

# Package ‘scorecardModelUtils’

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**Type** Package

**Title** Credit Scorecard Modelling Utils

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**Description** Provides infrastructure functionalities such as missing value treatment, information value calculation, GINI calculation etc. which are used for developing a traditional credit scorecard as well as a machine learning based model. The functionalities defined are standard steps for any credit underwriting scorecard development, extensively used in financial domain.

**License** GPL-2 | GPL-3

**LazyData** TRUE

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categorical_iv	<i>IV table for individual categorical variable</i>
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### Description

The function takes base data, target and the categorical variable for which IV is to be calculated. It returns a dataframe with the WOE and IV value of the variable.

### Usage

```
categorical_iv(base, target, variable, event = 1)
```

### Arguments

base	input dataframe
target	column / field name for the target variable to be passed as string (must be 0/1 type)
variable	categorical variable name for which IV is to be calculated, to be passed as string
event	(optional) the event class, to be passed as 0 or 1 (default is 1)

### Value

The function returns a dataframe.

**Author(s)**

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**Examples**

```
data <- iris
data$Species <- as.character(data$Species)
data$Y <- sample(0:1,size=nrow(data),replace=TRUE)
cat_iv <- categorical_iv(base = data,target = "Y",variable = "Species",event = 1)
```

---

cat_new_class	<i>Clubbing class of categorical variables with low population percentage with another class of similar event rate</i>
---------------	--

---

**Description**

The function groups classes of categorical variables, which have population percentage less than a threshold, with another class of similar event rate. If a class of exactly same event rate is not available, it is clubbed with the one having a higher event rate closest to it.

**Usage**

```
cat_new_class(base, target, cat_var_name, threshold, event = 1)
```

**Arguments**

base	input dataframe
target	column / field name for the target variable to be passed as string (must be 0/1 type)
cat_var_name	column name or array of column names of categorical variable on which the operation is to be done, to be passed as string
threshold	threshold population percentage below which the class will be considered to be clubbed with another class, to be provided as decimal/fraction
event	(optional) the event class, to be passed as 0 or 1 (default is 1)

**Value**

The function returns an object of class "cat\_new\_class" which is a list containing the following components:

base_new	a dataframe after clubbing low percentage classes with another class of similar or closest but higher event rate
cat_class_new	a dataframe with mapping between original classes and new clubbed classes (if any)

**Author(s)**

Arya Poddar <aryapoddar290990@gmail.com>

Kanishk Dogar <Kanishkd4@gmail.com>

**Examples**

```
data <- iris[1:110,]
data$Species <- as.character(data$Species)
data$Y <- sample(0:1,size=nrow(data),replace=TRUE)
data_newclass <- cat_new_class(base = data,target = "Y",cat_var_name = "Species",threshold = 0.1)
```

---

club_cat_class	<i>Clubbing class of a categorical variable with low population percentage with another class of similar event rate</i>
----------------	---

---

**Description**

The function groups classes of categorical variable, which have population percentage less than a threshold, with another class of similar event rate. If a class of exactly same event rate is not available, it is clubbed with the one having a higher event rate closest to it.

**Usage**

```
club_cat_class(base, target, variable, threshold, event = 1)
```

**Arguments**

base	input dataframe
target	column / field name for the target variable to be passed as string (must be 0/1 type)
variable	column name of categorical variable on which the operation is to be done, to be passed as string
threshold	threshold population percentage below which the class will be considered to be clubbed with another class, to be provided as decimal/fraction
event	(optional) the event class, to be passed as 0 or 1 (default is 1)

**Value**

The function returns a dataframe after clubbing low percentage classes with another class of similar or closest but higher event rate.

**Author(s)**

Arya Poddar <aryapoddar290990@gmail.com>

Kanishk Dogar <kanishkd4@gmail.com>

**Examples**

```
data <- iris[1:110,]
data$Species <- as.character(data$Species)
data$Y <- sample(0:1,size=nrow(data),replace=TRUE)
data_clubclass <- club_cat_class(base = data,target = "Y",variable = "Species",threshold = 0.2)
```

cv\_filter

*Variable reduction based on Cramer's V filter***Description**

The function returns a list of variables that can be dropped because of high correlation with another variable, based on Cramer's V and IV. If V1 and V2 have a Cramer's V value more than a user defined threshold, the variable with lower IV will be recommended to be dropped by this function. The variable which got dropped wont be considered for dropping any more variables.

