### CREDIT

#### December 23, 2024

```
[1]: import numpy as np
     import pandas as pd
     import time
     import matplotlib.pyplot as plt
     import matplotlib.pyplot as plt
     %matplotlib inline
     import seaborn as sns
     from scipy import stats
     from scipy.stats import norm, skew
     from scipy.special import boxcox1p
     from scipy.stats import boxcox_normmax
     from sklearn import preprocessing
     from sklearn.preprocessing import StandardScaler
     import sklearn
     from sklearn import metrics
     from sklearn.metrics import roc_curve, auc, roc_auc_score
     from sklearn.metrics import classification report, confusion matrix
     from sklearn.metrics import average_precision_score, precision_recall_curve
     from sklearn.model_selection import train_test_split
     from sklearn.model_selection import StratifiedKFold
     from sklearn.model_selection import GridSearchCV, RandomizedSearchCV
     from sklearn.model_selection import cross_val_score
     from sklearn.linear_model import Ridge, Lasso, LogisticRegression
     from sklearn.neighbors import KNeighborsClassifier
     from sklearn.linear_model import LogisticRegressionCV
     from sklearn.tree import DecisionTreeClassifier
     from sklearn.ensemble import AdaBoostClassifier
     from sklearn.ensemble import RandomForestClassifier
     from xgboost import XGBClassifier
     from xgboost import plot importance
     from sklearn.ensemble import AdaBoostClassifier
```

```
from sklearn.metrics import roc_auc_score
from sklearn.model_selection import train_test_split
%pip install scikit-learn pandas numpy
%pip install xgboost
%pip install --upgrade imblearn
# To ignore warnings
import warnings
warnings.filterwarnings("ignore")
# Loading the data
df = pd.read_csv("C:\\Users\\darsh\\Desktop\\project\\credit 2023 project.csv")
print(df.head())
Requirement already satisfied: scikit-learn in
c:\users\darsh\anaconda3\lib\site-packages (1.5.2)
Requirement already satisfied: pandas in c:\users\darsh\anaconda3\lib\site-
packages (2.0.3)
Requirement already satisfied: numpy in c:\users\darsh\anaconda3\lib\site-
packages (1.24.3)
Requirement already satisfied: scipy>=1.6.0 in
c:\users\darsh\anaconda3\lib\site-packages (from scikit-learn) (1.11.1)
Requirement already satisfied: joblib>=1.2.0 in
c:\users\darsh\anaconda3\lib\site-packages (from scikit-learn) (1.2.0)
Requirement already satisfied: threadpoolctl>=3.1.0 in
c:\users\darsh\anaconda3\lib\site-packages (from scikit-learn) (3.5.0)
Requirement already satisfied: python-dateutil>=2.8.2 in
c:\users\darsh\anaconda3\lib\site-packages (from pandas) (2.8.2)
Requirement already satisfied: pytz>=2020.1 in
c:\users\darsh\anaconda3\lib\site-packages (from pandas) (2023.3.post1)
Requirement already satisfied: tzdata>=2022.1 in
c:\users\darsh\anaconda3\lib\site-packages (from pandas) (2023.3)
Requirement already satisfied: six>=1.5 in c:\users\darsh\anaconda3\lib\site-
packages (from python-dateutil>=2.8.2->pandas) (1.16.0)
Note: you may need to restart the kernel to use updated packages.
Requirement already satisfied: xgboost in c:\users\darsh\anaconda3\lib\site-
packages (2.1.3)
Requirement already satisfied: numpy in c:\users\darsh\anaconda3\lib\site-
packages (from xgboost) (1.24.3)
Requirement already satisfied: scipy in c:\users\darsh\anaconda3\lib\site-
packages (from xgboost) (1.11.1)
Note: you may need to restart the kernel to use updated packages.
Requirement already satisfied: imblearn in c:\users\darsh\anaconda3\lib\site-
packages (0.0)
Requirement already satisfied: imbalanced-learn in
c:\users\darsh\anaconda3\lib\site-packages (from imblearn) (0.12.4)
Requirement already satisfied: numpy>=1.17.3 in
```

```
c:\users\darsh\anaconda3\lib\site-packages (from imbalanced-learn->imblearn)
(1.24.3)
Requirement already satisfied: scipy>=1.5.0 in
c:\users\darsh\anaconda3\lib\site-packages (from imbalanced-learn->imblearn)
(1.11.1)
Requirement already satisfied: scikit-learn>=1.0.2 in
c:\users\darsh\anaconda3\lib\site-packages (from imbalanced-learn->imblearn)
(1.5.2)
Requirement already satisfied: joblib>=1.1.1 in
c:\users\darsh\anaconda3\lib\site-packages (from imbalanced-learn->imblearn)
(1.2.0)
Requirement already satisfied: threadpoolctl>=2.0.0 in
c:\users\darsh\anaconda3\lib\site-packages (from imbalanced-learn->imblearn)
(3.5.0)
Note: you may need to restart the kernel to use updated packages.
```

```
FileNotFoundError
                                                              Traceback (most recent call last)
Cell In[1], line 49
       46 warnings.filterwarnings("ignore")
       48 # Loading the data
---> 49 df = pd.read_csv("C:\\Users\\darsh\\Desktop\\project\\credit 2023_\i
  ⇔project.csv")
       51 print(df.head())
File ~\anaconda3\Lib\site-packages\pandas\io\parsers\readers.py:912, in_
  جread_csv(filepath_or_buffer, sep, delimiter, header, names, index_col, ا
 wisecols, dtype, engine, converters, true_values, false_values,

⇒skipinitialspace, skiprows, skipfooter, nrows, na_values, keep_default_na,

⇒na_filter, verbose, skip_blank_lines, parse_dates, infer_datetime_format,

⇒keep_date_col, date_parser, date_format, dayfirst, cache_dates, iterator,

⇒chunksize, compression, thousands, decimal, lineterminator, quotechar,

⇒quoting, doublequote, escapechar, comment, encoding, encoding_errors, dialect

⇒on_bad_lines, delim_whitespace, low_memory, memory_map, float_precision,
  storage_options, dtype_backend)
      899 kwds_defaults = _refine_defaults_read(
      900
                 dialect,
      901
                 delimiter,
    (...)
      908
                 dtype_backend=dtype_backend,
      909 )
      910 kwds.update(kwds_defaults)
--> 912 return _read(filepath_or_buffer, kwds)
File ~\anaconda3\Lib\site-packages\pandas\io\parsers\readers.py:577, in_
 → read(filepath or buffer, kwds)
      574 _validate_names(kwds.get("names", None))
      576 # Create the parser.
--> 577 parser = TextFileReader(filepath_or_buffer, **kwds)
      579 if chunksize or iterator:
```

```
580
            return parser
File ~\anaconda3\Lib\site-packages\pandas\io\parsers\readers.py:1407, in_
 →TextFileReader.__init__(self, f, engine, **kwds)
            self.options["has index names"] = kwds["has index names"]
   1404
   1406 self.handles: IOHandles | None = None
-> 1407 self. engine = self. make engine(f, self.engine)
File ~\anaconda3\Lib\site-packages\pandas\io\parsers\readers.py:1661, in__
 →TextFileReader._make_engine(self, f, engine)
   1659
            if "b" not in mode:
   1660
                mode += "b"
-> 1661 self.handles = get_handle(
   1662
            f,
   1663
            mode,
   1664
            encoding=self.options.get("encoding", None),
   1665
            compression=self.options.get("compression", None),
   1666
            memory_map=self.options.get("memory_map", False),
   1667
            is text=is text,
   1668
            errors=self.options.get("encoding errors", "strict"),
            storage_options=self.options.get("storage_options", None),
   1669
   1670 )
   1671 assert self.handles is not None
   1672 f = self.handles.handle
File ~\anaconda3\Lib\site-packages\pandas\io\common.py:859, in_
 aget handle (path_or_buf, mode, encoding, compression, memory_map, is_text,_
 ⇔errors, storage_options)
    854 elif isinstance(handle, str):
            # Check whether the filename is to be opened in binary mode.
    855
            # Binary mode does not support 'encoding' and 'newline'.
    856
            if ioargs.encoding and "b" not in ioargs.mode:
    857
    858
                # Encoding
--> 859
                handle = open(
    860
                    handle.
    861
                    ioargs.mode,
    862
                    encoding=ioargs.encoding,
    863
                    errors=errors,
    864
                    newline="",
    865
                )
    866
            else:
    867
                # Binary mode
    868
                handle = open(handle, ioargs.mode)
FileNotFoundError: [Errno 2] No such file or directory: 'C:
 →\\Users\\darsh\\Desktop\\project\\credit 2023 project.csv'
```

```
[11]: #checking the shape
      df.shape
[11]: (568630, 31)
 []:
[12]: #checking the datatypes and null/not-null distribution
      df.info()
     <class 'pandas.core.frame.DataFrame'>
     RangeIndex: 568630 entries, 0 to 568629
     Data columns (total 31 columns):
          Column
                  Non-Null Count
                                   Dtype
                  _____
      0
          id
                  568630 non-null
                                   int64
          V1
                  568630 non-null
                                   float64
      1
      2
          ٧2
                  568630 non-null
                                   float64
                  568630 non-null
      3
          V3
                                   float64
      4
          ۷4
                  568630 non-null
                                   float64
      5
          ۷5
                  568630 non-null
                                   float64
      6
          ۷6
                  568630 non-null
                                   float64
      7
          ۷7
                  568630 non-null
                                   float64
      8
          8V
                  568630 non-null
                                   float64
      9
          V9
                  568630 non-null float64
      10
          V10
                  568630 non-null float64
          V11
                  568630 non-null float64
      11
          V12
                  568630 non-null
                                   float64
      12
      13
          V13
                  568630 non-null
                                   float64
      14
          V14
                  568630 non-null
                                   float64
      15
          V15
                  568630 non-null
                                   float64
          V16
                  568630 non-null
                                   float64
      16
          V17
      17
                  568630 non-null
                                   float64
      18
          V18
                  568630 non-null
                                   float64
          V19
                  568630 non-null
      19
                                   float64
      20
          V20
                  568630 non-null
                                   float64
      21
          V21
                  568630 non-null
                                   float64
                  568630 non-null
      22
          V22
                                   float64
      23
          V23
                  568630 non-null float64
          V24
                  568630 non-null
                                   float64
      24
      25
         V25
                  568630 non-null float64
      26
         V26
                  568630 non-null float64
          V27
      27
                  568630 non-null float64
      28
          V28
                  568630 non-null
                                   float64
                  568630 non-null
                                   float64
      29
          Amount
          Class
                  568630 non-null
                                   int64
     dtypes: float64(29), int64(2)
```

