

In [3]:

```
# Import Libraries
import pandas as pd
import numpy as np
import matplotlib.pyplot as plt
%matplotlib inline
import seaborn as sns
```

In [4]:

```
# Import data
df= pd.read_csv("F:\\datasets folder\\godigt_cc_data.csv")
```

In [3]:

```
# See the heads of dataset
df.head(5)
```

Out[3]:

	userid	card_no	card_bin_no	Issuer	card_type	card_source_date	high_networkh	active_30	active
0	1	4384 39XX XXXX XXXX	438439	Visa	edge	29-09-2019	B	0	
1	2	4377 48XX XXXX XXXX	437748	Visa	prosperity	30-10-2002	A	1	
2	3	4377 48XX XXXX XXXX	437748	Visa	rewards	05-10-2013	C	0	
3	4	4258 06XX XXXX XXXX	425806	Visa	indianoil	01-06-1999	E	0	
4	5	4377 48XX XXXX XXXX	437748	Visa	edge	13-06-2006	B	1	

5 rows × 29 columns

In [4]:

```
# see th tail or bottom of dataset
df.tail(5)
```

Out[4]:

	userid	card_no	card_bin_no	Issuer	card_type	card_source_date	high_networkh	active_30	ac
8443	8444	4262 41XX XXXX XXXX	426241	Visa	chartered	10-01-2010	A	1	
8444	8445	37691 6XXXX	376916	Amex	centurion	19-07-2006	A	0	

	userid	card_no	card_bin_no	Issuer	card_type	card_source_date	high_networkth	active_30	ac
		XXXXX							
		4375							
		51XX							
8445	8446	XXXX	437551	Visa	rewards	15-02-2006	D	0	
		XXXX							
		4477							
		47XX							
8446	8447	XXXX	447747	Visa	indianoil	06-11-2003	C	0	
		XXXX							
		4262							
		41XX							
8447	8448	XXXX	426241	Visa	rewards	13-01-2013	D	0	
		XXXX							

5 rows × 29 columns

In [5]: `#see the shape of data`
`df.shape`

Out[5]: (8448, 29)

In [6]: `# no of columns we have`
`df.columns`

Out[6]: Index(['userid', 'card_no', 'card_bin_no', 'Issuer', 'card_type', 'card_source_date', 'high_networkth', 'active_30', 'active_60', 'active_90', 'cc_active30', 'cc_active60', 'cc_active90', 'hotlist_flag', 'widget_products', 'engagement_products', 'annual_income_at_source', 'other_bank_cc_holding', 'bank_vintage', 'T+1_month_activity', 'T+2_month_activity', 'T+3_month_activity', 'T+6_month_activity', 'T+12_month_activity', 'Transactor_revolver', 'avg_spends_13m', 'Occupation_at_source', 'cc_limit', 'Unnamed: 28'], dtype='object')

In [7]: `# need to change the column name here with 'new_column' name`
`df.rename(columns = {'Unnamed: 28': 'new_column'}, inplace = True)`
`df.head(2)`

Out[7]:

	userid	card_no	card_bin_no	Issuer	card_type	card_source_date	high_networkth	active_30	active
		4384							
		39XX							
0	1	XXXX	438439	Visa	edge	29-09-2019	B	0	
		XXXX							
		4377							
		48XX							
1	2	XXXX	437748	Visa	prosperity	30-10-2002	A	1	
		XXXX							

2 rows × 29 columns

In [8]:

#need to change the elements of the column (occupation_at_source)
df.Occupation_at_source = df.Occupation_at_source.str.replace('0',
'Others')
df

Out[8]:

	userid	card_no	card_bin_no	Issuer	card_type	card_source_date	high_networkh	active_30	ac
0	1	4384 39XX XXXX XXXX	438439	Visa	edge	29-09-2019	B	0	
1	2	4377 48XX XXXX XXXX	437748	Visa	prosperity	30-10-2002	A	1	
2	3	4377 48XX XXXX XXXX	437748	Visa	rewards	05-10-2013	C	0	
3	4	4258 06XX XXXX XXXX	425806	Visa	indianoil	01-06-1999	E	0	
4	5	4377 48XX XXXX XXXX	437748	Visa	edge	13-06-2006	B	1	
...
8443	8444	4262 41XX XXXX XXXX	426241	Visa	chartered	10-01-2010	A	1	
8444	8445	37691 6XXXX XXXXX	376916	Amex	centurion	19-07-2006	A	0	
8445	8446	4375 51XX XXXX XXXX	437551	Visa	rewards	15-02-2006	D	0	
8446	8447	4477 47XX XXXX XXXX	447747	Visa	indianoil	06-11-2003	C	0	
8447	8448	4262 41XX XXXX XXXX	426241	Visa	rewards	13-01-2013	D	0	

8448 rows × 29 columns

In [9]:

unique values
df.nunique()

```
Out[9]:
```

userid	8448
card_no	11
card_bin_no	11
Issuer	3
card_type	15
card_source_date	5186
high_networth	5
active_30	2
active_60	2
active_90	2
cc_active30	2
cc_active60	2
cc_active90	2
hotlist_flag	2
widget_products	8
engagement_products	9
annual_income_at_source	8435
other_bank_cc_holding	2
bank_vintage	55
T+1_month_activity	2
T+2_month_activity	2
T+3_month_activity	2
T+6_month_activity	2
T+12_month_activity	2
Transactor_revolver	2
avg_spends_13m	8095
Occupation_at_source	6
cc_limit	99
new_column	0

dtype: int64

```
In [10]:
```

```
# get an information of data..
df.info()
```

```
<class 'pandas.core.frame.DataFrame'>
RangeIndex: 8448 entries, 0 to 8447
Data columns (total 29 columns):
#   Column                                Non-Null Count  Dtype
---  -
0   userid                                8448 non-null   int64
1   card_no                               8448 non-null   object
2   card_bin_no                           8448 non-null   int64
3   Issuer                                8448 non-null   object
4   card_type                             8448 non-null   object
5   card_source_date                      8448 non-null   object
6   high_networth                         8448 non-null   object
7   active_30                             8448 non-null   int64
8   active_60                             8448 non-null   int64
9   active_90                             8448 non-null   int64
10  cc_active30                           8448 non-null   int64
11  cc_active60                           8448 non-null   int64
12  cc_active90                           8448 non-null   int64
13  hotlist_flag                          8448 non-null   object
14  widget_products                       8448 non-null   int64
15  engagement_products                   8448 non-null   int64
16  annual_income_at_source               8448 non-null   object
17  other_bank_cc_holding                 8448 non-null   object
18  bank_vintage                          8448 non-null   int64
19  T+1_month_activity                   8448 non-null   int64
20  T+2_month_activity                   8448 non-null   int64
21  T+3_month_activity                   8448 non-null   int64
22  T+6_month_activity                   8448 non-null   int64
23  T+12_month_activity                  8448 non-null   int64
24  Transactor_revolver                   8410 non-null   object
25  avg_spends_13m                       8448 non-null   object
26  Occupation_at_source                  8448 non-null   object
27  cc_limit                              8448 non-null   int64
```

28 new_column 0 non-null float64
dtypes: float64(1), int64(17), object(11)
memory usage: 1.9+ MB

In [11]:

see the statistical summary of data..
df.describe()

Out[11]:

	userid	card_bin_no	active_30	active_60	active_90	cc_active30	cc_active60	cc_active90
count	8448.00000	8448.000000	8448.000000	8448.000000	8448.000000	8448.000000	8448.000000	8448.000000
mean	4224.50000	436747.044508	0.292377	0.494792	0.642045	0.284091	0.484493	0.292377
std	2438.87187	30489.752417	0.454881	0.500002	0.479427	0.451007	0.499789	0.454881
min	1.00000	376916.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
25%	2112.75000	426241.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
50%	4224.50000	437551.000000	0.000000	0.000000	1.000000	0.000000	0.000000	1.000000
75%	6336.25000	438439.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
max	8448.00000	524178.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000

In [12]:

groupby of columns or variables for comparison..
df[['card_no', 'card_type']]

