```
!pip install py7zr
Collecting py7zr
  Downloading py7zr-1.0.0-py3-none-any.whl.metadata (17 kB)
Collecting texttable (from py7zr)
  Downloading texttable-1.7.0-py2.py3-none-any.whl.metadata (9.8 kB)
Requirement already satisfied: pycryptodomex>=3.20.0 in /usr/local/lib/python3.12/dist-packages (from py7zr) (3.23.0)
Requirement already satisfied: brotli>=1.1.0 in /usr/local/lib/python3.12/dist-packages (from py7zr) (1.1.0)
Requirement already satisfied: psutil in /usr/local/lib/python3.12/dist-packages (from py7zr) (5.9.5)
Collecting pyzstd>=0.16.1 (from py7zr)
  Downloading\ pyzstd-0.18.0-cp312-cp312-manylinux2014\_x86\_64.manylinux\_2\_17\_x86\_64.manylinux\_2\_28\_x86\_64.whl.metadata\ (2.6\ kB)
Collecting pyppmd<1.3.0,>=1.1.0 (from py7zr)
  Downloading pyppmd-1.2.0-cp312-cp312-manylinux_2_17_x86_64.manylinux2014_x86_64.whl.metadata (5.4 kB)
Collecting pybcj<1.1.0,>=1.0.0 (from py7zr)
  Downloading pybcj-1.0.6-cp312-cp312-manylinux_2_17_x86_64.manylinux2014_x86_64.whl.metadata (3.7 kB)
Collecting multivolumefile>=0.2.3 (from py7zr)
  Downloading multivolumefile-0.2.3-py3-none-any.whl.metadata (6.3 kB)
Collecting inflate64<1.1.0,>=1.0.0 (from py7zr)
  Downloading inflate 64-1.0.3-cp312-cp312-manylinux\_2\_17\_x86\_64.manylinux2014\_x86\_64.whl. metadata~(4.4 kB)
Requirement already satisfied: typing-extensions>=4.13.2 in /usr/local/lib/python3.12/dist-packages (from pyzstd>=0.16.1->py7zr)
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                                              - 69.7/69.7 kB <mark>6.4 MB/s</mark> eta 0:00:00
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                                              97.0/97.0 kB 9.7 MB/s eta 0:00:00
Downloading multivolumefile-0.2.3-py3-none-any.whl (17 kB)
Downloading pybcj-1.0.6-cp312-cp312-manylinux_2_17_x86_64.manylinux2014_x86_64.whl (51 kB)
                                              - 51.7/51.7 kB 6.5 MB/s eta 0:00:00
Downloading pyppmd-1.2.0-cp312-cp312-manylinux_2_17_x86_64.manylinux2014_x86_64.whl (142 kB) ________ 142.7/142.7 kB 18.4 MB/s eta 0:00:00
Downloading \ pyzstd-0.18.0-cp312-cp312-manylinux\\ 2014\_x86\_64.manylinux\\ 2\_17\_x86\_64.manylinux\\ 2\_28\_x86\_64.wh\\ 1\ (429\ kB)
                                              - 429.9/429.9 kB 42.1 MB/s eta 0:00:00
Downloading texttable-1.7.0-py2.py3-none-any.whl (10 kB)
Installing collected packages: texttable, pyzstd, pyppmd, pybcj, multivolumefile, inflate64, py7zr
Successfully installed inflate64-1.0.3 multivolumefile-0.2.3 py7zr-1.0.0 pybcj-1.0.6 pyppmd-1.2.0 pyzstd-0.18.0 texttable-1.7.0
import py7zr
archive_path = '/content/Churn-Prediction-Credit-Card-main.7z'
extract path = '/content/'
with py7zr.SevenZipFile(archive_path, mode='r') as z:
    z.extractall(path=extract path)
!pip install lightgbm xgboost catboost optuna scikit-learn pandas numpy matplotlib seaborn
Requirement already satisfied: lightgbm in /usr/local/lib/python3.12/dist-packages (4.6.0)
Requirement already satisfied: xgboost in /usr/local/lib/python3.12/dist-packages (3.0.5)
Collecting cathoost
  Downloading catboost-1.2.8-cp312-cp312-manylinux2014_x86_64.whl.metadata (1.2 kB)
Collecting optuna
  Downloading optuna-4.5.0-py3-none-any.whl.metadata (17 kB)
Requirement already satisfied: scikit-learn in /usr/local/lib/python3.12/dist-packages (1.6.1)
Requirement already satisfied: pandas in /usr/local/lib/python3.12/dist-packages (2.2.2)
Requirement already satisfied: numpy in /usr/local/lib/python3.12/dist-packages (2.0.2)
Requirement already satisfied: matplotlib in /usr/local/lib/python3.12/dist-packages (3.10.0)
Requirement already satisfied: seaborn in /usr/local/lib/python3.12/dist-packages (0.13.2)
Requirement already satisfied: scipy in /usr/local/lib/python3.12/dist-packages (from lightgbm) (1.16.2)
Requirement already satisfied: nvidia-nccl-cu12 in /usr/local/lib/python3.12/dist-packages (from xgboost) (2.27.3) Requirement already satisfied: graphviz in /usr/local/lib/python3.12/dist-packages (from catboost) (0.21)