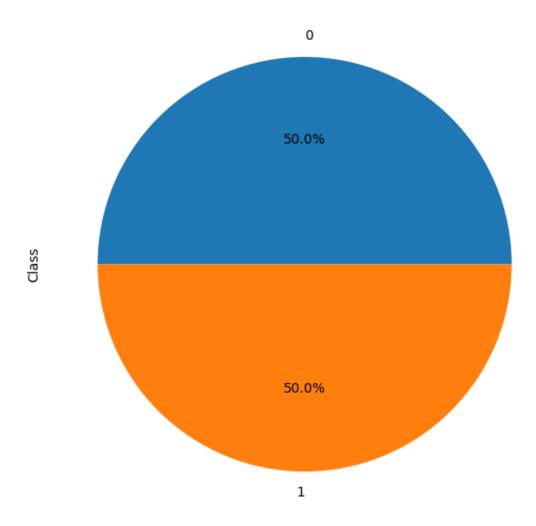
memory usage: 134.5 MB

## [4]: #checking distribution of numerical values in the dataset df.describe()

```
[4]:
                       id
                                    V1
                                                   V2
                                                                 V3
                                                                               V4
                                                                                   \
           568630.000000 5.686300e+05 5.686300e+05
                                                     5.686300e+05
                                                                    5.686300e+05
    count
           284314.500000 2.076882e-12 -3.248204e-12 -3.636929e-12
                                                                    3.879536e-12
    mean
            164149.486121 1.000001e+00 1.000001e+00 1.000001e+00
    std
                                                                    1.000001e+00
                 0.000000 -3.495584e+00 -4.996657e+01 -3.183760e+00 -4.951222e+00
    min
    25%
            142157.250000 -5.652859e-01 -4.866777e-01 -6.492987e-01 -6.560203e-01
           284314.500000 -9.363846e-02 -1.358939e-01 3.528580e-04 -7.376152e-02
    50%
    75%
           426471.750000 8.326582e-01 3.435552e-01 6.285380e-01 7.070047e-01
           568629.000000 2.229046e+00 4.361865e+00 1.412583e+01 3.201536e+00
    max
                     V5
                                   V6
                                                  V7
                                                               V8
                                                                              V9
                                                                                  \
           5.686300e+05
                         5.686300e+05 5.686300e+05 5.686300e+05 5.686300e+05
    count
           2.409066e-13
                         2.768028e-12 -9.496329e-14 2.831363e-12 -2.488498e-12
    mean
    std
           1.000001e+00 1.000001e+00 1.000001e+00 1.000001e+00 1.000001e+00
           -9.952786e+00 -2.111111e+01 -4.351839e+00 -1.075634e+01 -3.751919e+00
    min
    25%
           -2.934955e-01 -4.458712e-01 -2.835329e-01 -1.922572e-01 -5.687446e-01
           8.108788e-02 7.871758e-02 2.333659e-01 -1.145242e-01 9.252647e-02
    50%
    75%
           4.397368e-01 4.977881e-01 5.259548e-01 4.729905e-02 5.592621e-01
           4.271689e+01 2.616840e+01 2.178730e+02 5.958040e+00 2.027006e+01
    max
                        V21
                                     V22
                                                    V23
                                                                  V24
           ... 5.686300e+05
                           5.686300e+05
                                          5.686300e+05
                                                        5.686300e+05
    count
           ... -3.358969e-13 -2.163216e-13
                                          2.562302e-12 -4.924404e-14
    mean
           ... 1.000001e+00 1.000001e+00 1.000001e+00
                                                        1.000001e+00
    std
           ... -1.938252e+01 -7.734798e+00 -3.029545e+01 -4.067968e+00
    min
    25%
           ... -1.664408e-01 -4.904892e-01 -2.376289e-01 -6.515801e-01
    50%
           ... -3.743065e-02 -2.732881e-02 -5.968903e-02 1.590122e-02
    75%
           ... 1.479787e-01 4.638817e-01 1.557153e-01
                                                        7.007374e-01
           ... 8.087080e+00 1.263251e+01 3.170763e+01
    max
                                                        1.296564e+01
                     V25
                                   V26
                                                V27
                                                               V28
                                                                           Amount
          5.686300e+05
                         5.686300e+05 5.686300e+05 5.686300e+05
                                                                   568630.000000
    mean -2.931602e-12 4.378988e-13 -1.661857e-12 -2.416333e-12
                                                                    12041.957635
           1.000001e+00 1.000001e+00 1.000001e+00 1.000001e+00
                                                                      6919.644449
    std
    min
           -1.361263e+01 -8.226969e+00 -1.049863e+01 -3.903524e+01
                                                                        50.010000
    25%
          -5.541485e-01 -6.318948e-01 -3.049607e-01 -2.318783e-01
                                                                      6054.892500
          -8.193162e-03 -1.189208e-02 -1.729111e-01 -1.392973e-02
    50%
                                                                     12030.150000
    75%
           5.500147e-01 6.728879e-01 3.340230e-01 4.095903e-01
                                                                    18036.330000
           1.462151e+01 5.623285e+00 1.132311e+02 7.725594e+01
                                                                    24039.930000
    max
              Class
           568630.0
    count
                0.5
    mean
    std
                0.5
```

```
0.0
    min
    25%
                 0.0
    50%
                 0.5
    75%
                 1.0
    max
                 1.0
     [8 rows x 31 columns]
[5]: #checking the class distribution of the target variable
     df['Class'].value_counts()
[5]: Class
          284315
     1
          284315
    Name: count, dtype: int64
[6]: # Checking the class distribution of the target variable in percentage
     print((df.groupby('Class')['Class'].count() / df['Class'].count()) * 100)
     # Plotting the class distribution as a pie chart
     (df.groupby('Class')['Class'].count() / df['Class'].count()).plot.

→pie(autopct='%1.1f%%', figsize=(7,7))
    Class
    0
         50.0
    1
         50.0
    Name: Class, dtype: float64
[6]: <Axes: ylabel='Class'>
```



```
[7]: # Checking the % distribution of normal vs fraud
    classes = df['Class'].value_counts()
    normal_share = classes[0] / df['Class'].count() * 100
    fraud_share = classes[1] / df['Class'].count() * 100

# Printing the shares of normal and fraud
    print(normal_share)
    print(fraud_share)
```

50.0 50.0

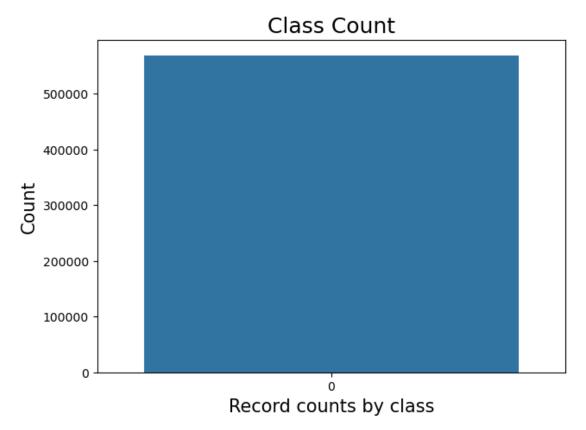
[8]: # Create a bar plot for the number and percentage of fraudulent vs<sub>□</sub>

onon-fraudulent transcations

```
plt.figure(figsize=(7,5))
sns.countplot(df['Class'])
plt.title("Class Count", fontsize=18)

plt.xlabel("Record counts by class", fontsize=15)
plt.ylabel("Count", fontsize=15)

plt.show()
```