Out[12]:

	card_no	card_type
0	4384 39XX XXXX XXXX	edge
1	4377 48XX XXXX XXXX	prosperity
2	4377 48XX XXXX XXXX	rewards
3	4258 06XX XXXX XXXX	indianoil
4	4377 48XX XXXX XXXX	edge
...
8443	4262 41XX XXXX XXXX	chartered
8444	37691 6XXXX XXXXX	centurion
8445	4375 51XX XXXX XXXX	rewards
8446	4477 47XX XXXX XXXX	indianoil
8447	4262 41XX XXXX XXXX	rewards

8448 rows × 2 columns

In [13]:

groupby for further analysis with some of the columns of data..
df[['card_no', 'card_type', 'userid', 'Issuer', 'hotlist_flag']]

Out[13]:

	card_no	card_type	userid	Issuer	hotlist_flag
0	4384 39XX XXXX XXXX	edge	1	Visa	N
1	4377 48XX XXXX XXXX	prosperity	2	Visa	N
2	4377 48XX XXXX XXXX	rewards	3	Visa	N

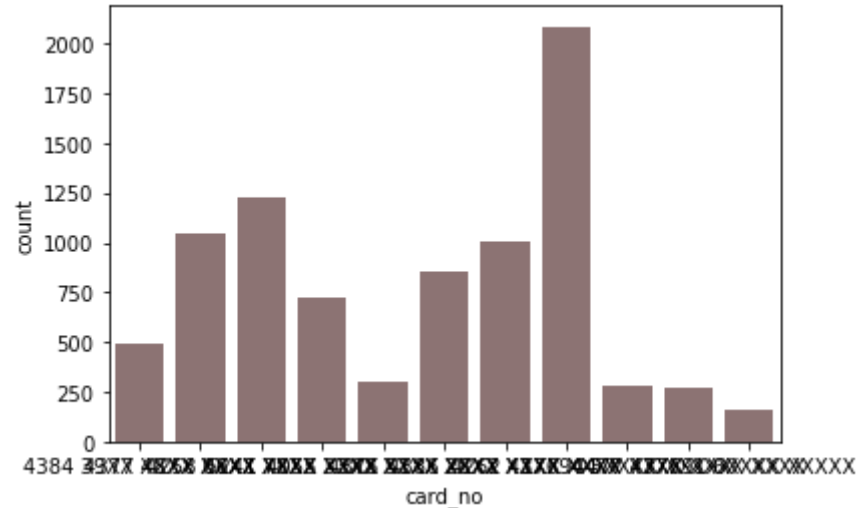
	card_no	card_type	userid	Issuer	hotlist_flag
	3 4258 06XX XXXX XXXX	indianoil	4	Visa	N
	4 4377 48XX XXXX XXXX	edge	5	Visa	N

8443	4262 41XX XXXX XXXX	chartered	8444	Visa	N
8444	37691 6XXXX XXXXX	centurion	8445	Amex	N
8445	4375 51XX XXXX XXXX	rewards	8446	Visa	N
8446	4477 47XX XXXX XXXX	indianoil	8447	Visa	N
8447	4262 41XX XXXX XXXX	rewards	8448	Visa	N

8448 rows × 5 columns

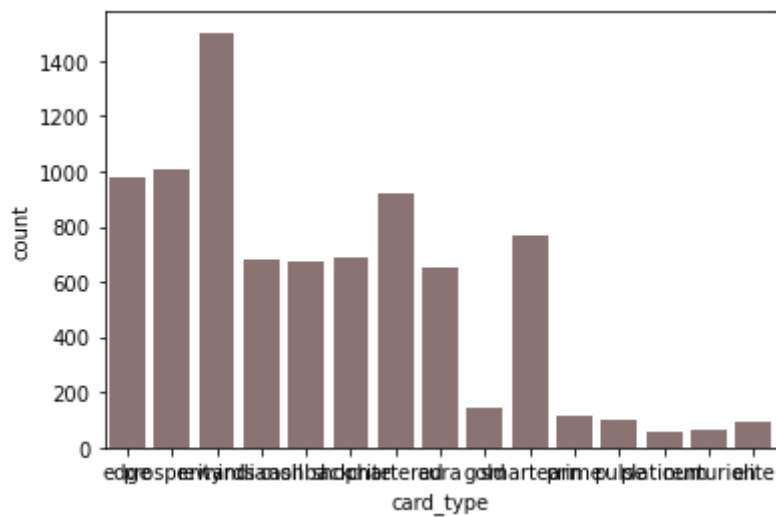
```
In [14]: # Make a countplot of card no of data, one of the important variable of data...
sns.countplot(x='card_no',data=df, color='red', saturation=0.1)
```

Out[14]: <AxesSubplot:xlabel='card_no', ylabel='count'>



```
In [15]: # Make a count plot of card type of data... it tells us which card type
is using more by the customers,
sns.countplot(x='card_type',data=df, color='red', saturation=0.1)
```

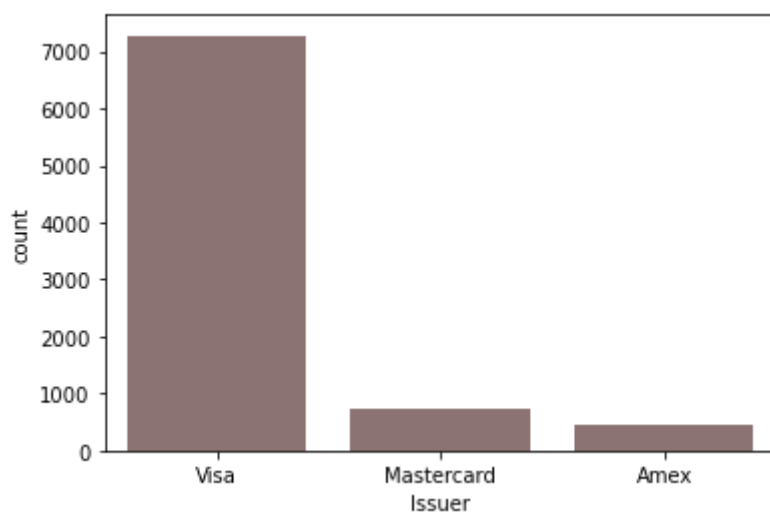
Out[15]: <AxesSubplot:xlabel='card_type', ylabel='count'>



In [16]:

```
# Make a countplot of issuer which tells us which issuer is using more by
the customers of bank..
sns.countplot(x='Issuer',data=df, color='red', saturation=0.1)
```

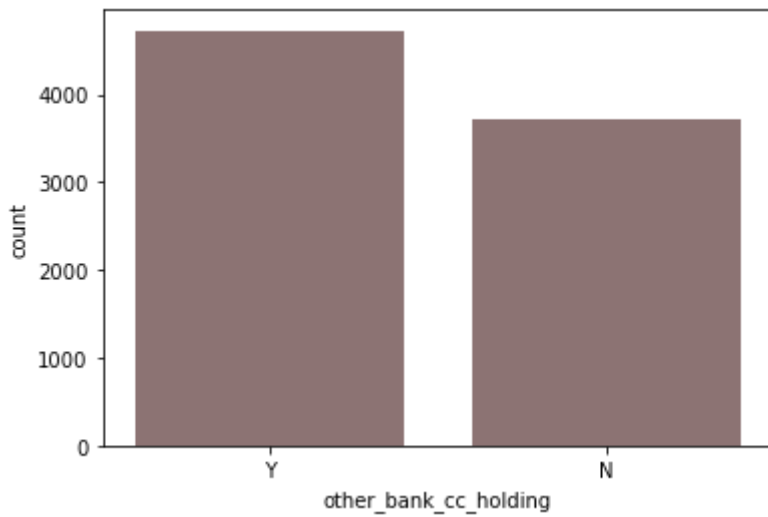
Out[16]: <AxesSubplot:xlabel='Issuer', ylabel='count'>



In [17]:

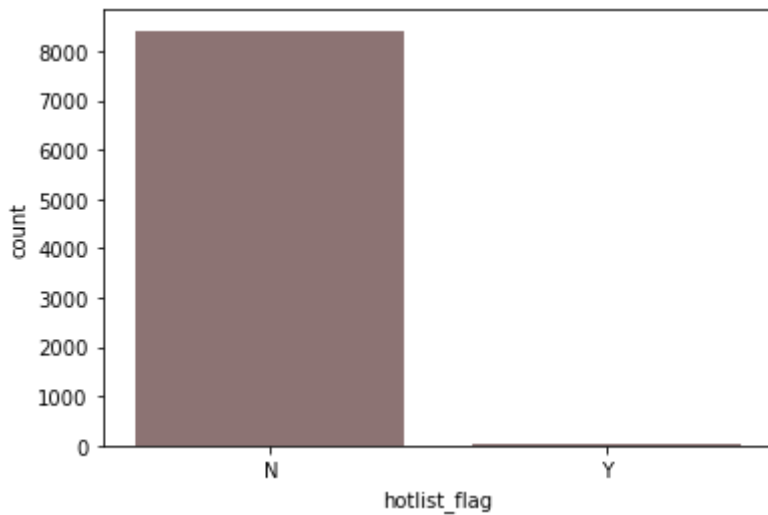
```
# Make a countplot of other_bank_cc_holding , it shows how many customers
holding other banks cards ..
sns.countplot(x='other_bank_cc_holding',data=df, color='red',
saturation=0.1)
```

Out[17]: <AxesSubplot:xlabel='other_bank_cc_holding', ylabel='count'>



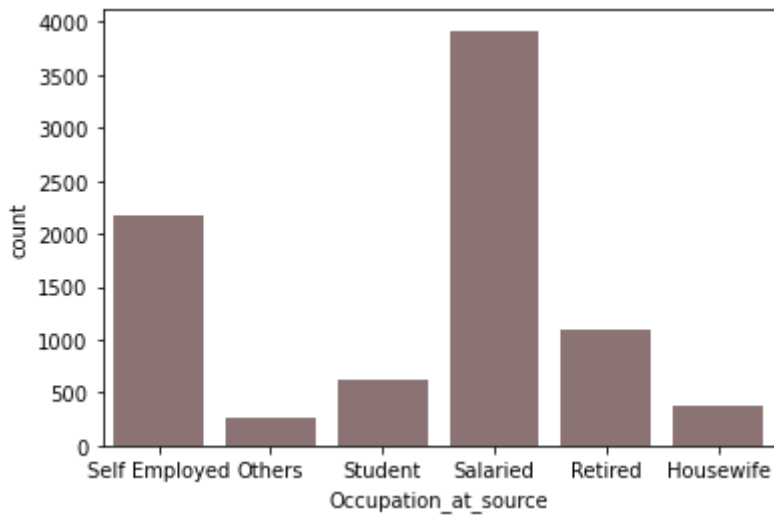
In [18]: *# Make a countplot of hotlist_flag, it tells us about how many customer's card blocked by the bank.*
`sns.countplot(x='hotlist_flag',data=df, color='red', saturation=0.1)`

Out[18]: <AxesSubplot:xlabel='hotlist_flag', ylabel='count'>



In [19]: *# Make a countplot of Occupation_at_source, it tells us about which category of occupation is higher,*
salaried and sel employed are using cards more than the other categories...
`sns.countplot(x='Occupation_at_source',data=df, color='red', saturation=0.1)`

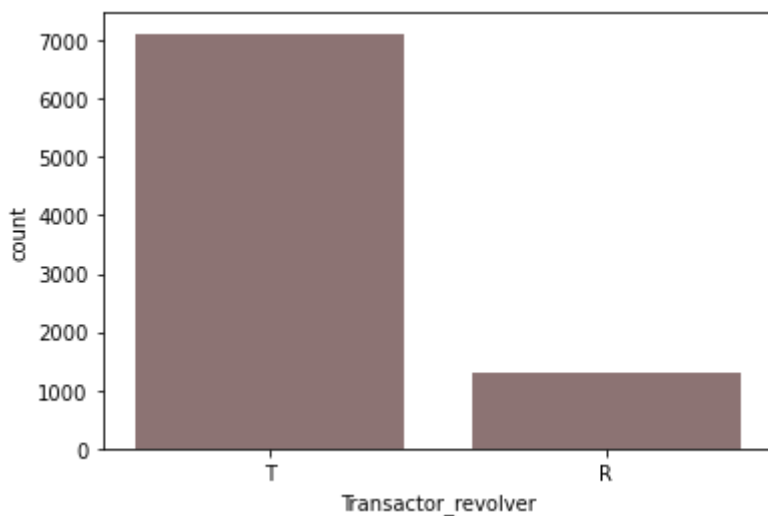
Out[19]: <AxesSubplot:xlabel='Occupation_at_source', ylabel='count'>



In [20]:

```
# Make a countplot of Transactor_revolver , it tells us about how many people are transactor revolver
# means how many people lend money from the bank by the card and return back as a averagly low or
# minimum amount
sns.countplot(x='Transactor_revolver',data=df, color='red',
saturation=0.1)
```

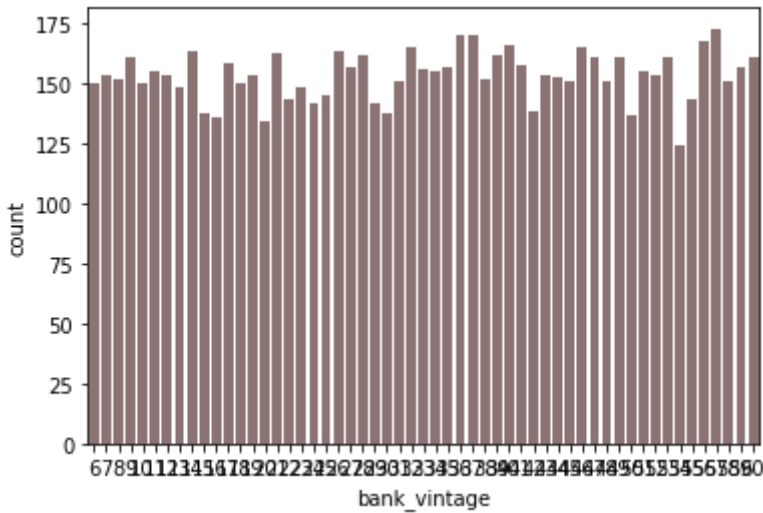
Out[20]: <AxesSubplot:xlabel='Transactor_revolver', ylabel='count'>



In [21]:

```
#Make a countplot of bank_vintage...
sns.countplot(x='bank_vintage',data=df, color='red',saturation=0.1)
```

Out[21]: <AxesSubplot:xlabel='bank_vintage', ylabel='count'>



```
In [22]: # find correlation between variables of data ..including all the columns
of data
corr = df.corr()
```

```
In [23]: corr
```

Out[23]:

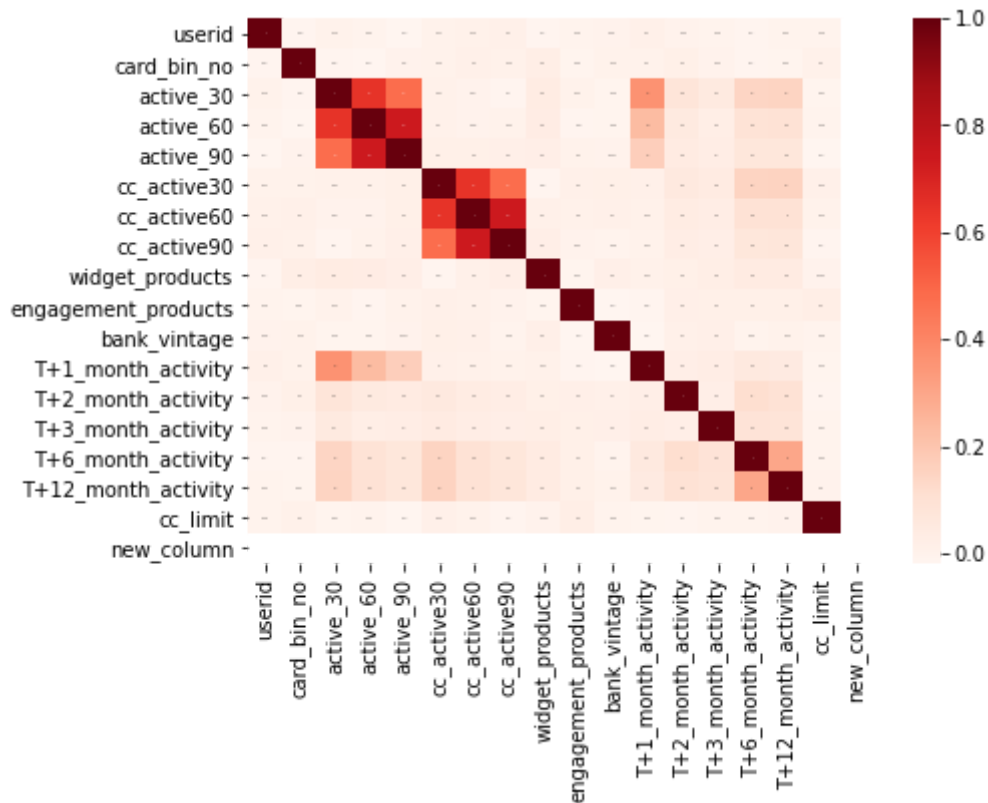
	userid	card_bin_no	active_30	active_60	active_90	cc_active30	cc_active60
userid	1.000000	-0.012930	0.004826	-0.002638	-0.014598	0.003236	0.006785
card_bin_no	-0.012930	1.000000	-0.011735	-0.017988	-0.001044	0.002825	0.012942
active_30	0.004826	-0.011735	1.000000	0.649523	0.479956	0.008249	0.001719
active_60	-0.002638	-0.017988	0.649523	1.000000	0.738936	0.006037	0.000861
active_90	-0.014598	-0.001044	0.479956	0.738936	1.000000	0.016475	0.013887
cc_active30	0.003236	0.002825	0.008249	0.006037	0.016475	1.000000	0.649790
cc_active60	0.006785	0.012942	0.001719	0.000861	0.013887	0.649790	1.000000
cc_active90	0.013257	0.007836	-0.010189	0.002859	0.018534	0.480340	0.739222
widget_products	-0.011369	0.027682	0.038809	0.037084	0.022866	-0.011778	0.012666
engagement_products	-0.004239	-0.008724	0.003273	-0.012600	0.002004	0.012220	0.007955
bank_vintage	0.000638	0.002812	-0.006061	-0.007405	-0.000413	0.016922	0.010922
T+1_month_activity	0.013422	0.003992	0.365093	0.236327	0.171547	0.009978	0.009477
T+2_month_activity	0.001757	0.015344	0.078675	0.050544	0.045042	0.053988	0.040777
T+3_month_activity	-0.004524	-0.001485	0.052145	0.027028	0.030017	0.044509	0.033133
T+6_month_activity	-0.010698	-0.011072	0.147238	0.095634	0.070668	0.150242	0.097622
T+12_month_activity	-0.005915	-0.009868	0.152112	0.098800	0.073007	0.155215	0.100855
cc_limit	-0.004585	0.009024	-0.007140	-0.004769	-0.014645	0.009937	0.004922
new_column	NaN	NaN	NaN	NaN	NaN	NaN	NaN

```
In [24]: # Draw the heatmap of variables which includes, brightest blocks have the
higher value ,
```

```
# however, lightest blocks have the lowest values ...

plt.figure(figsize=(7,5))
sns.heatmap(corr, annot=True, annot_kws={'size': 0.01}, cmap="Reds")
```

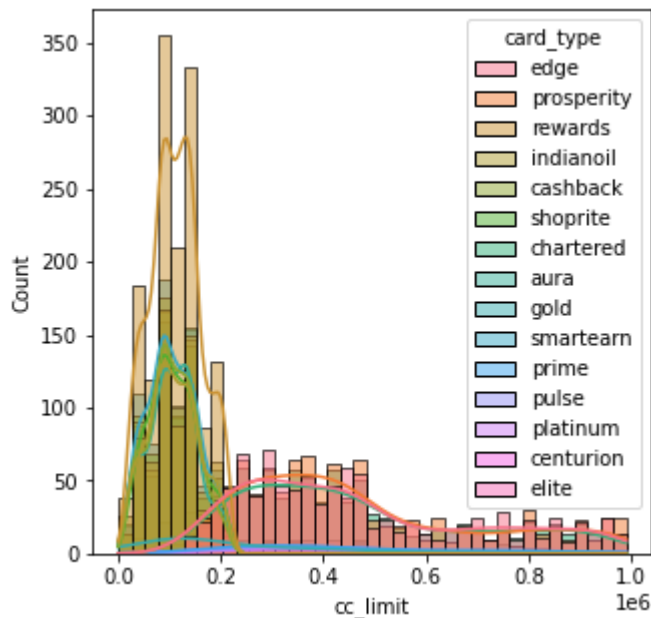
Out[24]: <AxesSubplot:>



```
In [25]: # plot histogram for comparisons of cc_limit with card_type as hue ...
          # which tells us which card is
          # with maximum or minimum cc limit provided by the bank.

          plt.figure(figsize=(5,5))
          sns.histplot(data = df, x = "cc_limit", kde = True, hue='card_type')
```

Out[25]: <AxesSubplot:xlabel='cc_limit', ylabel='Count'>

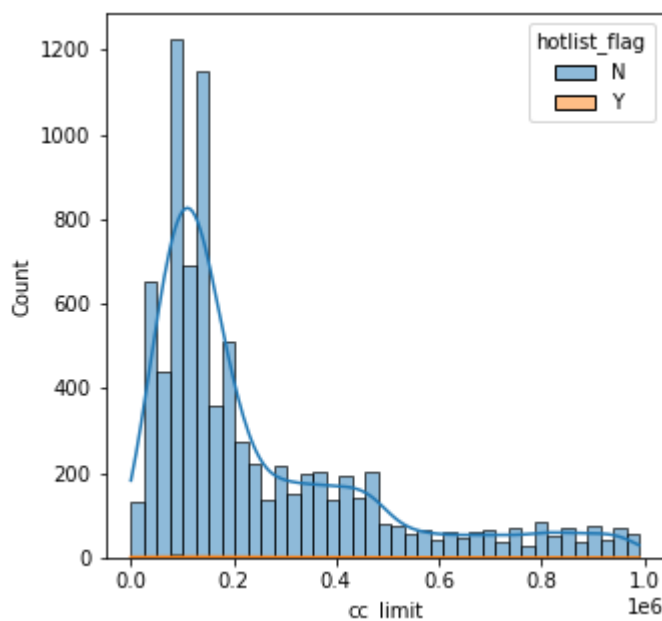


In []: `# Blank cell`

In []: `# Blank cell`

In [28]: `# Make a countplot of cc limit with hotlist_flag as hue, which tells us
how many customers are hotlist
from the bank with how much cc_limit provided by the customers....
plt.figure(figsize=(5,5))
sns.histplot(data = df, x = "cc_limit", kde = True, hue='hotlist_flag')`

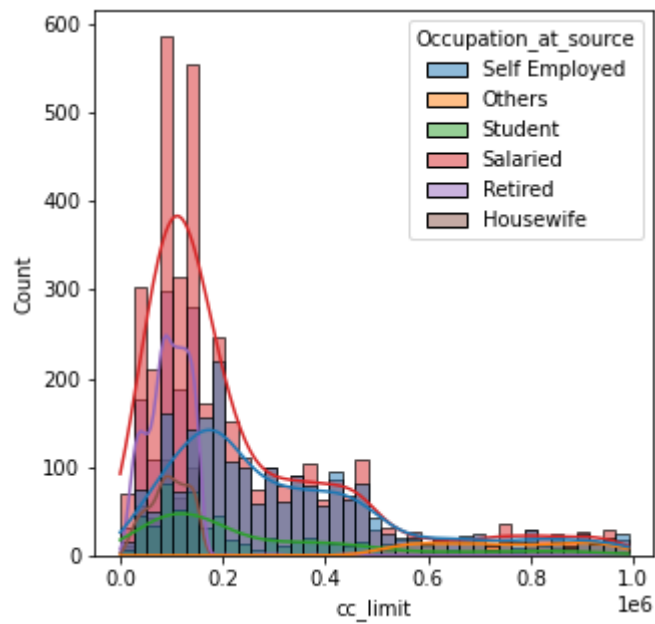
Out[28]: `<AxesSubplot:xlabel='cc_limit', ylabel='Count'>`



In [29]: `# Make a countplot of cc limit with Occupation_at_source as hue, which
tells us which occupation is
receiving higher credit limit from the bank..`

```
plt.figure(figsize=(5,5))
sns.histplot(data = df, x = "cc_limit", kde = True,
hue='Occupation_at_source')
```

Out[29]: <AxesSubplot:xlabel='cc_limit', ylabel='Count'>



```
In [52]: # groupby with card type and cc limit with decription ...
df.groupby(['card_type','cc_limit']).describe().unstack()
```

Out[52]:

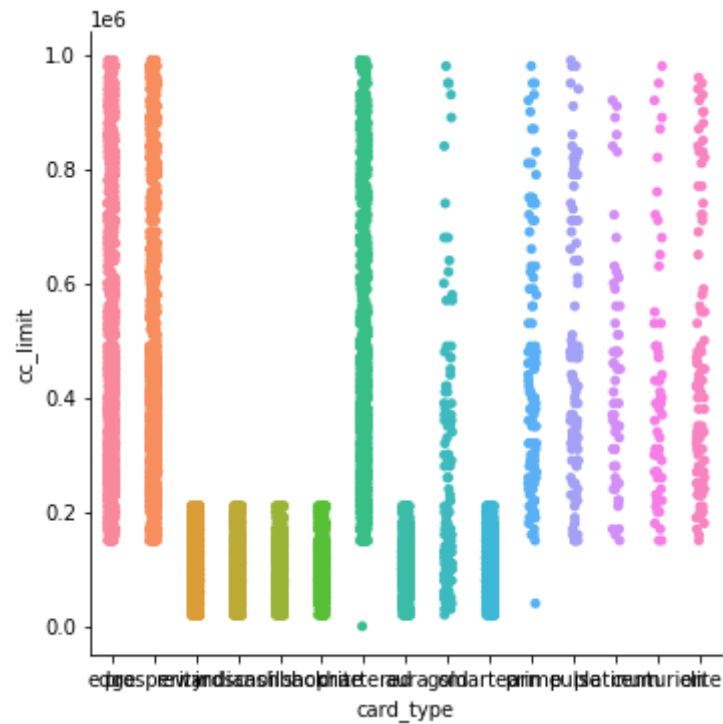
											userid	...
											count	...
cc_limit	0	20000	30000	40000	50000	60000	70000	80000	90000	100000	...	900000
card_type												
aura	NaN	21.0	38.0	22.0	27.0	24.0	30.0	51.0	60.0	48.0	...	NaN
cashback	NaN	14.0	39.0	30.0	21.0	28.0	30.0	57.0	78.0	41.0	...	NaN
centurion	NaN	NaN	NaN	NaN	NaN	NaN	NaN	NaN	NaN	NaN	...	NaN
chartered	1.0	NaN	NaN	NaN	NaN	NaN	NaN	NaN	NaN	NaN	...	NaN
edge	NaN	NaN	NaN	NaN	NaN	NaN	NaN	NaN	NaN	NaN	...	NaN
elite	NaN	NaN	NaN	NaN	NaN	NaN	NaN	NaN	NaN	NaN	...	NaN
gold	NaN	1.0	3.0	4.0	4.0	2.0	2.0	9.0	6.0	7.0	...	NaN
indianoil	NaN	26.0	27.0	25.0	27.0	32.0	31.0	68.0	51.0	48.0	...	NaN
platinum	NaN	NaN	NaN	NaN	NaN	NaN	NaN	NaN	NaN	NaN	...	NaN
prime	NaN	NaN	NaN	1.0	NaN	NaN	NaN	NaN	NaN	NaN	...	NaN
prosperity	NaN	NaN	NaN	NaN	NaN	NaN	NaN	NaN	NaN	NaN	...	NaN
pulse	NaN	NaN	NaN	NaN	NaN	NaN	NaN	NaN	NaN	NaN	...	NaN
rewards	NaN	38.0	55.0	67.0	62.0	63.0	56.0	121.0	124.0	110.0	...	NaN
shoprite	NaN	14.0	24.0	32.0	38.0	33.0	36.0	57.0	67.0	42.0	...	NaN
smartearn	NaN	19.0	34.0	39.0	37.0	40.0	35.0	64.0	72.0	52.0	...	NaN

15 rows × 13464 columns

In [5]:

Make a catplot of card type and cc limit which shows how much cc limit
getting by which card type
from the bank.
sns.catplot(data=df, x= "card_type",y="cc_limit",kind="strip")

Out[5]: <seaborn.axisgrid.FacetGrid at 0x2662a6945e0>



In [32]:

making pivot table with some important variables of data ...
table = pd.pivot_table(data=df,index=
['cc_limit','Occupation_at_source','Transactor_revolver','hotlist_flag'])
table

Out[32]:

				T+12_month_activity	T+1_month_activ
cc_limit	Occupation_at_source	Transactor_revolver	hotlist_flag		
20000	Housewife	T	N	0.000000	0.000000
		R	N	0.000000	0.000000
	Retired	T	N	0.000000	0.166667
		R	N	0.062500	0.187500
		T	N	0.037736	0.113333
...
980000	Student	T	N	0.000000	0.000000
990000	Others	R	N	0.000000	0.000000
		T	N	0.000000	0.000000
	Salaried	T	N	0.000000	0.000000

		T+12_month_activity		T+1_month_activ
cc_limit	Occupation_at_source	Transactor_revolver	hotlist_flag	
Self Employed		T	N	0.000000
				0.000000

628 rows × 16 columns

In [33]:

```
# Change the category into integer by using astype function...
df['Transactor_revolver'] = df['Transactor_revolver'].astype('category')
df.describe(include='category')
```

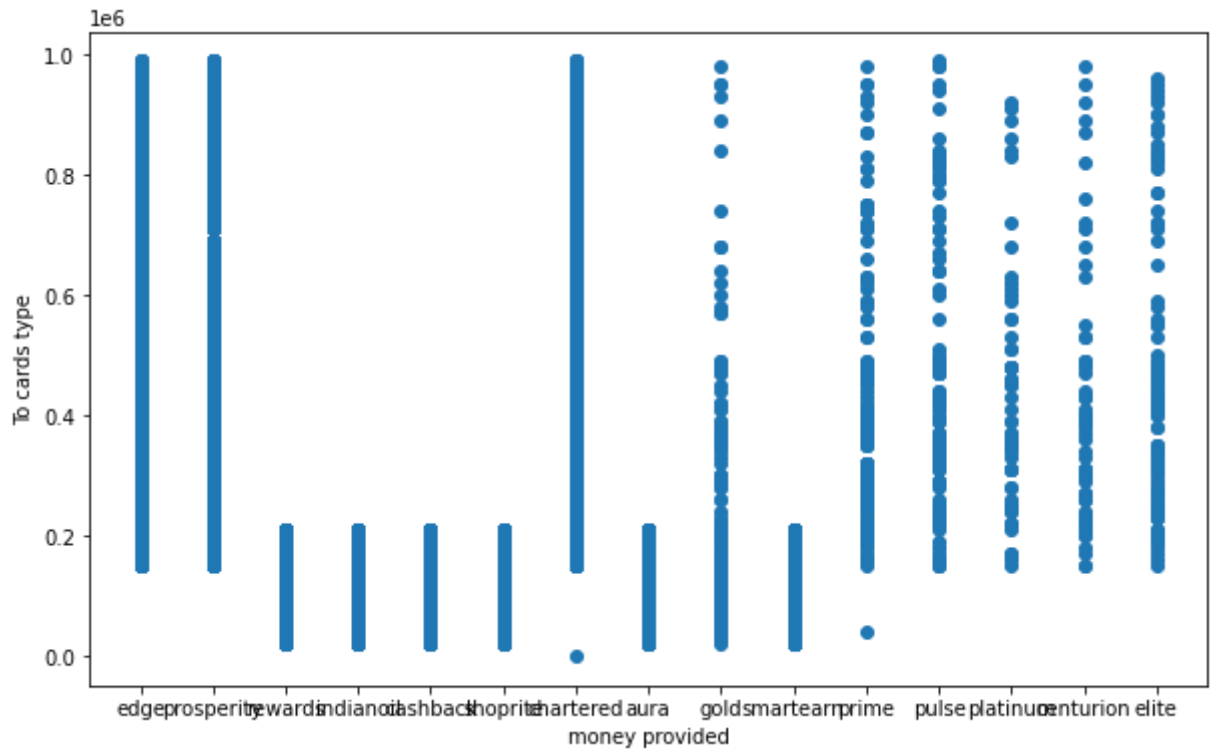
Out[33]:

