In [54]:
```
import os
import pandas as pd
import seaborn as sns
import matplotlib.pyplot as plt
os.chdir(r'C:\Users\63094\Downloads\hero wired\datacsv')
os.listdir()
df=pd.read_csv('Dataset (4).csv')
df
```

Out[54]:

	credit.policy	purpose	int.rate	installment	log.annual.inc	dti	fico	days.with.cr.
0	1	debt_consolidation	0.1189	829.10	11.350407	19.48	737	5639.958
1	1	credit_card	0.1071	228.22	11.082143	14.29	707	2760.000
2	1	debt_consolidation	0.1357	366.86	10.373491	11.63	682	4710.000
3	1	debt_consolidation	0.1008	162.34	11.350407	8.10	712	2699.958
4	1	credit_card	0.1426	102.92	11.299732	14.97	667	4066.000
...	...	...	...	...	...	...	...	
9573	0	all_other	0.1461	344.76	12.180755	10.39	672	10474.000
9574	0	all_other	0.1253	257.70	11.141862	0.21	722	4380.000
9575	0	debt_consolidation	0.1071	97.81	10.596635	13.09	687	3450.041
9576	0	home_improvement	0.1600	351.58	10.819778	19.18	692	1800.000
9577	0	debt_consolidation	0.1392	853.43	11.264464	16.28	732	4740.000

9578 rows × 14 columns

In [72]:
```
x=df.drop(['not.fully.paid'],axis=1)
y=df['not.fully.paid']
```

In [81]:
```
x.shape
```

Out[81]: (9578, 14)

In [26]:
```
df1=pd.get_dummies(x)
df1
```

Out[26]:

	credit.policy	int.rate	installment	log.annual.inc	dti	fico	days.with.cr.line	revol.bal	revo
0	1	0.1189	829.10	11.350407	19.48	737	5639.958333	28854	
1	1	0.1071	228.22	11.082143	14.29	707	2760.000000	33623	
2	1	0.1357	366.86	10.373491	11.63	682	4710.000000	3511	
3	1	0.1008	162.34	11.350407	8.10	712	2699.958333	33667	
4	1	0.1426	102.92	11.299732	14.97	667	4066.000000	4740	