

```
import numpy as np
import pandas as pd
import seaborn as sns
import matplotlib.pyplot as plt

df_original = pd.read_csv('CC_GENERAL.csv', index_col='CUST_ID')
df = df_original.copy()

df.shape

(8950, 17)

df.columns

Index(['BALANCE', 'BALANCE_FREQUENCY', 'PURCHASES',
      'ONEOFF_PURCHASES',
      'INSTALLMENTS_PURCHASES', 'CASH_ADVANCE',
      'PURCHASES_FREQUENCY',
      'ONEOFF_PURCHASES_FREQUENCY',
      'PURCHASES_INSTALLMENTS_FREQUENCY',
      'CASH_ADVANCE_FREQUENCY', 'CASH_ADVANCE_TRX', 'PURCHASES_TRX',
      'CREDIT_LIMIT', 'PAYMENTS', 'MINIMUM_PAYMENTS',
      'PRC_FULL_PAYMENT',
      'TENURE'],
      dtype='object')
```

```
df.sample(10)
```

CUST_ID	BALANCE	BALANCE_FREQUENCY	PURCHASES	ONEOFF_PURCHASES
C10476	1715.459275	1.000000	96.75	34.65
C10562	68.039722	0.454545	734.11	734.11
C10115	156.216753	0.818182	1354.86	585.63
C18675	2373.686499	1.000000	1310.47	0.00
C14085	1066.884128	1.000000	0.00	0.00
C14892	1594.485356	1.000000	2650.91	2123.90
C14291	2224.065672	1.000000	81.84	81.84
C10456	37.753941	0.363636	243.36	243.36
C16125	252.717781	1.000000	463.34	0.00
C17261	274.604824	1.000000	341.37	0.00

CUST_ID	INSTALLMENTS_PURCHASES	CASH_ADVANCE	PURCHASES_FREQUENCY	\
C10476	62.10	19.141227	0.333333	
C10562	0.00	0.000000	0.333333	
C10115	769.23	0.000000	0.916667	
C18675	1310.47	3667.381175	1.000000	
C14085	0.00	215.632774	0.000000	
C14892	527.01	0.000000	1.000000	
C14291	0.00	1570.966236	0.083333	
C10456	0.00	0.000000	0.083333	
C16125	463.34	0.000000	0.833333	
C17261	341.37	0.000000	0.583333	

\ CUST_ID	ONEOFF_PURCHASES_FREQUENCY	PURCHASES_INSTALLMENTS_FREQUENCY
C10476	0.083333	0.250000
C10562	0.333333	0.000000
C10115	0.333333	0.833333
C18675	0.000000	1.000000
C14085	0.000000	0.000000
C14892	0.250000	1.000000
C14291	0.083333	0.000000
C10456	0.083333	0.000000
C16125	0.000000	0.833333
C17261	0.000000	0.500000

CUST_ID	CASH_ADVANCE_FREQUENCY	CASH_ADVANCE_TRX	PURCHASES_TRX	\
C10476	0.083333	1	7	
C10562	0.000000	0	6	
C10115	0.000000	0	34	
C18675	0.250000	5	31	
C14085	0.250000	6	0	
C14892	0.000000	0	33	
C14291	0.666667	12	5	
C10456	0.000000	0	2	
C16125	0.000000	0	10	
C17261	0.000000	0	7	

TENURE	CREDIT_LIMIT	PAYMENTS	MINIMUM_PAYMENTS	PRC_FULL_PAYMENT
C10476	1800.0	452.225512	411.612521	0.00
12				
C10562	5000.0	1537.307484	102.554198	0.50
12				
C10115	5500.0	858.976682	108.319927	0.00
12				
C18675	3000.0	4613.536289	936.940012	0.00
12				
C14085	1200.0	222.800881	263.186377	0.00
12				
C14892	7000.0	1416.618009	427.147060	0.00
12				
C14291	2500.0	487.001643	968.791469	0.00
12				
C10456	1800.0	546.417272	134.985783	0.25
12				
C16125	4000.0	162.949236	184.464721	0.00
12				
C17261	2500.0	101.053841	171.581036	0.00
12				

df.info()

```
<class 'pandas.core.frame.DataFrame'>
Index: 8950 entries, C10001 to C19190
Data columns (total 17 columns):
```