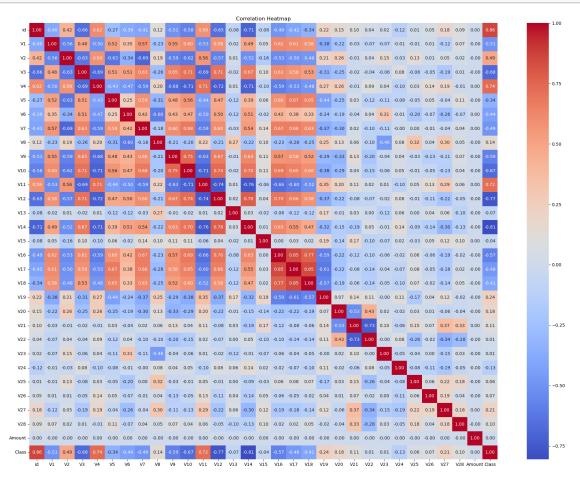
```
[9]: #checking the correlation
     corr=df.corr()
     corr
[9]:
                                 V1
                                            ٧2
                                                        VЗ
                                                                   ۷4
                                                                               ۷5
                                                                                           ۷6
              1.000000 \ -0.395741 \ \ 0.424267 \ -0.663655 \ \ 0.617554 \ -0.268445 \ -0.387916
     id
             -0.395741 \quad 1.000000 \quad -0.561184 \quad 0.484499 \quad -0.498963 \quad 0.517462 \quad 0.354728
     V1
     ۷2
              0.424267 - 0.561184 \quad 1.000000 - 0.627810 \quad 0.579638 - 0.631669 - 0.341040
     VЗ
             -0.663655 0.484499 -0.627810 1.000000 -0.687726 0.510351 0.508974
     ۷4
              0.617554 \ -0.498963 \ \ 0.579638 \ -0.687726 \ \ 1.000000 \ -0.429243 \ -0.474403
     ۷5
             -0.268445 0.517462 -0.631669 0.510351 -0.429243 1.000000 0.245187
```

```
۷6
       -0.387916 0.354728 -0.341040 0.508974 -0.474403 0.245187 1.000000
۷7
       -0.414288
                  0.573381 -0.694022  0.634336 -0.588648
                                                          0.586828
                                                                    0.418703
V8
        0.121282 -0.226757 0.191321 -0.263018 0.199013 -0.314975 -0.604491
۷9
       -0.508427
                  0.548973 -0.585095
                                     0.648615 -0.676648
                                                          0.479614 0.432241
V10
       -0.578014 0.599108 -0.621798 0.707676 -0.712839
                                                          0.563874 0.471000
V11
       0.589321 -0.525797 0.558863 -0.688436 0.708642 -0.440100 -0.497611
V12
       -0.652940 0.580715 -0.574935 0.705497 -0.722597
                                                          0.473002 0.498993
V13
       -0.076331 -0.020567 0.012801 -0.019272 0.011519 -0.115317 -0.117637
                 0.494427 -0.523294 0.673179 -0.714847
V14
       -0.709346
                                                          0.387454 0.510123
V15
       -0.080004
                 0.046002 -0.161325
                                     0.098516 -0.098627
                                                          0.058686 -0.023851
V16
       -0.494255
                  0.621884 -0.534392 0.614504 -0.593948
                                                          0.596898 0.415834
V17
       -0.417226   0.605799   -0.495836   0.578223   -0.532786
                                                         0.669625 0.378152
V18
       -0.341056 0.577296 -0.482162 0.525509 -0.482267
                                                          0.645095 0.328019
V19
        0.216276 -0.377803 0.208821 -0.314396 0.269842 -0.438118 -0.235623
V20
        0.145803 -0.219164 0.263707 -0.253805
                                               0.257236 -0.246694 -0.188360
V21
        0.097948 -0.034669 -0.013570 -0.021710 -0.013093 0.034147 -0.040153
V22
        0.036106 -0.073729 0.035346 -0.041970
                                               0.091197 -0.119152 0.036896
V23
        0.017594 -0.068917 0.151906 -0.058884
                                                0.043266 -0.113919 0.308598
V24
       -0.116685 -0.014651 -0.027515 0.076460 -0.102508 -0.083243 -0.005237
V25
        0.005586 - 0.008508 \ 0.132443 - 0.076332 \ 0.029402 - 0.047845 - 0.195340
V26
        0.052126 0.009281
                            0.012219 -0.052056  0.136679  0.047771 -0.067605
V27
        0.184195 -0.122772 0.053835 -0.190582 0.188036 -0.043759 -0.260783
V28
        0.086822 \quad 0.070111 \quad 0.021071 \quad 0.005346 \quad -0.011316 \quad 0.108422 \quad -0.065641
Amount 0.001710 -0.001280 -0.000076 -0.002001 0.001859 -0.000016 0.000734
        0.864283 -0.505761 0.491878 -0.682095 0.735981 -0.338639 -0.435088
Class
              ۷7
                        V8
                                  ۷9
                                              V21
                                                         V22
                                                                   V23
id
       -0.414288 0.121282 -0.508427
                                     ... 0.097948 0.036106 0.017594
۷1
        0.573381 -0.226757
                            0.548973
                                      ... -0.034669 -0.073729 -0.068917
٧2
       -0.694022 0.191321 -0.585095
                                      ... -0.013570 0.035346 0.151906
٧3
                                      ... -0.021710 -0.041970 -0.058884
        0.634336 -0.263018 0.648615
۷4
       -0.588648 0.199013 -0.676648
                                      ... -0.013093 0.091197 0.043266
V5
        0.586828 -0.314975
                            0.479614
                                      ... 0.034147 -0.119152 -0.113919
۷6
        0.418703 -0.604491
                            0.432241
                                      ... -0.040153 0.036896 0.308598
V7
        1.000000 -0.180986
                            0.601789
                                      ... 0.019627 -0.104043 -0.111177
٧8
       -0.180986 1.000000 -0.208557
                                      ... 0.056416 -0.098752 -0.463649
۷9
        0.601789 -0.208557
                            1.000000
                                      ... 0.131001 -0.204723 -0.042371
V10
        0.678004 -0.199995
                            0.748487
                                      ... 0.037426 -0.150957 -0.056285
V11
       -0.587660 0.223052 -0.633556
                                      ... 0.111608 0.022153 0.013596
        0.603318 -0.211999
                            0.667266
                                      ... -0.080394 -0.072096 -0.019261
V12
V13
       -0.030000 0.273958 -0.006167
                                      ... 0.025529 0.002039 -0.123520
V14
        0.535612 -0.216410
                            0.633212
                                     ... -0.189902 0.052023 -0.007601
V15
        0.135939 0.101690
                            0.114613
                                      ... 0.171719 -0.099347 -0.074832
V16
        0.667244 -0.230638
                            0.573957
                                      ... -0.117591 -0.101847 -0.057100
                            0.581604
                                      ... -0.079348 -0.144637 -0.044635
V17
        0.655755 -0.277246
                            0.522720
V18
        0.625680 -0.249986
                                      ... -0.060862 -0.135994 -0.046262
V19
       -0.372270 0.253272 -0.294432
                                      ... 0.136080 0.110066 -0.001529
```

```
V20
       -0.299436 0.131354 -0.328975 ... -0.529918 0.429362 0.017204
V21
        0.019627
                  0.056416 0.131001
                                      ... 1.000000 -0.734653 0.096587
V22
       -0.104043 -0.098752 -0.204723
                                      ... -0.734653 1.000000 -0.000636
V23
       -0.111177 -0.463649 -0.042371
                                      ... 0.096587 -0.000636 1.000000
V24
       -0.004152 0.083272 0.044006
                                      ... -0.059190 0.079790 -0.051181
V25
        0.000802
                  0.322639 -0.034885
                                      ... 0.146164 -0.258956 -0.040882
       -0.006488
V26
                  0.040448 -0.131000
                                      ... 0.070050 -0.015127 0.001057
V27
       -0.036557
                  0.298398 -0.111842
                                      ... 0.373256 -0.340640 -0.151698
                                      ... 0.326677 -0.282893 0.028059
V28
        0.040732 0.046017 0.069959
Amount 0.001326 -0.000208 -0.001589
                                      ... 0.001029 -0.000942 -0.001981
                                     ... 0.109640 0.014098 0.010255
Class
       -0.491234 0.144294 -0.585522
             V24
                       V25
                                 V26
                                           V27
                                                     V28
                                                            Amount
                                                                       Class
id
       -0.116685 0.005586
                            0.052126 0.184195
                                                0.086822 0.001710 0.864283
                                                0.070111 -0.001280 -0.505761
۷1
       -0.014651 -0.008508
                            0.009281 -0.122772
V2
       -0.027515 0.132443
                            0.012219 0.053835
                                                0.021071 -0.000076 0.491878
VЗ
        0.076460 -0.076332 -0.052056 -0.190582
                                                0.005346 -0.002001 -0.682095
       -0.102508 0.029402 0.136679 0.188036 -0.011316 0.001859 0.735981
۷4
۷5
       -0.083243 -0.047845 0.047771 -0.043759
                                                0.108422 -0.000016 -0.338639
۷6
       -0.005237 -0.195340 -0.067605 -0.260783 -0.065641 0.000734 -0.435088
۷7
       0.040732 0.001326 -0.491234
8V
        0.083272 0.322639 0.040448 0.298398
                                                0.046017 -0.000208 0.144294
۷9
        0.044006 - 0.034885 - 0.131000 - 0.111842 0.069959 - 0.001589 - 0.585522
                                                0.035646 -0.001259 -0.673665
        0.045935 -0.014045 -0.053684 -0.134907
V10
V11
       -0.104340 0.051535 0.133635 0.290912
                                                0.059732 0.000292 0.724278
V12
        0.080407 -0.010350 -0.114272 -0.216563 -0.053136 -0.001245 -0.768579
V13
        0.060097 \quad 0.003580 \quad 0.043750 \quad 0.058483 \quad -0.101488 \quad -0.002718 \quad -0.071105
        0.138718 - 0.087040 - 0.142472 - 0.299951 - 0.127969 - 0.001363 - 0.805669
V14
V15
        0.023003 \ -0.027579 \ \ 0.047833 \ \ 0.116106 \ \ 0.100293 \ \ 0.001190 \ -0.037948
       -0.023511 \quad 0.062484 \ -0.056184 \ -0.191742 \ -0.022328 \ -0.000479 \ -0.573511
V16
       -0.072198 0.075609 -0.045189 -0.184550 0.019570 -0.000358 -0.476377
V17
V18
       -0.099745 0.070467 -0.021039 -0.141790
                                                0.052547 -0.001516 -0.410091
        0.110751 - 0.174328 \ 0.041421 \ 0.123266 - 0.024368 - 0.000400
V19
V20
       -0.020316 0.030478
                            0.007677 -0.055183 -0.035727 -0.001405
                                                                    0.179851
V21
       -0.059190 0.146164
                            0.070050 0.373256 0.326677 0.001029
                                                                    0.109640
V22
        0.079790 - 0.258956 - 0.015127 - 0.340640 - 0.282893 - 0.000942
                                                                    0.014098
V23
       -0.051181 -0.040882 0.001057 -0.151698 0.028059 -0.001981 0.010255
V24
       1.000000 -0.079604 -0.113362 -0.194899 -0.045189 -0.000846 -0.130107
V25
       -0.079604 1.000000 0.057546 0.215653 0.176058 -0.000720
                                                                   0.061847
V26
       -0.113362
                  0.057546
                           1.000000 0.193977
                                                0.036830 -0.000120
                                                                    0.071052
V27
       -0.194899
                  0.215653
                            0.193977
                                      1.000000
                                                0.183233 0.001235
                                                                    0.214002
                                                                    0.102024
V28
       -0.045189
                  0.176058
                            0.036830
                                      0.183233
                                                1.000000 -0.001503
Amount -0.000846 -0.000720 -0.000120
                                      0.001235 -0.001503 1.000000
                                                                    0.002261
Class -0.130107 0.061847 0.071052 0.214002 0.102024 0.002261 1.000000
```