Requirement already satisfied: plotly in /usr/local/lib/python3.12/dist-packages (from catboost) (5.24.1)
Requirement already satisfied: six in /usr/local/lib/python3.12/dist-packages (from catboost) (1.17.0)
Requirement already satisfied: alembic>=1.5.0 in /usr/local/lib/python3.12/dist-packages (from optuna) (1.17.0)
Collecting colorlog (from optuna)
  Downloading colorlog-6.10.1-py3-none-any.whl.metadata (11 kB)
Requirement already satisfied: packaging=20.0 in /usr/local/lib/python3.12/dist-packages (from optuna) (25.0)
Requirement already satisfied: sqlalchemy>=1.4.2 in /usr/local/lib/python3.12/dist-packages (from optuna) (2.0.44)
Requirement already satisfied: tqdm in /usr/local/lib/python3.12/dist-packages (from optuna) (4.67.1)
Requirement already satisfied: PyYAML in /usr/local/lib/python3.12/dist-packages (from optuna) (6.0.3)
Requirement already satisfied: joblib>=1.2.0 in /usr/local/lib/python3.12/dist-packages (from scikit-learn) (1.5.2)
Requirement already satisfied: threadpoolctl>=3.1.0 in /usr/local/lib/python3.12/dist-packages (from scikit-learn) (3.6.0)
Requirement already satisfied: python-dateutil>=2.8.2 in /usr/local/lib/python3.12/dist-packages (from pandas) (2.9.0.post0)
Requirement already satisfied: pytz>=2020.1 in /usr/local/lib/python3.12/dist-packages (from pandas) (2025.2)
Requirement already satisfied: tzdata>=2022.7 in /usr/local/lib/python3.12/dist-packages (from pandas) (2025.2)
Requirement already satisfied: contourpy>=1.0.1 in /usr/local/lib/python3.12/dist-packages (from matplotlib) (1.3.3)
Requirement already satisfied: cycler>=0.10 in /usr/local/lib/python3.12/dist-packages (from matplotlib) (0.12.1)
Requirement already satisfied: fonttools>=4.22.0 in /usr/local/lib/python3.12/dist-packages (from matplotlib) (4.60.1)
```

Requirement already satisfied: kiwisolver>=1.3.1 in /usr/local/lib/python3.12/dist-packages (from matplotlib) (1.4.9)
Requirement already satisfied: pillow>=8 in /usr/local/lib/python3.12/dist-packages (from matplotlib) (11.3.0)
Requirement already satisfied: pyparsing>=2.3.1 in /usr/local/lib/python3.12/dist-packages (from matplotlib) (3.2.5)

Requirement already satisfied: Mako in /usr/local/lib/python3.12/dist-packages (from alembic>=1.5.0->optuna) (1.3.10)
Requirement already satisfied: typing-extensions>=4.12 in /usr/local/lib/python3.12/dist-packages (from alembic>=1.5.0->optuna)
Requirement already satisfied: greenlet>=1 in /usr/local/lib/python3.12/dist-packages (from sqlalchemy>=1.4.2->optuna) (3.2.4)
Requirement already satisfied: tenacity>=6.2.0 in /usr/local/lib/python3.12/dist-packages (from plotly->catboost) (8.5.0)
Requirement already satisfied: MarkupSafe>=0.9.2 in /usr/local/lib/python3.12/dist-packages (from Mako->alembic>=1.5.0->optuna)

```
print("  FIXED Model Training - No Target Leakage")
print("@ Implementing proper ML validation practices")
print("=" * 60)
import pandas as pd
import numpy as np
import pickle
import json
import os
import sys
from datetime import datetime
import time
import warnings
warnings.filterwarnings('ignore')
# Set working directory for Colab (uncomment for Colab)
os.chdir('/content/Churn-Prediction-Credit-Card-main/notebooks')
print(f" | Working directory: {os.getcwd()}")
# Add project root to path
sys.path.append('../')
# Core ML libraries
from sklearn.model_selection import (
    train_test_split, StratifiedKFold, cross_val_score,
    validation_curve, GridSearchCV, cross_validate
from sklearn.ensemble import RandomForestClassifier, GradientBoostingClassifier
from sklearn.linear model import LogisticRegression
from sklearn.metrics import (
   accuracy_score, precision_score, recall_score, f1_score,
   roc_auc_score, classification_report, confusion_matrix,
   roc_curve, precision_recall_curve
# Advanced ML libraries
trv:
   import lightgbm as lgb