**Usage**

```
cv_filter(cv_table, iv_table, threshold)
```

**Arguments**

cv_table	dataframe of class cv_table with three columns - var_1, var_2, cv_value
iv_table	dataframe of class iv_table with two columns - Variable_name, iv
threshold	Cramers' V value above which one of the variable will be recommended to be dropped

**Value**

An object of class "cv\_filter" is a list containing the following components:

retain_var_list	list of variables remaining post CV filter
dropped_var_list	list of variables that can be dropped based on CV filter
dropped_var_tab	CV correlation value for dropped variables as a dataframe
threshold	threshold CV value used as input parameter

**Author(s)**

Arya Poddar <aryapoddar290990@gmail.com>

**Examples**

```

data <- iris
suppressWarnings(RNGversion('3.5.0'))
set.seed(11)
data$Y <- sample(0:1,size=nrow(data),replace=TRUE)
cv_tab_list <- cv_table(data, c("Species", "Sepal.Length"))
cv_tab <- cv_tab_list$cv_val_tab
x <- c("Sepal.Length", "Sepal.Width", "Petal.Length", "Petal.Width")
iv_table_list <- iv_table(base = data, target = "Y", num_var_name = x, cat_var_name = "Species")
iv_tab <- iv_table_list$iv_table
cv_filter_list <- cv_filter(cv_table = cv_tab, iv_table = iv_tab, threshold = 0.5)
cv_filter_list$retain_var_list
cv_filter_list$dropped_var_list
cv_filter_list$dropped_var_tab
cv_filter_list$threshold

```

---

cv\_table

*Pairwise Cramer's V among a list of categorical variables*


---

**Description**

The function gives a dataframe with pairwise Cramer's V value between all possible combination of categorical variables from the list of variables provided.

**Usage**

```
cv_table(base, column_name)
```

**Arguments**

base	input dataframe
column_name	column name or array of column names for which Cramer's V is to be calculated

**Value**

An object of class "cv\_table" is a list containing the following components:

cv_val_tab	pairwise Cramer's V value as a dataframe
single_class_var_index	array of column index of variables with only one class

**Author(s)**

Arya Poddar <aryapoddar290990@gmail.com>

**Examples**

```
data <- iris
data$Species <- as.character(data$Species)
data$Sepal.Length <- as.character(floor(data$Sepal.Length))
cv_tab_list <- cv_table(data, c("Species", "Sepal.Length"))
cv_tab_list$cv_val_tab
cv_tab_list$single_class_var_index
```

---

cv\_test

*Cramer's V value between two categorical variables*

---

**Description**

The function gives the pairwise Cramer's V value between two input categorical variables.

**Usage**

```
cv_test(base, var_1, var_2)
```

**Arguments**

base	input dataframe
var_1	categorical variable name, to be passed as string
var_2	categorical variable name, to be passed as string

**Value**

The function returns a dataframe with pairwise CV value.

**Author(s)**

Arya Poddar <aryapoddar290990@gmail.com>

**Examples**

```
data <- iris
data$Species <- as.character(data$Species)
data$Sepal.Length <- as.character(floor(data$Sepal.Length))
data$Y <- sample(0:1,size=nrow(data),replace=TRUE)
cv_result <- cv_test(base = data,var_1 = "Species",var_2 = "Sepal.Length")
```

---

dtree\_split\_val      *Getting the split value for terminal nodes from decision tree*

---

### Description

The function takes a ctree type model, with only one numerical variable, as argument input and gives a dataframe with the minimum and maximum value of each node. The intervals are open ended at lower limit and closed at upper limit.

### Usage

```
dtree_split_val(desc_model, variable)
```

### Arguments

desc_model	ctree class model with one variable
variable	numerical variable name which on which decision tree was run, to be passed as string

### Value

The function returns a dataframe giving the lower and upper bound of split values of each node.

### Author(s)

Arya Poddar <aryapoddar290990@gmail.com>

### Examples

```
data <- iris
data$Y <- ifelse(data$Species=="setosa",1,0)
```

---

dtree\_trend\_iv      *Recursive Decision Tree partitioning with monotonic event rate along with IV table for individual numerical variable*

---

### Description

The function takes base data, target and the numerical variable which is to be binned. It returns the optimal cuts based on recursive partitioning decision tree such that the trend of event rate holds good ie. it is strictly monotonically increasing or decreasing. If missing values are imputed by any extreme value, the same can be passed as an argument, and it will be shown as a different category. The output is a dataframe with the WOE and IV value.

**Usage**

```
dtree_trend_iv(base, target, variable, num_missing = -99999,  
  mincriterion = 0.1, event = 1)
```

**Arguments**

base	input dataframe
target	column / field name for the target variable to be passed as string (must be 0/1 type)
variable	numerical variable name which is to be binned into categorical buckets, to be passed as string
num_missing	(optional) imputed missing value for numerical variable or an array of values which are to be kept as different bucket in binning step (default value is -99999)
mincriterion	(optional) the value of the test statistic or (1 - p-value) that must be exceeded in order to implement a split (default value is 0.1)
event	(optional) the event class, to be passed as 0 or 1 (default is 1)

**Value**

The function returns a dataframe with count and iv.