#	Column	Non-Null Count	Dtype
0	BALANCE	8950 non-null	float64
1	BALANCE_FREQUENCY	8950 non-null	float64
2	PURCHASES	8950 non-null	float64
3	ONEOFF_PURCHASES	8950 non-null	float64
4	INSTALLMENTS_PURCHASES	8950 non-null	float64
5	CASH_ADVANCE	8950 non-null	float64
6	PURCHASES_FREQUENCY	8950 non-null	float64
7	ONEOFF_PURCHASES_FREQUENCY	8950 non-null	float64
8	PURCHASES_INSTALLMENTS_FREQUENCY	8950 non-null	float64
9	CASH_ADVANCE_FREQUENCY	8950 non-null	float64
10	CASH_ADVANCE_TRX	8950 non-null	int64
11	PURCHASES_TRX	8950 non-null	int64
12	CREDIT_LIMIT	8949 non-null	float64
13	PAYMENTS	8950 non-null	float64
14	MINIMUM_PAYMENTS	8637 non-null	float64
15	PRC_FULL_PAYMENT	8950 non-null	float64
16	TENURE	8950 non-null	int64

```
dtypes: float64(14), int64(3)
memory usage: 1.2+ MB
```

```
df.isnull().sum()
```

```
BALANCE 0
BALANCE_FREQUENCY 0
PURCHASES 0
ONEOFF_PURCHASES 0
INSTALLMENTS_PURCHASES 0
CASH_ADVANCE 0
PURCHASES_FREQUENCY 0
ONEOFF_PURCHASES_FREQUENCY 0
PURCHASES_INSTALLMENTS_FREQUENCY 0
CASH_ADVANCE_FREQUENCY 0
CASH_ADVANCE_TRX 0
PURCHASES_TRX 0
CREDIT_LIMIT 1
PAYMENTS 0
MINIMUM_PAYMENTS 313
PRC_FULL_PAYMENT 0
TENURE 0
```

```
dtype: int64
```

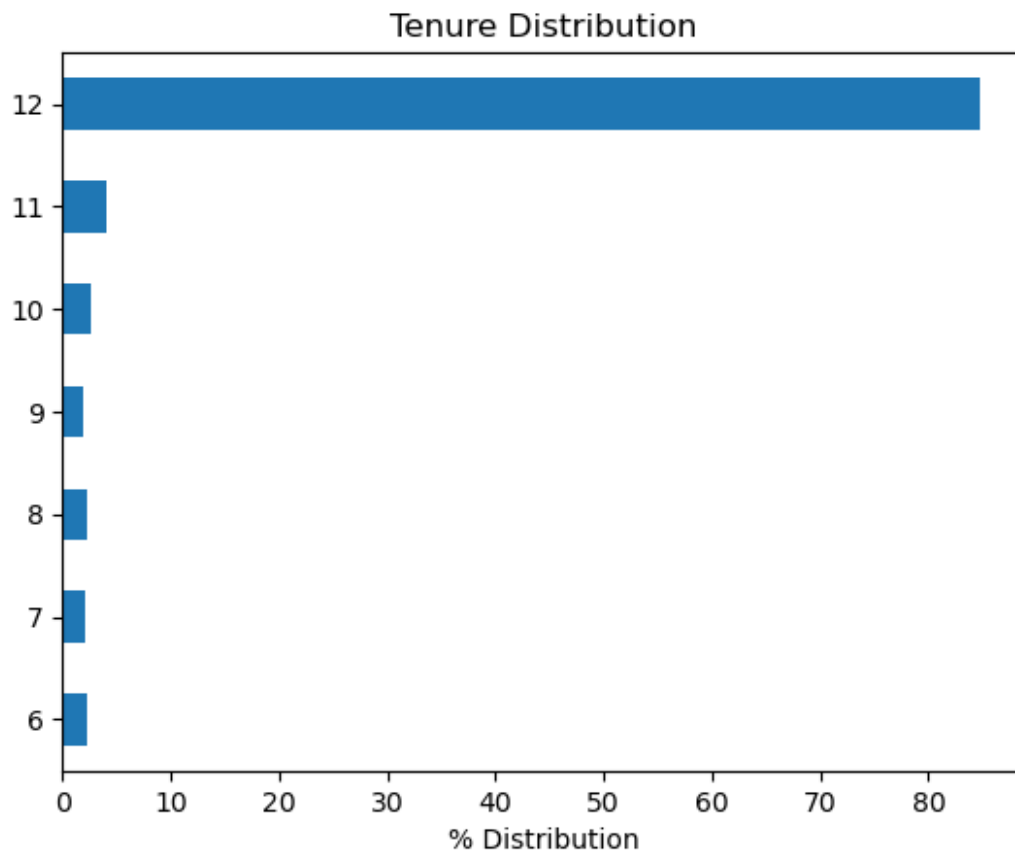
```
df.fillna(df.median(), inplace=True)
```

```
for col in df.columns:
    print('{:33} : {:6} : {}'.format(col, df[col].nunique(),
df[col].dtype))
```