   print("☑ LightGBM available")
except ImportError:
   print(" ___ LightGBM not available")
   lgb = None
    import xgboost as xgb
    print("☑ XGBoost available")
except ImportError:
   print("▲ XGBoost not available")
   xgb = None
# Visualization
import matplotlib.pyplot as plt
import seaborn as sns
# Custom components
from src.exception import CustomException
from src.logger import logging
print(f" ♥ Environment loaded at: {datetime.now().strftime('%Y-%m-%d %H:%M:%S')}")
print("☑ Ready to load CLEAN data without target leakage!\n")
  FIXED Model Training - No Target Leakage
Working directory: /content/Churn-Prediction-Credit-Card-main/notebooks
☑ LightGBM available

✓ XGBoost available

© Environment loaded at: 2025-10-20 12:47:52
Ready to load CLEAN data without target leakage!
```

```
print(" 
Loading and Cleaning Data (Removing Target Leakage)...")
print("=" * 55)
```

```
def load clean data():
    """Load original data and remove target leakage columns."""
        # Load original raw data
        print(" Loading original dataset...")
        data_path = '../input/BankChurners.csv'
        if not os.path.exists(data_path):
            data_path = 'input/BankChurners.csv'
        df = pd.read_csv(data_path)
        print(f" Original data shape: {df.shape}")
        print(f" Columns: {list(df.columns)}")
        # CRITICAL: Identify and remove target leakage columns
        print("\n i Identifying target leakage columns...")
        leakage_patterns = ['naive_bayes', 'classifier', 'prediction', 'prob']
        leakage columns = []
        for col in df.columns:
            col_lower = col.lower()
            if any(pattern in col_lower for pattern in leakage_patterns):
                leakage_columns.append(col)
        if leakage_columns:
            print(f" ♠ FOUND TARGET LEAKAGE COLUMNS:")
            for col in leakage_columns:
                print(f" X {col}")
            print(f"\n * REMOVING {len(leakage_columns)} leakage columns...")
            df_clean = df.drop(columns=leakage_columns)
            print(f" Clean data shape: {df_clean.shape}")
        else:
            print("☑ No obvious target leakage columns found")
            df_clean = df.copy()
        # Prepare target variable
        print(f"\n@ Preparing target variable...")
        df_clean.columns = [x.lower().replace(' ', '_') for x in df_clean.columns]
        # Handle target column
        target_col = 'attrition_flag'
        if target_col in df_clean.columns:
            df_clean['churn_flag'] = df_clean[target_col].map({
                 'Attrited Customer': 1,
                 'Existing Customer': 0
            })
            df_clean = df_clean.drop(columns=[target_col])
        # Remove identifier columns
        id_columns = ['clientnum']
        existing_id_cols = [col for col in id_columns if col in df_clean.columns]
        if existing id cols:
            print(f" \ Removing ID columns: {existing id cols}")
            df_clean = df_clean.drop(columns=existing_id_cols)
        # Final validation
        print(f"\n < CLEAN DATASET READY:")</pre>
        print(f"
                  Shape: {df_clean.shape}")
        print(f"
                   Features: {df_clean.shape[1] - 1}") # -1 for target
        print(f"
                   Target distribution:")
                     No Churn (0): {(df_clean['churn_flag'] == 0).sum()}")
        print(f"
        print(f"
                     Churn (1): {(df_clean['churn_flag'] == 1).sum()}")
        return df_clean
    except Exception as e:
        raise CustomException(e, sys)
# Load clean data
df_clean = load_clean_data()
✓ Loading and Cleaning Data (Removing Target Leakage)...
Loading original dataset..
  Original data shape: (10127, 23)
Columns: ['CLIENTNUM', 'Attrition_Flag', 'Customer_Age', 'Gender', 'Dependent_count', 'Education_Level', 'Marital_Status', 'I
Identifying target leakage columns...
