IVRS Thresholds

November 1, 2019

[1]: from datetime import datetime as dt, timedelta as td

```
import calendar as ca
      from math import ceil
      import mpanel as mp
      import pandas as pd
      import numpy as np
      import seaborn as sns
      import matplotlib.pyplot as plt
      from matplotlib.pyplot import figure
      %matplotlib inline
      import warnings
      warnings.filterwarnings('ignore')
      pd.options.display.float_format = '{:,.2f}'.format
[14]: # Get the start and end dates for the previous period of measurement: returns
      \hookrightarrowStart & End dates of previous month
      def get_s_e(duration, current_date=dt.now()):
          ey = int(current_date.strftime('%Y'))
          em = int(current date.strftime('%m'))
          if em <= duration:</pre>
              sy = ey - 1
              sm = 13 - duration
          else:
              sy = ey
              sm = em - duration
          s = str(sy)+'-'+str(sm).zfill(2)+'-01'
          e = str(ey)+'-'+str(em).zfill(2)+'-01'
          return [s,e]
      # Owing to multiple timestamp columns, this is to bring all to one column
      def ts_normaliser(row):
          try:
              if row['TimeStamp'] != 'NoVal':
                  ts = int(row['TimeStamp'])
              elif row['Timestamp'] != 'NoVal':
                  ts = int(row['Timestamp'])
```

```
elif row['timestamp'] != 'NoVal':
            ts = int(row['timestamp'])
        else:
            ts = dt.strptime(row['time'], '%Y-%m-%d %H:%M:%S')
            ts = ts + td(hours=5) + td(minutes=30)
            ts = dt.timestamp(ts*1000)
        if len(str(ts)) >= 13:
            ts /= 1000
    except:
        print(row, '\nNone having proper ts value')
    return ts
# Extract day from timestamp
def get_day(row):
    ts = int(row['TimeStamp'])
    d = dt.fromtimestamp(ts).strftime('%d')
    return int(d)
# Extract hour from timestamp
def get_hour(row):
   ts = int(row['TimeStamp'])
    h = dt.fromtimestamp(ts).strftime('%H')
    return int(h)
# Extract month from timestamp
def get month(row):
    ts = int(row['TimeStamp'])
    m = dt.fromtimestamp(ts).strftime('%m')
    return int(m)
```

```
[15]: # Cleanup Data and fix NaN values
    def cleanup(data):
        data.fillna(value={'Amount': 0, 'credits used': 0}, inplace=True)
        data.fillna('NoVal', inplace=True)
        data['TimeStamp'] = data.apply(ts_normaliser, axis=1)
        data.drop(['Timestamp', 'timestamp', 'time'], axis=1, inplace=True)
        data.rename(columns={'credits used': 'CreditsUsed', 'event': 'Event'}, usinplace=True)
        data['Day'] = data.apply(get_day, axis=1)
        data['Month'] = data.apply(get_month, axis=1)
        data['Hour'] = data.apply(get_hour, axis=1)
        return data
[25]: # Threshold calculation section

## Aggregation is done for each dataset (each alert type) depending on the metric and aggregation type specific to that alert:
## returns two observation sets: Dates O-15 as FirstHalf of month and dates.
```

```
## returns two observation sets: Dates 0-15 as FirstHalf of month and dates \Box
→16-End as SecondHalf of month
def data_prep(row):
    data = row['Data']
    aggregation = row['Aggregation']
    if aggregation != 'None':
        metric = row['Metric']
        agg_column = row['AggColumn']
        data = data.groupby(['Month', 'Day', 'Hour'])[metric].agg({metric:
→aggregation}).reset_index().rename(columns={metric:agg_column})
    fh = data[data['Day'] <= 15]</pre>
    sh = data[data['Day'] > 15]
    return {'FirstHalf': fh, 'SecondHalf': sh}
## Threshold is calculated for each hour for each alert for the FirstHalf and
\hookrightarrow SecondHalf of the month:
def thresh_calc(periods, alert, agg_column, all_thresholds):
    thresholds = {'Hour':[], 'Period':[], 'Threshold':[], 'Alert':[]}
    for period, p_data in periods.items():
        print('Doing', period, 'for', alert)
        sample = p_data
        sample.drop(['Month', 'Day'], axis=1, inplace=True)
        hour_slots = sample.Hour.unique()
        for hour in hour_slots:
            sample_1 = sample[sample['Hour'] == hour]
            sample_1 = sample_1.set_index(['Hour'])
            thresholds['Hour'].append(hour)
```

```
thresholds['Threshold'].append(sample_1.describe(percentiles=[0.
       →80])[agg_column]['80%'])
                 thresholds['Period'].append(period)
                 thresholds['Alert'].append(alert)
         thresholds = pd.DataFrame(thresholds).set_index(['Hour'])
         all thresholds = all thresholds.append(thresholds)
         return all_thresholds
 [6]: # Main Segment 1 --- Getting all data from MP
     data = get_orders_data(analysis_duration=2)
     Getting ['Order Success', 'Order Failure', 'Successful Payment'] data for
     2019-09-01 to 2019-11-01
     Columns ['SubDomain', 'SessionId', 'Amount', 'TimeStamp', 'Timestamp',
     'timestamp', 'UserId', 'credits used', 'Language', 'event']
[20]: data.head()
     data1 = cleanup(data)
     data1.head()
[20]: SubDomain
                         SessionId Amount
                                           TimeStamp \
     0 giftcard c901567276195334
                                      0.00 1567276209
     1 giftcard c901567276195334
                                      0.00 1567276343
     2 giftcard 3001567276046212
                                      3.00 1567276221
     3 giftcard 3001567276046212
                                      3.00 1567276346
     4 postpaid f1c1567276122307 102.00 1567276216
                                      UserId CreditsUsed Language
     0 c90f9a32-52d2-4101-8da0-08ee293a5e2f
                                                     0.00
     1 c90f9a32-52d2-4101-8da0-08ee293a5e2f
                                                     0.00
                                                                en
                                                     0.00
     2 300dde9b-6db5-488b-888b-42aa9fd917e3
                                                               hi
     3 300dde9b-6db5-488b-888b-42aa9fd917e3
                                                     0.00
                                                               hi
     4 f1c66d4c-6b05-47fb-b751-914358076223
                                                     0.00
                                                               hi
                    Event Day Hour Month
     O Succesful Payment
                             1
                                   0
            Order Success
                                   0
     2 Succesful Payment
                                   0
     3
            Order Success 1
                                   0
                                          9
     4 Succesful Payment
[21]: # Alert 1 - Over all credit usage
     all_credits = data1[data1['Event'] == 'Order Success']
      # Alert 2 - Failure Rate in hindi
     sp = data1[(data1['Event'] == 'Succesful Payment') & (data1['Language'] ==__
     of = data1[(data1['Event'] == 'Order Failure') & (data1['Language'] == 'hi')]
```

```
sp = sp.groupby(['Month', 'Day', 'Hour'])['SessionId'].count().
      →reset_index(name='Payments').sort_values(['Month', 'Day', 'Hour'], |
      →ascending=[1, 1,1]).reset_index(drop=True)
     of = of.groupby(['Month', 'Day', 'Hour'])['SessionId'].count().
      →ascending=[1, 1,1]).reset_index(drop=True)
     fails = sp.merge(of, left_on=['Month', 'Day', 'Hour'], right_on=['Month', _
      → 'Day', 'Hour'], how='left')
     fails['Failure'].fillna(0, inplace=True)
     fails['FailRate'] = fails['Failure']*1.0/fails['Payments']
     fails.describe()
     # Alert 3 - IVRS Credits refunded
     # Alert 4 - HVT Failures
     # Alert 5 - Manually marked pending cases
     # Alert 6 - Offline TW Txns
     tw_txns = data1[(data['Amount'] >= 5000) & (data1['Event'] == 'Order Success')]
     tw_txns.head()
     alert_set = {'Name': ['OverallCredits', 'FailuresHindi', 'ThinkWalnut'],
                  'Data': [all_credits, fails, tw_txns],
                  'Metric': ['CreditsUsed', 'FailRate', 'SessionId'],
                  'Aggregation': ['sum', 'None', 'count'],
                  'AggColumn': ['CreditsUsed', 'FailRate', 'SessionCount']
     alert_set = pd.DataFrame(alert_set)
[26]: all_thresholds = pd.DataFrame()
     for i, row in alert_set.iterrows():
         alert = row['Name']
         periods = data_prep(row)
         agg_column = row['AggColumn']
         all_thresholds = thresh_calc(alert=alert, periods=periods,__
      →agg_column=agg_column, all_thresholds=all_thresholds)
     all_thresholds.head()
     Doing FirstHalf for OverallCredits
     Doing SecondHalf for OverallCredits
     Doing FirstHalf for FailuresHindi
     Doing SecondHalf for FailuresHindi
     Doing FirstHalf for ThinkWalnut
     Doing SecondHalf for ThinkWalnut
[26]:
              Period Threshold
                                         Alert
     Hour
           FirstHalf
                         380.00 OverallCredits
           FirstHalf
                         40.00 OverallCredits
     1
```

```
2 FirstHalf 24.00 OverallCredits
3 FirstHalf 0.00 OverallCredits
4 FirstHalf 0.00 OverallCredits

[10]: all_thresholds.to_csv('test.csv', header=True)
```

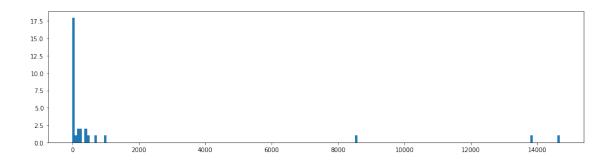
1 Evaluation

• This section is a statistical exploration of each dataset ## Histogram of aggregation values for each hour slot

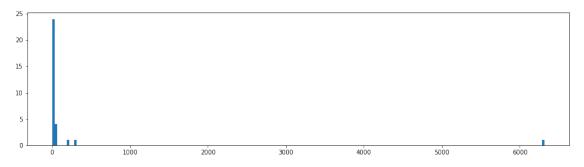
```
[27]: for i, row in alert_set.iterrows():
          alert = row['Name']
          periods = data_prep(row)
          metric = row['Metric']
          agg_column = row['AggColumn']
          for period, value in periods.items():
              print('Info for', alert, period)
              sample = value
              sample.drop(['Day'], axis=1, inplace=True)
              hour_slots = sample.Hour.unique()
              for slot in hour_slots:
                  figure(figsize=(16,4))
                  print('Stats for hour', slot)
                  sample_1 = sample[sample['Hour'] == slot]
                  sample_1 = sample_1.set_index(['Hour'])
                  print(sample_1.describe(percentiles=[0.25, 0.50, 0.75, 0.80]))
                  values = sample_1[agg_column].values.tolist()
                  plt.hist(values,200)
                  plt.show()
```

Info for OverallCredits FirstHalf
Stats for hour 0

```
Month CreditsUsed
       31.00
                     31.00
count
                  1,325.26
        9.55
mean
                  3,770.41
        0.57
std
min
        9.00
                      0.00
                      4.50
25%
        9.00
50%
       10.00
                     20.00
75%
       10.00
                    316.00
80%
       10.00
                    380.00
       11.00
                 14,676.00
max
```

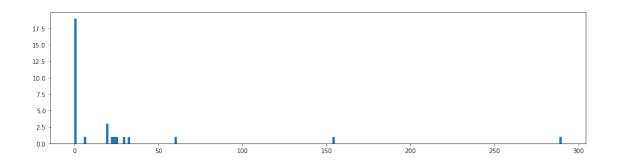


	${ t Month}$	CreditsUsed
count	31.00	31.00
mean	9.55	227.10
std	0.57	1,132.09
min	9.00	0.00
25%	9.00	0.00
50%	10.00	0.00
75%	10.00	12.00
80%	10.00	40.00
max	11.00	6,318.00

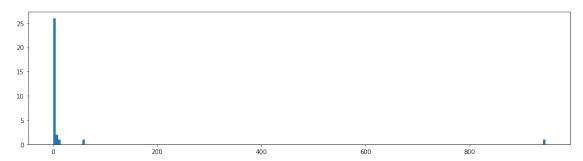


Stats for hour 2

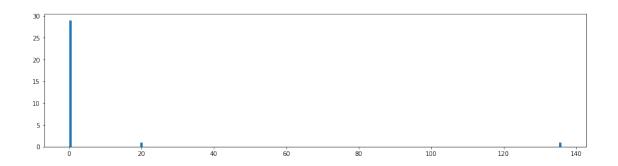
	Month	CreditsUsed
count	31.00	31.00
mean	9.55	22.77
std	0.57	57.89
min	9.00	0.00
25%	9.00	0.00
50%	10.00	0.00
75%	10.00	21.50
80%	10.00	24.00
max	11.00	290.00



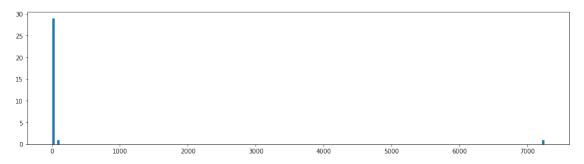
	Month	${\tt CreditsUsed}$
count	31.00	31.00
mean	9.55	33.42
std	0.57	169.73
min	9.00	0.00
25%	9.00	0.00
50%	10.00	0.00
75%	10.00	0.00
80%	10.00	0.00
max	11.00	946.00



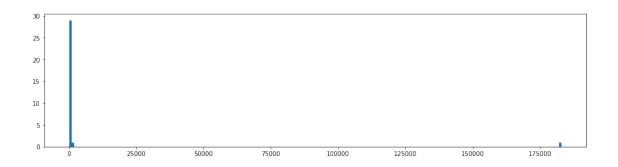
	Month	${\tt CreditsUsed}$
count	31.00	31.00
mean	9.55	5.03
std	0.57	24.57
min	9.00	0.00
25%	9.00	0.00
50%	10.00	0.00
75%	10.00	0.00
80%	10.00	0.00
max	11.00	136.00