**Author(s)**

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**Examples**

```
data <- iris  
data$Y <- ifelse(data$Species=="setosa",1,0)  
dtree_trend_tab <- dtree_trend_iv(base = data, target = "Y", variable = "Sepal.Length", event = 1)
```

---

fn\_conf\_mat

*Creates confusion matrix and its related measures*

---

**Description**

The function takes the base dataframe with observed/actual and predicted columns. The actual/predicted class preferably should be binary and if not, it will be considered as event vs rest. It computes the performance measures like accuracy, precision, recall, sensitivity, specificity and f1 score.

**Usage**

```
fn_conf_mat(base, observed_col, predicted_col, event)
```

**Arguments**

base	input dataframe
observed_col	column / field name of the observed event
predicted_col	column / field name of the predicted event
event	the event class, to be passed as string

**Value**

An object of class "fn\_conf\_mat" is a list containing the following components:

confusion_mat	confusion matrix as a table
accuracy	accuracy measure
precision	precision measure
recall	recall measure
sensitivity	sensitivity measure
specificity	specificity measure
f1_score	F1 score

**Author(s)**

Arya Poddar <aryapoddar290990@gmail.com>

**Examples**

```
data <- iris
data$Species <- as.character(data$Species)
suppressWarnings(RNGversion('3.5.0'))
set.seed(11)
data$Y <- sample(0:1,size=nrow(data),replace=TRUE)
data$Y_pred <- sample(0:1,size=nrow(data),replace=TRUE)
fn_conf_mat_list <- fn_conf_mat(base = data,observed_col = "Y",predicted_col = "Y_pred",event = 1)
fn_conf_mat_list$confusion_mat
fn_conf_mat_list$accuracy
fn_conf_mat_list$precision
fn_conf_mat_list$recall
fn_conf_mat_list$sensitivity
fn_conf_mat_list$specificity
fn_conf_mat_list$f1_score
```

---

fn_cross_index	<i>Creates random index for k-fold cross validation</i>
----------------	---

---

### Description

The function base and returns a list of length k, to be used for k-fold cross validation sampling. Each element of the returned list is an array of random index for sampling for k-fold cross validation.

### Usage

```
fn_cross_index(base, k)
```

### Arguments

base	input dataframe
k	number of cross validation

### Value

The function a list of length k, each holding an array of index/row number for sampling the base.

### Author(s)

Arya Poddar <aryapoddar290990@gmail.com>

### Examples

```
data <- iris
data$Species <- as.character(data$Species)
suppressWarnings(RNGversion('3.5.0'))
set.seed(11)
data$Y <- sample(0:1,size=nrow(data),replace=TRUE)
data$Y_pred <- sample(0:1,size=nrow(data),replace=TRUE)
data_k_list <- fn_cross_index(base = data,k = 5)
data_k_list$index1
data_k_list$index2
data_k_list$index3
data_k_list$index4
data_k_list$index5
```

---

`fn_error`*Computes error measures between observed and predicted values*

---

**Description**

The function takes the input dataframe with observed and predicted columns and computes mean absolute error, mean squared error and root mean squared error terms.

**Usage**

```
fn_error(base, observed_col, predicted_col)
```

**Arguments**

<code>base</code>	input dataframe
<code>observed_col</code>	column / field name of the observed event
<code>predicted_col</code>	column / field name of the predicted event

**Value**

An object of class "fn\_error" is a list containing the following components:

<code>mean_abs_error</code>	mean absolute error between observed and predicted value
<code>mean_sq_error</code>	mean squared error between observed and predicted value
<code>root_mean_sq_error</code>	root mean squared error between observed and predicted value

**Author(s)**

Arya Poddar <aryapoddar290990@gmail.com>

**Examples**

```
data <- iris
data$Species <- as.character(data$Species)
suppressWarnings(RNGversion('3.5.0'))
set.seed(11)
data$Y <- sample(0:1,size=nrow(data),replace=TRUE)
data$Y_pred <- sample(0:1,size=nrow(data),replace=TRUE)
fn_error_list <- fn_error(base = data,observed_col = "Y",predicted_col = "Y_pred")
fn_error_list$mean_abs_error
fn_error_list$mean_sq_error
fn_error_list$root_mean_sq_error
```



**Value**

The function returns a dataframe after changing the target classes to 0 or 1.

**Author(s)**

Arya Poddar <aryapoddar290990@gmail.com>

**Examples**

```
data <- iris
data$Species <- as.character(data$Species)
data$Y <- sample(0:1,size=nrow(data),replace=TRUE)

data2 <- fn_target(base = data,target = "Y",event = 1)
```

---

gini_table	<i>Performance measure table with Gini coefficient, KS-statistics and Gini lift curve</i>
------------	---

---

**Description**

The function takes a dataframe along with a model or the name of a column with predicted value. If a model (only lm or glm works is guaranteed to work perfectly) is provided as argument, the response on the data is predicted. Otherwise, if the data already contains a predicted column, it can be referred as an argument. The predicted column, thus obtained, is classified into bands to get the Gini coefficient, Kolmogorov-Smirnov statistics and Gini lift curve. The number of bands required can be passed as argument, with default value as 10 ie. decile binning is done. Otherwise, the cutpoints for converting the predicted value into bands can also be specified.