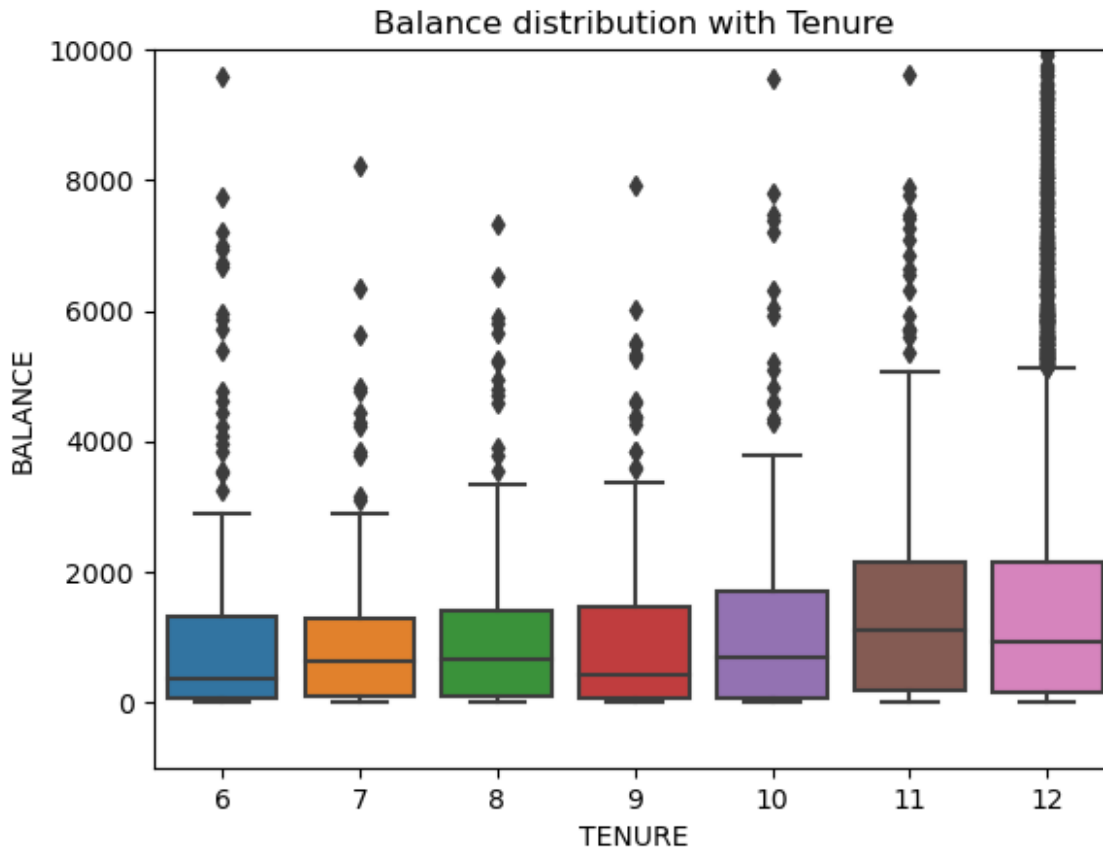
```
BALANCE : 8871 : float64
BALANCE_FREQUENCY : 43 : float64
PURCHASES : 6203 : float64
ONEOFF_PURCHASES : 4014 : float64
INSTALLMENTS_PURCHASES : 4452 : float64
CASH_ADVANCE : 4323 : float64
PURCHASES_FREQUENCY : 47 : float64
ONEOFF_PURCHASES_FREQUENCY : 47 : float64
PURCHASES_INSTALLMENTS_FREQUENCY : 47 : float64
CASH_ADVANCE_FREQUENCY : 54 : float64
CASH_ADVANCE_TRX : 65 : int64
PURCHASES_TRX : 173 : int64
CREDIT_LIMIT : 205 : float64
PAYMENTS : 8711 : float64
MINIMUM_PAYMENTS : 8636 : float64
PRC_FULL_PAYMENT : 47 : float64
TENURE : 7 : int64
```

```
(1e2*df['TENURE'].value_counts().sort_index()/
len(df)).plot(kind='barh')
```

```
plt.title('Tenure Distribution')
plt.xlabel('% Distribution');
```



```
sns.boxplot(x="TENURE", y="BALANCE", data=df)
plt.ylim(-10**3, 10**4)
plt.title('Balance distribution with Tenure');
```



```
fig, axs = plt.subplots(nrows=4, ncols=4, figsize=(15, 15))
for i in range(4):
    for j in range(4):
        sns.distplot(df[df.columns[4 * i + j]], ax=axs[i,j])
plt.show()
```