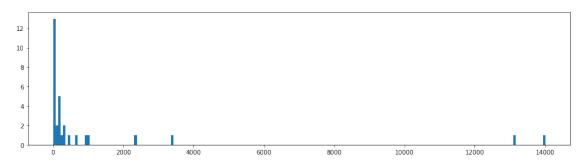
	Month	CreditsUsed
count	31.00	31.00
mean	9.55	238.45
std	0.57	1,301.79
min	9.00	0.00
25%	9.00	0.00
50%	10.00	0.00
75%	10.00	0.00
80%	10.00	0.00
max	11.00	7,252.00



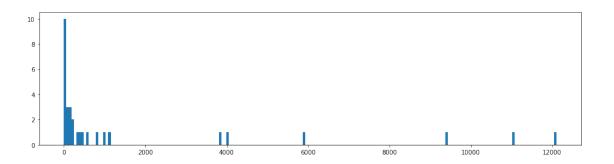
	Month	CreditsUsed
count	31.00	31.00
mean	9.55	5,994.77
std	0.57	32,853.08
min	9.00	0.00
25%	9.00	0.00
50%	10.00	0.00
75%	10.00	74.50
80%	10.00	126.00
max	11.00	183,008.00



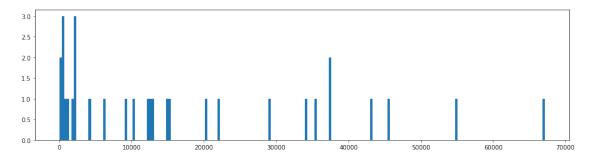
	Month	CreditsUsed
count	31.00	31.00
mean	9.55	1,225.45
std	0.57	3,378.71
min	9.00	0.00
25%	9.00	0.00
50%	10.00	143.00
75%	10.00	393.50
80%	10.00	657.00
max	11.00	14,017.00



	Month	CreditsUsed
count	31.00	31.00
mean	9.55	1,691.03
std	0.57	3,355.78
min	9.00	0.00
25%	9.00	37.50
50%	10.00	174.00
75%	10.00	922.50
80%	10.00	1,115.00
max	11.00	12,108.00

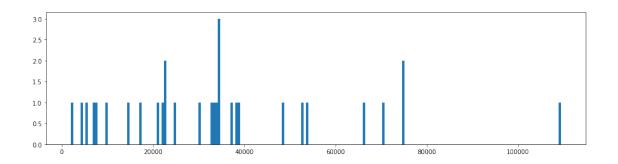


	Month	CreditsUsed
count	31.00	31.00
mean	9.55	17,311.97
std	0.57	18,542.95
min	9.00	15.00
25%	9.00	1,946.50
50%	10.00	12,281.00
75%	10.00	31,548.50
80%	10.00	35,295.00
max	11.00	67,198.00

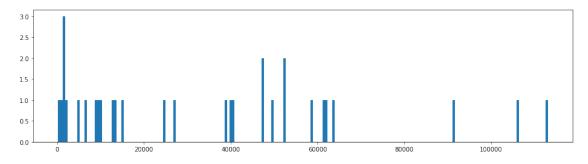


Stats for hour 10

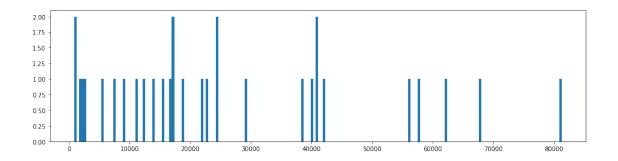
	Month	CreditsUsed
count	31.00	31.00
mean	9.55	34,807.39
std	0.57	24,795.75
min	9.00	1,972.00
25%	9.00	18,968.50
50%	10.00	33,513.00
75%	10.00	43,508.50
80%	10.00	52,535.00
max	11.00	109,440.00



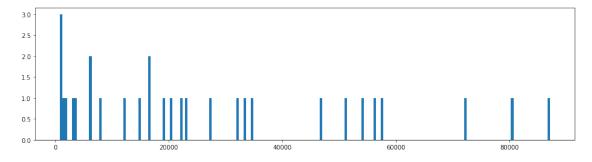
	Month	CreditsUsed
count	31.00	31.00
mean	9.55	34,358.65
std	0.57	31,818.74
min	9.00	149.00
25%	9.00	7,787.50
50%	10.00	27,005.00
75%	10.00	52,440.00
80%	10.00	58,595.00
max	11.00	113,200.00



	Month	CreditsUsed
count	31.00	31.00
mean	9.55	25,886.52
std	0.57	21,685.15
min	9.00	860.00
25%	9.00	10,095.00
50%	10.00	18,714.00
75%	10.00	40,339.00
80%	10.00	40,727.00
max	11.00	81,243.00

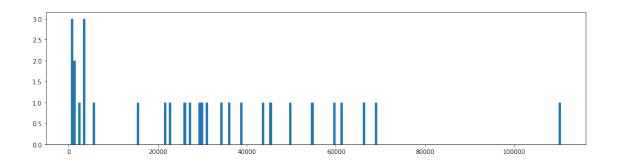


	Month	${\tt CreditsUsed}$
count	30.00	30.00
mean	9.50	27,091.20
std	0.51	25,335.19
min	9.00	808.00
25%	9.00	6,161.75
50%	9.50	19,751.50
75%	10.00	43,831.00
80%	10.00	51,906.80
max	10.00	87,230.00

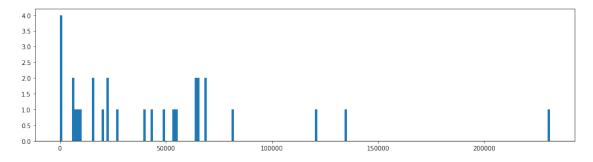


Stats for hour 14

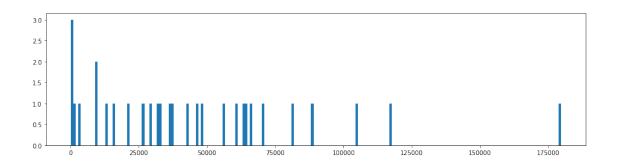
	Month	CreditsUsed
count	30.00	30.00
mean	9.50	29,841.83
std	0.51	26,820.44
min	9.00	466.00
25%	9.00	3,430.25
50%	9.50	28,275.00
75%	10.00	44,877.00
80%	10.00	50,926.40
max	10.00	110,616.00



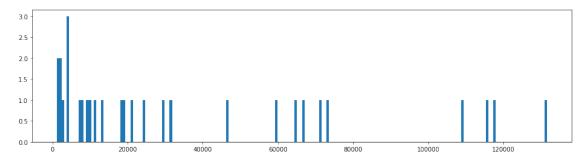
	Month	CreditsUsed
count	30.00	30.00
mean	9.50	45,623.90
std	0.51	49,470.35
min	9.00	49.00
25%	9.00	8,641.25
50%	9.50	33,470.00
75%	10.00	65,013.50
80%	10.00	66,221.60
max	10.00	231,035.00



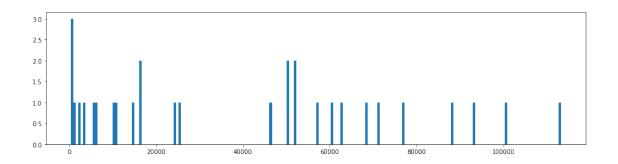
	Month	CreditsUsed
count	30.00	30.00
mean	9.50	45,378.17
std	0.51	40,678.70
min	9.00	97.00
25%	9.00	13,998.00
50%	9.50	36,763.50
75%	10.00	63,976.50
80%	10.00	67,351.80
max	10.00	179,718.00



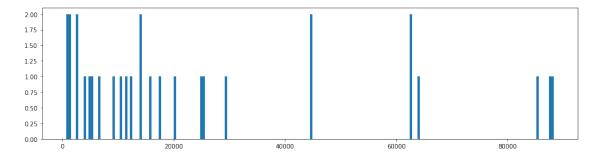
	Month	CreditsUsed
count	30.00	30.00
mean	9.50	36,035.27
std	0.51	40,099.84
min	9.00	1,141.00
25%	9.00	4,904.25
50%	9.50	18,660.00
75%	10.00	63,660.00
80%	10.00	67,660.80
max	10.00	131,636.00



	Month	CreditsUsed
count	30.00	30.00
mean	9.50	39,405.27
std	0.51	34,429.68
min	9.00	359.00
25%	9.00	7,200.25
50%	9.50	35,785.00
75%	10.00	62,420.25
80%	10.00	68,879.00
max	10.00	113,338.00

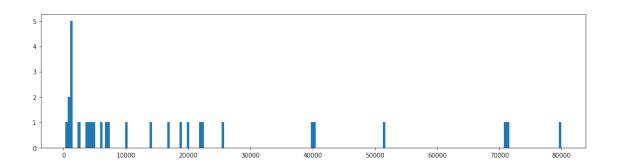


	Month	CreditsUsed
count	30.00	30.00
mean	9.50	25,858.30
std	0.51	28,045.55
min	9.00	740.00
25%	9.00	4,964.25
50%	9.50	13,945.50
75%	10.00	41,014.25
80%	10.00	48,467.20
max	10.00	88,230.00

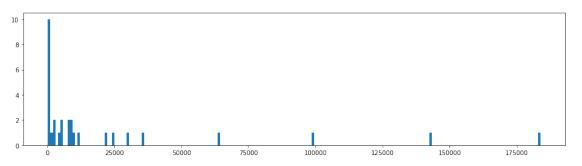


Stats for hour 20

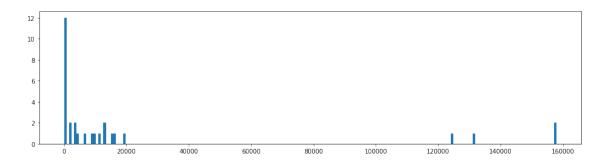
	Month	CreditsUsed
count	30.00	30.00
mean	9.50	18,387.03
std	0.51	23,064.11
min	9.00	285.00
25%	9.00	1,644.00
50%	9.50	7,163.00
75%	10.00	22,263.75
80%	10.00	28,440.00
max	10.00	79,955.00



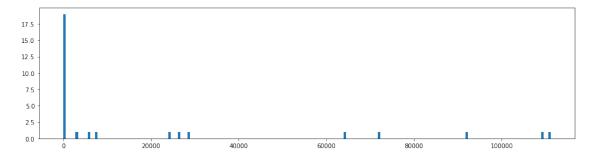
	Month	${\tt CreditsUsed}$
count	30.00	30.00
mean	9.50	22,761.07
std	0.51	44,079.81
min	9.00	207.00
25%	9.00	1,081.00
50%	9.50	4,883.00
75%	10.00	19,199.00
80%	10.00	25,394.80
max	10.00	183,900.00



	Month	${\tt CreditsUsed}$
count	30.00	30.00
mean	9.50	23,374.97
std	0.51	48,289.26
min	9.00	0.00
25%	9.00	159.75
50%	9.50	3,458.00
75%	10.00	13,089.00
80%	10.00	15,502.00
max	10.00	157,953.00

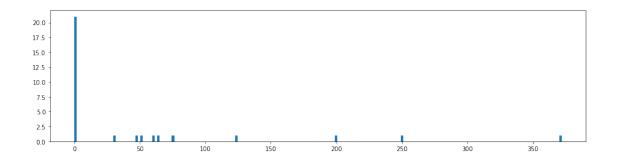


	Month	CreditsUsed
count	30.00	30.00
mean	9.50	18,214.50
std	0.51	34,393.85
min	9.00	0.00
25%	9.00	33.50
50%	9.50	224.50
75%	10.00	19,878.75
80%	10.00	26,963.20
max	10.00	111,177.00

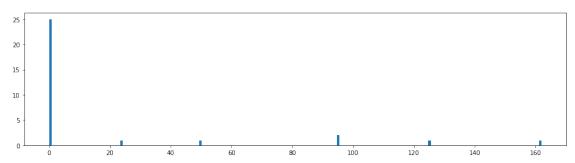


Info for OverallCredits SecondHalf Stats for hour ${\tt O}$

Month	${\tt CreditsUsed}$
31.00	31.00
9.52	41.16
0.51	86.24
9.00	0.00
9.00	0.00
10.00	0.00
10.00	50.00
10.00	60.00
10.00	372.00
	31.00 9.52 0.51 9.00 9.00 10.00 10.00

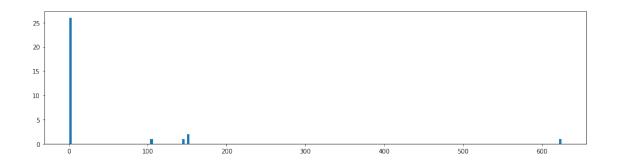


	Month	CreditsUsed
count	31.00	31.00
mean	9.52	17.77
std	0.51	42.11
min	9.00	0.00
25%	9.00	0.00
50%	10.00	0.00
75%	10.00	0.00
80%	10.00	0.00
max	10.00	162.00

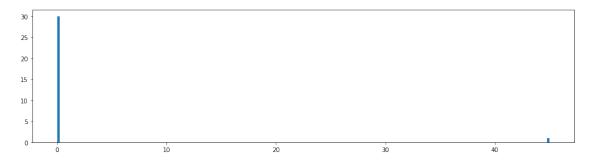


Stats for hour 2

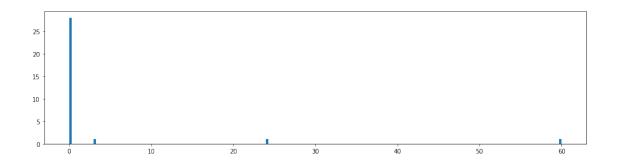
	Month	CreditsUsed
count	31.00	31.00
mean	9.52	37.90
std	0.51	118.76
min	9.00	0.00
25%	9.00	0.00
50%	10.00	0.00
75%	10.00	0.00
80%	10.00	0.00
max	10.00	625.00