**Usage**

```
gini_table(base, target, col_pred = F, model = F, brk = F,
           quantile_pt = 10, event_rate_direction = "decreasing")
```

**Arguments**

base	input dataframe
target	column / field name for the target variable to be passed as string (must be 0/1 type)
col_pred	(optional) column name which contains the predicted value, not required if "model"=TRUE (default value is FALSE)
model	(optional) object of type lm or glm model, required only if "col_pred"=FALSE (default value is FALSE)
brk	(optional) array of break points of predicted value (default value is FALSE)
quantile_pt	(optional) number of quantiles to divide the predicted value range (default value is 10)

event\_rate\_direction

(optional) directionality of event rate with increasing value of predicted column, to be chosen among "increasing" or "decreasing" (default value is decreasing)

### Value

An object of class "gini\_table" is a list containing the following components:

prediction	base with the predicted value as a dataframe
gini_tab	gini table as a dataframe
gini_value	gini coefficient value
gini_plot	gini curve plot
ks_value	Kolmogorov-Smirnov statistic
breaks	break points

### Author(s)

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Aiana Goyal <aianagoel002@gmail.com>

### Examples

```
data <- iris
data$Species <- as.character(data$Species)
suppressWarnings(RNGversion('3.5.0'))
set.seed(11)
data$Y <- sample(0:1,size=nrow(data),replace=TRUE)
suppressWarnings(RNGversion('3.5.0'))
set.seed(11)
data$Y_pred <- sample(300:900,size=nrow(data),replace=TRUE)
gini_tab_list <- gini_table(base = data,target = "Y",col_pred = "Y_pred",quantile_pt = 10)
gini_tab_list$prediction
gini_tab_list$gini_tab
gini_tab_list$gini_value
gini_tab_list$gini_plot
gini_tab_list$ks_value
gini_tab_list$breaks
```

---

gradient\_boosting\_parameters

*Hyperparameter optimisation or parameter tuning for Gradient Boosting Regression Modelling by grid search*

---

**Description**

The function runs a grid search with k-fold cross validation to arrive at best parameter decided by some performance measure. The parameters that can be tuned using this function for gradient boosting regression modelling algorithm are - ntree, depth, shrinkage, min\_obs and bag\_fraction. The objective function to be minimised is the error (mean absolute error / mean squared error / root mean squared error). For the grid search, the possible values of each tuning parameter needs to be passed as an array into the function.

**Usage**

```
gradient_boosting_parameters(base, target, ntree, depth, shrinkage, min_obs,
                             bag_fraction, error = "rmse", cv = 1)
```

**Arguments**

base	input dataframe
target	column / field name for the target variable to be passed as string (must be 0/1 type)
ntree	number of trees to be fitted
depth	maximum depth of variable interactions
shrinkage	learning rate
min_obs	minimum size of terminal nodes
bag_fraction	fraction of the training set observations randomly selected for next tree
error	(optional) error measure as objective function to be minimised, to be chosen among "mae", "mse" and "rmse" (default value is "rmse")
cv	(optional) k value for k-fold cross validation to be performed (default value is 1 ie. without cross validation)

**Value**

An object of class "gradient\_boosting\_parameters" is a list containing the following components:

error_tab_detailed	error summary for each cross validation sample of the parameter combinations iterated during grid search as a dataframe
error_tab_summary	error summary for each combination of parameters as a dataframe
best_ntree	ntree parameter of the optimal solution
best_depth	depth parameter of the optimal solution
best_shrinkage	shrinkage parameter of the optimal solution
best_min_obs	cost min_obs of the optimal solution
best_bag_fraction	bag_fraction parameter of the optimal solution
runtime	runtime of the entire process

**Author(s)**

Arya Poddar <aryapoddar290990@gmail.com>

**Examples**

```
data <- iris
suppressWarnings(RNGversion('3.5.0'))
set.seed(11)
data$Y <- sample(0:1,size=nrow(data),replace=TRUE)
gbm_params_list <- gradient_boosting_parameters(base = data,target = "Y",ntree = 2,depth = 2,
  shrinkage = 0.1,min_obs = 0.1,bag_fraction = 0.7)
gbm_params_list$error_tab_detailed
gbm_params_list$error_tab_summary
gbm_params_list$best_ntree
gbm_params_list$best_depth
gbm_params_list$best_shrinkage
gbm_params_list$best_min_obs
gbm_params_list$best_bag_fraction
gbm_params_list$runtime
```

---

iv\_filter

---

*Variable reduction based on Information Value filter*


---

**Description**

The function returns a list of variables that can be dropped because of low discriminatory power, based on Information Value. If IV for a variable is less than a user defined threshold, the variable will be recommended to be dropped by this function.