/var/folders/nz/v4c3dsmn1293s89vq32wmzq00000gn/T/ipykernel_27289/1523716901.py:4: UserWarning:

`distplot` is a deprecated function and will be removed in seaborn v0.14.0.

Please adapt your code to use either `displot` (a figure-level function with similar flexibility) or `histplot` (an axes-level function for histograms).

For a guide to updating your code to use the new functions, please see <https://gist.github.com/mwaskom/de44147ed2974457ad6372750bbe5751>

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sns.distplot(df[df.columns[4 * i + j]], ax=axs[i,j])
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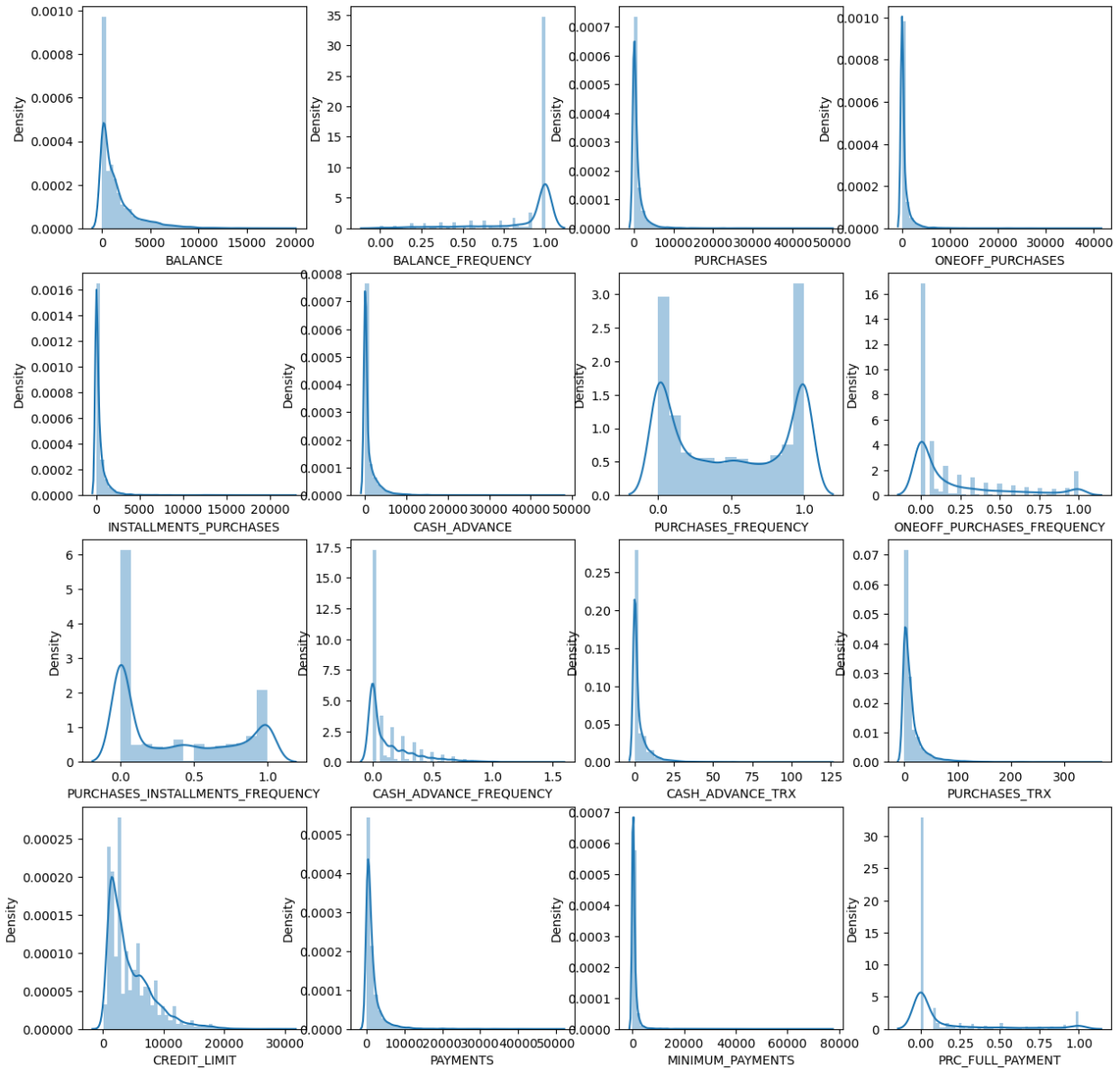
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sns.distplot(df[df.columns[4 * i + j]], ax=axes[i,j])  
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```
sns.distplot(df[df.columns[4 * i + j]], ax=axes[i,j])
```