   FOUND TARGET LEAKAGE COLUMNS:
   X Naive_Bayes_Classifier_Attrition_Flag_Card_Category_Contacts_Count_12_mon_Dependent_count_Education_Level_Months_Inactive_X Naive_Bayes_Classifier_Attrition_Flag_Card_Category_Contacts_Count_12_mon_Dependent_count_Education_Level_Months_Inactive_
```

```
# REMOVING 2 leakage columns...
Clean data shape: (10127, 21)

# Preparing target variable...

# Removing ID columns: ['clientnum']

# CLEAN DATASET READY:
Shape: (10127, 20)
Features: 19
Target distribution:
No Churn (0): 8500
Churn (1): 1627

# REMOVING 2 leakage columns...

# Clean data shape: (10127, 21)

# Clean data shape: (10127, 20)

# Clean data
```

```
print("=" * 50)
def create_proper_splits(df, test_size=0.2, val_size=0.2, random_state=42):
    """Create proper train/validation/test splits to prevent data leakage."""
   try:
       # Separate features and target
       X = df.drop('churn_flag', axis=1)
       y = df['churn_flag']
       print(f"  Original data: {X.shape[0]} samples, {X.shape[1]} features")
       # First split: separate test set (20%)
       X_temp, X_test, y_temp, y_test = train_test_split(
           Х, у,
           test_size=test_size,
           random state=random state,
           stratify=v
       # Second split: separate train and validation from remaining 80%
       val_size_adjusted = val_size / (1 - test_size) # Adjust for remaining data
       X_train, X_val, y_train, y_val = train_test_split(
           X_temp, y_temp,
           test_size=val_size_adjusted,
           random_state=random_state,
           stratify=y_temp
       )
       print(f"@ Data splits created:")
        print(f" Training: {X\_train.shape[0]} samples ({len(X\_train)/len(X)*100:.1f}%)") 
       print(f"
                  Validation: {X_val.shape[0]} samples ({len(X_val)/len(X)*100:.1f}%)")
       print(f" Test:
                             {X\_test.shape[0]} samples ({len(X\_test)/len(X)*100:.1f}%)")
       # Verify target distribution
       print(f"\n Z Target distribution:")
       for split_name, y_split in [('Train', y_train), ('Val', y_val), ('Test', y_test)]:
           churn_rate = (y_split == 1).mean()
                    {split_name}: {churn_rate:.3f} churn rate")
       # Check for data leakage (should be no overlap)
       train_index = set(X_train.index)
       val_index = set(X_val.index)
       test_index = set(X_test.index)
       assert len(train_index & val_index) == 0, "LEAKAGE: Train-Val overlap"
       assert len(train_index & test_index) == 0, "LEAKAGE: Train-Test overlap"
       assert len(val_index & test_index) == 0, "LEAKAGE: Val-Test overlap"
       print("▼ No data leakage between splits confirmed")
       return X_train, X_val, X_test, y_train, y_val, y_test
   except Exception as e:
       raise CustomException(e, sys)
# Create splits
X_train, X_val, X_test, y_train, y_val, y_test = create_proper_splits(df_clean)
Creating Proper Train-Validation-Test Split...
📊 Original data: 10127 samples, 19 features
Ø Data splits created:
  Training: 6075 samples (60.0%)
  Validation: 2026 samples (20.0%)
  Test:
              2026 samples (20.0%)
```

```
✓ Target distribution:
Train: 0.161 churn rate
Val: 0.161 churn rate
Test: 0.160 churn rate
✓ No data leakage between splits confirmed
```

```
print("\n \ Feature Engineering (Training Data Only)...")
print("=" * 45)
def safe feature engineering(X train, X val, X test):
    """Apply feature engineering without target leakage."""
   try:
       from sklearn.preprocessing import StandardScaler, LabelEncoder
       # Identify categorical and numerical columns
        categorical_cols = X_train.select_dtypes(include=['object']).columns.tolist()
       numerical_cols = X_train.select_dtypes(include=[np.number]).columns.tolist()
       print(f" | Feature types identified:")
       print(f"
                 Categorical: {len(categorical_cols)} columns")
        print(f"
                  Numerical: {len(numerical_cols)} columns")
       # STEP 1: Handle categorical variables (fit only on training data)
       print(f"\n ➡ Encoding categorical variables...")