**Usage**

```
iv_filter(base, iv_table, threshold)
```

**Arguments**

base	input dataframe
iv_table	dataframe of class iv_table with two columns - Variable_name, iv
threshold	threshold IV value below which the variable will be recommended to be dropped

**Value**

An object of class "iv\_filter" is a list containing the following components:

retain_var_tab	variables remaining post IV filter as a dataframe
retain_var_name	array of column names of variables to be retained
dropped_var_tab	variables that can be dropped based on IV filter as a dataframe
threshold	threshold IV value used as input parameter

**Author(s)**

Arya Poddar <aryapoddar290990@gmail.com>

**Examples**

```
data <- iris
data$Y <- sample(0:1,size=nrow(data),replace=TRUE)
x <- c("Sepal.Length","Sepal.Width","Petal.Length","Petal.Width")
iv_table_list <- iv_table(base = data,target = "Y",num_var_name = x,cat_var_name = "Species")
ivf_list <- iv_filter(base = data,iv_table = iv_table_list$iv_table,threshold = 0.02)
ivf_list$retain_var_tab
ivf_list$retain_var_name
ivf_list$dropped_var_tab
ivf_list$threshold
```

---

 iv\_table

---

*WOE and IV table for list of numerical and categorical variables*


---

**Description**

The function takes column indices of categorical and numerical variables and returns a list with four dataframes - WOE table of numerical variables, categorical variables, consolidated table of both numerical & categorical variables and a IV table.

**Usage**

```
iv_table(base, target, num_var_name = F, num_missing = -99999,
         cat_var_name = F, mincriterion = 0.1, event = 1)
```

**Arguments**

base	input dataframe
target	column / field name for the target variable to be passed as string (must be 0/1 type)
num_var_name	column name or array of column names of numerical variable for which IV is to be calculated, to be passed as string
num_missing	(optional) imputed missing value for numerical variable or an array of values which are to be kept as different bucket in binning step (default value is -99999)
cat_var_name	column name or array of column names of categorical variable for which IV is to be calculated, to be passed as string
mincriterion	(optional) the value of the test statistic or (1 - p-value) that must be exceeded in order to implement a split (default value is 0.1)
event	(optional) the event class, to be passed as 0 or 1 (default is 1)

**Value**

An object of class "iv\_table" is a list containing the following components:

```
num_woe_table  numerical woe table with IV as a dataframe
cat_woe_table  categorical woe table with IV as a dataframe
woe_table      numerical and categorical woe table with IV as a dataframe
iv_table       Variable with IV value as a dataframe
```

**Author(s)**

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 Kanishk Dogar <kanishkd4@gmail.com>

**Examples**

```
data <- iris
data$Species <- as.character(data$Species)
data$Y <- sample(0:1,size=nrow(data),replace=TRUE)
x <- c("Sepal.Length","Sepal.Width","Petal.Length","Petal.Width")
iv_table_list <- iv_table(base = data,target = "Y",num_var_name = x,cat_var_name = "Species")
iv_table_list$num_woe_table
iv_table_list$cat_woe_table
iv_table_list$woe_table
iv_table_list$iv_table
```

---

 missing\_val

---

*Missing value imputation*


---

**Description**

The function imputes the missing value in the input dataset. For numerical variables, missing values can be replaced by four possible method - 1. "mean" - mean or simple average of the non-missing values ; 2. - "median" - median or the 50th percentile of the non-missing values; 3. "mode"- mode or the value with maximum frequency among the non-mising values; 4. special extreme value of users' choice to be passes as an argument (-99999 is the default value). For categorical value, missing class can be replaced by two possible methods - 1. "mode" - mode or the class with maximum frequency among the non-mising values; 2. special class of users' choice to be passes as an argument ("missing\_value" is the default class). The target column will remain unchanged.

**Usage**

```
missing_val(base, target, num_missing = -99999,
            cat_missing = "missing_value")
```

**Arguments**

base	input dataframe
target	column/field name of the target variable, to be passed as a string
num_missing	(optional) method for replacing missing values for numerical type fields - to be chosen between "mean", "median", "mode" or a value of users' choice (default value is -99999)
cat_missing	(optional) method for replacing missing values for categorical type fields - to be chosen between "mode" or a class of users' choice (default value is "missing_value")

**Value**

The function returns an object of class "missing\_val" which is a list containing the following components:

base	a dataframe after imputing missing values
mapping_table	a dataframe with mapping between original variable and imputed missing value (if any)

**Author(s)**

Arya Poddar <aryapoddar290990@gmail.com>

**Examples**

```
data <- iris
data$Species <- as.character(data$Species)
data$Y <- sample(0:1, size=nrow(data), replace=TRUE)
data[sample(1:nrow(data), size=25), "Sepal.Length"] <- NA
data[sample(1:nrow(data), size=10), "Species"] <- NA

missing_list <- missing_val(base = data, target = "Y")
missing_list$base
missing_list$mapping_table
```

---

num\_to\_cat

*Binning numerical variables based on cuts from IV table*


---

**Description**

The function takes the num\_woe\_table output from a class "iv\_table". Based on the split points from the num\_woe\_table, the numerical variables are binned into categories.