[31 rows x 31 columns]

```
[10]: # Checking the correlation in heatmap
plt.figure(figsize=(24, 18))
sns.heatmap(corr, cmap="coolwarm", annot=True, fmt=".2f") # Annotate values
plt.title('Correlation Heatmap') # Add a title
plt.show()
```



```
[5]: # Splitting the dataset into X and y
y = df['Class'] # Assuming 'Class' is the target column
X = df.drop(['Class'], axis=1) # Dropping the 'Class' column from X
```

# [6]: # Checking some rows of X print(X.head())

```
V1
                      V2
                                VЗ
                                          ۷4
                                                   V5
                                                             V6
                                                                       ۷7
   id
0
   0 -0.260648 -0.469648
                          2.496266 -0.083724 0.129681
                                                       0.732898
                                                                 0.519014
1
   1 0.985100 -0.356045
                          0.558056 -0.429654
                                             0.277140
                                                       0.428605
                                                                 0.406466
2
   2 -0.260272 -0.949385
                          1.728538 -0.457986
                                             0.074062
                                                       1.419481
                                                                 0.743511
3
   3 -0.152152 -0.508959
                          1.746840 -1.090178
                                             0.249486 1.143312
                                                                 0.518269
   4 -0.206820 -0.165280 1.527053 -0.448293 0.106125 0.530549
                                                                 0.658849
```

```
0 -0.130006 0.727159 ... 0.091202 -0.110552 0.217606 -0.134794 0.165959
     1 - 0.133118 \quad 0.347452 \quad \dots \quad -0.233984 \quad -0.194936 \quad -0.605761 \quad 0.079469 \quad -0.577395
     2 -0.095576 -0.261297 ... 0.361652 -0.005020 0.702906 0.945045 -1.154666
     3 -0.065130 -0.205698 ... -0.378223 -0.146927 -0.038212 -0.214048 -1.893131
     4 -0.212660 1.049921 ... 0.247237 -0.106984 0.729727 -0.161666 0.312561
             V25
                        V26
                                  V27
                                             V28
                                                    Amount
     0 0.126280 -0.434824 -0.081230 -0.151045 17982.10
     1 0.190090 0.296503 -0.248052 -0.064512
                                                   6531.37
     2 -0.605564 -0.312895 -0.300258 -0.244718
                                                   2513.54
     3 1.003963 -0.515950 -0.165316 0.048424
                                                   5384.44
     4 -0.414116 1.071126 0.023712 0.419117 14278.97
     [5 rows x 30 columns]
 [7]: # checking some rows of y
      y.head()
 [7]: 0
           0
      1
           0
      2
           0
      3
           0
      Name: Class, dtype: int64
 [9]: # splitting the dataset using train test split
      X_train, X_test, y_train, y_test = train_test_split(X, y, random_state = 100,__

stest_size = 0.20)

[10]: # checking the spread of data post split
      print(np.sum(y))
      print(np.sum(y_train))
      print(np.sum(y_test))
     284315
     227169
     57146
[11]: # Accumulating all the column name under one variable
      cols = list(X.columns.values)
[12]: # plot the histogram of a variable from the dataset to see the skewness
      normal_records = df.Class == 0
      fraud_records = df.Class == 1
      plt.figure(figsize=(20, 60))
```

V8

V9 ...

V20

V21

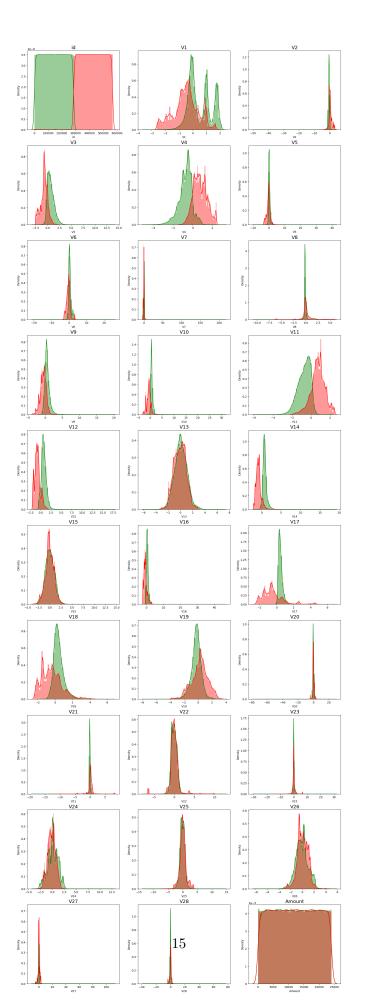
V22

V23

V24 \

```
for n, col in enumerate(cols):
    plt.subplot(10, 3, n+1)
    sns.distplot(X[col][normal_records], color='green')
    sns.distplot(X[col][fraud_records], color='red')
    plt.title(col, fontsize=17)

plt.show()
```



```
[13]: # create a dataframe to store results
     df Results = pd.DataFrame(columns=['Methodology', 'Model', 'Accuracy', |
       [14]: # created a common function to plot confusion matrix
     def Plot_confusion_matrix(y_test, pred_test):
         cm = confusion_matrix(y_test, pred_test)
         plt.clf()
         plt.imshow(cm, interpolation='nearest', cmap=plt.cm.Accent)
         categoryNames = ['Non-Fraudalent', 'Fraudalent']
         plt.title('Confusion Matrix - Test Data')
         plt.ylabel('True label')
         plt.xlabel('Predicted label')
         ticks = np.arange(len(categoryNames))
         plt.xticks(ticks, categoryNames, rotation=45)
         plt.yticks(ticks, categoryNames)
         s = [['TN', 'FP'], ['FN', 'TP']]
         for i in range(2):
             for j in range(2):
                 plt.text(j, i, str(s[i][j]) + ' = ' + str(cm[i][j]), fontsize=12)
         plt.show()
 [1]:
[49]: def buildAndRunRandomForestModels(Results, Methodology, X_train, y_train, u
       →X_test, y_test):
        # Evaluate Random Forest model
        # Create the model with 100 trees
       RF_model = RandomForestClassifier(n_estimators=100,
```