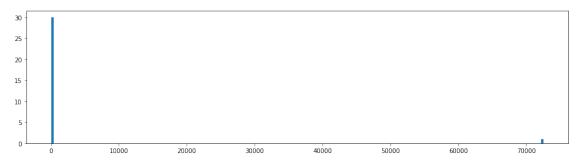
	Month	CreditsUsed
count	31.00	31.00
mean	9.52	1.45
std	0.51	8.08
min	9.00	0.00
25%	9.00	0.00
50%	10.00	0.00
75%	10.00	0.00
80%	10.00	0.00
max	10.00	45.00



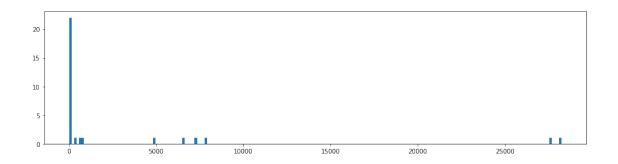
	Month	CreditsUsed
count	31.00	31.00
mean	9.52	2.81
std	0.51	11.46
min	9.00	0.00
25%	9.00	0.00
50%	10.00	0.00
75%	10.00	0.00
80%	10.00	0.00
max	10.00	60.00



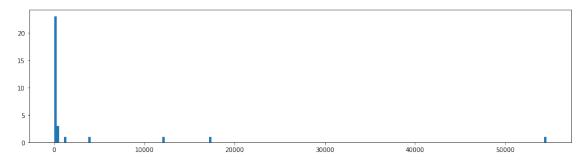
	Month	CreditsUsed
count	31.00	31.00
mean	9.52	2,349.16
std	0.51	13,031.35
min	9.00	0.00
25%	9.00	0.00
50%	10.00	0.00
75%	10.00	0.00
80%	10.00	0.00
max	10.00	72,564.00



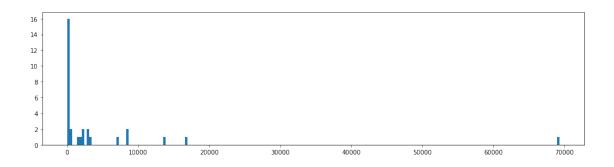
	Month	CreditsUsed
count	31.00	31.00
mean	9.52	2,721.13
std	0.51	7,100.70
min	9.00	0.00
25%	9.00	0.00
50%	10.00	0.00
75%	10.00	511.00
80%	10.00	733.00
max	10.00	28,254.00



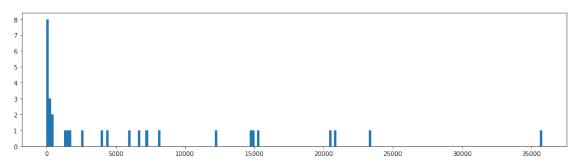
	Month	CreditsUsed
count	31.00	31.00
mean	9.52	2,940.26
std	0.51	10,287.43
min	9.00	0.00
25%	9.00	0.00
50%	10.00	20.00
75%	10.00	281.50
80%	10.00	482.00
max	10.00	54,578.00



	Month	CreditsUsed
count	31.00	31.00
mean	9.52	4,609.84
std	0.51	12,715.71
min	9.00	0.00
25%	9.00	57.50
50%	10.00	243.00
75%	10.00	2,866.00
80%	10.00	3,395.00
max	10.00	69,339.00

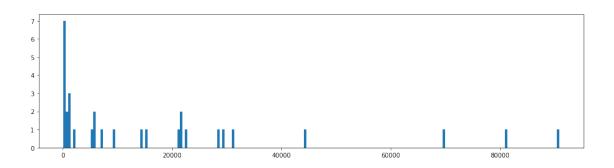


	Month	CreditsUsed
count	31.00	31.00
mean	9.52	6,558.87
std	0.51	8,977.30
min	9.00	0.00
25%	9.00	179.00
50%	10.00	1,729.00
75%	10.00	10,245.50
80%	10.00	14,727.00
max	10.00	35,778.00

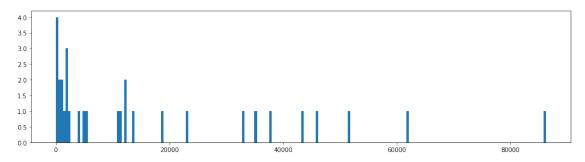


Stats for hour 10

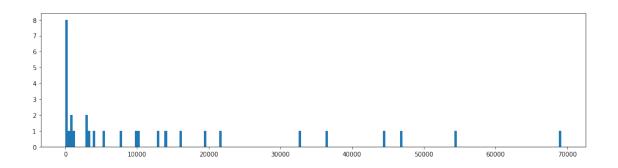
	Month	${\tt CreditsUsed}$
count	31.00	31.00
mean	9.52	17,242.19
std	0.51	24,257.42
min	9.00	75.00
25%	9.00	752.50
50%	10.00	5,953.00
75%	10.00	22,143.50
80%	10.00	28,241.00
max	10.00	90,874.00



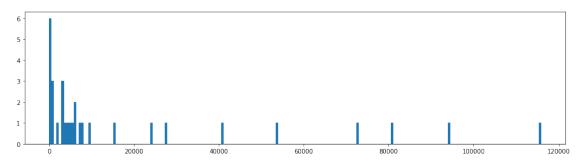
	Month	${\tt CreditsUsed}$
count	31.00	31.00
mean	9.52	16,966.45
std	0.51	21,952.83
min	9.00	10.00
25%	9.00	1,272.50
50%	10.00	5,542.00
75%	10.00	28,001.00
80%	10.00	35,001.00
max	10.00	86,304.00



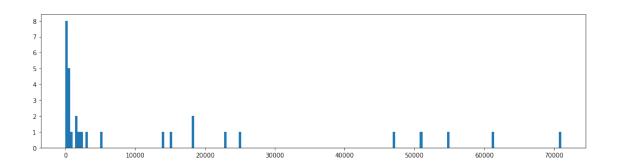
	Month	CreditsUsed
count	31.00	31.00
mean	9.52	13,489.94
std	0.51	18,673.26
min	9.00	0.00
25%	9.00	304.00
50%	10.00	3,904.00
75%	10.00	17,835.50
80%	10.00	21,555.00
max	10.00	69.169.00



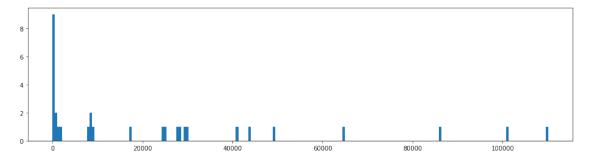
	Month	CreditsUsed
count	31.00	31.00
mean	9.52	19,223.29
std	0.51	31,254.60
min	9.00	9.00
25%	9.00	907.00
50%	10.00	5,159.00
75%	10.00	19,746.50
80%	10.00	27,787.00
max	10.00	115,895.00



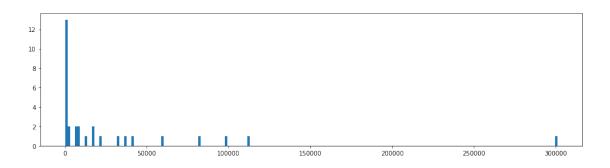
	Month	CreditsUsed
count	31.00	31.00
mean	9.52	13,510.52
std	0.51	21,017.71
min	9.00	0.00
25%	9.00	332.50
50%	10.00	1,602.00
75%	10.00	18,299.00
80%	10.00	22,962.00
max	10.00	71.050.00



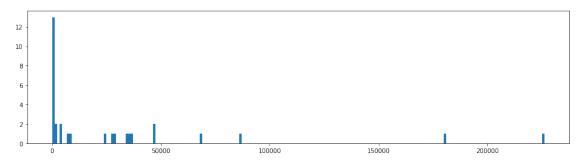
	Month	CreditsUsed
count	31.00	31.00
mean	9.52	23,159.16
std	0.51	30,816.16
min	9.00	0.00
25%	9.00	421.50
50%	10.00	8,339.00
75%	10.00	29,846.00
80%	10.00	41,174.00
max	10.00	110,093.00



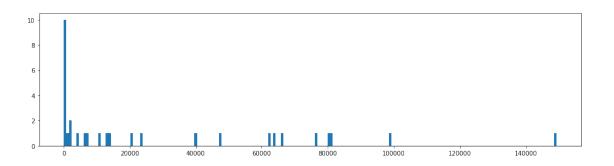
	Month	CreditsUsed
count	31.00	31.00
mean	9.52	28,202.45
std	0.51	58,971.36
min	9.00	0.00
25%	9.00	405.00
50%	10.00	6,800.00
75%	10.00	27,111.00
80%	10.00	36,647.00
max	10.00	301,082.00



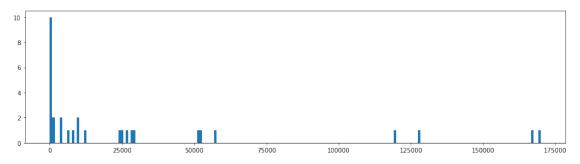
	Month	CreditsUsed
count	31.00	31.00
mean	9.52	28,233.81
std	0.51	52,175.37
min	9.00	0.00
25%	9.00	461.50
50%	10.00	3,827.00
75%	10.00	35,179.00
80%	10.00	36,861.00
max	10.00	226,119.00



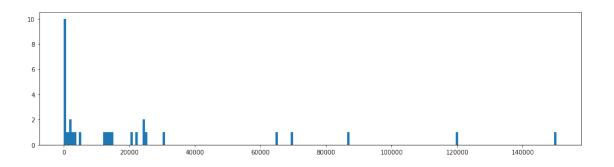
	Month	CreditsUsed
count	31.00	31.00
mean	9.52	28,153.42
std	0.51	38,379.10
min	9.00	55.00
25%	9.00	422.00
50%	10.00	7,107.00
75%	10.00	55,063.00
80%	10.00	63,858.00
max	10.00	149,292.00



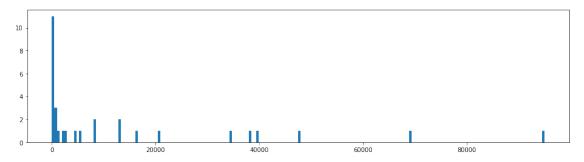
	Month	${\tt CreditsUsed}$
count	31.00	31.00
mean	9.52	30,332.77
std	0.51	48,928.26
min	9.00	0.00
25%	9.00	488.00
50%	10.00	8,408.00
75%	10.00	29,155.50
80%	10.00	51,595.00
max	10.00	169,948.00



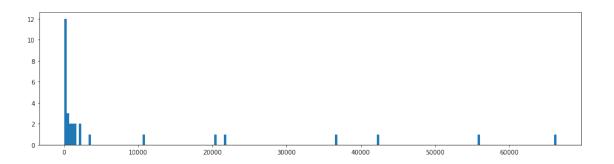
	Month	CreditsUsed
count	31.00	31.00
mean	9.52	22,931.55
std	0.51	37,328.13
min	9.00	16.00
25%	9.00	410.50
50%	10.00	5,005.00
75%	10.00	24,370.00
80%	10.00	25,380.00
max	10.00	150,289,00



Month	CreditsUsed		
31.00	31.00		
9.52	13,700.39		
0.51	22,904.94		
9.00	0.00		
9.00	229.50		
10.00	2,214.00		
10.00	14,719.50		
10.00	20,685.00		
10.00	95,049.00		
	31.00 9.52 0.51 9.00 9.00 10.00 10.00		

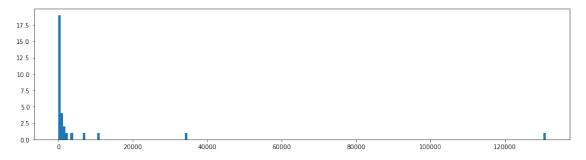


	Month	CreditsUsed
count	31.00	31.00
mean	9.52	8,770.55
std	0.51	17,624.57
min	9.00	0.00
25%	9.00	128.00
50%	10.00	705.00
75%	10.00	2,954.50
80%	10.00	10,881.00
max	10.00	66,381.00



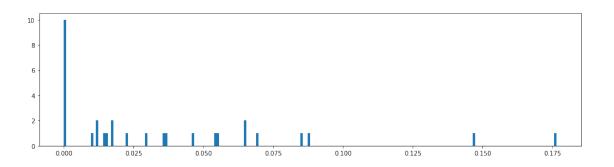
Stats for hour 23

	Month	CreditsUsed
count	31.00	31.00
mean	9.52	6,368.87
std	0.51	23,966.79
min	9.00	0.00
25%	9.00	0.00
50%	10.00	260.00
75%	10.00	1,230.50
80%	10.00	1,657.00
max	10.00	130,914.00

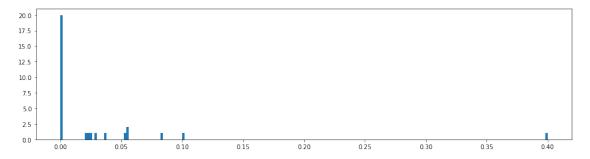


Info for FailuresHindi FirstHalf Stats for hour $\mathbf{0}$

	Month	Payments	Failure	FailRate
count	31.00	31.00	31.00	31.00
mean	9.55	63.55	1.94	0.03
std	0.57	37.30	2.24	0.04
min	9.00	19.00	0.00	0.00
25%	9.00	36.00	0.00	0.00
50%	10.00	58.00	1.00	0.02
75%	10.00	77.50	3.00	0.06
80%	10.00	81.00	4.00	0.06
max	11.00	194.00	9.00	0.18