**Usage**

```
num_to_cat(base, num_woe_table, num_missing = -99999)
```

**Arguments**

base           input dataframe  
 num\_woe\_table   num\_woe\_table class from iv table output  
 num\_missing    (optional) imputed missing value for numerical variable (default value is -99999)

**Value**

The function returns a dataframe after converting the numerical variables into categorical classes.

**Author(s)**

Arya Poddar <aryapoddar290990@gmail.com>

**Examples**

```
data <- iris
data$Y <- sample(0:1,size=nrow(data),replace=TRUE)
x <- c("Sepal.Length","Sepal.Width","Petal.Length","Petal.Width")
iv_table_list <- iv_table(base = data,target = "Y",num_var_name = x,cat_var_name = "Species")
num_cat <- num_to_cat(base = data,num_woe_table = iv_table_list$num_woe_table)
```

---

others_class	<i>Clubbing of classes of categorical variable with low population percentage into one class</i>
--------------	--

---

**Description**

The function groups the classes of a categorical variable which have population percentage less than a threshold as "Low\_pop\_perc". The user can choose whether to club the missing class or keep it as separate class. The default setting is that missing classes are not treated separately.

**Usage**

```
others_class(base, target, column_name, threshold, char_missing = NA)
```

**Arguments**

base           input dataframe  
 target        column / field name for the target variable to be passed as string (must be 0/1 type)  
 column\_name   column name or array of column names of the dataframe on which the operation is to be done  
 threshold    threshold population percentage below which the class is to be classified as others, to be provided as decimal/fraction  
 char\_missing   (optional) imputed missing value for categorical variable if its to be kept separate (default value is NA)

**Value**

base	a dataframe after converting all low percentage classes into "Low_pop_perc" class
mapping_table	a dataframe with mapping between original classes which are now "Low_pop_perc" class (if any)

**Author(s)**

Arya Poddar <aryapoddar290990@gmail.com>

**Examples**

```
data <- iris[c(1:110),]
data$Y <- sample(0:1,size=nrow(data),replace=TRUE)
data$Species <- as.character(data$Species)
data_otherclass <- others_class(base = data,target = "Y",column_name = "Species",threshold = 0.15)
```

---

random\_forest\_parameters

*Hyperparameter optimisation or parameter tuning for Random Forest by grid search*

---

**Description**

The function runs a grid search with k-fold cross validation to arrive at best parameter decided by some performance measure. The parameters that can be tuned using this function for random forest algorithm are - ntree, mtry, maxnodes and nodesize. The objective function to be minimised is the error (mean absolute error / mean squared error / root mean squared error). For the grid search, the possible values of each tuning parameter needs to be passed as an array into the function.

**Usage**

```
random_forest_parameters(base, target, model_type, ntree, mtry,
  maxnodes = NULL, nodesize, error = "rmse", cv = 1)
```

**Arguments**

base	input dataframe
target	column / field name for the target variable to be passed as string (must be 0/1 type)
model_type	to be chosen among "regression" or "classification"
ntree	number of trees to be fitted
mtry	number of variable to be sampled as split criteria at each node
maxnodes	(optional) Maximum number of terminal nodes (default is NULL ie. no restriction on depth of the trees)

nodesize	minimum size of terminal nodes
error	(optional) error measure as objective function to be minimised, to be chosen among "mae", "mse" and "rmse" (default value is "rmse")
cv	(optional) k vakue for k-fold cross validation to be performed (default value is 1 ie. without cross validation)

## Value

An object of class "random\_forest\_parameters" is a list containing the following components:

error_tab_detailed	error summary for each cross validation sample of the parameter combinations iterated during grid search as a dataframe
error_tab_summary	error summary for each combination of parameters as a dataframe
best_ntree	ntree parameter of the optimal solution
best_mtry	mtry parameter of the optimal solution
maxnodes	maxnodes parameter of the optimal solution
best_nodesize	nodesize parameter of the optimal solution
runtime	runtime of the entire process

## Author(s)

Arya Poddar <aryapoddar290990@gmail.com>

Aiana Goyal <aianagoel002@gmail.com>

## Examples

```
data <- iris
suppressWarnings(RNGversion('3.5.0'))
set.seed(11)
data$Y <- sample(0:1,size=nrow(data),replace=TRUE)
rf_params_list <- random_forest_parameters(base = data,target = "Y",
                                         model_type = "classification",ntree = 2,mtry = 1,nodesize = 3)
rf_params_list$error_tab_detailed
rf_params_list$error_tab_summary
rf_params_list$best_ntree
rf_params_list$best_mtry
rf_params_list$maxnodes
rf_params_list$best_nodesize
rf_params_list$runtime
```

---

`sampling`*Random sampling of data into train and test*

---

**Description**

The function does random sampling of the data and split it into train and test datasets. Training base percentage and seed value(optional) is taken as arguments. If seed value is not specified, random seed will be generated on different iterations.

**Usage**

```
sampling(base, train_perc = 0.7, seed = NA, replace = F)
```

**Arguments**

<code>base</code>	input dataframe
<code>train_perc</code>	(optional) percentage of total base to be kept as training sample, to be provided as decimal/fraction (default percentage is 0.7)
<code>seed</code>	(optional) seed value (if not given random seed is generated)
<code>replace</code>	(optional) whether replacement will e with or without replacement (default is FALSE ie. without replacement)

**Value**

An object of class "sampling" is a list containing the following components:

<code>train_sample</code>	training sample as a dataframe
<code>test_sample</code>	test sample as a dataframe
<code>seed</code>	seed used

**Author(s)**

Arya Poddar <aryapoddar290990@gmail.com>

**Examples**

```
data <- iris
sampling_list <- sampling(base = data, train_perc = 0.7, seed = 1234)
sampling_list$train
sampling_list$test
sampling_list$seed
```

---

scaling	<i>Converting coefficients of logistic regression into scores for scorecard building</i>
---------	--

---

### Description

The function takes a logistic model as input and scales the coefficients into scores to be used for scorecard generation. The

### Usage

```
scaling(base, target, model, point = 15, factor = 2, setscore = 660)
```

### Arguments

base	base input dataframe
target	column / field name for the target variable to be passed as string (must be 0/1 type)
model	input logistic model from which the coefficients are to be picked
point	(optional) points after which the log odds will get multiplied by "factor" (default value is 15)
factor	(optional) factor by which the log odds must get multiplied after a step of "points" (default value is 2)
setscore	(optional) input for setting offset (default value is 660)

### Value

The function returns a dataframe with the coefficients and scaled scores for each class of all explanatory variables of the model.

### Author(s)

Arya Poddar <aryapoddar290990@gmail.com>

### Examples

```
data <- iris
suppressWarnings(RNGversion('3.5.0'))
set.seed(11)
data$Y <- sample(0:1,size=nrow(data),replace=TRUE)
x <- c("Sepal.Length","Sepal.Width","Petal.Length","Petal.Width")
iv_table_list <- iv_table(base = data,target = "Y",num_var_name = x,cat_var_name = "Species")
num_cat <- num_to_cat(base = data,num_woe_table = iv_table_list$num_woe_table)
log_model <- glm(Y ~ ., data = num_cat, family = "binomial")
scaling_tab <- scaling(base = num_cat,target = "Y",model = log_model)
```

---

scoring	<i>Scoring a dataset with class based on a scalling logic to arrive at final score</i>
---------	--

---

### Description

The function takes the data, with each variable as class. The dataframe of class scalling is used to convert the class into scores and finally arrive at the row level final scores by adding up the score values.

### Usage

```
scoring(base, target, scalling)
```

### Arguments

base	input dataframe with classes same as scalling logic
target	column / field name for the target variable to be passed as string (must be 0/1 type)
scalling	dataframe of class scalling with atleast two columns - Variable, Category, Coefficient, $D(i,j)_{hat}$ , Score

### Value

The function returns a dataframe with classes converted to scores and the final score for each record in the input dataframe.

### Author(s)

Arya Poddar <aryapoddar290990@gmail.com>

### Examples

```
data <- iris
suppressWarnings(RNGversion('3.5.0'))
set.seed(11)
data$Y <- sample(0:1,size=nrow(data),replace=TRUE)
x <- c("Sepal.Length","Sepal.Width","Petal.Length","Petal.Width")
iv_table_list <- iv_table(base = data,target = "Y",num_var_name = x,cat_var_name = "Species")
num_cat <- num_to_cat(base = data,num_woe_table = iv_table_list$num_woe_table)
log_model <- glm(Y ~ ., data = num_cat, family = "binomial")
scalling_tab <- scalling(base = num_cat,target = "Y",model = log_model)
score_tab <- scoring(base = num_cat,target = "Y",scalling = scalling_tab)
```

---

 support\_vector\_parameters

*Hyperparameter optimisation or parameter tuning for Support Vector Machine by grid search*

---

## Description

The function runs a grid search with k-fold cross validation to arrive at best parameter decided by some performance measure. The parameters that can be tuned using this function for support vector machine algorithm are - kernel (linear / polynomial / radial / sigmoid), degree of polynomial, gamma and cost. The objective function to be minimised is the error (mean absolute error / mean squared error / root mean squared error). For the grid search, the possible values of each tuning parameter needs to be passed as an array into the function.

## Usage

```
support_vector_parameters(base, target, scale = T, kernel, degree = 2,
  gamma, cost, error = "rmse", cv = 1)
```

## Arguments

base	input dataframe
target	column / field name for the target variable to be passed as string (must be 0/1 type)
scale	(optional) logical vector indicating the variables to be scaled (default value is TRUE)
kernel	an array of kernels to be iterated on; kernel used in training and predicting, to be chosen among "linear", "polynomial", "radial" and "sigmoid"
degree	(optional) an array of degree of polynomial to be iterated on; parameter needed for kernel of type "polynomial" (default value is 2)
gamma	an array of gamma values to be iterated on; parameter needed for all kernels except linear
cost	an array of cost to be iterated on; cost of constraints violation
error	(optional) error measure as objective function to be minimised, to be chosen among "mae", "mse" and "rmse" (default value is "rmse")
cv	(optional) k value for k-fold cross validation to be performed (default value is 1 ie. without cross validation)

## Value

An object of class "support\_vector\_parameters" is a list containing the following components:

error\_tab\_detailed

error summary for each cross validation sample of the parameter combinations iterated during grid search as a dataframe

error_tab_summary	error summary for each combination of parameters as a dataframe
best_kernel	kernel parameter of the optimal solution
best_degree	degree parameter of the optimal solution
best_gamma	gamma parameter of the optimal solution
best_cost	cost parameter of the optimal solution
runtime	runtime of the entire process

**Author(s)**

Arya Poddar <aryapoddar290990@gmail.com>

**Examples**

```
data <- iris
suppressWarnings(RNGversion('3.5.0'))
set.seed(11)
data$Y <- sample(0:1,size=nrow(data),replace=TRUE)
svm_params_list <- support_vector_parameters(base = data,target = "Y",gamma = 0.1,
      cost = 0.1,kernel = "radial")
svm_params_list$error_tab_detailed
svm_params_list$error_tab_summary
svm_params_list$best_kernel
svm_params_list$best_degree
svm_params_list$best_gamma
svm_params_list$best_cost
svm_params_list$runtime
```

---

univariate

*Univariate analysis of variables*

---

**Description**

The function gives univariate analysis of the variables as output dataframe. The univariate statistics includes - minimum, maximum, mean, median, number of distinct values, variable type, counts of null value, percentage of null value, maximum population percentage among all classes/values, correlation with target. It also returns the list of names of character and numerical variable types along with variable name with population concentration more than a threshold at a class/value.

**Usage**

```
univariate(base, target, threshold)
```

**Arguments**

base	input dataframe
target	column / field name for the target variable to be passed as string (must be 0/1 type)
threshold	sparsity threshold, to be provided as decimal/fraction

**Value**

The function returns an object of class "univariate" which is a list containing the following components:

univar_table	univariate summary of variables
num_var_name	array of column names of numerical type variables
char_var_name	array of column names of categorical type variables
sparse_var_name	array of column names where population concentration at a class or value is more then the sparsity threshold

**Author(s)**

Arya Poddar <aryapoddar290990@gmail.com>

**Examples**

```
data <- iris
data$Species <- as.character(data$Species)
data$Y <- sample(0:1,size=nrow(data),replace=TRUE)

univariate_list <- univariate(base = data,target = "Y",threshold = 0.95)
univariate_list$univar_table
univariate_list$num_var_name
univariate_list$char_var_name
univariate_list$sparse_var_name
```

---

vif\_filter

*Removing multicollinearity from a model using vif test*


---

**Description**

The function takes a dataset with the starting variables and target only. The vif is calculated and if the maximum vif value is more than the threshold, the variable is dropped from the model and the vif's are recomputed. These steps of computing vif and dropping variable keep iterating till the maximum vif value is less than or equal to the threshold.

**Usage**

```
vif_filter(base, target, threshold = 2)
```

**Arguments**

base	input dataframe with set of final variables only along with target
target	column / field name for the target variable to be passed as string (must be 0/1 type)
threshold	threshold value for vif (default value is 2)

**Value**

An object of class "vif\_filter" is a list containing the following components:

vif_table	vif table post vif filtering
model	the model used for vif calculation
retain_var_list	variables remaining in the model post vif filter as an array
dropped_var_list	variables dropped from the model in vif filter step
threshold	threshold

**Author(s)**

Arya Poddar <aryapoddar290990@gmail.com>

**Examples**

```
data <- iris
suppressWarnings(RNGversion('3.5.0'))
set.seed(11)
data$Y <- sample(0:1,size=nrow(data),replace=TRUE)
vif_data_list <- vif_filter(base = data,target = "Y")
vif_data_list$vif_table
vif_data_list$model
vif_data_list$retain_var_list
vif_data_list$dropped_var_list
vif_data_list$threshold
```

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