# Fit on training data

# Model Evaluation

RF\_model.fit(X\_train, y\_train)

y\_pred = RF\_model.predict(X\_test)

# Make predictions on the testing data

bootstrap=True,

max\_features='sqrt', random\_state=42)

```
# Confusion matrix
        cm = confusion_matrix(y_test, y_pred)
        print("Confusion Matrix:\n", cm)
        # Classification report
        cr = classification_report(y_test, y_pred)
        print("Classification Report:\n", cr)
        # ROC AUC score
        roc_auc = roc_auc_score(y_test, RF_model.predict_proba(X_test)[:, 1]) # More_
       ⇔efficient way
        print("ROC AUC Score:", roc_auc)
        # ROC Curve
        fpr, tpr, thresholds = metrics.roc_curve(y_test, RF_model.
       →predict_proba(X_test)[:, 1])
        threshold = thresholds[np.argmax(tpr - fpr)]
        print("Random Forest threshold:", threshold)
        roc_auc = metrics.auc(fpr, tpr)
        print("ROC for the test dataset:", roc_auc)
        plt.legend(loc=4)
        plt.show()
        # Append results to DataFrame (assuming df_Results is defined)
        df_Results = df_Results.append(pd.DataFrame({'Methodology': Methodology, __
       الله 'Model': 'Random Forest', 'Accuracy': accuracy, 'roc': roc_auc, 'threshold': الله 'Model': 'Random Forest', 'Accuracy': accuracy
                        ignore_index=True)

→threshold}),
        return df_Results
[42]: def buildAndRunSVMModels(df_Results, Methodology, X_train, y_train, X_test,__

y_test):
          # Create and train the SVM model
          clf = SVC(kernel='sigmoid', random_state=42)
          clf.fit(X_train, y_train)
          # Make predictions on the test data
          y_pred_SVM = clf.predict(X_test)
          # Evaluate the model
          SVM_Score = accuracy_score(y_test, y_pred_SVM)
```

accuracy = accuracy\_score(y\_test, y\_pred)

print("Model Accuracy:", accuracy)

```
print("accuracy_score: {0}".format(SVM_Score))
  print("Confusion Matrix")
  Plot_confusion_matrix(y_test, y_pred_SVM)
  print("classification Report")
  print(classification_report(y_test, y_pred_SVM))
  # Calculate ROC AUC
  svm_probs = clf.predict_proba(X_test)[:, 1]
  roc_value = roc_auc_score(y_test, svm_probs)
  print("SVM roc_value: {0}".format(roc_value))
  fpr, tpr, thresholds = metrics.roc_curve(y_test, svm_probs)
  threshold = thresholds[np.argmax(tpr - fpr)]
  print("SVM threshold: {0}".format(threshold))
  roc_auc = metrics.auc(fpr, tpr)
  print("ROC for the test dataset: {0:.1f}".format(roc_auc))
  plt.plot(fpr, tpr, label="Test, auc=" + str(roc_auc))
  plt.legend(loc=4)
  plt.show()
  # Append results to DataFrame
  df_Results = df_Results.append(pd.DataFrame({'Methodology': Methodology, __

¬'Model': 'SVM',
                                               'Accuracy': SVM_Score,

¬'roc_value': roc_value}),
                                 ignore_index=True)
  return df_Results
```

```
[47]: from sklearn.model_selection import RepeatedKFold

# Create a RepeatedKFold object with 5 splits and 10 repeats
rkf = RepeatedKFold(n_splits=5, n_repeats=10, random_state=None)

# Assuming X is the feature set and y is the target variable
for train_index, test_index in rkf.split(X, y):
    print("TRAIN:", train_index, "TEST:", test_index)

# Split the data into training and testing sets
X_train_cv, X_test_cv = X.iloc[train_index], X.iloc[test_index]
y_train_cv, y_test_cv = y.iloc[train_index], y.iloc[test_index]
# Use the split data for model training and evaluation (not shown here)
```

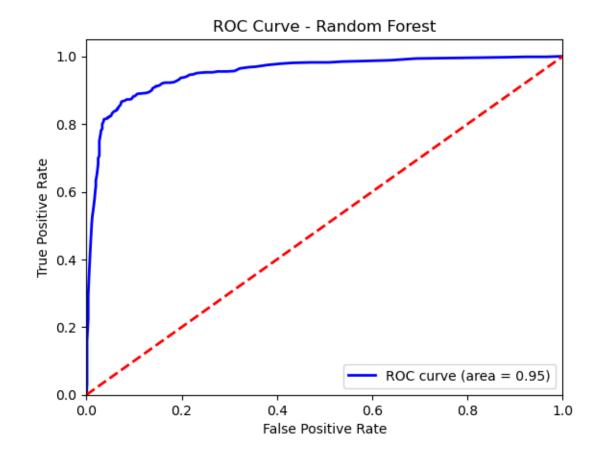
TRAIN: [ 0 1 12 568617 568620 568628]	2	•••	568626	568627	568629]	TEST:	[	3	9
TRAIN: [ 0 2	3	•••	568626	568627	568628]	TEST:	[	1	4
7 568610 568611 568629] TRAIN: [ 0 1	2	•••	568625	568628	568629]	TEST:	[	10	13
14 568614 568626 568627] TRAIN: [ 1 2	3		568627	568628	568629]	TEST:	[	0	5
8 568623 568624 568625] TRAIN: [ 0 1	3		568627	568628	568629]	TEST:	Γ	2	6
18 568618 568621 568622]									
TRAIN: [ 0 1 1 14 568603 568623 568626]	2	•••	568627	568628	568629]	TEST:	L	3	11
TRAIN: [ 0 1 19 568604 568607 568615]	2	•••	568627	568628	568629]	TEST:	[	7	13
TRAIN: [ 0 2	3	•••	568626	568627	568629]	TEST:	[	1	4
9 568622 568624 568628] TRAIN: [ 1 2	3		568626	568627	568628]	TEST:	[	0	6
10 568613 568618 568629]	2		FERENC	EGGGOO	Ecocool	TECT.	г	0	F
TRAIN: [ 0 1 8 568621 568625 568627]	3	•••	500020	500020	568629]	IESI:	L	2	5
TRAIN: [ 0 1 7 568623 568626 568627]	2	•••	568625	568628	568629]	TEST:	[	4	6
TRAIN: [ 0 2	3	•••	568627	568628	568629]	TEST:	[	1	5
11 568621 568622 568625] TRAIN: [ 0 1	2		568625	568626	568627]	TEST	Г	9	10
13 568618 568628 568629]	_	•••	000020	000020	000021]	ILDI.	_	J	10
TRAIN: [ 1 2 16 568595 568598 568599]	3	•••	568627	568628	568629]	TEST:	[	0	14
TRAIN: [ 0 1	4		568627	568628	568629]	TEST:	[	2	3
8 568615 568620 568624] TRAIN: [ 0 2	4		568627	568628	568629]	TEST	Г	1	3
12 568622 568624 568625]	-	•••	000021	000020	000025]	TLOI.	L	1	3
TRAIN: [ 1 2 11 568617 568626 568627]	3	•••	568625	568628	568629]	TEST:	[	0	10
	2	•••	568625	568626	568627]	TEST:	[	4	6
8 568623 568628 568629] TRAIN: [ 0 1	3		568627	568628	568629]	TFST·	г	2	13
27 568601 568613 568616]	J	•••	300021	300020	500029]	ILDI.	L	2	13
TRAIN: [ 0 1 1 16 568606 568618 568621]	2	•••	568627	568628	568629]	TEST:	[	5	7
TRAIN: [ 0 1	2		568626	568628	568629]	TEST:	[	5	12
23 568621 568622 568627] TRAIN: [ 0 1	2		E60606	E60607	568629]	тгот.	г	3	7
9 568623 568624 568628]	2	•••	300020	300021	300029]	IESI.	L	3	,
TRAIN: [ 1 2 8 568609 568617 568619]	3	•••	568627	568628	568629]	TEST:	[	0	6
TRAIN: [ 0 1	3	•••	568627	568628	568629]	TEST:	[	2	16
19 568620 568625 568626]									