```
df.shape
```

```
(8950, 17)
```

```
from sklearn.cluster import KMeans
k = 5
kmeans = KMeans(n_clusters=k, random_state=1)
df['k_5_label'] = kmeans.fit_predict(df)
```

```
/Users/sravya/anaconda3/lib/python3.10/site-packages/sklearn/cluster/_kmeans.py:870: FutureWarning: The default value of `n_init` will change from 10 to 'auto' in 1.4. Set the value of `n_init` explicitly to suppress the warning
  warnings.warn(
```

```
kmeans.inertia_
```

```
181759406976.1244
```

```
profile = df.groupby('k_5_label').mean().T
```

```
round(profile)
```

k_5_label	0	1	2	3
4				
BALANCE	2047.0	5685.0	5519.0	800.0
4346.0				
BALANCE_FREQUENCY	1.0	1.0	1.0	1.0
1.0				
PURCHASES	1341.0	2722.0	26257.0	524.0
1112.0				
ONEOFF_PURCHASES	834.0	1700.0	21002.0	258.0
160.0				
INSTALLMENTS_PURCHASES	508.0	1022.0	5255.0	266.0
952.0				
CASH_ADVANCE	1078.0	4592.0	1492.0	487.0
1029.0				
PURCHASES_FREQUENCY	1.0	1.0	1.0	0.0
0.0				
ONEOFF_PURCHASES_FREQUENCY	0.0	0.0	1.0	0.0
0.0				
PURCHASES_INSTALLMENTS_FREQUENCY	0.0	0.0	1.0	0.0
0.0				
CASH_ADVANCE_FREQUENCY	0.0	0.0	0.0	0.0
0.0				
CASH_ADVANCE_TRX	3.0	10.0	2.0	2.0
3.0				
PURCHASES_TRX	19.0	33.0	123.0	10.0
22.0				
CREDIT_LIMIT	7376.0	11381.0	16160.0	2271.0
4591.0				
PAYMENTS	1934.0	6651.0	28434.0	920.0
1563.0				
MINIMUM_PAYMENTS	771.0	2116.0	3222.0	528.0
26690.0				
PRC_FULL_PAYMENT	0.0	0.0	0.0	0.0
0.0				
TENURE	12.0	12.0	12.0	11.0
12.0				

```
round(pd.DataFrame(kmeans.cluster_centers_.T))
```

	0	1	2	3	4
0	2042.0	5686.0	5519.0	800.0	4346.0
1	1.0	1.0	1.0	1.0	1.0
2	1339.0	2725.0	26257.0	524.0	1112.0

3	833.0	1699.0	21002.0	258.0	160.0
4	506.0	1026.0	5255.0	266.0	952.0
5	1076.0	4583.0	1492.0	487.0	1029.0
6	1.0	1.0	1.0	0.0	0.0
7	0.0	0.0	1.0	0.0	0.0
8	0.0	0.0	1.0	0.0	0.0
9	0.0	0.0	0.0	0.0	0.0
10	3.0	10.0	2.0	2.0	3.0
11	19.0	33.0	123.0	10.0	22.0
12	7372.0	11377.0	16160.0	2271.0	4591.0
13	1935.0	6628.0	28434.0	920.0	1563.0
14	770.0	2114.0	3222.0	528.0	26690.0
15	0.0	0.0	0.0	0.0	0.0
16	12.0	12.0	12.0	11.0	12.0