        # Create copies to avoid modifying originals
       X_train_processed = X_train.copy()
       X_val_processed = X_val.copy()
       X_test_processed = X_test.copy()
       label_encoders = {}
        for col in categorical_cols:
           print(f" Encoding: {col}")
           le = LabelEncoder()
            # Fit only on training data
           X_train_processed[col] = le.fit_transform(X_train_processed[col].astype(str))
            # Transform validation and test (may have unseen categories)
                X_val_processed[col] = le.transform(X_val_processed[col].astype(str))
               X_test_processed[col] = le.transform(X_test_processed[col].astype(str))
            except ValueError as e:
               # Handle unseen categories by assigning them to most frequent class
                           Warning: Unseen categories in {col}, using most frequent class")
               most_frequent = X_train[col].mode()[0] if len(X_train[col].mode()) > 0 else 'Unknown'
               most_frequent_encoded = le.transform([most_frequent])[0]
               # Replace unseen categories
               val_mask = ~X_val_processed[col].astype(str).isin(le.classes_)
                test_mask = ~X_test_processed[col].astype(str).isin(le.classes_)
               X_val_processed.loc[val_mask, col] = most_frequent_encoded
               X_test_processed.loc[test_mask, col] = most_frequent_encoded
                # Now apply transform
                X_val_processed[col] = le.transform(X_val_processed[col].astype(str))
                X_test_processed[col] = le.transform(X_test_processed[col].astype(str))
            label encoders[col] = le
        # STEP 2: Scale numerical features (fit only on training data)
       print(f"\n \ Scaling numerical features...")
        if numerical cols:
           scaler = StandardScaler()
            # Fit only on training data
           X_train_processed[numerical_cols] = scaler.fit_transform(X_train_processed[numerical_cols])
            # Transform validation and test
            X_val_processed[numerical_cols] = scaler.transform(X_val_processed[numerical_cols])
           X_test_processed[numerical_cols] = scaler.transform(X_test_processed[numerical_cols])
            print(f" Scaled {len(numerical_cols)} numerical features")
        print(f"\n < Feature engineering complete:")</pre>
        print(f"
                 Train shape: {X train processed.shape}")
        print(f" Val shape: {X_val_processed.shape}")
```

```
print(f" Test shape: {X_test_processed.shape}")
       return X_train_processed, X_val_processed, X_test_processed, label_encoders
   except Exception as e:
       raise CustomException(e, sys)
# Apply feature engineering
X_train_processed, X_val_processed, X_test_processed, label_encoders = safe_feature_engineering(
   X train, X val, X test

→ Feature Engineering (Training Data Only)...
   -----
Feature types identified:
  Categorical: 5 columns
  Numerical: 14 columns
Encoding categorical variables...
  Encoding: gender
  Encoding: education_level
  Encoding: marital_status
  Encoding: income_category
  Encoding: card_category
Scaling numerical features...
  Scaled 14 numerical features

▼ Feature engineering complete:

  Train shape: (6075, 19)
  Val shape: (2026, 19)
  Test shape: (2026, 19)
```

```
print("\n 	■ Model Training with Cross-Validation...")
print("=" * 45)
def train_models_with_validation(X_train, y_train, X_val, y_val):
     ""Train models with proper validation to prevent overfitting."""
    models = \{\}
   results = {}
    cv_results = {}
    # Use StratifiedKFold for cross-validation
   cv = StratifiedKFold(n splits=5, shuffle=True, random state=42)
    print("   Training models with 5-fold cross-validation...")
    # 1. Logistic Regression with regularization
    print("\n 1 1. Training Logistic Regression...")
    lr = LogisticRegression(
        random_state=42,
        max iter=1000.
        C=1.0, # L2 regularization
        class_weight='balanced' # Handle class imbalance
   # Cross-validation on training set
    cv_scores = cross_val_score(lr, X_train, y_train, cv=cv, scoring='roc_auc')
    cv_results['Logistic Regression'] = {
        'cv_mean': cv_scores.mean(),
        'cv_std': cv_scores.std(),
        'cv scores': cv scores.tolist()
    }
    # Fit on training and evaluate on validation
    lr.fit(X_train, y_train)
    lr_val_pred = lr.predict(X_val)
    lr_val_proba = lr.predict_proba(X_val)[:, 1]
    models['Logistic Regression'] = lr
    results['Logistic Regression'] = {
        'val_accuracy': accuracy_score(y_val, lr_val_pred),
        'val_precision': precision_score(y_val, lr_val_pred),
        'val_recall': recall_score(y_val, lr_val_pred),
        'val_f1': f1_score(y_val, lr_val_pred),
        'val_auc': roc_auc_score(y_val, lr_val_proba)
    \# 2. Random Forest with regularization
    print(" ** 2. Training Random Forest...")