Transactor_revolver	
count	8410
unique	2
top	T
freq	7115

In [34]:

```
# Draw scatter plots for deeper insights of data...it shows the credit
type with provided cc limit
# by the customers...
fig, ax = plt.subplots(figsize=(10, 6))
ax.scatter(x = df['card_type'], y = df['cc_limit'])
plt.xlabel("money provided")
plt.ylabel("To cards type")

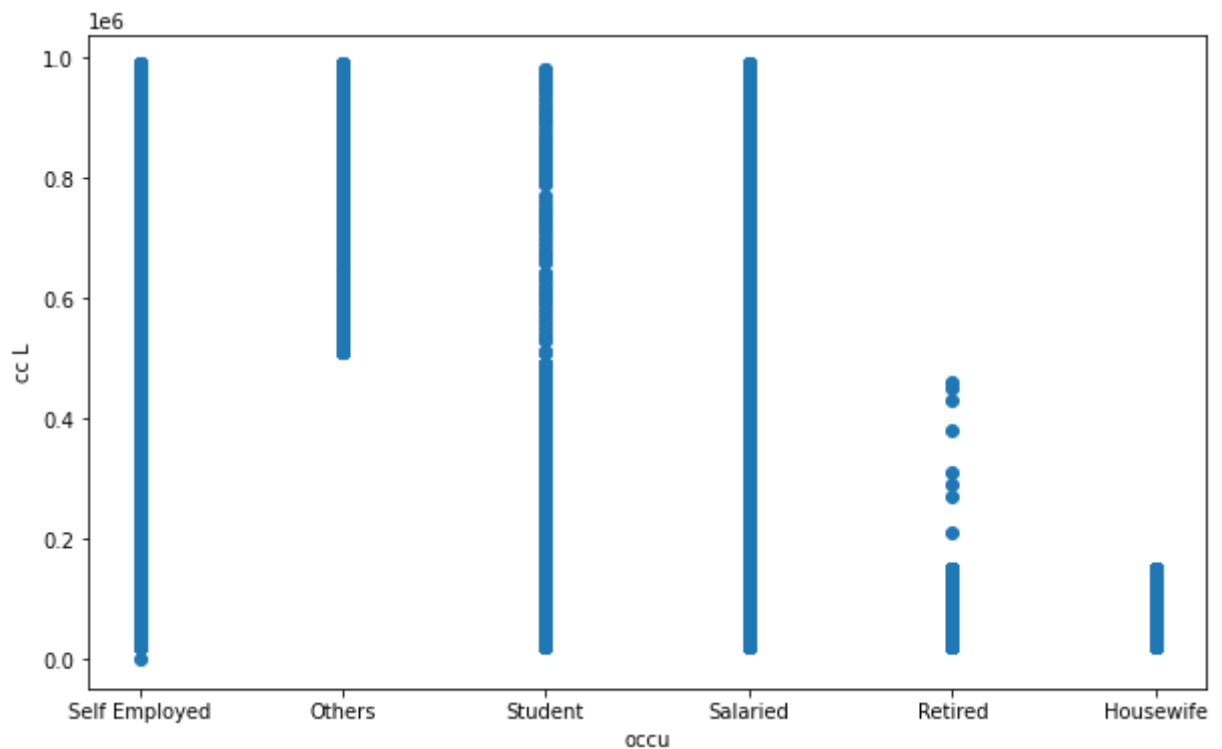
plt.show()
```



In [35]:

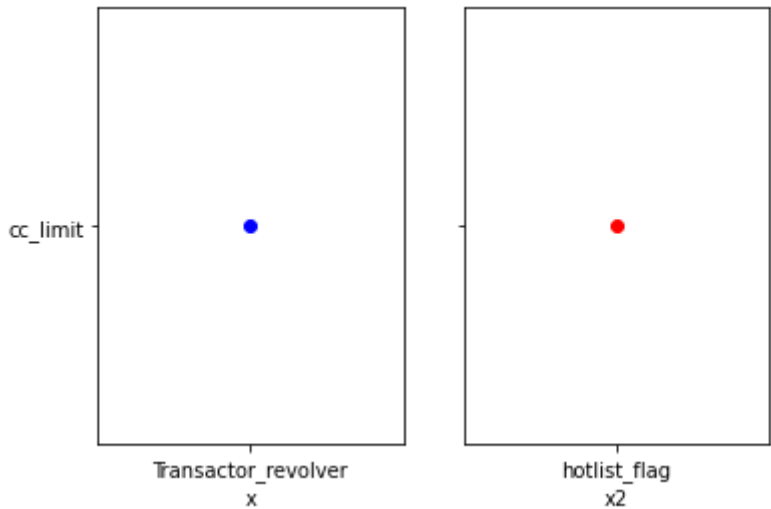
```
# make a scatter plot which tells us about the connection between
occupation and cc_limit.
fig, ax = plt.subplots(figsize=(10, 6))
ax.scatter(x = df['Occupation_at_source'], y = df['cc_limit'])
plt.xlabel("occu")
plt.ylabel("cc L")

plt.show()
```



In [36]:

```
# Make a subplots of transactor revolver with cc limit and hotlist_flag
with cc_limit.
fig, (ax1, ax2) = plt.subplots(1, 2, sharey= True) # 1 row, 2 columns
ax1.scatter("Transactor_revolver", "cc_limit", c='blue')
ax2.scatter("hotlist_flag", "cc_limit", c='red')
ax1.set_xlabel('x')
ax2.set_xlabel('x2')
plt.show()
```

```
In [37]: # pivot table with some important columns ...
table = pd.pivot_table(data=df, index=
['cc_limit', 'card_type', 'hotlist_flag'])
table
```

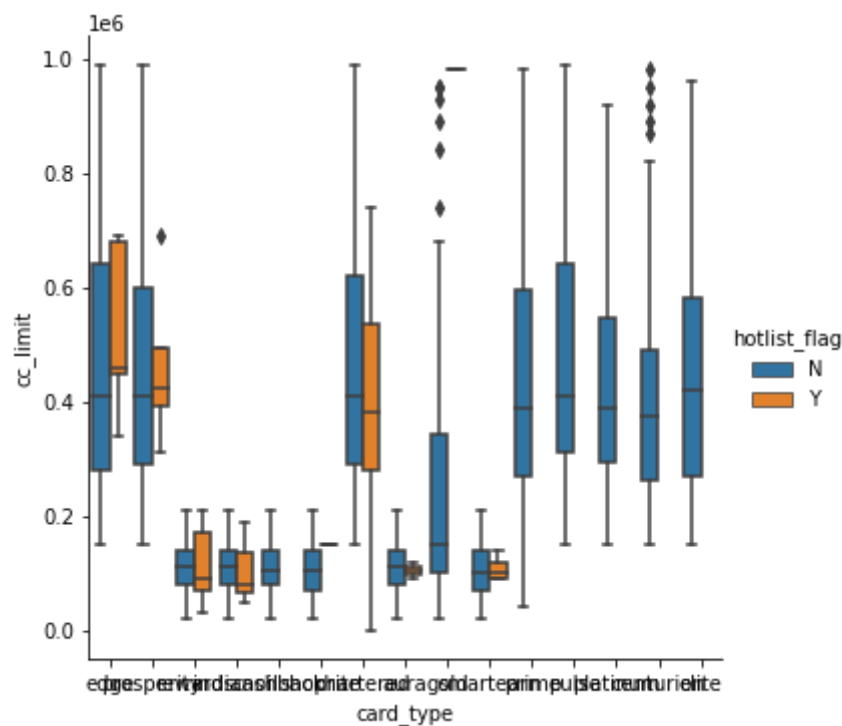
Out[37]:

			T+12_month_activity	T+1_month_activity	T+2_month_activity	T+3_m
cc_limit	card_type	hotlist_flag				
0	chartered	Y	0.000000	0.000000	0.000000	
20000	aura	N	0.047619	0.142857	0.142857	
	cashback	N	0.000000	0.071429	0.071429	
	gold	N	0.000000	1.000000	0.000000	
	indianoil	N	0.038462	0.038462	0.038462	
...
980000	pulse	N	0.000000	0.500000	0.000000	
990000	chartered	N	0.000000	0.000000	0.250000	
	edge	N	0.000000	0.000000	0.250000	
	prosperity	N	0.000000	0.000000	0.200000	
	pulse	N	0.000000	0.000000	0.000000	

704 rows × 16 columns

```
In [38]: # draw catplot a catplot of card type and cc limit with hostlist_flag as
#          hue, it is showing
#          which card type is using with how much limit wherein, how many cards
#          are hotlist or active..
sns.catplot(data=df, x= "card_type",y="cc_limit", hue=
'hotlist_flag',kind="box")
# by this visual mostly customers are using their cards
```

Out[38]: <seaborn.axisgrid.FacetGrid at 0x28174b49a90>



```
In [39]: # Make pivot table with important variables...
table = pd.pivot_table(data=df,index=
['cc_limit','Occupation_at_source','hotlist_flag'])
table
```

Out[39]:

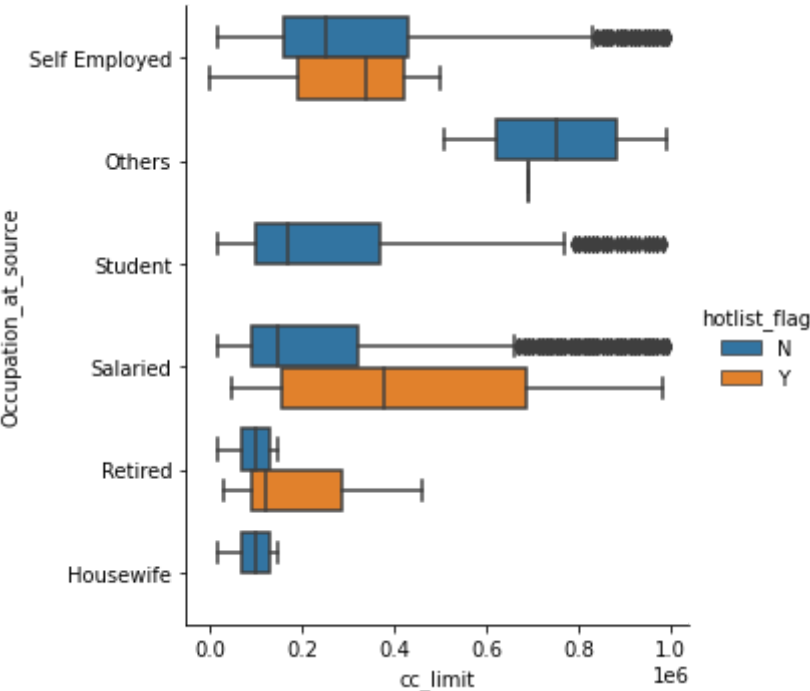
			T+12_month_activity	T+1_month_activity	T+2_month_activ
cc_limit	Occupation_at_source	hotlist_flag			
0	Self Employed	Y	0.000000	0.000000	0.000000
20000	Housewife	N	0.000000	0.000000	0.000000
	Retired	N	0.000000	0.156250	0.062500
	Salaried	N	0.043478	0.130435	0.130435
	Self Employed	N	0.000000	0.000000	0.000000
...
980000	Self Employed	N	0.000000	0.250000	0.000000
	Student	N	0.000000	0.000000	0.000000
990000	Others	N	0.000000	0.000000	0.750000
	Salaried	N	0.000000	0.000000	0.000000
	Self Employed	N	0.000000	0.000000	0.000000

398 rows × 6 columns

```
In [40]: # Make a catplot of cc limit and occupation with hotlist_flag as hue,
which tells us about the
# how much cc limit provided to which occupation which are blocked or
```

```
active..  
sns.catplot(data=df, x= "cc_limit",y="Occupation_at_source", hue=  
"hotlist_flag",kind="box")  
  
# by this boxplot , cards are frequently used by student,Others,Self  
Employed, are using ()cards but  
# spending below average:
```

Out[40]: <seaborn.axisgrid.FacetGrid at 0x28171077f70>



```
In [41]: # Make a pivot table of important columns:  
table = pd.pivot_table(data=df,index=  
['cc_limit','Occupation_at_source','Transactor_revolver'])  
table
```

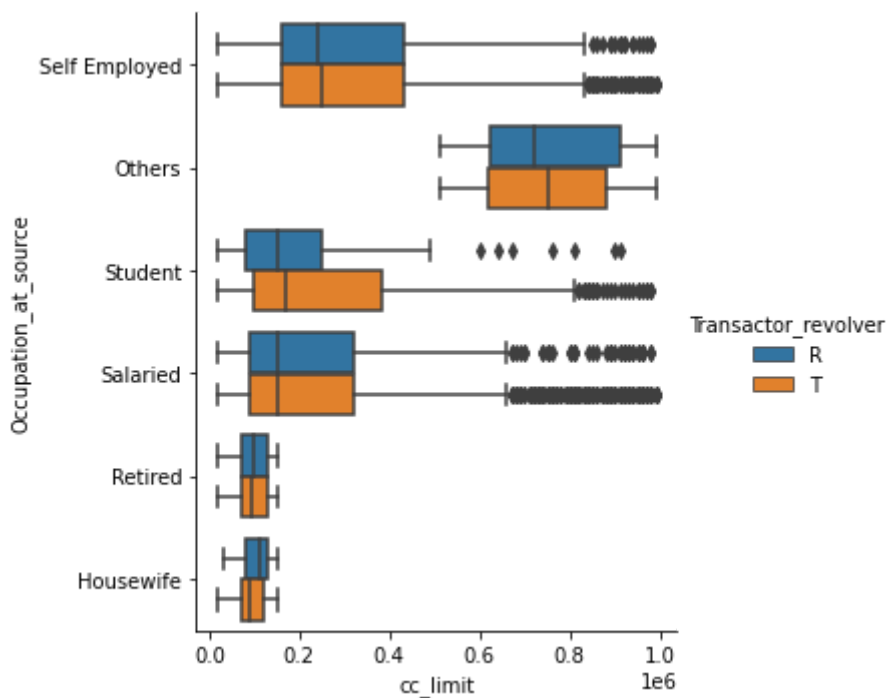
Out[41]:

			T+12_month_activity	T+1_month_activity	T+2_mo
cc_limit	Occupation_at_source	Transactor_revolver			
20000	Housewife	T	0.000000	0.000000	
		R	0.000000	0.000000	
	Salaried	T	0.000000	0.166667	
		R	0.062500	0.187500	
		T	0.037736	0.113208	
...
980000	Student	T	0.000000	0.000000	
990000	Others	R	0.000000	0.000000	
		T	0.000000	0.000000	
	Salaried	T	0.000000	0.000000	
		T	0.000000	0.000000	
	Self Employed	T	0.000000	0.000000	

628 rows × 16 columns

```
In [42]: # Make a catplot with cc_limit and occupation with transactor revolver as
# hue:----
sns.catplot(data=df, x= "cc_limit",y="Occupation_at_source", hue=
"Transactor_revolver",kind="box")
# card is provided to highly recommend to self employed, Others, and
Salaried persons because they are
# spending averagly high and 50 percent people are transactor revolver so
, bank should not provided the
# upgraded card to them.
# upgraded card only give to the categories like sel employed, salaried
and others however , cards are
# also using by the student , housewife and retired category but their
usage is small
# (avg spending is less than other categories),
# except student n others transactor revolver are almost 50 percent.
# therefore , upgraded card only given by the bank to those who are not
flaglist, who are not transactor
# revolver, they will get high cc limit by bank.
```

```
Out[42]: <seaborn.axisgrid.FacetGrid at 0x28171077cd0>
```



```
In [43]: # Make a pivot table of variables which we need:
table = pd.pivot_table(data=df,index=
['cc_limit','Issuer','Transactor_revolver'])
table
```