```
from sklearn.cluster import MiniBatchKMeans
```

```
minibatch_kmeans = MiniBatchKMeans(n_clusters=5, random_state=1)
df['k_5_batch'] = minibatch_kmeans.fit_predict(df)
```

```
/Users/sravva/anaconda3/lib/python3.10/site-packages/sklearn/cluster/_kmeans.py:870: FutureWarning: The default value of `n_init` will change from 3 to 'auto' in 1.4. Set the value of `n_init` explicitly to suppress the warning
  warnings.warn(
```

```
pd.crosstab(df['k_5_label'], df['k_5_batch'])
```

k_5_batch	0	1	2	3	4
k_5_label					
0	471	902	1178	0	31
1	354	0	85	0	250
2	0	0	0	0	25
3	7	1982	0	3623	2
4	37	0	0	2	1

```
from sklearn.metrics import silhouette_score, calinski_harabasz_score,
davies_bouldin_score
```

```
def evaluate_metrics(df, min_clust=2, max_clust=10, rand_state=1):
    inertias = []
    silhouette = []
    ch_score = []
    db_score = []
    for n_clust in range(min_clust, max_clust):
        kmeans = KMeans(n_clusters=n_clust, random_state=rand_state)
        y_label = kmeans.fit_predict(df)
        inertias.append(kmeans.inertia_)
        silhouette.append(silhouette_score(df, y_label))
        ch_score.append(calinski_harabasz_score(df, y_label))
        db_score.append(davies_bouldin_score(df, y_label))
```

```

fig, ax = plt.subplots(2, 2, figsize=(15, 10))
ax[0][0].plot(range(min_clust, max_clust), inertias, '-x',
linewidth=2)
ax[0][0].set_xlabel('No. of clusters')
ax[0][0].set_ylabel('Inertia')

ax[0][1].plot(range(min_clust, max_clust), silhouette, '-x',
linewidth=2)
ax[0][1].set_xlabel('No. of clusters')
ax[0][1].set_ylabel('Silhouette Score')

ax[1][0].plot(range(min_clust, max_clust), ch_score, '-x',
linewidth=2)
ax[1][0].set_xlabel('No. of clusters')
ax[1][0].set_ylabel('Calinski Harabasz Score')

ax[1][1].plot(range(min_clust, max_clust), db_score, '-x',
linewidth=2)
ax[1][1].set_xlabel('No. of clusters')
ax[1][1].set_ylabel('Davies Bouldin Score')
fig.suptitle('Metrics to evaluate the number of clusters')
plt.show()

```

```

evaluate_metrics(df.iloc[:, :-2], min_clust=2, max_clust=15,
rand_state=0)

```

```

/Users/sravya/anaconda3/lib/python3.10/site-packages/sklearn/cluster/
_kmeans.py:870: FutureWarning: The default value of `n_init` will
change from 10 to 'auto' in 1.4. Set the value of `n_init` explicitly
to suppress the warning

```

```
warnings.warn(
```

```

/Users/sravya/anaconda3/lib/python3.10/site-packages/sklearn/cluster/
_kmeans.py:870: FutureWarning: The default value of `n_init` will
change from 10 to 'auto' in 1.4. Set the value of `n_init` explicitly
to suppress the warning

```

```
warnings.warn(
```

```

/Users/sravya/anaconda3/lib/python3.10/site-packages/sklearn/cluster/
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change from 10 to 'auto' in 1.4. Set the value of `n_init` explicitly
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```
warnings.warn(
```