    rf = RandomForestClassifier(
```

```
n_estimators=100, # Reduced to prevent overfitting
    max depth=10,
                     # Limit depth
    min_samples_split=20, # Require more samples to split
    min_samples_leaf=10,  # Require more samples in leaf
    random state=42.
    class_weight='balanced',
    n_jobs=-1
# Cross-validation
cv_scores = cross_val_score(rf, X_train, y_train, cv=cv, scoring='roc_auc')
cv_results['Random Forest'] = {
    'cv_mean': cv_scores.mean(),
    'cv_std': cv_scores.std(),
    'cv_scores': cv_scores.tolist()
}
# Validation
rf.fit(X_train, y_train)
rf_val_pred = rf.predict(X_val)
rf_val_proba = rf.predict_proba(X_val)[:, 1]
models['Random Forest'] = rf
results['Random Forest'] = {
    'val_accuracy': accuracy_score(y_val, rf_val_pred),
    'val_precision': precision_score(y_val, rf_val_pred),
    'val_recall': recall_score(y_val, rf_val_pred),
    'val_f1': f1_score(y_val, rf_val_pred),
    'val_auc': roc_auc_score(y_val, rf_val_proba)
\# 3. Gradient Boosting with regularization
gb = GradientBoostingClassifier(
    n_estimators=100,
    learning rate=0.1,
                       # Moderate learning rate
    max_depth=5,
                        # Shallow trees
    min_samples_split=20,
    min_samples_leaf=10,
    subsample=0.8,
                       # Stochastic gradient boosting
    random state=42
# Cross-validation
cv_scores = cross_val_score(gb, X_train, y_train, cv=cv, scoring='roc_auc')
cv_results['Gradient Boosting'] = {
    'cv_mean': cv_scores.mean(),
    'cv_std': cv_scores.std(),
    'cv_scores': cv_scores.tolist()
# Validation
gb.fit(X_train, y_train)
gb_val_pred = gb.predict(X_val)
gb_val_proba = gb.predict_proba(X_val)[:, 1]
models['Gradient Boosting'] = gb
results['Gradient Boosting'] = {
    'val_accuracy': accuracy_score(y_val, gb_val_pred),
    'val_precision': precision_score(y_val, gb_val_pred),
    'val_recall': recall_score(y_val, gb_val_pred),
    'val_f1': f1_score(y_val, gb_val_pred),
    'val_auc': roc_auc_score(y_val, gb_val_proba)
# 4. LightGBM (if available)
if lgb is not None:
    print(" ♀ 4. Training LightGBM...")
    lgbm = lgb.LGBMClassifier(
        n estimators=100.
        learning_rate=0.1,
        max depth=5,
        min_child_samples=20,
        subsample=0.8,
        colsample_bytree=0.8,
        reg_alpha=0.1,
                         # L1 regularization
        reg_lambda=0.1,
                           # L2 regularization
        class_weight='balanced',
        random_state=42,
        verbose=-1
```

```
# Cross-validation
        cv_scores = cross_val_score(lgbm, X_train, y_train, cv=cv, scoring='roc_auc')
        cv_results['LightGBM'] = {
            'cv_mean': cv_scores.mean(),
            'cv_std': cv_scores.std(),
            'cv_scores': cv_scores.tolist()
        # Validation
        lgbm.fit(X_train, y_train)
        lgbm_val_pred = lgbm.predict(X_val)
        lgbm_val_proba = lgbm.predict_proba(X_val)[:, 1]
        models['LightGBM'] = lgbm
        results['LightGBM'] = {
            'val_accuracy': accuracy_score(y_val, lgbm_val_pred),
            'val_precision': precision_score(y_val, lgbm_val_pred),
            'val_recall': recall_score(y_val, lgbm_val_pred),
            'val_f1': f1_score(y_val, lgbm_val_pred),
            'val_auc': roc_auc_score(y_val, lgbm_val_proba)
   return models, results, cv results
# Train models
start time = time.time()
models, val_results, cv_results = train_models_with_validation(
    X_train_processed, y_train, X_val_processed, y_val
training_time = time.time() - start_time
print(f"\n o Training completed in {training_time:.2f} seconds")
Model Training with Cross-Validation...
♠ Training models with 5-fold cross-validation...
1. Training Logistic Regression...
2. Training Random Forest...
 3. Training Gradient Boosting...
9 4. Training LightGBM...

♂ Training completed in 18.91 seconds
```

```
print("\n i Model Performance Analysis (Cross-Validation + Validation)...")
print("=" * 65)
def analyze_realistic_performance(val_results, cv_results):
    """Analyze model performance showing realistic results."""
    print("@ CROSS-VALIDATION RESULTS (5-Fold):")
    print("=" * 40)
    for model_name, cv_res in cv_results.items():
       print(f"\n{model_name}:")
       print(f"
                  CV AUC: {cv_res['cv_mean']:.4f} ± {cv_res['cv_std']:.4f}")
                  CV Range: [{cv_res['cv_mean'] - cv_res['cv_std']:.4f}, {cv_res['cv_mean'] + cv_res['cv_std']:.4f}]")
    print(f"\n\n @ VALIDATION SET RESULTS:")
   print("=" * 30)
    # Create performance DataFrame
   perf_df = pd.DataFrame(val_results).T
    perf_df = perf_df.round(4)
    # Sort by validation AUC
    perf_df_sorted = perf_df.sort_values('val_auc', ascending=False)
    for i, (model, metrics) in enumerate(perf_df_sorted.iterrows(), 1):
       print(f"\n{i}. {model}")
       print(f"
                  Val AUC: {metrics['val_auc']:.4f}")
                  Val Accuracy: {metrics['val_accuracy']:.4f}")
       print(f" Val Precision: {metrics['val_precision']:.4f}")
       print(f" Val Recall: {metrics['val_recall']:.4f}")
       print(f" Val F1: {metrics['val_f1']:.4f}")
    # Check for overfitting
    print(f"\n Q OVERFITTING ANALYSIS:")
    print("=" * 25)
    for model_name in cv_results.keys():
```

```
if model_name in val_results:
            cv auc = cv results[model name]['cv mean']
            val_auc = val_results[model_name]['val_auc']
            difference = cv_auc - val_auc
            print(f"\n{model_name}:")
           print(f" CV AUC: {cv_auc:.4f}")
print(f" Val AUC: {val_auc:.4f}")
            print(f" Difference: {difference:.4f}", end="")
            if abs(difference) < 0.02:</pre>
               print(" ☑ Good generalization")
            elif difference > 0.05:
               print(" ___ Possible overfitting")
            else:
                print(" <a> Acceptable")</a>
   # Find hest model
    best_model_name = perf_df_sorted.index[0]
    best_metrics = perf_df_sorted.iloc[0]
    return perf_df_sorted, best_model_name, best_metrics
# Analyze performance
perf_df, best_model_name, best_metrics = analyze_realistic_performance(val_results, cv_results)
LightGBM:
   CV AUC: 0.9923 ± 0.0016
  CV Range: [0.9908, 0.9939]
© VALIDATION SET RESULTS:
1. LightGBM
  Val AUC: 0.9910
  Val Accuracy: 0.9635
  Val Precision: 0.8539
  Val Recall: 0.9325
  Val F1: 0.8915
2. Gradient Boosting
  Val AUC: 0.9905
  Val Accuracy: 0.9684
  Val Precision: 0.9367
  Val Recall: 0.8620
  Val F1: 0.8978
3. Random Forest
  Val AUC: 0.9813
   Val Accuracy: 0.9432
  Val Precision: 0.7784
  Val Recall: 0.9049
  Val F1: 0.8369
4. Logistic Regression
  Val AUC: 0.9196
  Val Accuracy: 0.8342
  Val Precision: 0.4908
  Val Recall: 0.8190
  Val F1: 0.6138
OVERFITTING ANALYSIS:
_____
Logistic Regression:
  CV AUC: 0.9255
  Val AUC: 0.9196
  Difference: 0.0060 ☑ Good generalization
Random Forest:
  CV AUC: 0.9827
   Val AUC: 0.9813
  Difference: 0.0014 ☑ Good generalization
Gradient Boosting:
  CV AUC: 0.9919
  Val AUC: 0.9905
  Difference: 0.0014 ☑ Good generalization
LightGBM:
   CV AUC: 0.9923
   Val AUC: 0.9910
  Difference: 0.0014 🗹 Good generalization
```

```
print(f"\n   Final Test Set Evaluation (Best Model: {best_model_name})...")
print("=" * 60)
def final_test_evaluation(best_model, X_test, y_test, model_name):
    """Final unbiased evaluation on test set.""
       print(f"@ Evaluating {model_name} on unseen test data...")
       # Get predictions
       test_pred = best_model.predict(X_test)
       test_proba = best_model.predict_proba(X_test)[:, 1]
       # Calculate metrics
       test results = {
            'accuracy': accuracy_score(y_test, test_pred),
            'precision': precision_score(y_test, test_pred),
           'recall': recall_score(y_test, test_pred),
           'f1': f1_score(y_test, test_pred),
           'auc': roc_auc_score(y_test, test_proba)
       print(f"\n * FINAL TEST RESULTS:")
       print(f"=" * 25)
       print(f"Model: {model_name}")
       print(f"Test AUC: {test results['auc']:.4f}")
       print(f"Test Accuracy: {test_results['accuracy']:.4f}")
       print(f"Test Precision: {test_results['precision']:.4f}")
       print(f"Test Recall: {test_results['recall']:.4f}")
       print(f"Test F1-Score: {test_results['f1']:.4f}")
       # Confusion matrix
       cm = confusion_matrix(y_test, test_pred)
       print(f"True Negatives: {cm[0,0]}")
       print(f"False Positives: {cm[0,1]}")
       print(f"False Negatives: {cm[1,0]}")
       print(f"True Positives: {cm[1,1]}")
       return test_results
    except Exception as e:
       raise CustomException(e, sys)
# Final evaluation
best_model = models[best_model_name]
test_results = final_test_evaluation(
   best_model, X_test_processed, y_test, best_model_name
Final Test Set Evaluation (Best Model: LightGBM)...
FINAL TEST RESULTS:
Model: LightGBM
Test AUC: 0.9903
Test Accuracy: 0.9605
Test Precision: 0.8530
Test Recall: 0.9108
Test F1-Score: 0.8810
Confusion Matrix:
True Negatives: 1650
False Positives: 51
False Negatives: 29
True Positives: 296
```

```
print(f"\n\ Saving Clean Results...")
print("=" * 30)

def save_clean_results():
    """Save all results without target leakage."""

try:
    # Set the base results directory
    results_dir = '/content/results'

# Ensure the results directory exists
    os.makedirs(results_dir, exist_ok=True)
```

```
# Save best model
       model_path = os.path.join(results_dir, 'clean_best_model.pkl')
       with open(model_path, 'wb') as f:
           pickle.dump(best_model, f)
       print(f" ☑ Saved: {model_path}")
       # Save comprehensive results
       clean results = {
           'experiment info': {
              'timestamp': datetime.now().isoformat(),
              'target_leakage_removed': True,
               'proper_validation': True,
              'best model': best model name
           'data info': {
              'original_features': len(df_clean.columns) - 1,
              'samples': {
                  'train': len(X_train),
                  'validation': len(X_val),
                  'test': len(X_test)
              },
               'target_distribution': {
                  'no_churn': int((y_train == 0).sum()),
                  'churn': int((y_train == 1).sum())
              }
           },
           'cross_validation_results': cv_results,
           'validation_results': {k: {k2: float(v2) for k2, v2 in v.items()} for k, v in val_results.items()},
           'final_test_results': {k: float(v) for k, v in test_results.items()},
           'model_comparison': {
              'best model': best model name,
               'performance_ranking': perf_df.to_dict('index')
           }
       }
       results_path = os.path.join(results_dir, 'clean_training_results.json')
       with open(results_path, 'w') as f:
           json.dump(clean_results, f, indent=2)
       print(f" Saved: {results path}")
       return clean_results
   except Exception as e:
       raise CustomException(e, sys)
# Save results
clean_results = save_clean_results()
# Final Summary
print("=" * 40)
print(f" ▼ Target leakage eliminated")
print(f" ☑ Cross-validation implemented")
print(f" ☑ Regularization applied")
print(f" <a href="Realistic performance metrics")</pre>
print(f"\n \bigz Best Model: {best_model_name}")
print(f"@ Test AUC: {test_results['auc']:.4f} (Realistic!)")
print(f" | Test Accuracy: {test_results['accuracy']:.4f}")
print(f"\n Clean artifacts saved:")
print(f"\n 
    Ready for production deployment!")
Saving Clean Results...

☑ Ensured results directory exists: /content/results

✓ Saved: /content/results/clean best model.pkl

☑ Saved: /content/results/clean_training_results.json
CLEAN MODEL TRAINING COMPLETED!
_____
☑ Target leakage eliminated
☑ Proper train/val/test splits
☑ Cross-validation implemented
Regularization applied
Realistic performance metrics
Best Model: LightGBM
   Test AUC: 0.9903 (Realistic!)
Test Accuracy: 0.9605
```