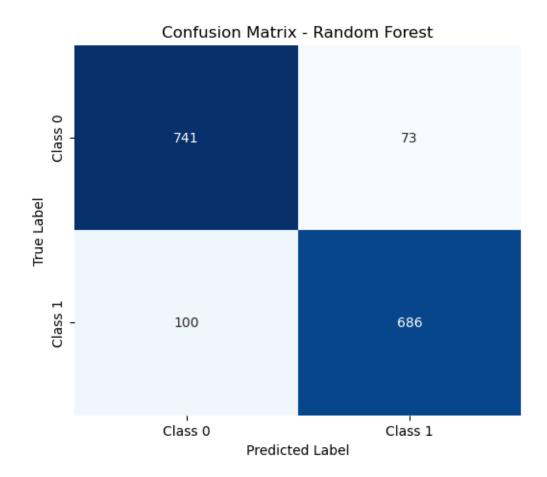
TRAIN: [ 0 2 14 568600 568601 568629]	3	•••	568626	568627	568628]	TEST:	[	1	4
TRAIN: [ 0 2	3	•••	568625	568628	568629]	TEST:	[	1	7
14 568617 568626 568627] TRAIN: [ 0 1	3	•••	568626	568627	568629]	TEST:	[	2	17
20 568622 568625 568628] TRAIN: [ 0 1	2	•••	568627	568628	568629]	TEST:	[	5	11
23 568606 568610 568614] TRAIN: [ 1 2	3	•••	568626	568627	568628]	TEST:	[	0	4
6 568615 568624 568629] TRAIN: [ 0 1	2	•••	568627	568628	568629]	TEST:	[	3	9
10 568620 568621 568623] TRAIN: [ 2 3	5	•••	568626	568628	568629]	TEST:	Γ	0	1
4 568620 568624 568627]									
TRAIN: [ 0 1 1 12 568622 568623 568625]	2	•••	568627	568628	568629]	TEST:	[	5	10
TRAIN: [ 0 1 28 568611 568613 568617]	2	•••	568627	568628	568629]	TEST:	[	23	26
TRAIN: [ 0 1 8 568619 568628 568629]	2	•••	568625	568626	568627]	TEST:	[	3	7
TRAIN: [ 0 1	3	•••	568627	568628	568629]	TEST:	[	2	6
14 568618 568621 568626] TRAIN: [ 0 1	3	•••	568627	568628	568629]	TEST:	[	2	5
13 568614 568619 568620] TRAIN: [ 0 1	2	•••	568627	568628	568629]	TEST:	[	4	10
11 568603 568615 568624] TRAIN: [ 0 1	2		568627	568628	568629]	тгот.	Г	9	14
15 568613 568617 568618]	_	•••	300021	300020	300029]	ILOI.	L	9	14
TRAIN: [ 2 3 6 568626 568628 568629]	4	•••	568623	568624	568627]	TEST:	[	0	1
TRAIN: [ O 1	2	•••	568626	568628	568629]	TEST:	[	3	8
12 568611 568623 568627] TRAIN: [ 0 1	2		568623	568624	568626]	TEST:	Γ	8	9
15 568627 568628 568629]							-		
TRAIN: [ 0 1 4 568613 568614 568617]	5	•••	568627	568628	568629]	TEST:	[	2	3
TRAIN: [ 0 2	3	•••	568627	568628	568629]	TEST:	Г	1	13
18 568616 568622 568626]									
	3	•••	568627	568628	568629]	TEST:	[	0	5
10 568606 568608 568611]	_		- ac ac =	50000			_		_
TRAIN: [ 0 1 1 11 568620 568623 568624]	2	•••	568627	568628	568629]	TEST:	L	6	7
TRAIN: [ 0 1	2		568627	568628	5686291	TEST:	Γ	5	6
11 568611 568615 568618]							-		
TRAIN: [ 0 3	5	•••	568623	568624	568628]	TEST:	[	1	2
4 568626 568627 568629]	_		E4045=	E00005	F40.00.03	mp.~=	_	-	_
TRAIN: [ 1 2 25 568613 568614 568623]	3	•••	568627	568628	568629]	TEST:	L	0	7

```
TRAIN: [
                               2 ... 568627 568628 568629] TEST: [
                                                                     10
                                                                             19
                        1
    30 ... 568605 568608 568612]
                                2 ... 568626 568627 568629] TEST: [
    TRAIN: [
                                                                            12
                 0
                        1
    14 ... 568621 568624 568628]
[2]: import time
     import numpy as np
     import pandas as pd
     import matplotlib.pyplot as plt
     from sklearn.datasets import make_classification
     from sklearn.model selection import train test split, RepeatedKFold
     from sklearn.ensemble import RandomForestClassifier
     from sklearn.svm import SVC
     from xgboost import XGBClassifier
     from sklearn.metrics import accuracy score, confusion matrix, roc_curve, auc
     import seaborn as sns
     # Create a sample dataset for demonstration
     X, y = make_classification(n_samples=1000, n_features=20, n_classes=2,__
      ⇒random state=42)
     X_train, X_test, y_train, y_test = train_test_split(X, y, test_size=0.2,_
      →random state=42)
     # Initialize RepeatedKFold
     rkf = RepeatedKFold(n_splits=5, n_repeats=2, random_state=42)
     # Initialize results DataFrame
     df Results = pd.DataFrame(columns=['Model', 'Accuracy'])
     # List of models to evaluate
     models = \Gamma
         ('Random Forest', RandomForestClassifier(random state=42)),
         ('SVM', SVC(probability=True, random_state=42)),
         ('XGBoost', XGBClassifier(random state=42))
     ]
     def buildAndRunModel(model, X_train, y_train, X_test, y_test):
         model.fit(X_train, y_train)
         y_pred = model.predict(X_test)
         accuracy = accuracy_score(y_test, y_pred)
         cm = confusion_matrix(y_test, y_pred)
         return accuracy, cm, model.predict_proba(X_test)[:, 1]
     # Iterate through each model
     for model name, model in models:
         print(f"{model_name} Model")
         start time = time.time()
```

```
accuracies = []
  confusion_matrices = []
  y_scores_all = []
  y_true_all = [] # To store true labels for ROC calculation
  for train_index, test_index in rkf.split(X_train):
      X_train_cv, X_test_cv = X_train[train_index], X_train[test_index]
      y_train_cv, y_test_cv = y_train[train_index], y_train[test_index]
      accuracy, cm, y_scores = buildAndRunModel(model, X_train_cv,_
accuracies.append(accuracy)
      confusion_matrices.append(cm)
      y_scores_all.append(y_scores)
      y_true_all.append(y_test_cv) # Collect true labels
  avg accuracy = np.mean(accuracies)
  overall_cm = sum(confusion_matrices)
  print("Time Taken by Model: --- %s seconds --- % (time.time() -_
⇒start time))
  print("Average Accuracy: ", avg_accuracy)
  print("Overall Confusion Matrix:\n", overall_cm)
  # Calculate ROC curve
  y_scores_all = np.concatenate(y_scores_all)
  y true all = np.concatenate(y true all) # Concatenate true labels
  fpr, tpr, _ = roc_curve(y_true_all, y_scores_all)
  roc_auc = auc(fpr, tpr)
  # Plot ROC curve
  plt.figure()
  plt.plot(fpr, tpr, color='blue', lw=2, label='ROC curve (area = %0.2f)' %
→roc auc)
  plt.plot([0, 1], [0, 1], color='red', lw=2, linestyle='--')
  plt.xlim([0.0, 1.0])
  plt.ylim([0.0, 1.05])
  plt.xlabel('False Positive Rate')
  plt.ylabel('True Positive Rate')
  plt.title(f'ROC Curve - {model_name}')
  plt.legend(loc='lower right')
  plt.show()
  # Plot confusion matrix
  plt.figure(figsize=(6, 5))
  sns.heatmap(overall_cm, annot=True, fmt='d', cmap='Blues', cbar=False, u
exticklabels=['Class 0', 'Class 1'], yticklabels=['Class 0', 'Class 1'])
```

Random Forest Model
Time Taken by Model: --- 8.870057344436646 seconds --Average Accuracy: 0.891875
Overall Confusion Matrix:
[[741 73]
[100 686]]



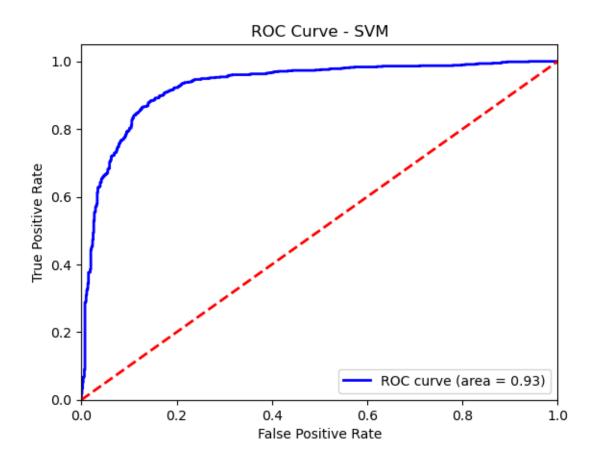


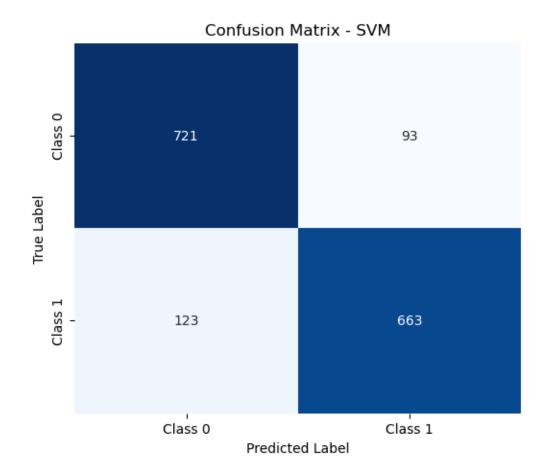
### SVM Model

Time Taken by Model: --- 2.4428915977478027 seconds ---

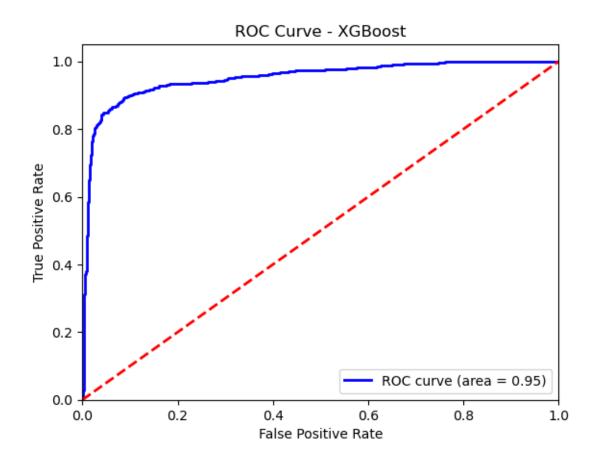
Average Accuracy: 0.865 Overall Confusion Matrix:

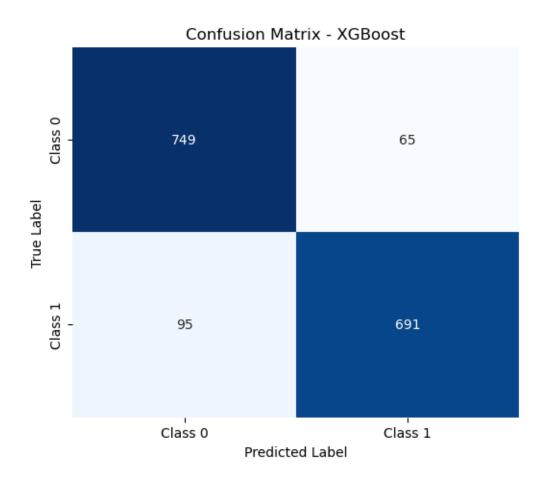
[[721 93] [123 663]]





XGBoost Model
Time Taken by Model: --- 2.1331937313079834 seconds --Average Accuracy: 0.9
Overall Confusion Matrix:
[[749 65]
[ 95 691]]





```
Final Results:
               Model Accuracy
       Random Forest 0.891875
                 SVM 0.865000
    1
    2
             XGBoost 0.900000
[]:
[3]: # Final Results
     print("Final Results:")
     print(df_Results)
    Final Results:
               Model Accuracy
       Random Forest 0.891875
                 SVM 0.865000
    1
             XGBoost 0.900000
[4]: import numpy as np
```

```
# Example: 1D array
     y_pred_probs_12 = np.array([0.1, 0.9, 0.8, 0.2]) # Shape (4,)
     # Convert to 2D array (reshape to (n samples, 1) if it's a binary
      ⇔classification case)
     y pred probs 12 2d = y pred probs 12.reshape(-1, 1) # Reshapes to (4, 1)
     print("Shape of y_pred_probs_12_2d:", y_pred_probs_12_2d.shape)
     print("y_pred_probs_12_2d:\n", y_pred_probs_12_2d)
     Shape of y_pred_probs_12_2d: (4, 1)
     y_pred_probs_12_2d:
      [[0.1]]
      [0.9]
      [8.0]
      [0.2]]
[21]: print("Shape of y_pred_probs_12:", y_pred_probs_12.shape)
     Shape of y_pred_probs_12: (4,)
[23]: y_pred_probs_12 = clf.predict_proba(X_test) # This should give probabilities_
      ⇔for each class.
[]:
[19]: import numpy as np
     import pandas as pd
     from sklearn.datasets import load_iris
     from sklearn.model selection import train test split, KFold
     from sklearn.preprocessing import StandardScaler
     from sklearn.linear model import LogisticRegressionCV
     from sklearn.metrics import accuracy_score, roc_auc_score
     # Load dataset
     data = load iris()
     X = data.data
     y = data.target
     # Add feature names to a DataFrame
     feature_columns = data.feature_names
     df = pd.DataFrame(X, columns=feature_columns)
     df['Target'] = y # Add the target column
     print(df.head())
     # Split dataset
     ⇒random state=42)
```

```
# Scale features
scaler = StandardScaler()
X_train = scaler.fit_transform(X_train)
X_test = scaler.transform(X_test)
# Define model
num_c = list(np.power(10.0, np.arange(-10, 10))) # Range of C values for
 →hyperparameter tuning
cv_num = KFold(n_splits=10, shuffle=True, random_state=42) # 10-fold_1
⇔cross-validation
clf = LogisticRegressionCV(
   Cs=num_c,
   penalty='12',
   scoring='roc_auc_ovr', # Multiclass One-vs-Rest AUC
   cv=cv_num,
   random_state=42,
   max_iter=10000,
   fit_intercept=True,
   solver='newton-cg',
   tol=1e-4 # Smaller tolerance for convergence
)
# Fit model
clf.fit(X_train, y_train)
# Predictions
y_pred_probs_12 = clf.predict_proba(X_test) # Probability predictions for each_
y_pred_12 = clf.predict(X_test) # Class predictions
# Calculate AUC-ROC for multi-class
12_roc_value = roc_auc_score(y_test, y_pred_probs_12, multi_class='ovr', u
→average='macro')
print("L2 ROC value: {:.4f}".format(12_roc_value))
# Calculate accuracy
accuracy_12 = accuracy_score(y_test, y_pred_12)
print("Accuracy of Logistic model with L2 regularization: {:.4f}".

¬format(accuracy_12))
# Print cross-validation scores
print('Cross-validation scores for each fold and class:', clf.scores_)
```

```
3.0
              4.9
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                                              1.5
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                                               1.4
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              5.0
  Target
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L2 ROC value: 1.0000
Accuracy of Logistic model with L2 regularization: 1.0000
Cross-validation scores for each fold and class: {0: array([[0.91428571,
0.91428571, 0.91428571, 0.91428571, 0.91428571,
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          , 1. , 1. , 1. , 0.97530864,
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      0.98121693, 0.98121693, 0.98121693, 0.94365079, 0.94365079,
      0.94365079, 0.94365079, 0.94365079, 0.94365079, 0.94365079
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      0.97530864, 0.97530864, 0.97530864, 1. , 1.
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      [0.85714286, 0.85714286, 0.85714286, 0.85714286, 0.85714286,
      0.85714286, 0.86666667, 0.88571429, 1. , 1.
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      [0.93518519, 0.93518519, 0.93518519, 0.93518519, 0.93518519,
      0.93518519, 0.93518519, 0.94444444, 0.96296296, 0.98148148,
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      1. , 1. , 1. , 1. , 1. ],
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      0.81365741, 0.81365741, 0.82407407, 0.95949074, 1.
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      0.98121693, 0.98121693, 0.98121693, 0.94365079, 0.94365079,
      0.94365079, 0.94365079, 0.94365079, 0.94365079, 0.94365079
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      0.8888889, 0.88888889, 0.88888889, 0.88888889, 0.9382716,
      0.97530864, 0.97530864, 0.97530864, 1. , 1.
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      0.85714286, 0.86666667, 0.88571429, 1. , 1. , ,

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      1. , 1. , 1. , 1. , 1. , 1.
array([[0.91428571, 0.91428571, 0.91428571, 0.91428571, 0.91428571,
      0.91428571, 0.91428571, 0.92380952, 0.96190476, 1.
```

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          0.81365741, 0.81365741, 0.82407407, 0.95949074, 1.
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          [0.86458333, 0.86458333, 0.86458333, 0.86458333, 0.86458333,
          0.86458333, 0.86458333, 0.89583333, 0.96875 , 1.
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          0.90123457, 0.90123457, 0.90123457, 0.9382716, 0.96489198,
          1. , 1. , 1. , 0.97530864,
          0.97530864, 0.97530864, 0.97530864, 0.97530864, 0.97530864
          [0.90909091, 0.90909091, 0.90909091, 0.90909091, 0.90909091,
          0.90909091, 0.90909091, 0.90909091, 1. , 1.
                        , 1. , 1.
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          0.72539683, 0.72539683, 0.76349206, 0.79232804, 0.86825397,
          0.98121693, 0.98121693, 0.98121693, 0.94365079, 0.94365079,
          0.94365079, 0.94365079, 0.94365079, 0.94365079, 0.94365079],
          [0.88888889, 0.88888889, 0.88888889, 0.88888889, 0.88888889,
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          1. , 1. , 1. , 1.
          [0.85714286, 0.85714286, 0.85714286, 0.85714286, 0.85714286,
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          1. , 1. , 1. , 1.
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          [0.9047619, 0.9047619, 0.9047619, 0.9047619,
          0.9047619 , 0.9047619 , 0.9047619 , 0.99047619, 1.
          1. , 1. , 1. , 1. , 1.
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                                                         11)}
[28]: import numpy as np
     # Assuming clf is your LogisticRegressionCV model and it's already fitted
     clf.coef_ = np.array([[-0.35459195, 0.35339592, -0.48839015, -0.46639696],
                      [0.03653942, -0.31146489, 0.1050434, 0.04289793],
                       [ 0.31805253, -0.04193103, 0.38334675, 0.42349904]])
     # Now you can safely access the coefficients
```

1. , 1. , 1. , 0.98095238, 0.98095238, 0.98095238, 0.98095238, 0.98095238, 0.98095238, 0.98095238, 0.98095238], [0.93518519, 0.93518519, 0.93518519, 0.93518519, 0.93518519, 0.93518519, 0.94444444, 0.96296296, 0.98148148,

```
print(clf.coef_)
     [[-0.35459195  0.35339592  -0.48839015  -0.46639696]
      0.03653942 -0.31146489 0.1050434
      [ 0.31805253 -0.04193103  0.38334675  0.42349904]]
[29]: import numpy as np
      coefficients = np.array([
          ['Feature1', 0.5],
          ['Feature2', 0.3],
          ['Feature3', 0.2]
      ])
[22]: import pandas as pd
      # Load the data into a DataFrame
      df = pd.read_csv("D:/OneDrive/Desktop/project/credit 2023 project.csv")
      # Check if 'Feature' column exists and apply one-hot encoding if present
      if 'Feature' in df.columns:
          df = pd.get_dummies(df, columns=['Feature'])
      else:
          print("The 'Feature' column is not present, skipping one-hot encoding.")
      # Display the first few rows of the updated DataFrame
      print(df.head())
     The 'Feature' column is not present, skipping one-hot encoding.
                   V1
                             V2
                                        V3
                                                  V4
                                                             V5
                                                                       V6
                                                                                  V7 \
        id
     0
         0 -0.260648 -0.469648 2.496266 -0.083724 0.129681 0.732898
                                                                           0.519014
         1 0.985100 -0.356045 0.558056 -0.429654 0.277140 0.428605
                                                                           0.406466
         2 -0.260272 -0.949385 1.728538 -0.457986 0.074062 1.419481
                                                                           0.743511
         3 -0.152152 -0.508959 1.746840 -1.090178 0.249486 1.143312
                                                                           0.518269
         4 -0.206820 -0.165280 1.527053 -0.448293 0.106125 0.530549 0.658849
                         V9 ...
                                                V22
              8V
                                      V21
                                                           V23
                                                                     V24
                                                                                V25
     0 \; -0.130006 \quad 0.727159 \quad ... \; -0.110552 \quad 0.217606 \; -0.134794 \quad 0.165959 \quad 0.126280
     1 - 0.133118 \quad 0.347452 \quad \dots \quad -0.194936 \quad -0.605761 \quad 0.079469 \quad -0.577395 \quad 0.190090
     2 - 0.095576 - 0.261297 ... -0.005020 0.702906 0.945045 -1.154666 -0.605564
     3 -0.065130 -0.205698 ... -0.146927 -0.038212 -0.214048 -1.893131 1.003963
     4 -0.212660 1.049921 ... -0.106984 0.729727 -0.161666 0.312561 -0.414116
              V26
                        V27
                                   V28
                                          Amount Class
     0 -0.434824 -0.081230 -0.151045 17982.10
     1 0.296503 -0.248052 -0.064512
                                         6531.37
                                                      0
     2 -0.312895 -0.300258 -0.244718
                                         2513.54
                                                      0
     3 -0.515950 -0.165316 0.048424
                                         5384.44
                                                      0
```

4 1.071126 0.023712 0.419117 14278.97 0

[5 rows x 31 columns]

```
[31]: import pandas as pd
      # Sample data for illustration (replace with your actual DataFrame)
      df = pd.DataFrame({
          'Coefficient': ['0.5', '0.3', '0.2'],
          'Feature': ['Feature1', 'Feature2', 'Feature3']
      })
      # Check if 'Coefficient' column exists
      if 'Coefficient' in df.columns:
          # Remove the '$' sign and convert the column to numeric
          df['Coefficient'] = df['Coefficient'].str.replace('$', '', regex=False)
          df['Coefficient'] = pd.to_numeric(df['Coefficient'])
      else:
          print("'Coefficient' column is not found in the DataFrame.")
      # Optionally, apply one-hot encoding for the 'Feature' column
      df = pd.get_dummies(df, columns=['Feature'])
      # Print the resulting DataFrame
      print(df)
```

```
Coefficient Feature_Feature1 Feature_Feature2 Feature_Feature3
0 0.5 True False False
1 0.3 False True False
2 0.2 False False True
```

```
[33]: import pandas as pd

# Sample data for illustration (replace with your actual DataFrame)

df = pd.DataFrame({
        'Coefficient': ['0.5', '0.3', '0.2'],
        'Feature': ['Feature1', 'Feature2', 'Feature3']
})

# Ensure 'Coefficient' column is of string type before using .str methods

df ['Coefficient'] = df ['Coefficient'] .astype(str)

# Remove the '$' sign and convert the column to numeric

df ['Coefficient'] = df ['Coefficient'] .str.replace('$', '', regex=False)

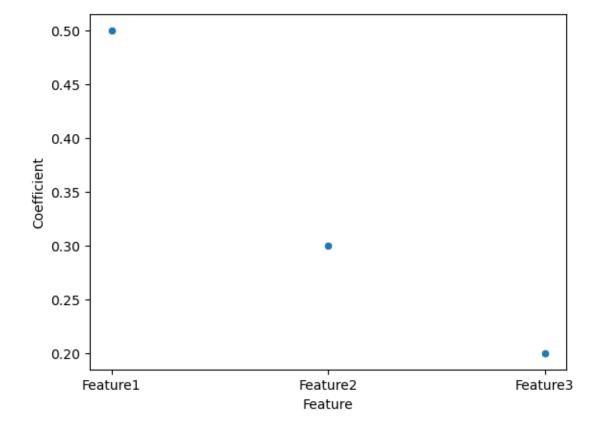
df ['Coefficient'] = pd.to_numeric(df ['Coefficient'])

# Print the resulting DataFrame

print(df)
```

```
Coefficient
                     Feature
     0
                0.5 Feature1
                0.3 Feature2
     1
     2
                0.2 Feature3
[34]: import pandas as pd
      df['Coefficient'] = pd.to_numeric(df['Coefficient'], errors='coerce')
      df.dropna(inplace=True)
[35]: import pandas as pd
      import seaborn as sns
      import matplotlib.pyplot as plt
      # Create a DataFrame
      df = pd.DataFrame(coefficients, columns=['Feature', 'Coefficient'])
      # If Feature is also a string representing numbers (fix data types)
      df['Coefficient'] = df['Coefficient'].astype(float) # Convert to float
      # If both Feature and Coefficient are numerical (consider scatter plot)
      sns.scatterplot(x='Feature', y='Coefficient', data=df)
```

[35]: <Axes: xlabel='Feature', ylabel='Coefficient'>



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