```

/Users/sravya/anaconda3/lib/python3.10/site-packages/sklearn/cluster/
_kmeans.py:870: FutureWarning: The default value of `n_init` will
change from 10 to 'auto' in 1.4. Set the value of `n_init` explicitly
to suppress the warning

```

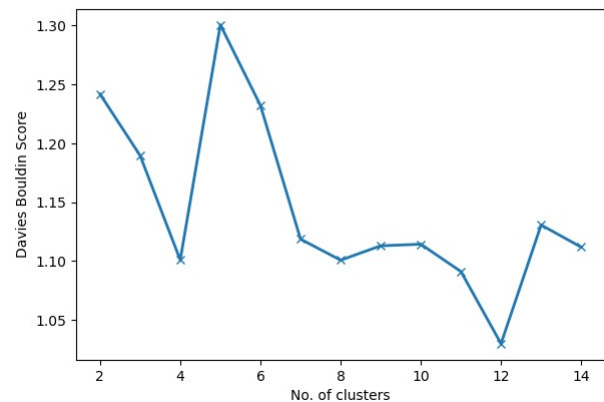
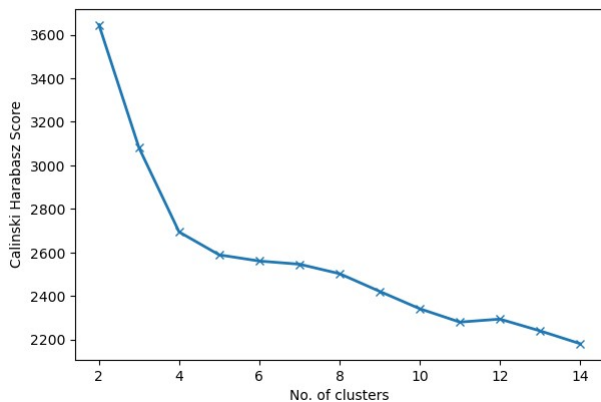
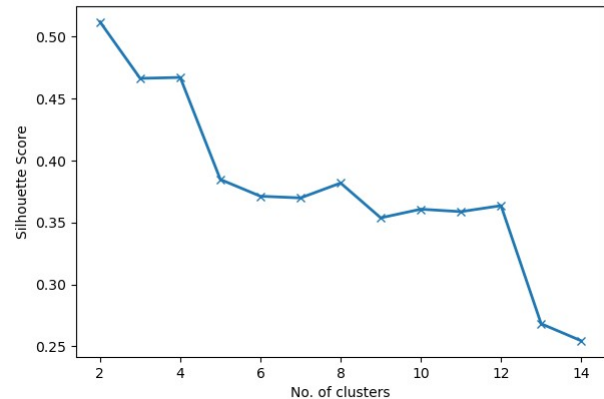
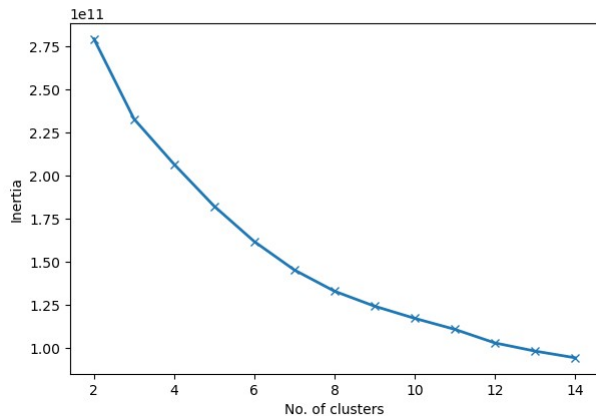
```
warnings.warn(
```

```

/Users/sravya/anaconda3/lib/python3.10/site-packages/sklearn/cluster/
_kmeans.py:870: FutureWarning: The default value of `n_init` will
change from 10 to 'auto' in 1.4. Set the value of `n_init` explicitly

```


Metrics to evaluate the number of clusters



```
df = df_original.copy()
df.fillna(df.median(), inplace=True)

from sklearn.preprocessing import StandardScaler
df_scaled = StandardScaler().fit_transform(df)

evaluate_metrics(df_scaled, min_clust=2, max_clust=15, rand_state=0)

/Users/sravya/anaconda3/lib/python3.10/site-packages/sklearn/cluster/_kmeans.py:870: FutureWarning: The default value of `n_init` will change from 10 to 'auto' in 1.4. Set the value of `n_init` explicitly to suppress the warning
  warnings.warn(
/Users/sravya/anaconda3/lib/python3.10/site-packages/sklearn/cluster/_kmeans.py:870: FutureWarning: The default value of `n_init` will change from 10 to 'auto' in 1.4. Set the value of `n_init` explicitly to suppress the warning
  warnings.warn(
/Users/sravya/anaconda3/lib/python3.10/site-packages/sklearn/cluster/_kmeans.py:870: FutureWarning: The default value of `n_init` will change from 10 to 'auto' in 1.4. Set the value of `n_init` explicitly to suppress the warning
  warnings.warn(
```



```
to suppress the warning
warnings.warn()
```

Metrics to evaluate the number of clusters

