In [2]:	<pre>import numpy as np import pandas as pd import matplotlib.pyplot as plt import seaborn as sns from sklearn import svm df=pd.read_csv("loan.csv") df.head() Loan_ID Gender Married Dependents</pre>
	1 LP001003 Male Yes 1 Graduate No 4583 1508.0 128.0 360.0 1.0 Rural N 2 LP001005 Male Yes 0 Graduate Yes 3000 0.0 66.0 360.0 1.0 Urban Y 3 LP001006 Male Yes 0 Not Graduate No 2583 2358.0 120.0 360.0 1.0 Urban Y 4 LP001008 Male No 0 Graduate No 6000 0.0 141.0 360.0 1.0 Urban Y df.info() <class 'pandas.core.frame.dataframe'=""> RangeIndex: 614 entries, 0 to 613 Data columns (total 13 columns): # Column Non-Null Count Dtype</class>
In [5]:	2 Married 611 non-null object 3 Dependents 599 non-null object 4 Education 614 non-null object 5 Self_Employed 582 non-null object 6 ApplicantIncome 614 non-null int64 7 CoapplicantIncome 614 non-null float64 8 LoanAmount 592 non-null float64 9 Loan_Amount_Term 609 non-null float64 10 Credit_History 564 non-null float64 11 Property_Area 614 non-null object 12 Loan_Status 614 non-null object 14 Loan_Status 614 non-null object 15 Loat64(1), int64(1), object(8) 17 memory usage: 62.5+ KB df.columns Index(['Loan_ID', 'Gender', 'Married', 'Dependents', 'Education', 'Self_Employed', 'ApplicantIncome', 'LoanAmount', 'Self_Employed', 'ApplicantIncome', 'LoanAmount',
	'Loan_Mount_Term', 'Credit_History', 'Property_Area', 'Loan_Status'], # draw histograme for loan amount df['loanAmount_log']=np.log(df['LoanAmount']) df['loanAmount_log'].hist(bins=20) <axes:> 140 120 100</axes:>
In [7]:	# check null values df.isnull().sum()
Out[7]:	Loan_ID 0 Gender 13 Married 3 Dependents 15 Education 0 Self_Employed 32 ApplicantIncome 0 CoapplicantIncome 0 Loan_Amount 22 Loan_Amount_Term 14 Credit_History 50 Property_Area 0 Loan_Status 0 loanAmount_log 22 dtype: int64 df.isnull().sum()
	Loan_ID
Out[9]:	df['TotalIncome_log'].hist(bins=20) <axes:> 100 40 40 40 40 40 40 40 40 4</axes:>
In [10]:	#fill null values df['Gender'] = df['Gender'].fillna(df['Gender'].mode().iloc[@]) df['Married'] = df['Married'].fillna(df['Married'].mode().iloc[@]) df['Self_Employed'] = df['Married'].fillna(df['Self_Employed'].mode().iloc[@]) df['Dependents'] = df['Dependents'].fillna(df['Dependents'].mode().iloc[@]) df['LoanAmount'] = df['LoanAmount'].fillna(df['LoanAmount'].mean()) df['LoanAmount_Term'] = df['LoanAmount_Term'].fillna(df['LoanAmount_Term'].mode().iloc[@])
Out[10]:	<pre>df['Credit_History'] = df['Credit_History'].fillna(df['Credit_History'].mode().iloc[0]) df.isnull().sum() Loan_ID</pre>
	TotalIncome_log
	Emray [[Mr. Mr
	''', ''', ''', ''', ''', ''', ''', '''
	print(df['Gender'].value_counts()) sns.countplot(x='Gender', hue='Gender', data=df, palette='Set1', legend=False) number of people who take loan as group by gender: Gender Male 502 Female 112 Name: count, dtype: int64 <axes: ,="" xlabel="Gender" ylabel="count"> 500 400 400 300</axes:>
In [15]:	print("number of people who take loan as group by marital status: ") print(df['Married'].value_counts()) sns.countplot(x='Married', une='Married', data=df, palette='Set1', legend=False)
Out[15]:	number of people who take loan as group by marital status: Married Yes 401 No 213 Nomen: count, dtype: int64 <pre> </pre> <pre> <pre> <pre> 400 -</pre></pre></pre>
	print("number of people who take loan as group by dependents: ") print(df['Dependents'].value_counts()) sns.countplot(x='Dependents', hue='Dependents', data=df, palette='Set1',legend=False) number of people who take loan as group by dependents: Dependents
	0 360 1 102 2 101 3+ 51 Name: count, dtype: int64 <axes: ,="" xlabel="Dependents" ylabel="count"> 350 - 300 - 250 - 5 200 -</axes:>
	print("number of people who take loan as group by self employed: ") print(df['Self_Employed'].value_counts()) sns.countplot(x='Self_Employed', hue='Self_Employed', data=df, palette='Set1', legend=False) number of people who take loan as group by self employed: Self_Employed No 532
	Yes 82 Name: count, dtype: int64 <pre> <a ")="" ,="" 110.000000="" 120.000000="" 146.412162="" 17<="" 20="" 22="" as="" by="" data="df," group="" href="https://do</td></tr><tr><th></th><th>print(" hue="LoanAmount" legend="False)" loan="" loanamount="" loanamount:="" number="" of="" palette="Set1" people="" print(df('loanamount').value_counts())="" sns.countplot(x="LoanAmount" take="" th="" who=""></pre>
	160.000000 12 240.000000 1 214.000000 1 215.000000 1 166.000000 1 253.000000 1 253.000000 1 263.000000 1 264.000000 1 265.0000000 1 265.000000 1 265.0000000 1 265.0000000 1 265.0000000 1 265.0000000 1 265.0000000 1 265.0000000 1 265.0000000 1 265.0000000 1 265.0000000 1 265.0000000 1 265.0000000 1 265.00000000 1 265.00000000 1 265.00000000 1 265.000000000 1 265.000000000000000000000000000000000000
In [19]:	print("number of people who take loan as group by Credit History: ") print(df['Credit_History'].value_counts()) sns.counts();
	mumber of people who take loan as group by Credit History: Credit_History 1.0 525 0.0 89 Name: count, dtype: int64 <axes: ,="" xlabel="Credit_History" ylabel="count"> 500 - 400 - # 300 -</axes:>
In [20]:	<pre>from sklearn.model_selection import train_test_split X_train, X_test, y_train, y_test = train_test_split(x,y, test_size=0.2, random_state=0) from sklearn.preprocessing import LabelEncoder LabelEncoder, x=LabelEncoder()</pre>
Out[21]:	<pre>for i in range(0,5): X_train[:,i]=Labelencoder_x.fit_transform(X_train[:,i]) X_train[:,7]=Labelencoder_x.fit_transform(X_train[:,7]) X_train array([[1, 1, 0,, 1.0, 4.875197323201151, 267], [1, 0, 1,, 1.0, 5.278114659230517, 407], [1, 1, 0,, 0.0, 5.063946305945459, 249], , [1, 1, 3,, 1.0, 5.298317366548036, 363], [1, 1, 0,, 1.0, 5.298317366548036, 363], [0, 1, 0,, 1.0, 5.04006687076795, 301]], dtype=object) Labelencoder_y=tabelEncoder() y_train= Labelencoder_y.fit_transform(y_train) y_train</pre>
Out[22]:	array([1, 0, 0, 1, 1, 0, 1, 1, 1, 0, 0, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1,
	1, 1, 0, 1, 0, 1, 0, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1,
	[1, 1, 0, 0, 5, 1.0, 4.85293263919617, 55], [0, 0, 0, 0, 5, 1.0, 4.452816798843313, 4], [1, 1, 1, 0, 5, 1.0, 4.553876891600541, 2], [0, 0, 0, 0, 5, 1.0, 5.634788963169249, 96], [1, 1, 2, 0, 5, 1.0, 5.64383180502551615, 97], [1, 1, 0, 0, 5, 1.0, 4.6638318050256165, 17], [1, 1, 1, 0, 5, 1.0, 4.26482613939066, 22], [1, 1, 1, 0, 5, 1.0, 4.82891922586371, 25], [1, 0, 0, 1, 5, 1.0, 4.882801922586371, 25], [0, 0, 0, 0, 5, 1.0, 4.882801922586371, 25], [1, 1, 0, 0, 5, 1.0, 4.87491742782046, 71], [1, 1, 0, 0, 5, 0.0, 4.787491742782046, 71], [1, 1, 0, 0, 5, 0.0, 4.787491742782046, 71], [1, 1, 2, 0, 5, 1.0, 4.86213122712422, 91], [1, 1, 2, 0, 5, 1.0, 4.86213122712422, 91], [1, 1, 0, 0, 5, 1.0, 4.86213122712422, 94], [1, 1, 0, 0, 5, 1.0, 5.23110861685487, 98], [1, 1, 0, 0, 5, 1.0, 5.231108616854587, 98], [1, 1, 0, 0, 5, 0, 0, 0, 5, 0.0, 5.231108616854587, 110], [1, 1, 3, 0, 5, 5, 0, 0, 5, 0.0, 5.231108616854587, 110], [1, 1, 3, 0, 5, 5, 0, 5, 0, 5, 0.9, 5.231108616854587, 110], [1, 1, 3, 0, 5, 5, 0, 5, 0, 5, 0, 5, 0.9, 5.231108616854587, 110], [1, 1, 3, 0, 5, 5, 0, 5, 0, 5, 0, 5, 0, 5, 0, 5, 0, 5, 0, 5, 0, 5, 0, 0, 5, 0, 0, 5, 0, 0, 5, 0, 0, 5, 0, 0, 5, 0, 0, 5, 0, 0, 0, 0, 0, 11], [1, 1, 3, 0, 5, 5, 0, 5, 0, 5, 0, 5, 0, 5, 0, 5, 0, 5, 0, 5, 0, 5, 0, 5, 0, 5, 0, 0, 5, 0, 0, 5, 0, 0, 0, 0, 0, 0, 0, 0, 0, 0, 0, 0, 0,
	[0, 0, 0, 5, 0.0, 4.63472898229636, 50], [1, 1, 0, 0, 5, 1.0, 5.429345228954441, 99], [1, 0, 0, 1, 5, 1.0, 3.87120108907891, 46], [1, 1, 1, 1, 5, 1.0, 4.499899670330255, 52], [1, 1, 0, 0, 5, 1.0, 5, 1.925685898021, 102], [1, 1, 0, 0, 5, 1.0, 4.857444178729352, 95], [0, 1, 0, 1, 5, 0.0, 5, 1.8178355922085, 57], [1, 1, 0, 0, 5, 1.0, 4.857444478813453, 65], [1, 1, 0, 0, 5, 1.0, 4.836281966951478, 39], [1, 1, 0, 0, 5, 1.0, 4.836281966951478, 39], [1, 1, 0, 0, 5, 1.0, 4.8362812966951478, 39], [1, 1, 2, 1, 5, 1.0, 4.68213122712422, 24], [0, 0, 0, 0, 5, 1.0, 4.83228363637881, 9], [1, 1, 2, 0, 2, 1.0, 2.833213344956216, 0], [1, 1, 1, 1, 5, 1.0, 5.062590533926967, 67], [1, 0, 0, 0, 5, 1.0, 4.336733340286331, 21], [1, 0, 0, 0, 5, 1.0, 4.336733340286345, 18], [1, 1, 0, 0, 0, 5, 1.0, 4.7535901911603645, 18], [1, 0, 0, 0, 5, 1.0, 4.7535901911603645, 18], [1, 0, 0, 0, 5, 1.0, 4.7535901911603645, 18], [1, 0, 0, 0, 5, 1.0, 4.7535901911603645, 18], [1, 0, 0, 0, 5, 1.0, 4.7535901911603645, 18], [1, 0, 0, 0, 5, 1.0, 4.74593212836325, 37], [1, 1, 1, 0, 5, 1.0, 4.85203026391617, 72],
	[1, 0, 0, 0, 5, 1.0, 4.94164242609304, 78], [1, 1, 3, 1, 5, 1.0, 4.3046509320417, 8], [1, 1, 0, 0, 5, 1.0, 4.86753445045582, 84], [1, 1, 0, 1, 5, 1.0, 4.672828834461996, 31], [1, 0, 0, 0, 5, 1.0, 4.8754417872952, 61], [1, 1, 0, 0, 5, 1.0, 4.8784417872952, 61], [1, 1, 0, 0, 5, 1.0, 4.718498871295094, 19], [1, 1, 0, 0, 5, 1.0, 4.553876891600541, 34], [1, 1, 0, 0, 5, 1.0, 4.898349128221754, 74], [1, 1, 2, 0, 5, 1.0, 4.898349128221754, 74], [1, 1, 2, 0, 5, 1.0, 4.8787491742782046, 27], [0, 0, 0, 0, 5, 0.0, 4.91998092582125, 108], [0, 0, 0, 0, 5, 1.0, 4.7493212836325, 38], [0, 0, 0, 0, 5, 1.0, 4.898349128221754, 69], [1, 1, 0, 1, 5, 1.0, 4.74493212836331, 13], [1, 1, 0, 5, 1.0, 5.752726388256331, 12], [1, 1, 0, 0, 5, 1.0, 4.912654885736052, 47], [1, 0, 0, 0, 5, 1.0, 4.912654885736052, 47], [1, 1, 0, 0, 5, 1.0, 4.912654885736052, 47], [1, 1, 0, 0, 5, 1.0, 5.0046687076795, 31],
	[1, 0, 0, 1, 5, 1.0, 4.564348191467836, 60], [1, 0, 0, 0, 5, 1.0, 4.20469261399996, 83], [0, 1, 0, 0, 5, 1.0, 4.867534450455582, 5], [1, 1, 2, 1, 5, 1.0, 5.656245805348308, 58], [1, 1, 1, 1, 3, 1.0, 4.919980925828125, 79], [0, 1, 0, 0, 5, 1.0, 4.969813299576001, 54], [1, 1, 0, 1, 4, 1.0, 4.82028156560537, 56], [1, 0, 0, 0, 5, 1.0, 5.768326995793772, 118], [1, 0, 3, 0, 5, 1.0, 5.768326995793772, 118], [1, 1, 2, 0, 5, 1.0, 4.71849871295094, 101], [0, 0, 0, 0, 5, 0.0, 4.727387818712341, 33], [1, 1, 1, 0, 5, 1.0, 6.214608098422191, 119], [0, 0, 0, 0, 5, 1.0, 5.231108616854587, 92], [1, 1, 2, 0, 5, 1.0, 4.709530201312334, 90], [1, 1, 0, 0, 0, 1.0, 4.709530201312334, 90], [1, 1, 0, 0, 5, 1.0, 5.298317366548308, 109], [1, 1, 2, 0, 5, 1.0, 5.298317366548308, 109], [1, 1, 2, 0, 5, 1.0, 5.298317366548308, 109], [1, 1, 2, 0, 5, 1.0, 5.298317366548308, 109], [1, 0, 0, 0, 5, 1.0, 5.298317366548308, 109], [1, 0, 0, 0, 5, 1.0, 5.298317366548308, 109], [1, 0, 0, 0, 5, 1.0, 5.298317366548308, 109], [1, 0, 0, 0, 5, 1.0, 5.298317366548308, 109], [1, 0, 0, 0, 1.0, 4.727387818712341, 17],
	[1, 1, 1, 0, 5, 1.0, 4.6443908991413725, 36], [0, 1, 0, 1, 5, 1.0, 4.695170185988092, 16], [1, 0, 0, 0, 5, 1.0, 4.30406509320417, 7], [1, 1, 1, 0, 1, 1.0, 5.147494476813453, 88], [1, 1, 3, 0, 4, 0.0, 5.1029568508921, 87], [0, 0, 0, 0, 5, 1.0, 4.2626798770413155, 3], [1, 0, 0, 1, 3, 0.0, 4.336281960951478, 59], [1, 0, 0, 0, 3, 1.0, 5.164785739235145, 82], [1, 0, 0, 0, 5, 1.0, 4.969813299576001, 66], [1, 1, 2, 1, 5, 1.0, 4.394449154672439, 51], [1, 1, 1, 0, 5, 1.0, 5.231108616854557, 100], [1, 1, 0, 0, 5, 1.0, 4.605170185988092, 15], [1, 1, 2, 0, 5, 1.0, 4.787491742782046, 106], [1, 1, 2, 0, 5, 1.0, 4.8283137373023015, 49], [1, 0, 0, 0, 5, 1.0, 4.8283137373023015, 49], [1, 0, 0, 0, 5, 1.0, 4.8283137373023015, 42], [0, 0, 0, 0, 5, 1.0, 4.6843908991413725, 42], [0, 0, 0, 0, 5, 1.0, 4.477336814478267, 101],