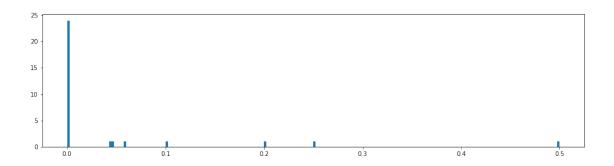


	Month	Payments	Failure	FailRate
count	31.00	31.00	31.00	31.00
mean	9.55	35.29	0.65	0.03
std	0.57	27.08	1.25	0.07
min	9.00	10.00	0.00	0.00
25%	9.00	20.00	0.00	0.00
50%	10.00	27.00	0.00	0.00
75%	10.00	38.00	1.00	0.03
80%	10.00	45.00	1.00	0.04
max	11.00	138.00	6.00	0.40

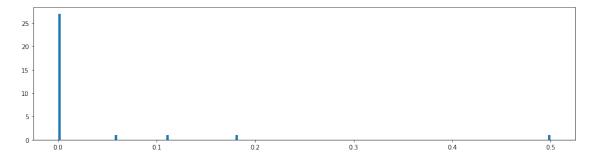


Stats for hour 2

	Month	Payments	Failure	FailRate
count	31.00	31.00	31.00	31.00
mean	9.55	18.55	0.23	0.04
std	0.57	21.39	0.43	0.10
min	9.00	2.00	0.00	0.00
25%	9.00	6.50	0.00	0.00
50%	10.00	13.00	0.00	0.00
75%	10.00	20.00	0.00	0.00
80%	10.00	22.00	1.00	0.04
max	11.00	100.00	1.00	0.50

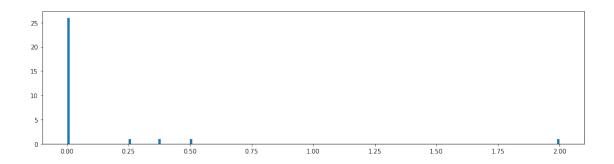


	Month	Payments	Failure	FailRate
count	31.00	31.00	31.00	31.00
mean	9.55	9.06	0.16	0.03
std	0.57	7.36	0.45	0.10
min	9.00	1.00	0.00	0.00
25%	9.00	3.50	0.00	0.00
50%	10.00	8.00	0.00	0.00
75%	10.00	11.00	0.00	0.00
80%	10.00	12.00	0.00	0.00
max	11.00	33.00	2.00	0.50

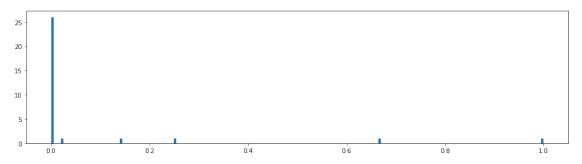


Stats for hour 4

	Month	Payments	Failure	FailRate
count	30.00	30.00	30.00	30.00
mean	9.53	4.93	0.53	0.10
std	0.57	3.53	1.91	0.38
min	9.00	1.00	0.00	0.00
25%	9.00	2.00	0.00	0.00
50%	9.50	4.50	0.00	0.00
75%	10.00	6.00	0.00	0.00
80%	10.00	8.00	0.00	0.00
max	11.00	13.00	10.00	2.00

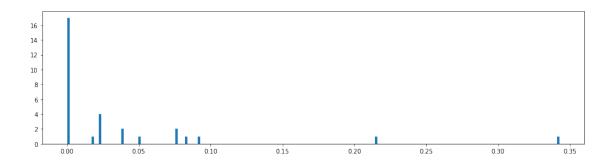


	Month	Payments	Failure	FailRate
count	31.00	31.00	31.00	31.00
mean	9.55	13.84	0.35	0.07
std	0.57	11.97	1.02	0.22
min	9.00	2.00	0.00	0.00
25%	9.00	6.00	0.00	0.00
50%	10.00	8.00	0.00	0.00
75%	10.00	20.00	0.00	0.00
80%	10.00	22.00	0.00	0.00
max	11.00	44.00	5.00	1.00

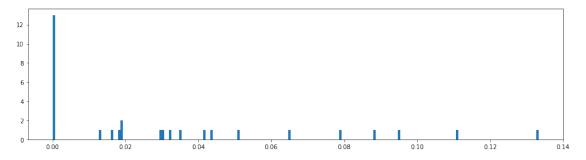


Stats for hour 6

	Month	Payments	Failure	FailRate
count	31.00	31.00	31.00	31.00
mean	9.55	35.26	1.03	0.04
std	0.57	22.45	2.21	0.07
min	9.00	10.00	0.00	0.00
25%	9.00	23.00	0.00	0.00
50%	10.00	28.00	0.00	0.00
75%	10.00	42.50	1.00	0.04
80%	10.00	44.00	2.00	0.05
max	11.00	114.00	12.00	0.34

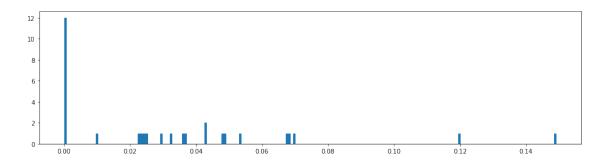


	Month	Payments	Failure	FailRate
count	31.00	31.00	31.00	31.00
mean	9.55	66.03	1.68	0.03
std	0.57	35.53	2.01	0.04
min	9.00	33.00	0.00	0.00
25%	9.00	46.00	0.00	0.00
50%	10.00	56.00	1.00	0.02
75%	10.00	70.00	3.00	0.04
80%	10.00	76.00	3.00	0.05
max	11.00	215.00	6.00	0.13

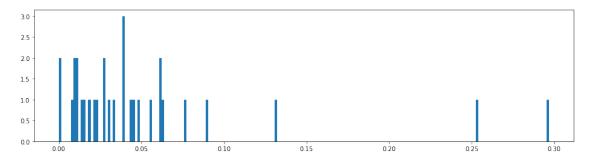


Stats for hour 8

	${ t Month}$	Payments	Failure	FailRate
count	31.00	31.00	31.00	31.00
mean	9.55	89.71	2.74	0.03
std	0.57	50.14	3.50	0.04
min	9.00	34.00	0.00	0.00
25%	9.00	62.00	0.00	0.00
50%	10.00	84.00	2.00	0.02
75%	10.00	99.00	3.50	0.05
80%	10.00	102.00	5.00	0.05
max	11.00	296.00	12.00	0.15

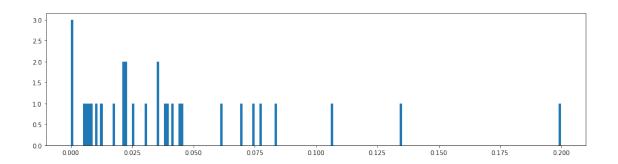


	Month	Payments	Failure	FailRate
count	31.00	31.00	31.00	31.00
mean	9.55	123.87	6.58	0.05
std	0.57	42.01	9.18	0.07
min	9.00	56.00	0.00	0.00
25%	9.00	95.00	1.50	0.01
50%	10.00	125.00	4.00	0.03
75%	10.00	145.50	7.00	0.06
80%	10.00	154.00	9.00	0.06
max	11.00	254.00	49.00	0.30

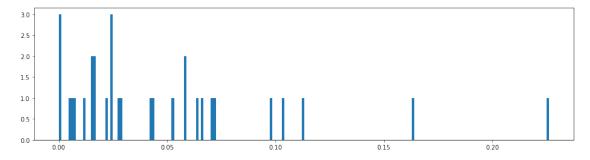


Stats for hour 10

	Month	Payments	Failure	FailRate
count	31.00	31.00	31.00	31.00
mean	9.55	154.81	6.48	0.04
std	0.57	46.67	6.42	0.04
min	9.00	68.00	0.00	0.00
25%	9.00	130.00	2.00	0.01
50%	10.00	154.00	4.00	0.03
75%	10.00	184.00	9.00	0.05
80%	10.00	189.00	9.00	0.07
max	11.00	259.00	26.00	0.20



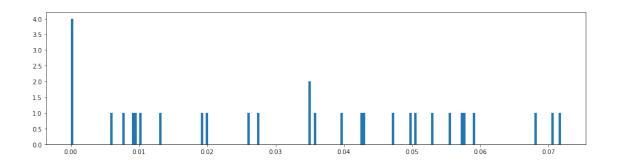
	Month	Payments	Failure	FailRate
count	31.00	31.00	31.00	31.00
mean	9.55	176.65	8.84	0.05
std	0.57	69.92	12.02	0.05
min	9.00	84.00	0.00	0.00
25%	9.00	125.00	2.50	0.02
50%	10.00	162.00	4.00	0.03
75%	10.00	215.50	11.50	0.07
80%	10.00	233.00	13.00	0.07
max	11.00	380.00	62.00	0.23



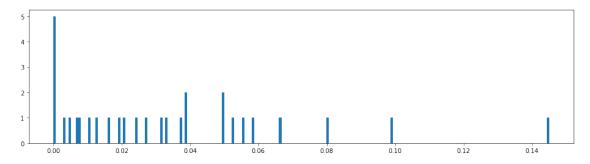
Stats for hour 12

Month Payn

	Month	Payments	Failure	FailRate
count	31.00	31.00	31.00	31.00
mean	9.55	176.35	5.97	0.03
std	0.57	79.59	5.09	0.02
min	9.00	70.00	0.00	0.00
25%	9.00	129.00	2.00	0.01
50%	10.00	170.00	5.00	0.04
75%	10.00	201.50	9.00	0.05
80%	10.00	212.00	9.00	0.06
max	11.00	502.00	18.00	0.07

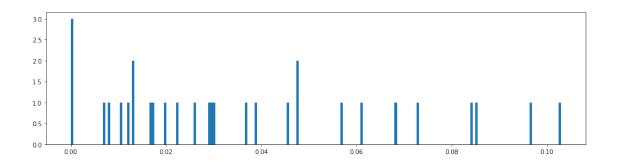


	Month	Payments	Failure	FailRate
count	30.00	30.00	30.00	30.00
mean	9.50	174.00	5.60	0.03
std	0.51	65.54	5.82	0.03
min	9.00	60.00	0.00	0.00
25%	9.00	136.00	1.25	0.01
50%	9.50	162.00	4.00	0.03
75%	10.00	199.75	8.75	0.05
80%	10.00	212.00	9.00	0.05
max	10.00	342.00	21.00	0.15

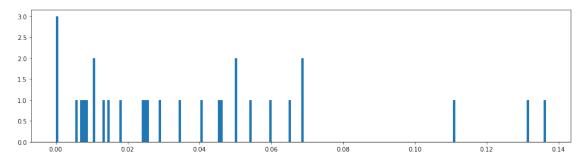


Stats for hour 14

	Month	Payments	Failure	FailRate
count	30.00	30.00	30.00	30.00
mean	9.50	172.70	6.17	0.04
std	0.51	58.79	4.94	0.03
min	9.00	62.00	0.00	0.00
25%	9.00	136.25	2.25	0.01
50%	9.50	170.50	5.00	0.03
75%	10.00	211.00	10.00	0.05
80%	10.00	215.20	10.40	0.06
max	10.00	328.00	18.00	0.10

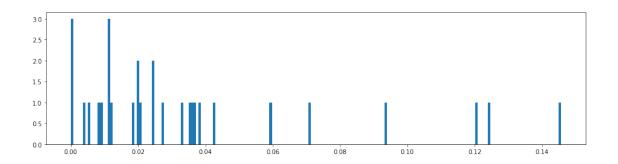


	Month	Payments	Failure	FailRate
count	30.00	30.00	30.00	30.00
mean	9.50	175.40	6.47	0.04
std	0.51	58.10	6.15	0.04
min	9.00	76.00	0.00	0.00
25%	9.00	135.50	1.25	0.01
50%	9.50	178.00	7.00	0.03
75%	10.00	210.25	9.00	0.05
80%	10.00	220.20	10.00	0.06
max	10.00	287.00	28.00	0.14

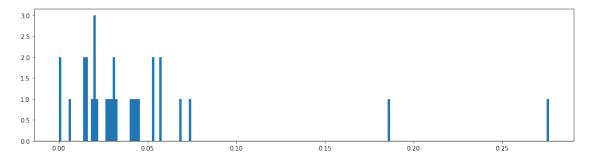


Stats for hour 16

	Month	Payments	Failure	FailRate
count	30.00	30.00	30.00	30.00
mean	9.50	195.70	6.47	0.04
std	0.51	67.26	7.06	0.04
min	9.00	74.00	0.00	0.00
25%	9.00	157.25	2.25	0.01
50%	9.50	197.50	4.00	0.02
75%	10.00	231.50	8.75	0.04
80%	10.00	240.40	9.20	0.05
max	10.00	357.00	29.00	0.15

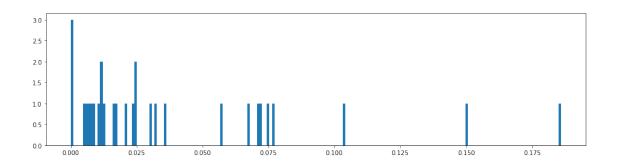


	Month	Payments	Failure	FailRate
count	30.00	30.00	30.00	30.00
mean	9.50	204.87	8.93	0.04
std	0.51	70.69	10.37	0.06
min	9.00	98.00	0.00	0.00
25%	9.00	160.00	3.25	0.02
50%	9.50	192.00	6.50	0.03
75%	10.00	248.75	9.00	0.05
80%	10.00	262.40	9.60	0.05
max	10.00	397.00	47.00	0.28

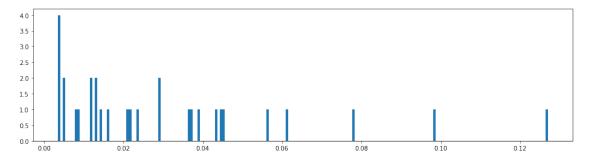


Stats for hour 18

	Month	Payments	Failure	FailRate
count	30.00	30.00	30.00	30.00
mean	9.50	210.20	7.50	0.04
std	0.51	81.85	9.19	0.05
min	9.00	41.00	0.00	0.00
25%	9.00	144.00	2.00	0.01
50%	9.50	206.50	5.00	0.02
75%	10.00	276.75	9.00	0.06
80%	10.00	293.60	10.20	0.07
max	10.00	352.00	40.00	0.19

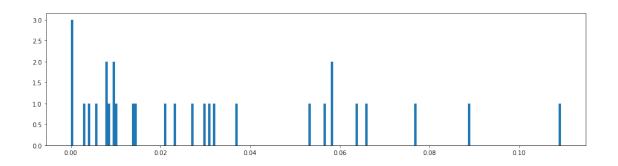


Month	Payments	Failure	FailRate
30.00	30.00	30.00	30.00
9.50	225.27	6.07	0.03
0.51	83.22	5.31	0.03
9.00	83.00	1.00	0.00
9.00	167.25	2.00	0.01
9.50	222.50	5.00	0.02
10.00	260.75	10.00	0.04
10.00	271.00	10.00	0.04
10.00	432.00	23.00	0.13
	30.00 9.50 0.51 9.00 9.00 9.50 10.00	30.00 30.00 9.50 225.27 0.51 83.22 9.00 83.00 9.00 167.25 9.50 222.50 10.00 260.75 10.00 271.00	30.00 30.00 30.00 9.50 225.27 6.07 0.51 83.22 5.31 9.00 83.00 1.00 9.00 167.25 2.00 9.50 222.50 5.00 10.00 260.75 10.00 10.00 271.00 10.00

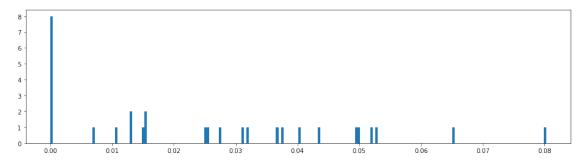


Stats for hour 20

	Month	Payments	Failure	FailRate
count	30.00	30.00	30.00	30.00
mean	9.50	212.50	5.97	0.03
std	0.51	89.94	5.40	0.03
min	9.00	69.00	0.00	0.00
25%	9.00	150.50	2.00	0.01
50%	9.50	203.50	5.00	0.02
75%	10.00	257.00	9.00	0.06
80%	10.00	282.60	9.20	0.06
max	10.00	417.00	25.00	0.11

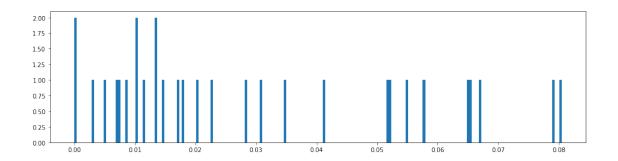


	Month	Payments	Failure	FailRate
count	30.00	30.00	30.00	30.00
mean	9.50	208.60	4.80	0.02
std	0.51	90.71	4.24	0.02
min	9.00	78.00	0.00	0.00
25%	9.00	143.25	0.25	0.00
50%	9.50	199.50	4.00	0.02
75%	10.00	275.25	8.75	0.04
80%	10.00	283.40	9.00	0.04
max	10.00	388.00	13.00	0.08

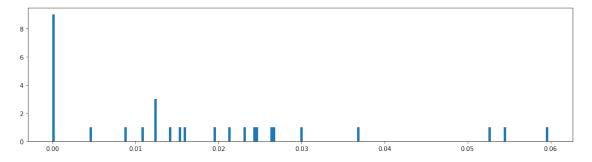


Stats for hour 22

	Month	Payments	Failure	FailRate
count	30.00	30.00	30.00	30.00
mean	9.50	185.30	5.43	0.03
std	0.51	88.15	4.90	0.03
min	9.00	58.00	0.00	0.00
25%	9.00	121.25	1.00	0.01
50%	9.50	183.50	3.50	0.02
75%	10.00	228.50	8.75	0.05
80%	10.00	232.60	10.00	0.06
max	10.00	394.00	15.00	0.08

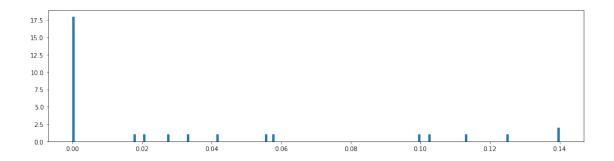


	Month	Payments	Failure	FailRate
count	30.00	30.00	30.00	30.00
mean	9.50	117.93	2.00	0.02
std	0.51	52.04	1.88	0.02
min	9.00	43.00	0.00	0.00
25%	9.00	77.25	0.00	0.00
50%	9.50	112.50	1.50	0.01
75%	10.00	161.50	4.00	0.02
80%	10.00	162.20	4.00	0.03
max	10.00	249.00	6.00	0.06

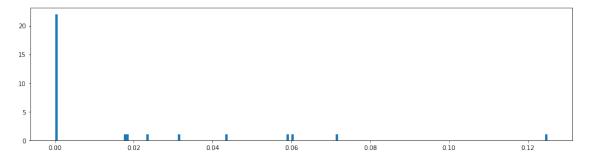


Info for FailuresHindi SecondHalf Stats for hour ${\tt O}$

	Month	Payments	Failure	FailRate
count	31.00	31.00	31.00	31.00
mean	9.52	58.29	1.74	0.03
std	0.51	27.00	2.65	0.05
min	9.00	20.00	0.00	0.00
25%	9.00	47.50	0.00	0.00
50%	10.00	53.00	0.00	0.00
75%	10.00	65.00	3.00	0.05
80%	10.00	66.00	4.00	0.06
max	10.00	168.00	8.00	0.14

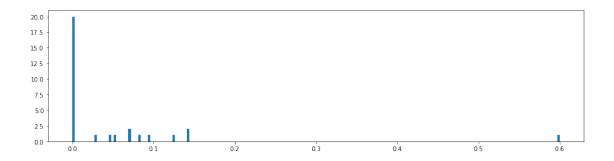


	Month	Payments	Failure	FailRate
count	31.00	31.00	31.00	31.00
mean	9.52	31.06	0.42	0.01
std	0.51	13.53	0.76	0.03
min	9.00	11.00	0.00	0.00
25%	9.00	20.00	0.00	0.00
50%	10.00	30.00	0.00	0.00
75%	10.00	38.00	1.00	0.02
80%	10.00	43.00	1.00	0.02
max	10.00	57.00	3.00	0.12

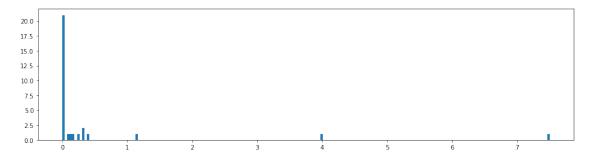


Stats for hour 2

	Month	Payments	Failure	FailRate
count	31.00	31.00	31.00	31.00
mean	9.52	16.26	0.77	0.05
std	0.51	9.52	2.17	0.11
min	9.00	3.00	0.00	0.00
25%	9.00	8.00	0.00	0.00
50%	10.00	14.00	0.00	0.00
75%	10.00	21.00	1.00	0.06
80%	10.00	23.00	1.00	0.07
max	10.00	41.00	12.00	0.60

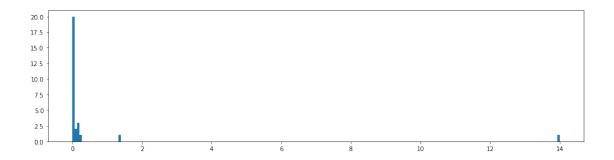


	Month	Payments	Failure	FailRate
count	31.00	31.00	31.00	31.00
mean	9.52	7.65	1.81	0.46
std	0.51	6.86	5.56	1.50
min	9.00	1.00	0.00	0.00
25%	9.00	4.00	0.00	0.00
50%	10.00	6.00	0.00	0.00
75%	10.00	8.00	1.00	0.15
80%	10.00	8.00	1.00	0.25
max	10.00	37.00	30.00	7.50

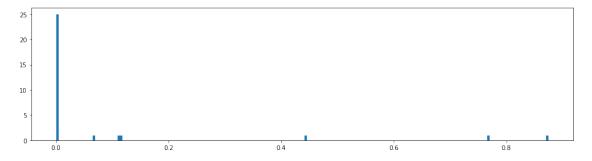


Stats for hour 4

	Month	Payments	Failure	FailRate
count	28.00	28.00	28.00	28.00
mean	9.54	7.79	0.93	0.58
std	0.51	6.20	2.72	2.64
min	9.00	1.00	0.00	0.00
25%	9.00	3.00	0.00	0.00
50%	10.00	6.00	0.00	0.00
75%	10.00	13.00	1.00	0.12
80%	10.00	13.60	1.00	0.14
max	10.00	24.00	14.00	14.00

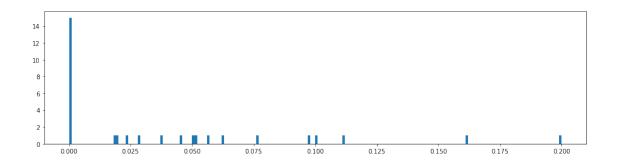


	Month	Payments	Failure	FailRate
count	31.00	31.00	31.00	31.00
mean	9.52	13.61	1.16	0.08
std	0.51	10.80	3.80	0.22
min	9.00	2.00	0.00	0.00
25%	9.00	6.50	0.00	0.00
50%	10.00	9.00	0.00	0.00
75%	10.00	19.50	0.00	0.00
80%	10.00	21.00	0.00	0.00
max	10.00	43.00	20.00	0.88

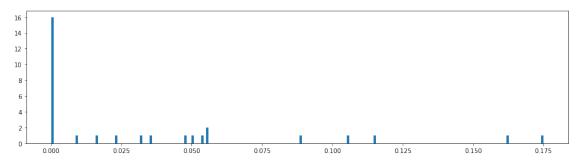


Stats for hour 6

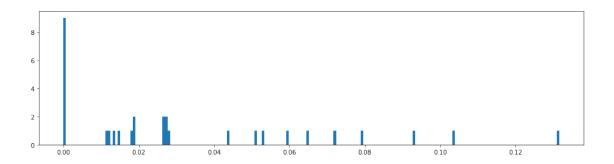
	Month	Payments	Failure	FailRate
count	31.00	31.00	31.00	31.00
mean	9.52	32.10	1.16	0.04
std	0.51	14.90	1.70	0.05
min	9.00	12.00	0.00	0.00
25%	9.00	21.50	0.00	0.00
50%	10.00	27.00	1.00	0.02
75%	10.00	39.50	1.50	0.05
80%	10.00	42.00	2.00	0.06
max	10.00	72.00	7.00	0.20



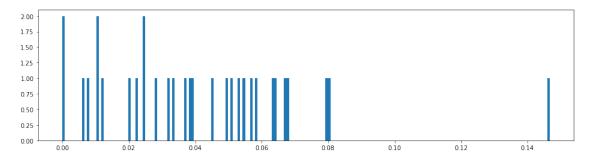
	Month	Payments	Failure	FailRate
count	31.00	31.00	31.00	31.00
mean	9.52	56.45	2.06	0.03
std	0.51	20.95	3.29	0.05
min	9.00	20.00	0.00	0.00
25%	9.00	42.00	0.00	0.00
50%	10.00	53.00	0.00	0.00
75%	10.00	61.50	3.00	0.05
80%	10.00	74.00	3.00	0.06
max	10.00	110.00	12.00	0.17



	Month	Payments	Failure	FailRate
count	31.00	31.00	31.00	31.00
mean	9.52	82.23	2.84	0.03
std	0.51	30.59	3.37	0.03
min	9.00	39.00	0.00	0.00
25%	9.00	59.00	0.00	0.00
50%	10.00	74.00	2.00	0.02
75%	10.00	99.00	5.00	0.05
80%	10.00	113.00	6.00	0.06
max	10.00	161.00	15.00	0.13

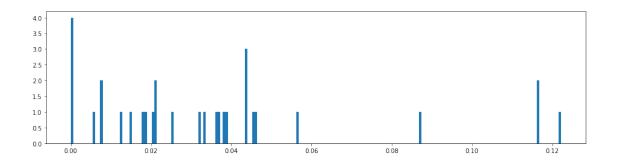


	Month	Payments	Failure	FailRate
count	31.00	31.00	31.00	31.00
mean	9.52	111.68	4.39	0.04
std	0.51	38.00	3.08	0.03
min	9.00	47.00	0.00	0.00
25%	9.00	85.00	2.00	0.02
50%	10.00	97.00	4.00	0.04
75%	10.00	138.00	6.00	0.06
80%	10.00	152.00	6.00	0.06
max	10.00	199.00	13.00	0.15

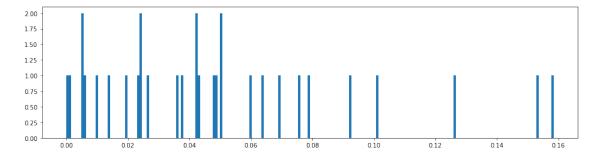


Stats for hour 10

	Month	Payments	Failure	FailRate
count	31.00	31.00	31.00	31.00
mean	9.52	138.23	5.10	0.04
std	0.51	43.05	5.75	0.03
min	9.00	46.00	0.00	0.00
25%	9.00	106.50	1.50	0.01
50%	10.00	142.00	3.00	0.03
75%	10.00	174.00	6.00	0.04
80%	10.00	180.00	7.00	0.05
max	10.00	210.00	22.00	0.12

