rows x 7 columns] X.corr()  Age Region_Code Occupation Channel_Code \( \) Age \( \) Age \( \) Region_Code \( \) O.117914 \( \) O.027753 \( \) O.012186 \( \) O.020937  Channel_Code \( \) O.127753 \( \) O.012186 \( \) O.020937  Channel_Code \( \) O.631242 \( \) O.18810 \( \) O.027156 \( \) O.038496 \( \) O.099911  Vintage \( \) Vintage \( \) Credit_Product \( \) O.038496 \( \) O.099911		51	34	3	2	109					
245722	245721	27	18	2	0	15					
245723	245722	26	31	2	0	13					
245724 29 19 2 0 21  Avg_Account_Balance 0 1045696 1 581988 2 1484315 3 470454 4 886787 245720 1925586 245721 862952 245722 670659 245723 407504 245724 1129276  [245725 rows x 7 columns]  X.corr()  Age Region_Code Occupation  Channel_Code \ 1.000000 0.117914 -0.127753 0.605543  Region_Code 0.117914 1.000000 0.12186 0.103018  Occupation -0.127753 0.012186 1.000000 0.123937  Channel_Code 0.605543 0.103018 0.123937 1.000000  Vintage 0.631242 0.118810 0.027156 0.537852  Credit_Product 0.263077 0.078779 0.015084 0.312914  Avg_Account_Balance 0.145232 0.076999 -0.038496 0.099911  Vintage Vintage Credit_Product Avg_Account_Balance 0.145232 0.263077 0.263077 0.145232	245723	28	23	2	0	31					
Avg_Account_Balance 0	245724	29	19	2	0	21					
0											
245720 1925586 245721 862952 245722 670659 245723 407504 245724 1129276  [245725 rows x 7 columns]  X.corr()  Age Region_Code Occupation  Channel_Code \ Age 1.000000 0.117914 -0.127753 0.605543  Region_Code 0.117914 1.000000 0.012186 0.103018  Occupation -0.127753 0.012186 1.000000 0.123937  Channel_Code 0.605543 0.103018 0.123937 1.000000  Vintage 0.631242 0.118810 0.027156 0.537852  Credit_Product 0.263077 0.078779 0.015084 0.312914  Avg_Account_Balance 0.145232 0.076999 -0.038496 0.099911  Vintage Credit_Product Avg_Account_Balance Age 0.631242 0.263077 0.263077 0.145232	Θ	Avg_Account_	1045696 581988 1484315 470454								
X.corr()  Age Region_Code Occupation  Channel_Code \ Age 1.000000 0.117914 -0.127753 0.605543  Region_Code 0.117914 1.000000 0.012186 0.103018  Occupation -0.127753 0.012186 1.000000 0.123937  Channel_Code 0.605543 0.103018 0.123937 1.000000  Vintage 0.631242 0.118810 0.027156 0.537852  Credit_Product 0.263077 0.078779 0.015084 0.312914  Avg_Account_Balance 0.145232 0.076999 -0.038496 0.099911  Vintage Credit_Product Avg_Account_Balance 0.631242 0.263077 0.145232	245720 245721 245722 245723		1925586 862952 670659 407504								
Age Region_Code Occupation Channel_Code \ Age 1.000000 0.117914 -0.127753 0.605543 Region_Code 0.117914 1.000000 0.012186 0.103018 Occupation -0.127753 0.012186 1.000000 0.123937 Channel_Code 0.605543 0.103018 0.123937 1.000000 Vintage 0.631242 0.118810 0.027156 0.537852 Credit_Product 0.263077 0.078779 0.015084 0.312914 Avg_Account_Balance 0.145232 0.076999 -0.038496 0.099911  Vintage Credit_Product Avg_Account_Balance 0.631242 0.263077 0.263077 0.145232	[245725 rows x 7 columns]										
Channel_Code \ Age	X.corr()										
Age       1.0000000       0.117914       -0.127753       0.605543         Region_Code       0.117914       1.0000000       0.012186       0.103018         Occupation       -0.127753       0.012186       1.000000       0.123937         Channel_Code       0.605543       0.103018       0.123937       1.000000         Vintage       0.631242       0.118810       0.027156       0.537852         Credit_Product       0.263077       0.078779       0.015084       0.312914         Avg_Account_Balance       0.145232       0.076999       -0.038496       0.099911         Age       Vintage Oredit_Product			Age	Region_Code	Occupation						
Occupation         -0.127753         0.012186         1.000000         0.123937           Channel_Code         0.605543         0.103018         0.123937         1.000000           Vintage         0.631242         0.118810         0.027156         0.537852           Credit_Product         0.263077         0.078779         0.015084         0.312914           Avg_Account_Balance         0.145232         0.076999         -0.038496         0.099911           Vintage Occupation of Company (Company)         0.263077         0.263077         0.145232	_		1.000000	0.117914	-0.127753	0.605543					
Channel_Code       0.605543       0.103018       0.123937       1.000000         Vintage       0.631242       0.118810       0.027156       0.537852         Credit_Product       0.263077       0.078779       0.015084       0.312914         Avg_Account_Balance       0.145232       0.076999       -0.038496       0.099911         Vintage       Credit_Product Avg_Account_Balance 0.631242       0.263077       0.145232	Region_Code		0.117914	1.000000	0.012186	0.103018					
Vintage 0.631242 0.118810 0.027156 0.537852  Credit_Product 0.263077 0.078779 0.015084 0.312914  Avg_Account_Balance 0.145232 0.076999 -0.038496 0.099911  Vintage Credit_Product Avg_Account_Balance 0.631242 0.263077 0.145232	Occupation		-0.127753	0.012186	1.000000	0.123937					
Credit_Product         0.263077         0.078779         0.015084         0.312914           Avg_Account_Balance         0.145232         0.076999         -0.038496         0.099911           Vintage         Credit_Product Avg_Account_Balance 0.631242         0.263077         0.145232	Channel_Code		0.605543	0.103018	0.123937	1.000000					
Avg_Account_Balance 0.145232 0.076999 -0.038496 0.099911  Vintage Credit_Product Avg_Account_Balance Age 0.631242 0.263077 0.145232	Vintage		0.631242	0.118810	0.027156	0.537852					
Vintage Credit_Product Avg_Account_Balance Age 0.631242 0.263077 0.145232	Credit_Product		0.263077	0.078779	0.015084	0.312914					
Age $0.631242$ $\overline{0}.263077$ $\overline{0}.145232$	Avg_Account_Balance		0.145232	0.076999	-0.038496	0.099911					
		ode	0.631242	$\overline{0}.2630$	77	$\overline{0}.145232$					

```
Occupation
                       0.027156
                                         0.015084
                                                               -0.038496
Channel_Code
                       0.537852
                                         0.312914
                                                                0.099911
Vintage
                       1.000000
                                         0.270409
                                                                0.167433
Credit Product
                       0.270409
                                         1.000000
                                                                0.069385
Avg_Account_Balance 0.167433
                                         0.069385
                                                                1.000000
fig, ax = plt.subplots(figsize = (14,7))
x = ["green","blue","yellow"]
y = [10, 20, 30]
col = ["red","blue","green"]
ax.bar(x,y, color = col)
<BarContainer object of 3 artists>
```