In [24]:	[1, 1, 0, 1, 5, 1.0, 4.553376891600541, 20], [1, 1, 3, 1, 3, 1.0, 4.393449154572439, 14], [1, 0, 0, 0, 5, 1.0, 5.298317366548036, 76], [0, 0, 0, 0, 5, 1.0, 4.9052747783843, 11], [1, 0, 0, 0, 6, 1.0, 4.727387818712341, 18], [1, 1, 2, 0, 5, 1.0, 4.248495242049359, 23], [1, 1, 0, 1, 5, 0.0, 5.30334098059076, 63], [1, 1, 0, 0, 3, 0.0, 4.499809670330265, 48], [0, 0, 0, 5, 1.0, 4.897833799950911, 29], [1, 1, 2, 0, 5, 1.0, 5.17048399509814, 29], [1, 1, 2, 0, 5, 1.0, 5.17048399508151, 86], [1, 1, 3, 0, 5, 1.0, 4.86753459645582, 115], [1, 1, 0, 0, 0, 5, 1.0, 4.86753459645582, 116], [1, 1, 1, 0, 0, 5, 1.0, 4.86753449845836, 12]], dtype=object) Labelencoder_y=LabelEncoder() y_test
In [25]:	<pre>array([1, 0, 1, 0, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 0, 0, 1, 1, 1, 1, 1, 1, 0, 0, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1,</pre>
In [27]: Out[27]:	from sklearn import metrics y_pred = rf_clf.predict(x_test) print("acc of random forest clf is ", metrics.accuracy_score(y_pred, y_test)) y_pred acc of random forest clf is 0.780487804888488 array([0, 1, 0, 1, 1, 0, 1, 0, 0, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 0, 0, 0, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1,
Out[28]: In [29]: In [30]:	from sklearn.naive_bayes import GaussianNB nb_clf=GaussianNB() nb_clf.fit(X_train, y_train) v GaussianNB() y_pred=nb_clf.predict(X_test) print("acc of gaussianNB is %.", metrics.accuracy_score(y_pred, y_test)) acc of gaussianNB is %. 0.2764227642276423 from sklearn.tree import DecisionTreeClassifier dt_clf=DecisionTreeClassifier() dt_clf.fit(X_train,y_train)
In [32]: Out[32]:	<pre>print("acc of DT is ", metrics.accuracy_score(y_pred, y_test)) acc of DT is 0.71544715447 y_pred array([1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1</pre>
Out[33]:	<pre>from sklearn.neighbors import KNeighborsClassifier kn_clf=KNeighborsClassifier() kn_clf.fit(X_train, y_train) v KNeighborsClassifier v KNeighborsClassifier() y_pred=kn_clf.predict(X_test) print("acc of Kn is ",metrics.accuracy_score(y_pred, y_test))</pre>

acc of Kn is 0.5528455284552846

0, 1, 1, 0, 0, 1, 1, 0, 0, 0, 0, 0, 0, 1, 1, 0, 1, 1, 0, 0, 1, 0,

In [35]: **y_pred**

Loan Approval Prediction using Machine Learning

1, 0, 1, 0, 0, 1, 1, 0, 0, 1, 0, 1, 1, 0, 0, 0, 1, 1, 0, 1, 0, 1, 1, 1, 1, 0, 1, 0, 1, 1, 1, 1, 0, 0, 1, 1, 1, 1, 0, 0, 0, 0, 0, 0, 0, 0, 1, 1, 0, 0, 1, 1, 0, 0, 1, 1, 0, 1, 1])