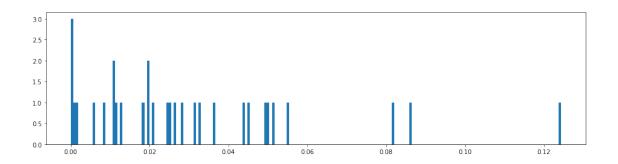


	Month	Payments	Failure	FailRate
count	31.00	31.00	31.00	31.00
mean	9.52	236.16	7.39	0.05
std	0.51	472.85	6.09	0.04
min	9.00	55.00	0.00	0.00
25%	9.00	125.50	4.00	0.02
50%	10.00	160.00	6.00	0.04
75%	10.00	182.00	10.00	0.07
80%	10.00	189.00	11.00	0.08
max	10.00	2,772.00	27.00	0.16

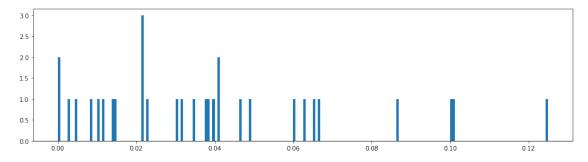


Stats for hour 12

	Month	Payments	Failure	FailRate
count	31.00	31.00	31.00	31.00
mean	9.52	373.23	5.55	0.03
std	0.51	645.26	5.92	0.03
min	9.00	92.00	0.00	0.00
25%	9.00	138.00	2.00	0.01
50%	10.00	170.00	4.00	0.02
75%	10.00	194.50	7.00	0.04
80%	10.00	227.00	8.00	0.05
max	10.00	2,353.00	25.00	0.12

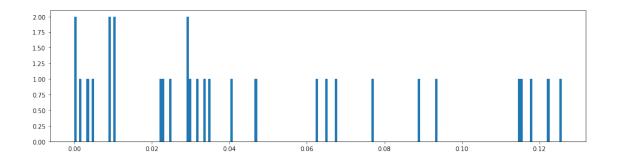


	Month	Payments	Failure	FailRate
count	31.00	31.00	31.00	31.00
mean	9.52	190.90	6.45	0.04
std	0.51	179.29	5.85	0.03
min	9.00	86.00	0.00	0.00
25%	9.00	137.00	3.00	0.01
50%	10.00	150.00	5.00	0.03
75%	10.00	194.50	8.50	0.05
80%	10.00	207.00	9.00	0.06
max	10.00	1,130.00	26.00	0.12

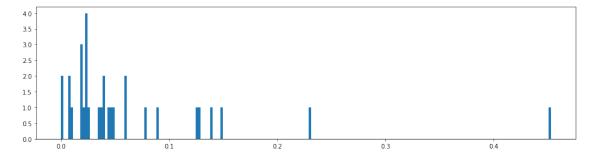


Stats for hour 14

	Month	Payments	Failure	FailRate
count	31.00	31.00	31.00	31.00
mean	9.52	218.58	6.74	0.05
std	0.51	283.17	6.74	0.04
min	9.00	61.00	0.00	0.00
25%	9.00	100.50	2.00	0.01
50%	10.00	139.00	4.00	0.03
75%	10.00	194.50	9.50	0.07
80%	10.00	201.00	11.00	0.09
max	10.00	1,279.00	26.00	0.13

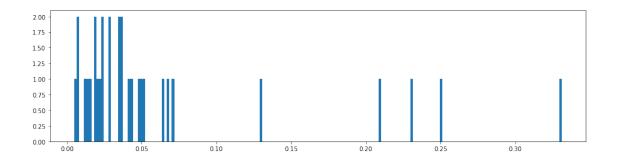


	Month	Payments	Failure	FailRate
count	31.00	31.00	31.00	31.00
mean	9.52	239.32	9.26	0.07
std	0.51	536.13	11.94	0.09
min	9.00	76.00	0.00	0.00
25%	9.00	113.50	2.50	0.02
50%	10.00	131.00	5.00	0.04
75%	10.00	178.50	11.50	0.07
80%	10.00	201.00	12.00	0.09
max	10.00	3,116.00	53.00	0.45

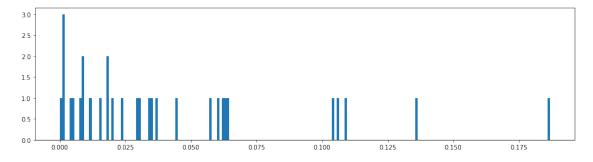


Stats for hour 16

	Month	Payments	Failure	FailRate
count	31.00	31.00	31.00	31.00
mean	9.52	192.94	11.35	0.06
std	0.51	147.45	18.97	0.08
min	9.00	77.00	1.00	0.00
25%	9.00	120.00	3.00	0.02
50%	10.00	144.00	4.00	0.04
75%	10.00	209.00	9.00	0.06
80%	10.00	223.00	10.00	0.07
max	10.00	823.00	96.00	0.33

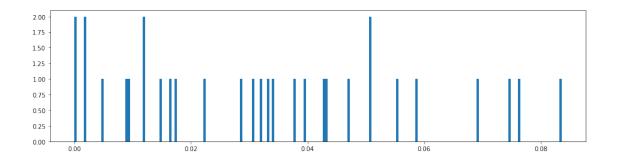


	Month	Payments	Failure	FailRate
count	31.00	31.00	31.00	31.00
mean	9.52	591.97	8.68	0.04
std	0.51	1,013.63	9.88	0.05
min	9.00	78.00	0.00	0.00
25%	9.00	130.00	4.00	0.01
50%	10.00	171.00	5.00	0.03
75%	10.00	319.00	10.00	0.06
80%	10.00	432.00	11.00	0.06
max	10.00	3,205.00	51.00	0.19

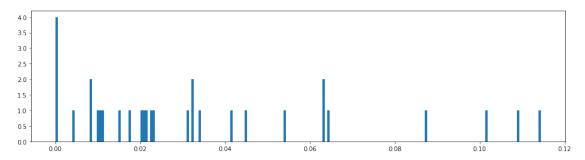


Stats for hour 18

	Month	Payments	Failure	FailRate
count	31.00	31.00	31.00	31.00
mean	9.52	348.61	6.94	0.03
std	0.51	580.96	6.91	0.02
min	9.00	60.00	0.00	0.00
25%	9.00	141.00	2.00	0.01
50%	10.00	177.00	5.00	0.03
75%	10.00	249.00	8.00	0.05
80%	10.00	289.00	8.00	0.05
max	10.00	2,808.00	29.00	0.08

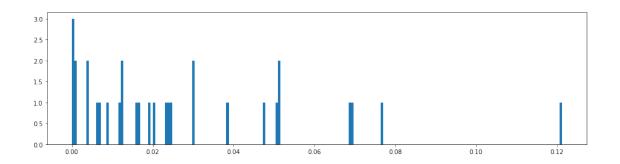


	Month	Payments	Failure	FailRate
count	31.00	31.00	31.00	31.00
mean	9.52	314.35	6.55	0.03
std	0.51	754.92	7.52	0.03
min	9.00	93.00	0.00	0.00
25%	9.00	121.50	2.00	0.01
50%	10.00	156.00	4.00	0.02
75%	10.00	227.50	7.50	0.05
80%	10.00	259.00	9.00	0.06
max	10.00	4,360.00	34.00	0.11

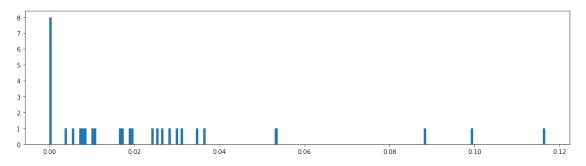


Stats for hour 20

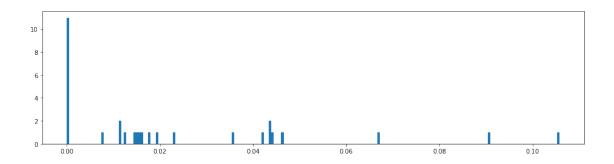
	Month	Payments	Failure	FailRate
count	31.00	31.00	31.00	31.00
mean	9.52	466.52	5.19	0.03
std	0.51	1,312.39	6.76	0.03
min	9.00	59.00	0.00	0.00
25%	9.00	104.50	1.00	0.01
50%	10.00	156.00	3.00	0.02
75%	10.00	254.00	6.00	0.04
80%	10.00	265.00	7.00	0.05
max	10.00	7,188.00	33.00	0.12



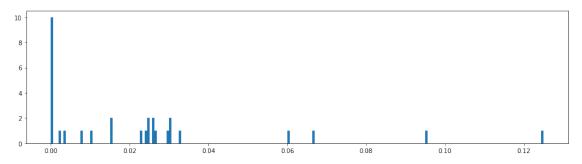
Month	Payments	Failure	FailRate
31.00	31.00	31.00	31.00
9.52	420.68	4.58	0.02
0.51	1,394.64	7.88	0.03
9.00	52.00	0.00	0.00
9.00	111.00	0.50	0.00
10.00	155.00	2.00	0.02
10.00	240.00	4.00	0.03
10.00	251.00	5.00	0.03
10.00	7,920.00	33.00	0.12
	31.00 9.52 0.51 9.00 9.00 10.00 10.00	31.00 31.00 9.52 420.68 0.51 1,394.64 9.00 52.00 9.00 111.00 10.00 155.00 10.00 240.00 10.00 251.00	31.00 31.00 31.00 9.52 420.68 4.58 0.51 1,394.64 7.88 9.00 52.00 0.00 9.00 111.00 0.50 10.00 155.00 2.00 10.00 240.00 4.00 10.00 251.00 5.00



	Month	Payments	Failure	FailRate
count	31.00	31.00	31.00	31.00
mean	9.52	448.58	4.84	0.02
std	0.51	1,511.46	7.73	0.03
min	9.00	40.00	0.00	0.00
25%	9.00	114.50	0.00	0.00
50%	10.00	164.00	2.00	0.01
75%	10.00	239.50	5.00	0.04
80%	10.00	248.00	6.00	0.04
max	10.00	8,575.00	33.00	0.11



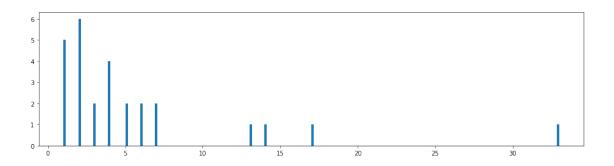
	Month	Payments	Failure	FailRate
count	31.00	31.00	31.00	31.00
mean	9.52	235.55	3.03	0.02
std	0.51	461.78	5.06	0.03
min	9.00	38.00	0.00	0.00
25%	9.00	82.00	0.00	0.00
50%	10.00	115.00	1.00	0.02
75%	10.00	147.50	3.50	0.03
80%	10.00	166.00	4.00	0.03
max	10.00	2,017.00	24.00	0.12



Info for ThinkWalnut FirstHalf

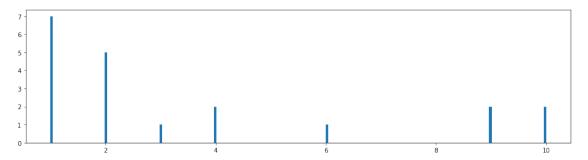
Stats for hour 0

	Month	SessionCount
count	27.00	27.00
mean	9.52	5.63
std	0.51	6.85
min	9.00	1.00
25%	9.00	2.00
50%	10.00	4.00
75%	10.00	6.00
80%	10.00	6.80
max	10.00	33.00

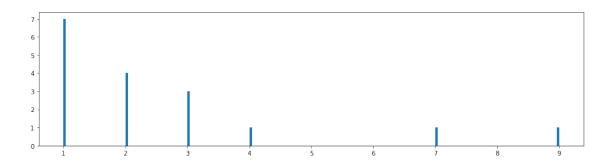


Stats for hour 1 Month SessionCo

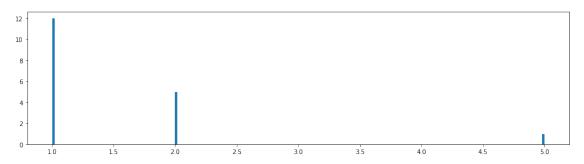
	Month	SessionCount
count	20.00	20.00
mean	9.65	3.60
std	0.49	3.30
min	9.00	1.00
25%	9.00	1.00
50%	10.00	2.00
75%	10.00	4.50
80%	10.00	6.60
max	10.00	10.00



	Month	SessionCount
count	17.00	17.00
mean	9.53	2.59
std	0.51	2.27
min	9.00	1.00
25%	9.00	1.00
50%	10.00	2.00
75%	10.00	3.00
80%	10.00	3.00
max	10.00	9.00

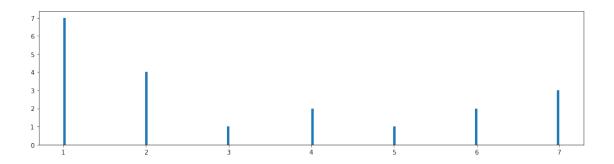


	Month	SessionCount
count	18.00	18.00
mean	9.61	1.50
std	0.50	0.99
min	9.00	1.00
25%	9.00	1.00
50%	10.00	1.00
75%	10.00	2.00
80%	10.00	2.00
max	10.00	5.00

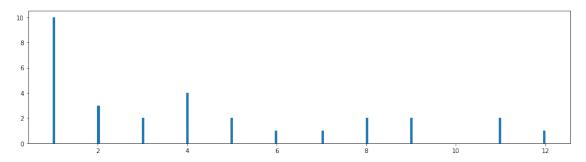


Stats for hour 6

	Month	SessionCount
count	20.00	20.00
mean	9.55	3.20
std	0.51	2.33
min	9.00	1.00
25%	9.00	1.00
50%	10.00	2.00
75%	10.00	5.25
80%	10.00	6.00
max	10.00	7.00

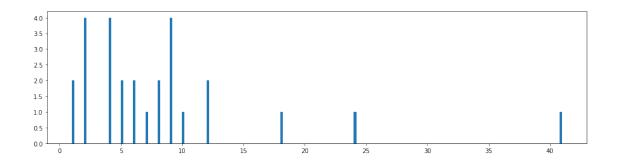


	Month	SessionCount
count	30.00	30.00
mean	9.57	4.30
std	0.57	3.52
min	9.00	1.00
25%	9.00	1.00
50%	10.00	3.50
75%	10.00	6.75
80%	10.00	8.00
max	11.00	12.00

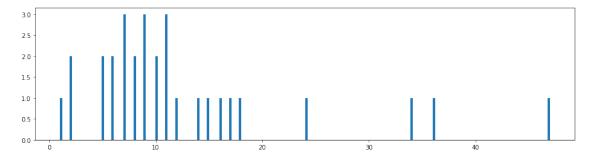


Stats for hour 8

	Month	SessionCount
count	27.00	27.00
mean	9.52	8.30
std	0.51	8.36
min	9.00	1.00
25%	9.00	4.00
50%	10.00	6.00
75%	10.00	9.00
80%	10.00	9.80
max	10.00	41.00

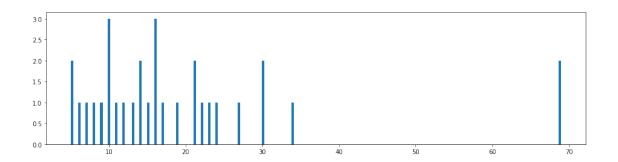


	Month	SessionCount
count	30.00	30.00
mean	9.50	12.57
std	0.51	10.41
min	9.00	1.00
25%	9.00	7.00
50%	9.50	9.50
75%	10.00	14.75
80%	10.00	16.20
max	10.00	47.00

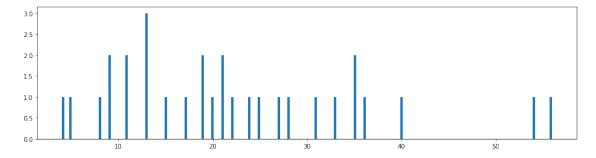


Stats for hour 10

	Month	SessionCount
count	31.00	31.00
mean	9.55	19.45
std	0.57	15.27
min	9.00	5.00
25%	9.00	10.00
50%	10.00	16.00
75%	10.00	22.50
80%	10.00	24.00
max	11.00	69.00

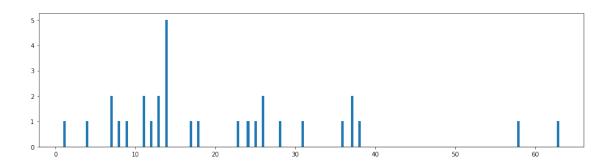


	Month	SessionCount
count	30.00	30.00
mean	9.50	22.47
std	0.51	13.18
min	9.00	4.00
25%	9.00	13.00
50%	9.50	20.50
75%	10.00	30.25
80%	10.00	33.40
max	10.00	56.00

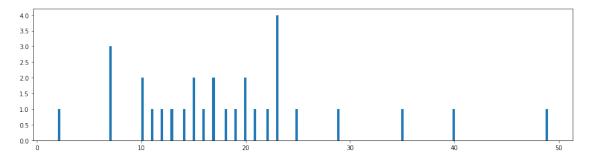


Stats for hour 12

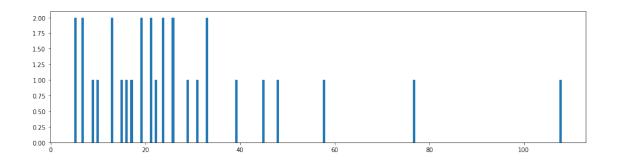
	Month	SessionCount
count	31.00	31.00
mean	9.55	21.06
std	0.57	14.67
min	9.00	1.00
25%	9.00	11.50
50%	10.00	14.00
75%	10.00	27.00
80%	10.00	31.00
max	11.00	63.00



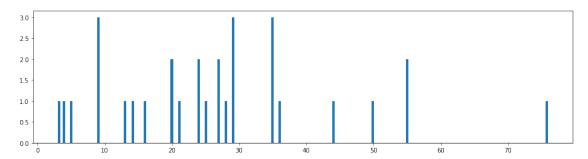
	Month	SessionCount
count	30.00	30.00
mean	9.50	18.77
std	0.51	10.03
min	9.00	2.00
25%	9.00	12.25
50%	9.50	17.50
75%	10.00	23.00
80%	10.00	23.00
max	10.00	49.00



	Month	SessionCount
count	30.00	30.00
mean	9.50	27.33
std	0.51	22.29
min	9.00	5.00
25%	9.00	13.50
50%	9.50	21.50
75%	10.00	32.50
80%	10.00	34.20
max	10.00	108.00

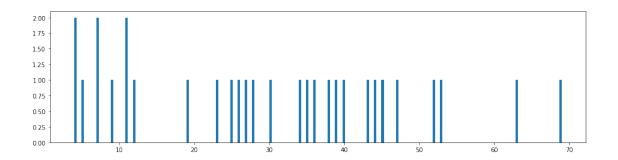


	Month	SessionCount
count	30.00	30.00
mean	9.50	26.87
std	0.51	16.89
min	9.00	3.00
25%	9.00	14.50
50%	9.50	26.00
75%	10.00	35.00
80%	10.00	35.20
max	10.00	76.00

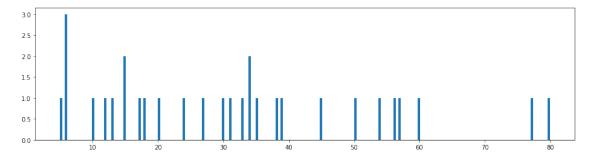


Stats for hour 16

	Month	SessionCount
count	30.00	30.00
mean	9.50	29.53
std	0.51	18.16
min	9.00	4.00
25%	9.00	11.25
50%	9.50	29.00
75%	10.00	42.25
80%	10.00	44.20
max	10.00	69.00

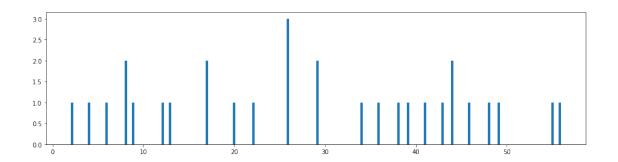


	Month	${\tt SessionCount}$
count	30.00	30.00
mean	9.50	31.57
std	0.51	20.87
min	9.00	5.00
25%	9.00	15.00
50%	9.50	30.50
75%	10.00	43.50
80%	10.00	50.80
max	10.00	80.00

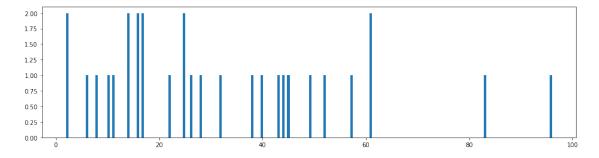


Stats for hour 18

	Month	${\tt SessionCount}$
count	30.00	30.00
mean	9.50	28.23
std	0.51	16.23
min	9.00	2.00
25%	9.00	14.00
50%	9.50	27.50
75%	10.00	42.50
80%	10.00	44.00
max	10.00	56.00

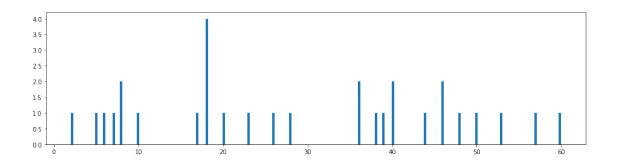


	Month	SessionCount
count	30.00	30.00
mean	9.50	32.00
std	0.51	23.54
min	9.00	2.00
25%	9.00	14.50
50%	9.50	25.50
75%	10.00	44.75
80%	10.00	49.60
max	10.00	96.00

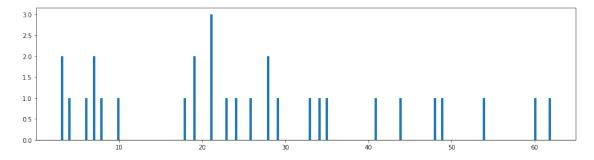


Stats for hour 20

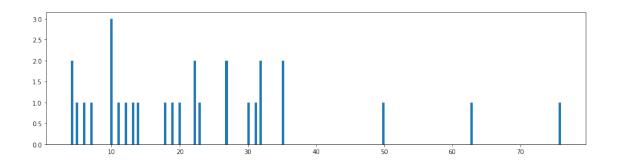
	Month	SessionCount
count	30.00	30.00
mean	9.50	28.83
std	0.51	17.38
min	9.00	2.00
25%	9.00	17.25
50%	9.50	27.00
75%	10.00	43.00
80%	10.00	46.00
max	10.00	60.00



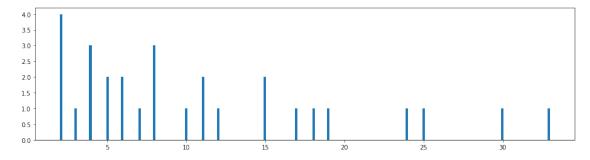
	Month	SessionCount
count	30.00	30.00
mean	9.50	26.17
std	0.51	17.12
min	9.00	3.00
25%	9.00	12.00
50%	9.50	23.50
75%	10.00	34.75
80%	10.00	41.60
max	10.00	62.00



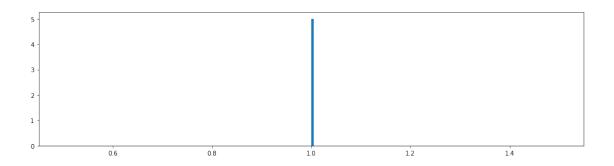
	Month	SessionCount
count	29.00	29.00
mean	9.52	23.03
std	0.51	17.25
min	9.00	4.00
25%	9.00	10.00
50%	10.00	20.00
75%	10.00	31.00
80%	10.00	32.00
max	10.00	76.00



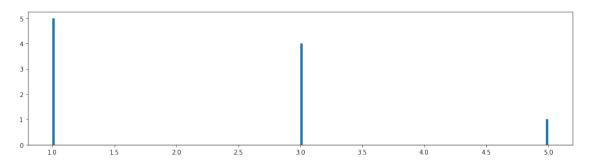
	Month	SessionCount
count	29.00	29.00
mean	9.52	10.90
std	0.51	8.65
min	9.00	2.00
25%	9.00	4.00
50%	10.00	8.00
75%	10.00	15.00
80%	10.00	17.40
max	10.00	33.00



	Month	SessionCount
count	5.00	5.00
mean	9.40	1.00
std	0.55	0.00
min	9.00	1.00
25%	9.00	1.00
50%	9.00	1.00
75%	10.00	1.00
80%	10.00	1.00
max	10.00	1.00



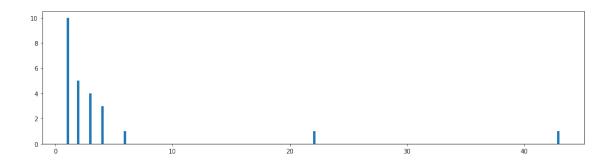
	Month	SessionCount
count	10.00	10.00
mean	9.70	2.20
std	0.48	1.40
min	9.00	1.00
25%	9.25	1.00
50%	10.00	2.00
75%	10.00	3.00
80%	10.00	3.00
max	10.00	5.00



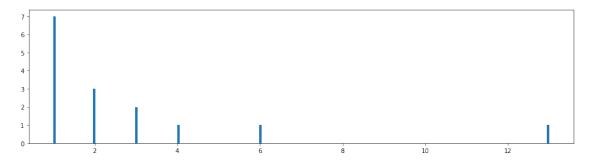
Info for ThinkWalnut SecondHalf

Stats for hour 0

	Month	SessionCount
count	25.00	25.00
mean	9.48	4.60
std	0.51	9.02
min	9.00	1.00
25%	9.00	1.00
50%	9.00	2.00
75%	10.00	3.00
80%	10.00	4.00
max	10.00	43.00

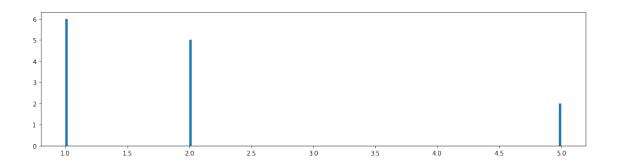


	Month	SessionCount
count	15.00	15.00
mean	9.47	2.80
std	0.52	3.17
min	9.00	1.00
25%	9.00	1.00
50%	9.00	2.00
75%	10.00	3.00
80%	10.00	3.20
max	10.00	13.00

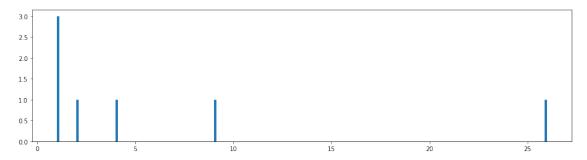


Stats for hour 2

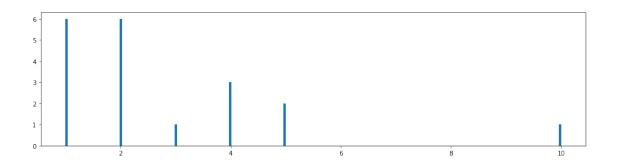
	Month	SessionCount
count	13.00	13.00
mean	9.62	2.00
std	0.51	1.41
min	9.00	1.00
25%	9.00	1.00
50%	10.00	2.00
75%	10.00	2.00
80%	10.00	2.00
max	10.00	5.00



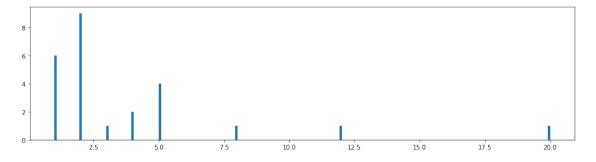
	Month	SessionCount
count	7.00	7.00
mean	9.43	6.29
std	0.53	9.16
min	9.00	1.00
25%	9.00	1.00
50%	9.00	2.00
75%	10.00	6.50
80%	10.00	8.00
max	10.00	26.00



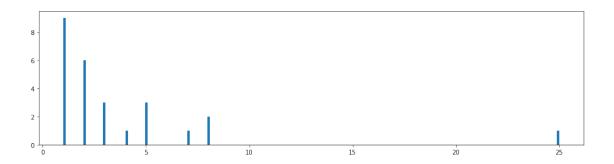
	Month	SessionCount
count	19.00	19.00
mean	9.47	2.79
std	0.51	2.23
min	9.00	1.00
25%	9.00	1.00
50%	9.00	2.00
75%	10.00	4.00
80%	10.00	4.00
max	10.00	10.00



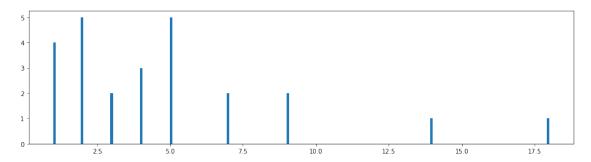
	Month	SessionCount
count	25.00	25.00
mean	9.44	3.80
std	0.51	4.23
min	9.00	1.00
25%	9.00	2.00
50%	9.00	2.00
75%	10.00	5.00
80%	10.00	5.00
max	10.00	20.00



	Month	SessionCount
count	26.00	26.00
mean	9.50	3.73
std	0.51	4.86
min	9.00	1.00
25%	9.00	1.00
50%	9.50	2.00
75%	10.00	4.75
80%	10.00	5.00
max	10.00	25.00

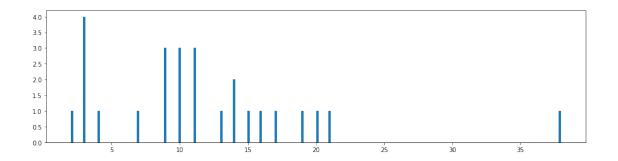


	Month	SessionCount
count	25.00	25.00
mean	9.40	4.84
std	0.50	4.13
min	9.00	1.00
25%	9.00	2.00
50%	9.00	4.00
75%	10.00	5.00
80%	10.00	7.00
max	10.00	18.00

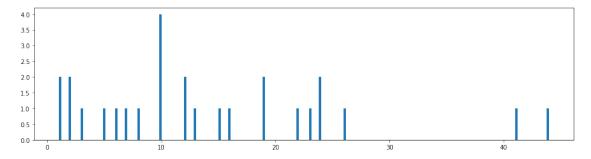


Stats for hour 10

	Month	SessionCount
count	26.00	26.00
mean	9.46	11.62
std	0.51	7.69
min	9.00	2.00
25%	9.00	7.50
50%	9.00	10.50
75%	10.00	14.75
80%	10.00	16.00
max	10.00	38.00

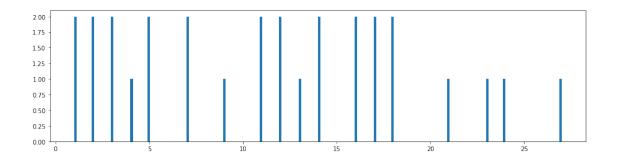


	Month	SessionCount
count	27.00	27.00
mean	9.48	14.26
std	0.51	11.13
min	9.00	1.00
25%	9.00	6.50
50%	9.00	12.00
75%	10.00	20.50
80%	10.00	22.80
max	10.00	44.00

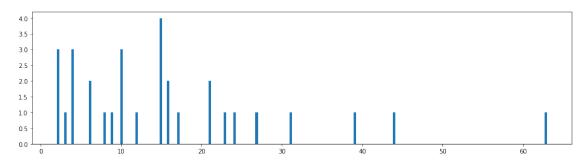


Stats for hour 12

	Month	SessionCount
count	29.00	29.00
mean	9.48	11.48
std	0.51	7.45
min	9.00	1.00
25%	9.00	5.00
50%	9.00	12.00
75%	10.00	17.00
80%	10.00	17.40
max	10.00	27.00

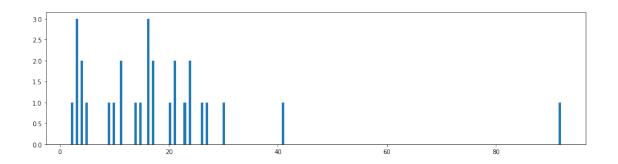


Month	${\tt SessionCount}$
31.00	31.00
9.52	15.94
0.51	13.74
9.00	2.00
9.00	6.00
10.00	15.00
10.00	21.00
10.00	23.00
10.00	63.00
	31.00 9.52 0.51 9.00 9.00 10.00 10.00

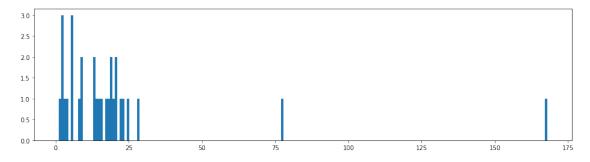


Stats for hour 14

	Month	SessionCount
count	29.00	29.00
mean	9.48	18.10
std	0.51	17.10
min	9.00	2.00
25%	9.00	9.00
50%	9.00	16.00
75%	10.00	23.00
80%	10.00	24.00
max	10.00	92.00

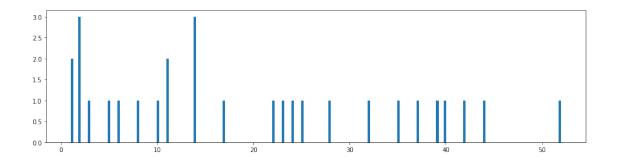


	Month	SessionCount
count	30.00	30.00
mean	9.50	20.23
std	0.51	31.24
min	9.00	1.00
25%	9.00	6.00
50%	9.50	14.50
75%	10.00	20.75
80%	10.00	21.20
max	10.00	168.00

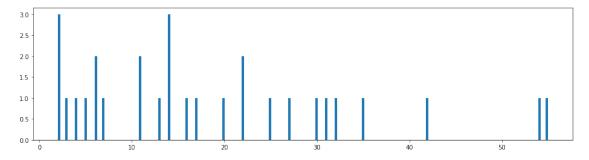


Stats for hour 16

	Month	SessionCount
count	29.00	29.00
mean	9.48	19.45
std	0.51	15.28
min	9.00	1.00
25%	9.00	6.00
50%	9.00	14.00
75%	10.00	32.00
80%	10.00	35.80
max	10.00	52.00

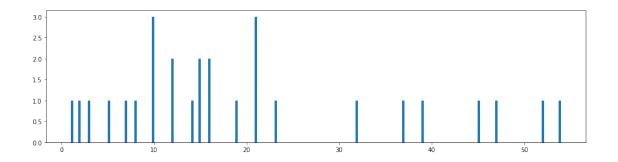


	Month	${\tt SessionCount}$
count	29.00	29.00
mean	9.48	18.69
std	0.51	14.80
min	9.00	2.00
25%	9.00	6.00
50%	9.00	14.00
75%	10.00	27.00
80%	10.00	30.40
max	10.00	55.00

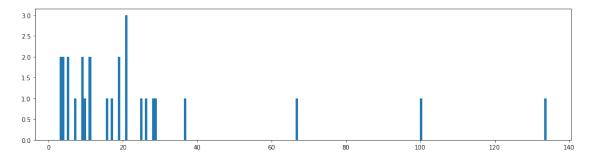


Stats for hour 18

	Month	SessionCount
count	28.00	28.00
mean	9.46	20.25
std	0.51	15.39
min	9.00	1.00
25%	9.00	10.00
50%	9.00	15.50
75%	10.00	25.25
80%	10.00	35.00
max	10.00	54.00

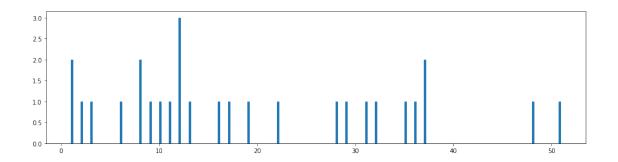


	Month	SessionCount
count	27.00	27.00
mean	9.44	24.48
std	0.51	30.26
min	9.00	3.00
25%	9.00	8.00
50%	9.00	17.00
75%	10.00	25.50
80%	10.00	27.60
max	10.00	134.00

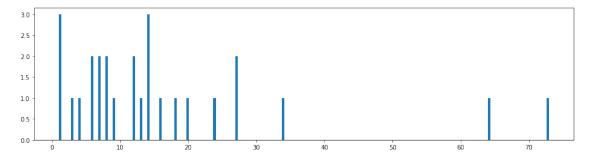


Stats for hour 20

	Month	${\tt SessionCount}$
count	28.00	28.00
mean	9.50	19.50
std	0.51	14.40
min	9.00	1.00
25%	9.00	8.75
50%	9.50	14.50
75%	10.00	31.25
80%	10.00	33.80
max	10.00	51.00

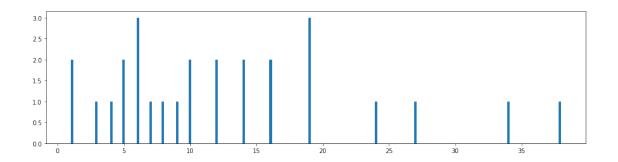


	Month	SessionCount
count	27.00	27.00
mean	9.52	16.41
std	0.51	17.30
min	9.00	1.00
25%	9.00	6.50
50%	10.00	12.00
75%	10.00	19.00
80%	10.00	23.20
max	10.00	73.00

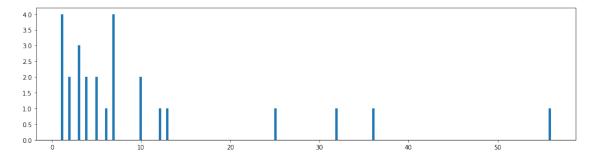


Stats for hour 22

	Month	SessionCount
count	27.00	27.00
mean	9.44	12.78
std	0.51	9.51
min	9.00	1.00
25%	9.00	6.00
50%	9.00	10.00
75%	10.00	17.50
80%	10.00	19.00
max	10.00	38.00

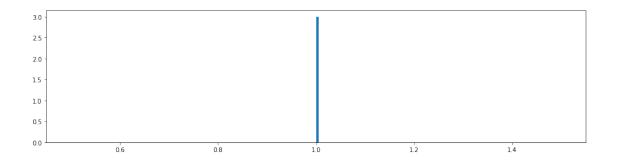


	Month	SessionCount
count	26.00	26.00
mean	9.46	10.12
std	0.51	13.09
min	9.00	1.00
25%	9.00	3.00
50%	9.00	5.50
75%	10.00	10.00
80%	10.00	12.00
max	10.00	56.00



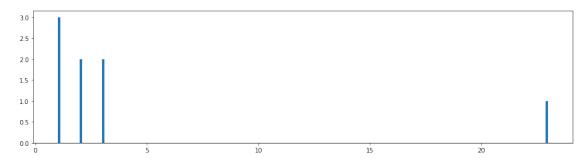
Stats for hour 4

	Month	SessionCount
count	3.00	3.00
mean	9.00	1.00
std	0.00	0.00
min	9.00	1.00
25%	9.00	1.00
50%	9.00	1.00
75%	9.00	1.00
80%	9.00	1.00
max	9.00	1.00



```
Stats for hour 3
```

	Month	SessionCount
count	8.00	8.00
mean	9.50	4.50
std	0.53	7.52
min	9.00	1.00
25%	9.00	1.00
50%	9.50	2.00
75%	10.00	3.00
80%	10.00	3.00
max	10.00	23.00



1.1 Graphical averaging of values at each hour across 24 hour period

```
# print(sample)
# print(sample.median())
sample.plot(figsize=(16,10), grid=True, title=' '.join([alert, period, u])
agg_column]))
sample.rename(columns={sample.columns.tolist()[0]:sample.columns.
tolist()[0]+period}, inplace=True)
if main_sample.empty:
    main_sample = sample
else:
    main_sample = main_sample.merge(sample, left_on='Hour', u]
aright_on='Hour', how='left')
main_sample.describe()
# main_sample
```

[28]:		CreditsUsedFirstHalf	CreditsUsedSecondHali	FailRateFirstHalf	\
	count	24.00	24.00	24.00	
	mean	18,962.47	12,065.24	0.04	
	std	15,871.36	10,599.36	0.02	
	min	5.03	3 1.45	0.02	
	25%	1,300.31	2,628.14	0.03	
	50%	20,574.05	11,130.24	0.04	
	75%	30,971.04	20,150.35	0.04	
	max	45,623.90	30,332.77	0.10	
		${\tt FailRateSecondHalf}$	${\tt SessionCountFirstHalf}$	${\tt SessionCountSecondHamiltonian}$	alf
	count	24.00	24.00	24	.00
	mean	0.08	16.30	11	. 24
	std	0.14	11.32	7	. 33
	min	0.01	1.00	1.	.00
	25%	0.03	4.12	4	. 33
	50%	0.04	19.11	11	.55
	75%	0.05	26.98	18	. 25
	max	0.58	32.00	24	.48