Out[43]:

T+12_month_activityT+1_month_activityT+2_month_activit

cc_limit	Issuer	Transactor_revolver			
20000	Amex	R	0.000000	0.000000	0.000000
		T	0.000000	0.333333	0.000000
	Mastercard	R	0.000000	0.000000	0.000000
		T	0.000000	0.125000	0.000000
	Visa	R	0.055556	0.222222	0.222222

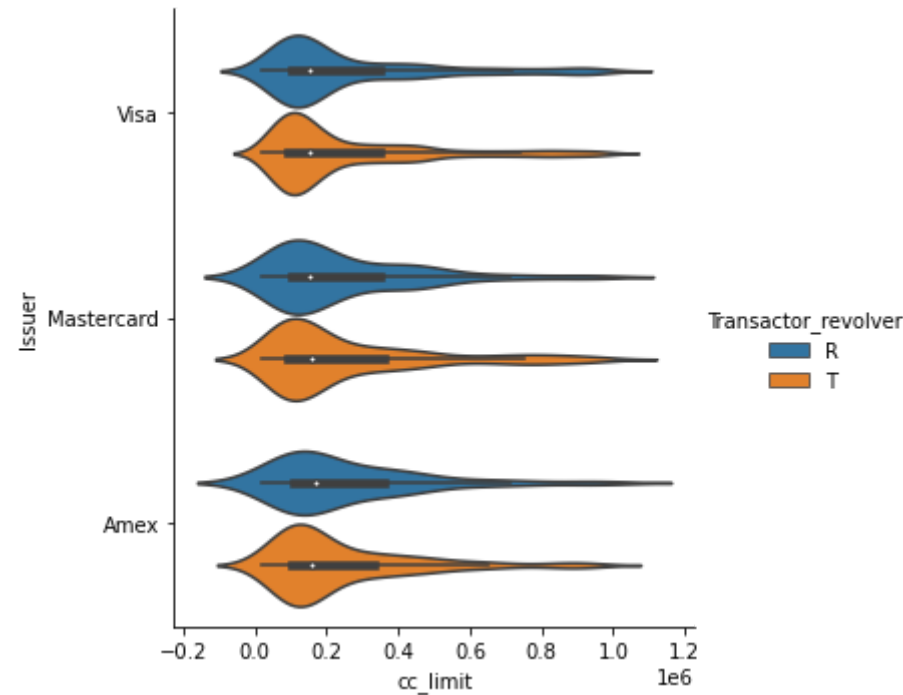
980000	Visa	R	0.000000	0.000000	0.000000
		T	0.000000	0.200000	0.000000
990000	Mastercard	T	0.000000	0.000000	0.000000
		Visa	0.000000	0.000000	1.000000
	Visa	T	0.000000	0.000000	0.166667

441 rows × 6 columns

In [44]:

Make a catplot of cc_limit with issuer and hue is transactor revolver here
sns.catplot(data=df, x= 'cc_limit', y="Issuer",
hue='Transactor_revolver',kind="violin")

Out[44]: <seaborn.axisgrid.FacetGrid at 0x281749ea4f0>



In [45]:

pivot table with variables:
table = pd.pivot_table(data=df,index=

```
['cc_limit','card_type','Transactor_revolver'])
table
```

Out[45]:

T+12_month_activityT+1_month_activityT+2_month_activity

cc_limit	card_type	Transactor_revolver			
20000	aura	R	0.000000	0.250000	0.250000
		T	0.058824	0.117647	0.117647
	cashback	R	0.000000	0.250000	0.000000
		T	0.000000	0.000000	0.100000
...	gold	T	0.000000	1.000000	0.000000
	
	990000 chartered	T	0.000000	0.000000	0.250000
		T	0.000000	0.000000	0.250000
...	edge	R	0.000000	0.000000	1.000000
		T	0.000000	0.000000	0.000000
	prosperity	R	0.000000	0.000000	1.000000
		T	0.000000	0.000000	0.000000
...	pulse	T	0.000000	0.000000	0.000000
	

1034 rows × 6 columns

```
In [46]: # pivot table :
table = pd.pivot_table(data=df,index=
['cc_limit','card_type','Transactor_revolver'])
table
```

Out[46]:

T+12_month_activityT+1_month_activityT+2_month_activity

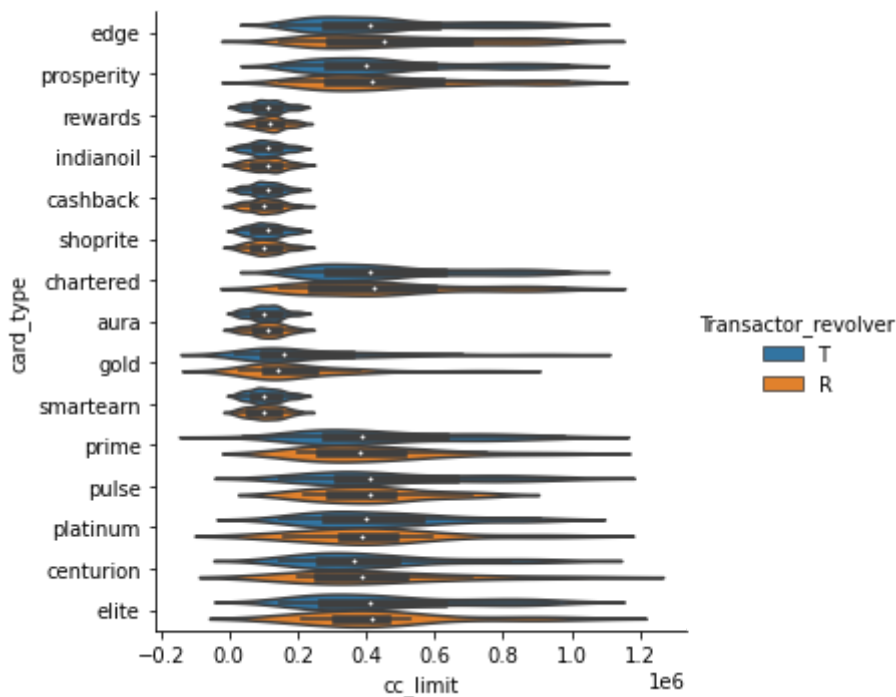
cc_limit	card_type	Transactor_revolver			
20000	aura	R	0.000000	0.250000	0.250000
		T	0.058824	0.117647	0.117647
	cashback	R	0.000000	0.250000	0.000000
		T	0.000000	0.000000	0.100000
...	gold	T	0.000000	1.000000	0.000000
	
	990000 chartered	T	0.000000	0.000000	0.250000
		T	0.000000	0.000000	0.250000
...	edge	R	0.000000	0.000000	1.000000
		T	0.000000	0.000000	0.000000
	prosperity	R	0.000000	0.000000	1.000000
		T	0.000000	0.000000	0.000000
...	pulse	T	0.000000	0.000000	0.000000
	

1034 rows × 6 columns

blank cell

```
In [6]: # Make a catplot of cc limit, card type with transactor revolver as
# hue, which shows the
# cc_limit with which card type and how many are transactor revolver out
# of from them...
sns.catplot(data=df, x= 'cc_limit', y="card_type",
hue='Transactor_revolver',kind="violin")
```

Out[6]: <seaborn.axisgrid.FacetGrid at 0x2662d4da310>



card is provided to highly recommend to self employed, Others, and Salaried persons because they are
spending averagly high and 50 percent people are transactor revolver so , bank should not provided the
upgraded card to them.
upgraded card only give to the categories like sel employed, salaried and others however , cards are
also using by the student , housewife and retired category but their usage is small
(avg spending is less than other categories),
except student n others transactor revolver are almost 50 percent.
therefore , upgraded card only given by the bank to those who are not flaglist, who are not # transactor
revolver, they will get high cc limit by bank.

In []:

In []:

In []:

In []: