

```
In [16]: import pandas as ps
import numpy as np
import plotly.express as px
import plotly.graph_objects as go
import plotly.io as pio
pio.templates.default = "plotly_white"
```

```
In [3]: data=ps.read_csv("train.csv")
```

```
In [4]: print(data.head())
```

```

      ID  Customer_ID  Month      Name  Age      SSN  Occupation \
0  5634         3392      1  Aaron Maashoh  23.0  821000265.0  Scientist
1  5635         3392      2  Aaron Maashoh  23.0  821000265.0  Scientist
2  5636         3392      3  Aaron Maashoh  23.0  821000265.0  Scientist
3  5637         3392      4  Aaron Maashoh  23.0  821000265.0  Scientist
4  5638         3392      5  Aaron Maashoh  23.0  821000265.0  Scientist

      Annual_Income  Monthly_Inhand_Salary  Num_Bank_Accounts  ...  Credit_Mix  \
0      19114.12      1824.843333      3.0  ...      Good
1      19114.12      1824.843333      3.0  ...      Good
2      19114.12      1824.843333      3.0  ...      Good
3      19114.12      1824.843333      3.0  ...      Good
4      19114.12      1824.843333      3.0  ...      Good

      Outstanding_Debt  Credit_Utilization_Ratio  Credit_History_Age  \
0           809.98      26.822620      265.0
1           809.98      31.944960      266.0
2           809.98      28.609352      267.0
3           809.98      31.377862      268.0
4           809.98      24.797347      269.0

      Payment_of_Min_Amount  Total_EMI_per_month  Amount_invested_monthly  \
0                No      49.574949      21.46538
1                No      49.574949      21.46538
2                No      49.574949      21.46538
3                No      49.574949      21.46538
4                No      49.574949      21.46538

      Payment_Behaviour  Monthly_Balance  Credit_Score
0  High_spent_Small_value_payments      312.494089      Good
1  Low_spent_Large_value_payments      284.629162      Good
2  Low_spent_Medium_value_payments      331.209863      Good
3  Low_spent_Small_value_payments      223.451310      Good
4  High_spent_Medium_value_payments      341.489231      Good

```

[5 rows x 28 columns]

```
In [5]: print(data.info())
```

```

<class 'pandas.core.frame.DataFrame'>
RangeIndex: 100000 entries, 0 to 99999
Data columns (total 28 columns):
#   Column                                Non-Null Count  Dtype
---  -
0   ID                                    100000 non-null  int64
1   Customer_ID                          100000 non-null  int64
2   Month                                100000 non-null  int64
3   Name                                  100000 non-null  object
4   Age                                    100000 non-null  float64
5   SSN                                    100000 non-null  float64
6   Occupation                            100000 non-null  object
7   Annual_Income                         100000 non-null  float64
8   Monthly_Inhand_Salary                 100000 non-null  float64
9   Num_Bank_Accounts                     100000 non-null  float64
10  Num_Credit_Card                       100000 non-null  float64
11  Interest_Rate                         100000 non-null  float64
12  Num_of_Loan                           100000 non-null  float64
13  Type_of_Loan                           100000 non-null  object
14  Delay_from_due_date                    100000 non-null  float64
15  Num_of_Delayed_Payment                 100000 non-null  float64
16  Changed_Credit_Limit                   100000 non-null  float64
17  Num_Credit_Inquiries                   100000 non-null  float64
18  Credit_Mix                             100000 non-null  object
19  Outstanding_Debt                       100000 non-null  float64
20  Credit_Utilization_Ratio               100000 non-null  float64
21  Credit_History_Age                     100000 non-null  float64
22  Payment_of_Min_Amount                  100000 non-null  object
23  Total_EMI_per_month                    100000 non-null  float64
24  Amount_invested_monthly                100000 non-null  float64
25  Payment_Behaviour                      100000 non-null  object
26  Monthly_Balance                       100000 non-null  float64
27  Credit_Score                           100000 non-null  object
dtypes: float64(18), int64(3), object(7)
memory usage: 21.4+ MB
None

```

```
In [6]: print(data.isnull().sum())
```

```
ID          0
Customer_ID 0
Month       0
Name        0
Age         0
SSN         0
Occupation  0
Annual_Income 0
Monthly_Inhand_Salary 0
Num_Bank_Accounts 0
Num_Credit_Card 0
Interest_Rate 0
Num_of_Loan 0
Type_of_Loan 0
Delay_from_due_date 0
Num_of_Delayed_Payment 0
Changed_Credit_Limit 0
Num_Credit_Inquiries 0
Credit_Mix 0
Outstanding_Debt 0
Credit_Utilization_Ratio 0
Credit_History_Age 0
Payment_of_Min_Amount 0
Total_EMI_per_month 0
Amount_invested_monthly 0
Payment_Behaviour 0
Monthly_Balance 0
Credit_Score 0
dtype: int64
```

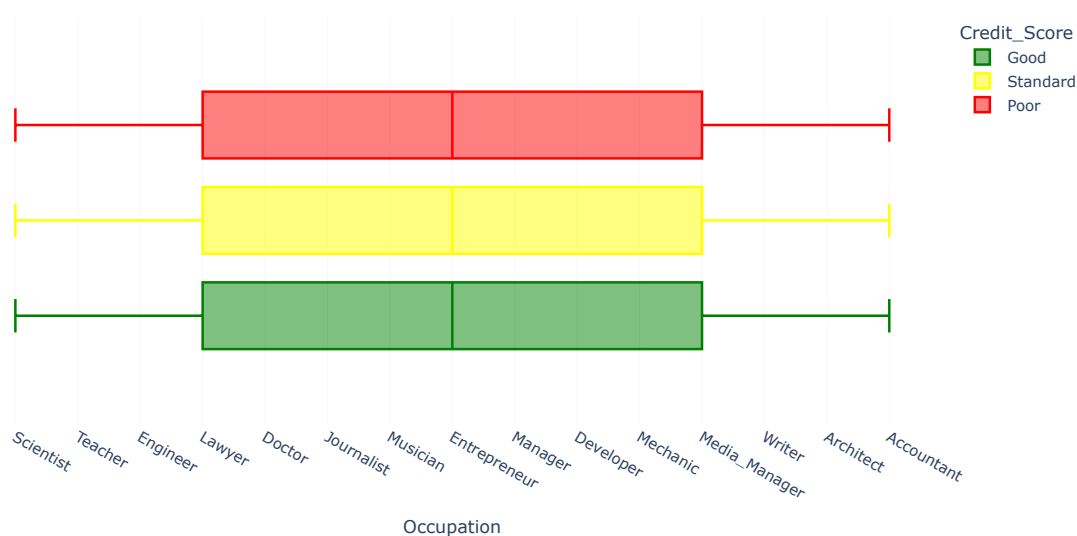
```
In [7]: data["Credit_Score"].value_counts()
```

```
Out[7]: Standard    53174
Poor      28998
Good      17828
Name: Credit_Score, dtype: int64
```

```
In [8]: fig1=px.box(data,
    x="Occupation",
    color="Credit_Score",
    title="Credit Scores Based on Occupation",
    color_discrete_map={"Poor":"red",
        "Standard":"Yellow",
        "Good":"green"})
```

```
In [9]: fig1.show()
```

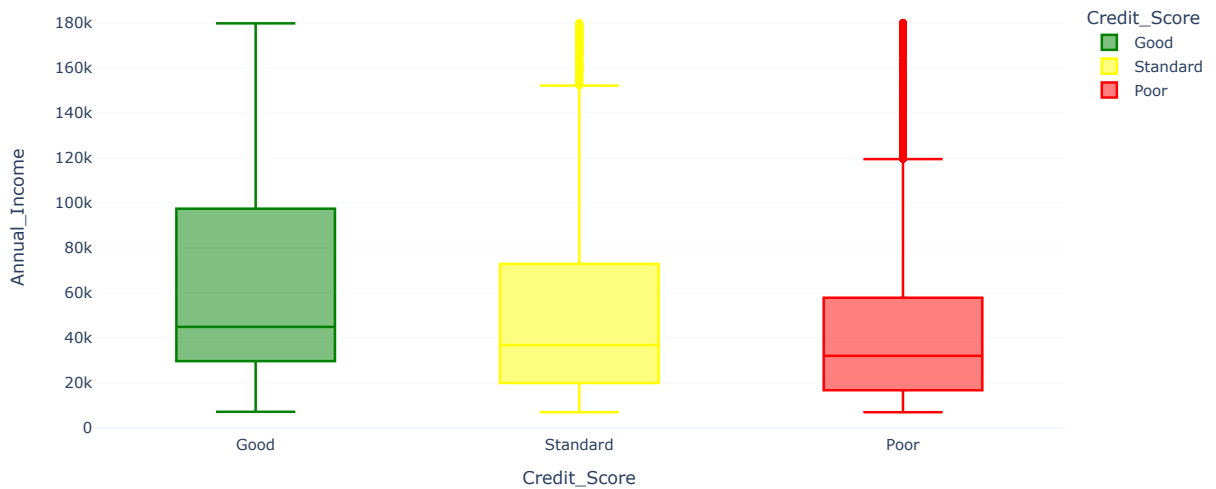
Credit Scores Based on Occupation



```
In [13]: fig2=px.box(data,
    x="Credit_Score",
    y="Annual_Income",
    color="Credit_Score",
    title="Credit Scores Based on Annual Income",
    color_discrete_map={"Poor":"red",
        "Standard":"Yellow",
        "Good":"green"})
```

```
In [14]: fig2.update_traces(quartilemethod="exclusive")
```

Credit Scores Based on Annual Income

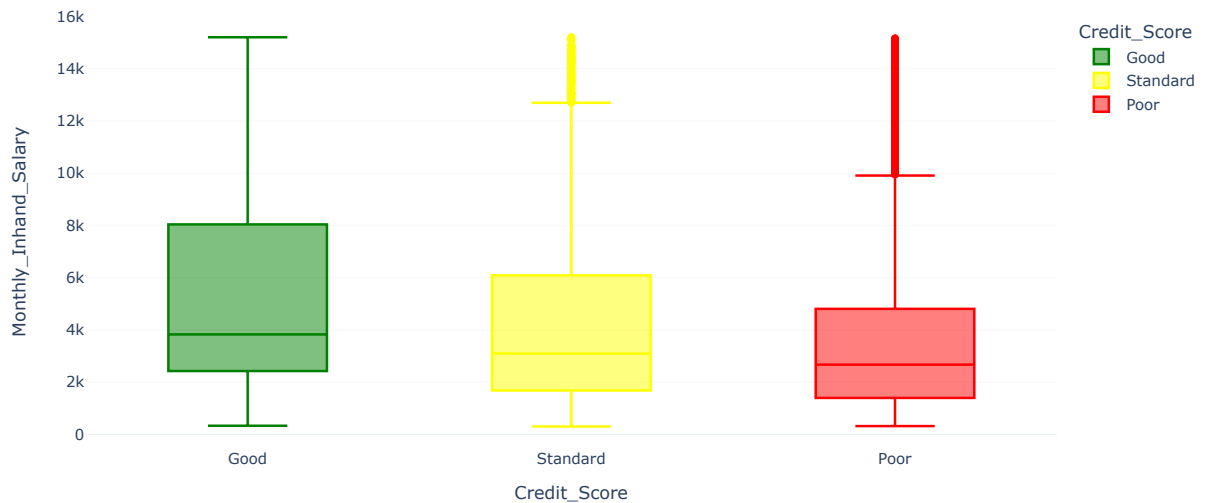


```
In [17]: #Based on Montly Income
```

```
In [19]: fig3=px.box(data,  
    x="Credit_Score",  
    y="Monthly_Inhand_Salary",  
    color="Credit_Score",  
    title="Credit Scores Based on Monthly Income",  
    color_discrete_map={"Poor":"red",  
        "Standard":"Yellow",  
        "Good":"green"})
```

```
In [20]: fig3.show()
```

Credit Scores Based on Monthly Income

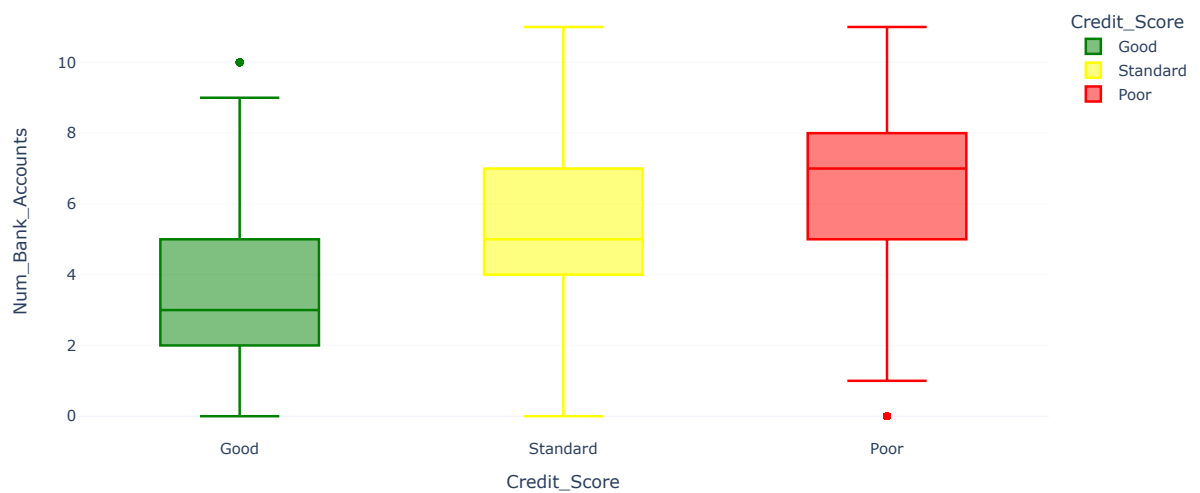


```
In [21]: #Number of Bank Accounts Impact
```

```
In [24]: fig4=px.box(data,  
    x="Credit_Score",  
    y="Num_Bank_Accounts",  
    color="Credit_Score",  
    title="Credit Score based on bank accounts",  
    color_discrete_map={'Poor':'red',  
        'Standard':'yellow',  
        'Good':'green'})
```

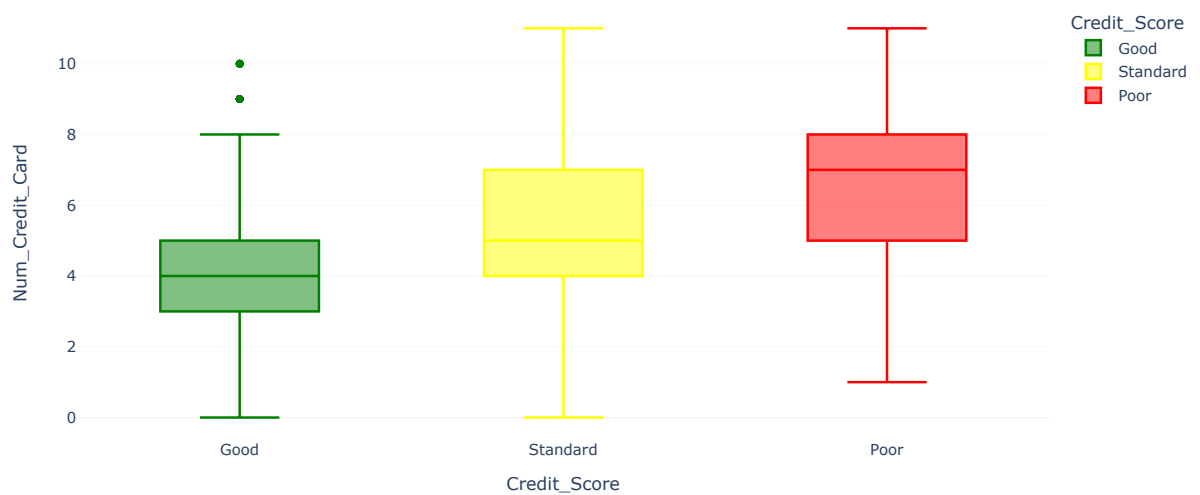
```
In [25]: fig4.show()
```

Credit Score based on bank accounts



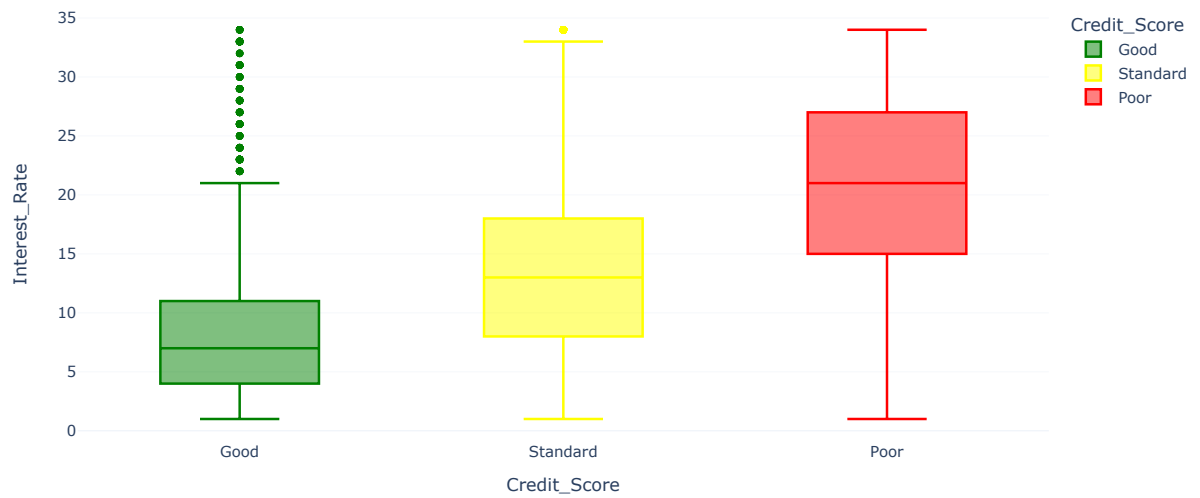
```
In [26]: fig = px.box(data,  
    x="Credit_Score",  
    y="Num_Credit_Card",  
    color="Credit_Score",  
    title="Credit Scores Based on Number of Credit cards",  
    color_discrete_map={'Poor':'red',  
        'Standard':'yellow',  
        'Good':'green'})  
fig.update_traces(quartilemethod="exclusive")  
fig.show()
```

Credit Scores Based on Number of Credit cards



```
In [27]: fig = px.box(data,
    x="Credit_Score",
    y="Interest_Rate",
    color="Credit_Score",
    title="Credit Scores Based on the Average Interest rates",
    color_discrete_map={'Poor':'red',
                        'Standard':'yellow',
                        'Good':'green'})
fig.update_traces(quartilemethod="exclusive")
fig.show()
```

Credit Scores Based on the Average Interest rates



In []: