

## Project Activity -2

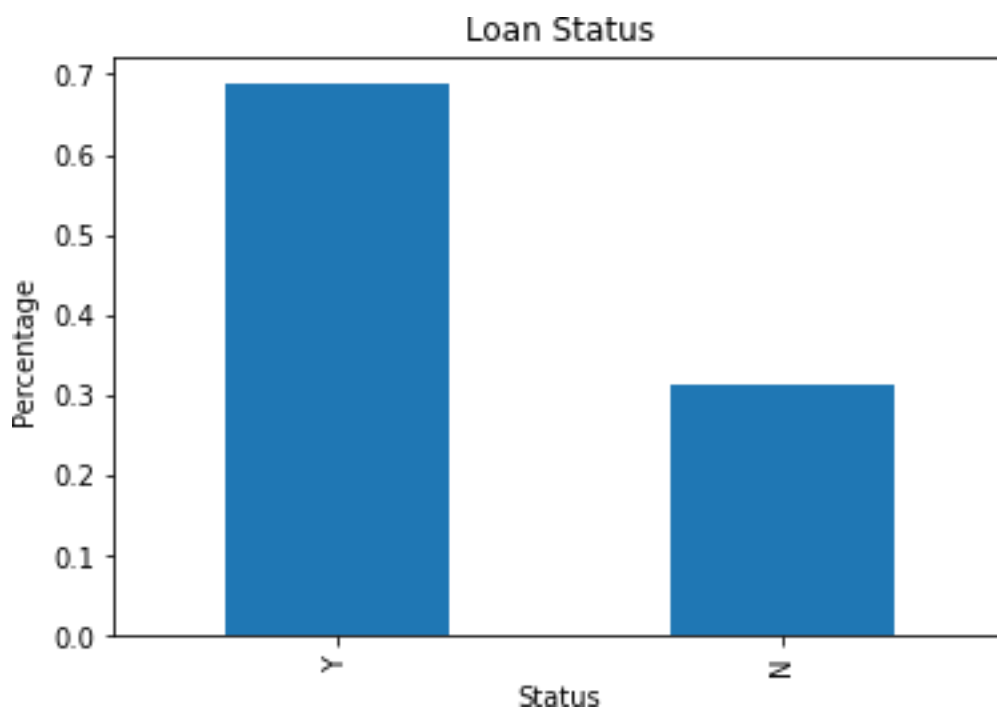
### Section-A

#### GitHub Link:

<https://github.com/AbdulKader05/Big-Data-Project-Activity-2.git>

Shape train dataset (614, 13)

Shape test dataset (367, 12)



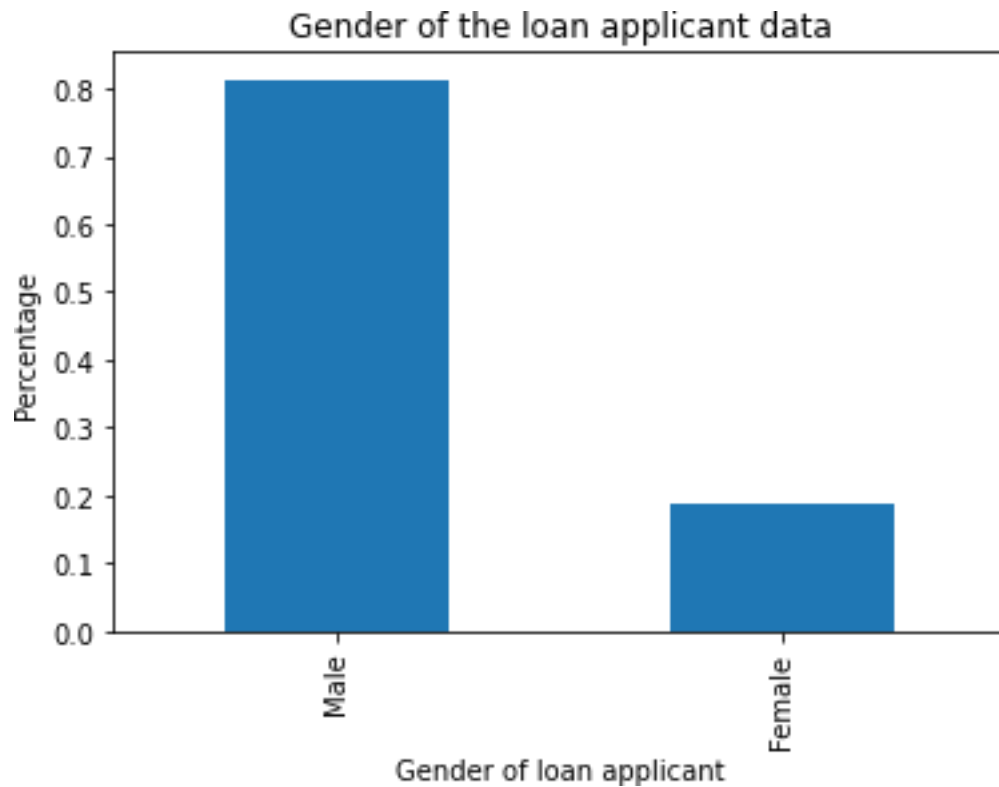
loan of 422(approx 70%) people out of 614 has been approved.

Categorical features: These features have categories (Gender, Married, Self\_Employed, Credit\_History, Loan\_Status)

QUESTION 1-a: Find out the number of male and female in loan applicants data.

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Answer of QUESTION 1-a:

There are 81% of Male and 19% of Female in loan applications Total number of people:  
611

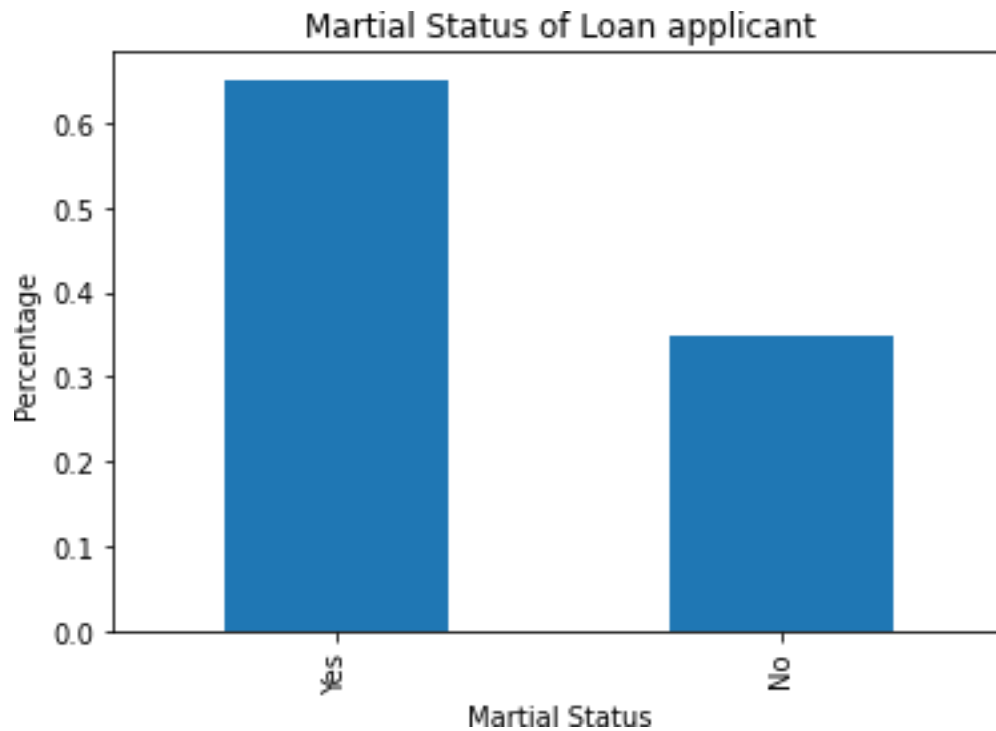
Married: 398

Unmarried: 213

QUESTION 1-b: Find out the number of married and unmarried loan applicants.

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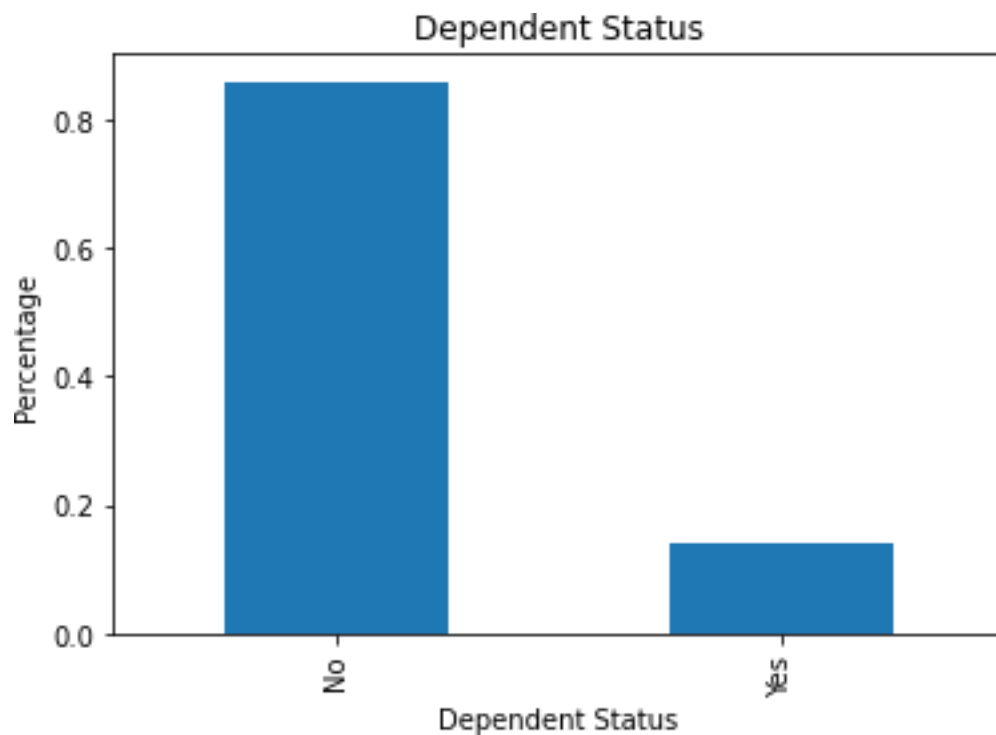
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Answer of QUESTION 1-b:

Number of married people : 65% Number of  
unmarried people : 35%

QUESTION 1-c: Find out the overall dependent status in the dataset.



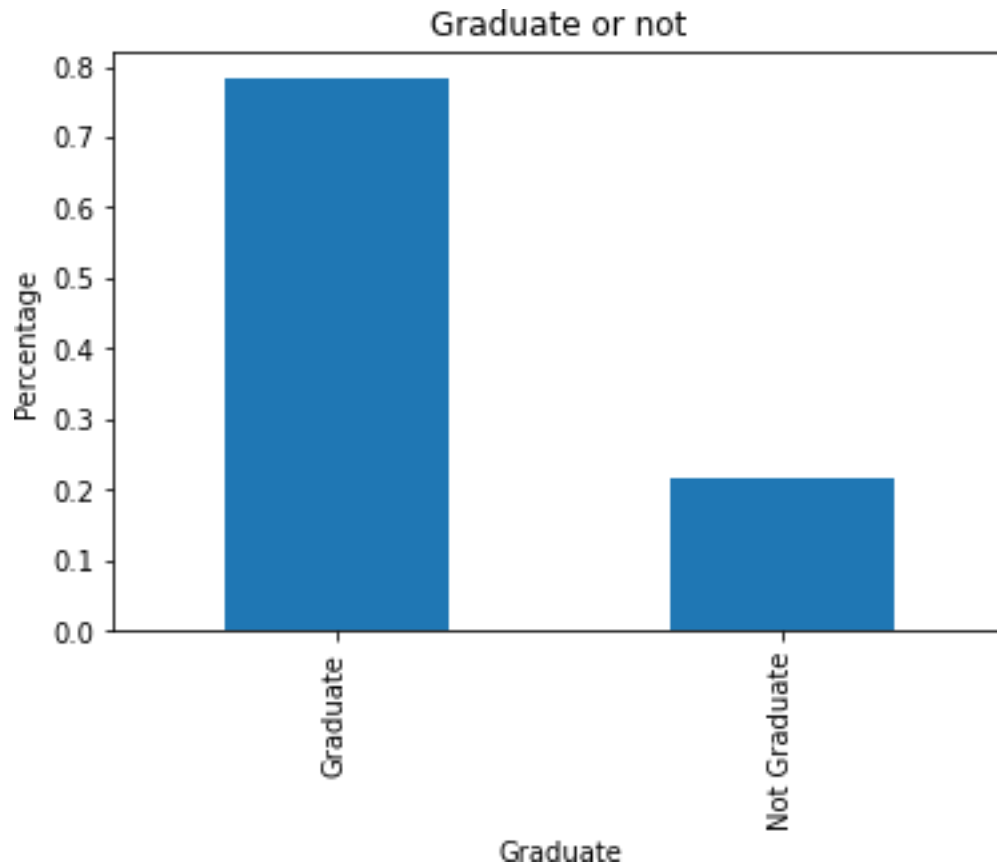
Answer for QUESTION 1-c:

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In a total of 582 people - 14% are SelfEmployed and - 86% are Not SelfEmplo yed

QUESTION 1-d: Find the count how many loan applicants are graduate and non graduate.



Answer for QUESTION 1-d:

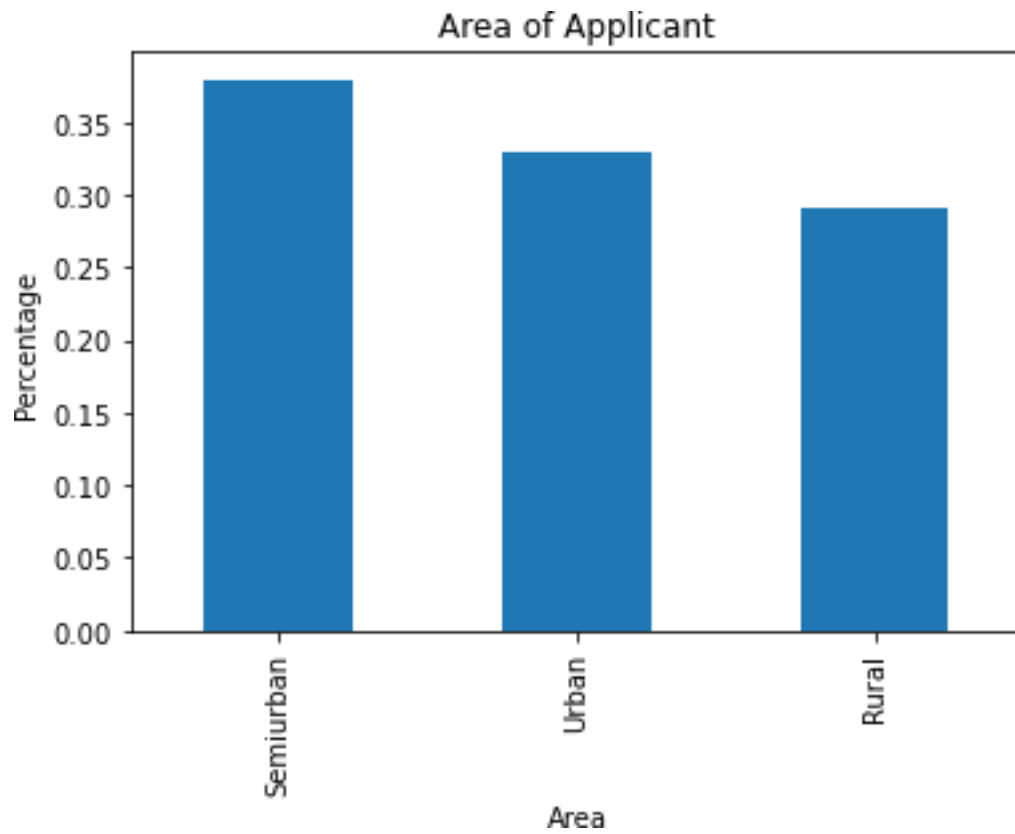
Total number of People : 614 78% are  
Graduated

22% are not Graduated

QUESTION 1-e: Find out the count how many loan applicants property lies in urban, rural and semi-urban areas.

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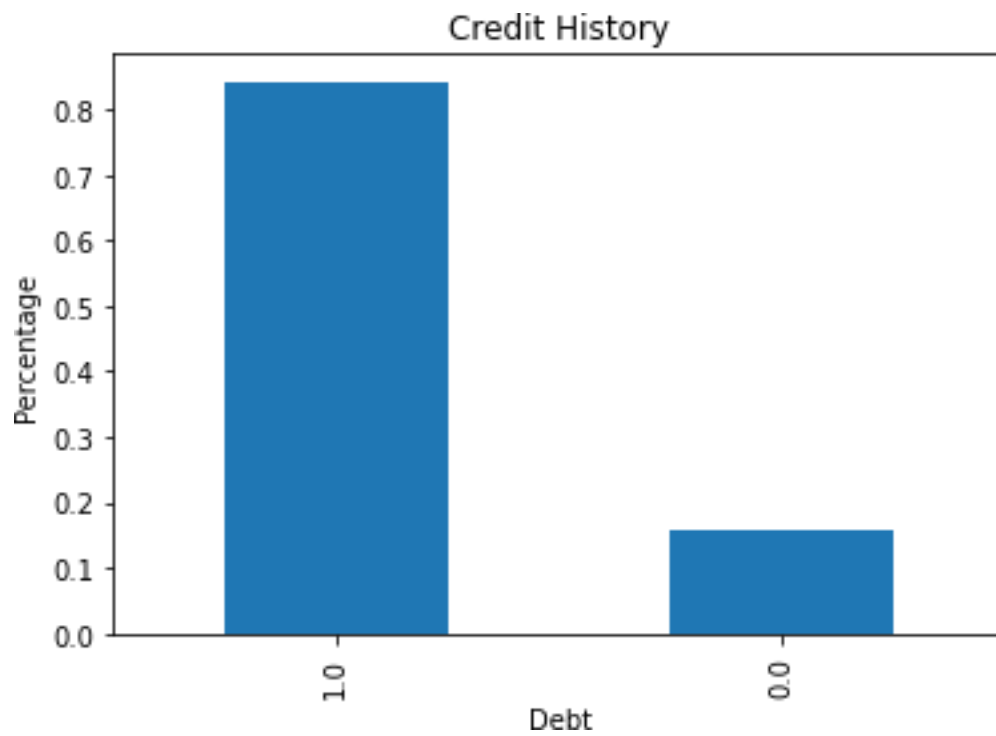


Answer of Question 1-E:

Applicants from Semiurban area = 38% Applicants

from Urban area = 33% Applicants from Rural area =

29%



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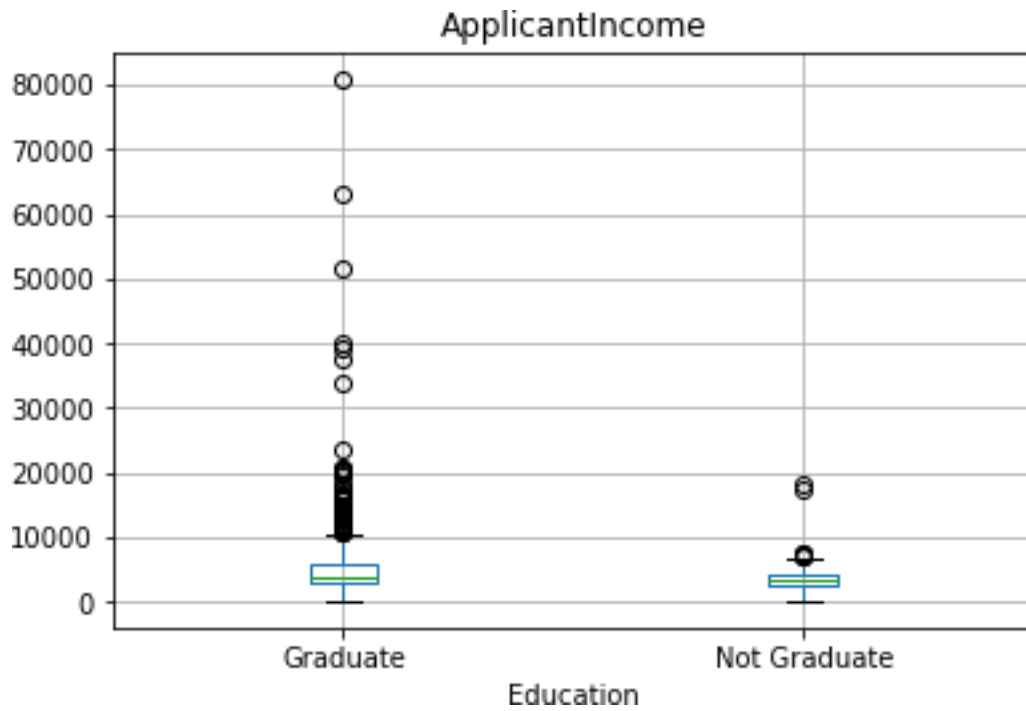
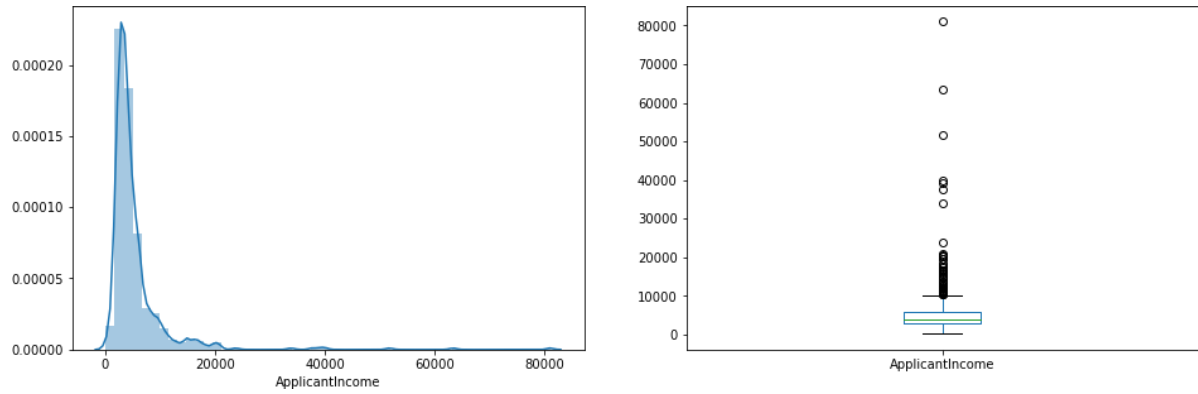
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**QUESTION 3:**

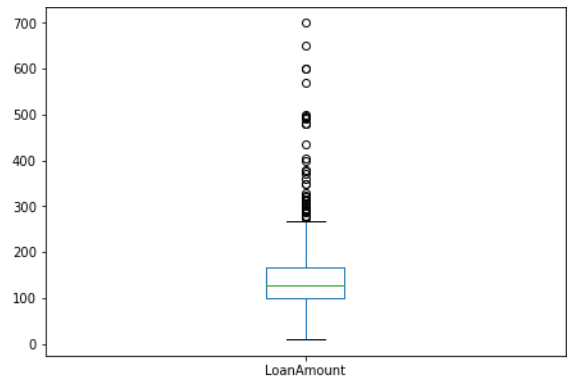
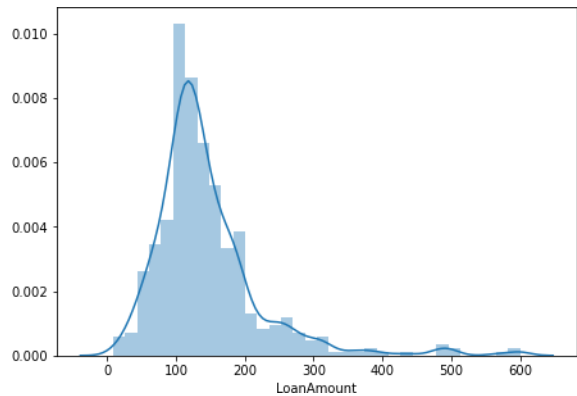
To visualize and plot the distribution plot of all numerical attributes of the given train dataset i.e.

ApplicantIncome, CoApplicantIncome and LoanAmo unt.

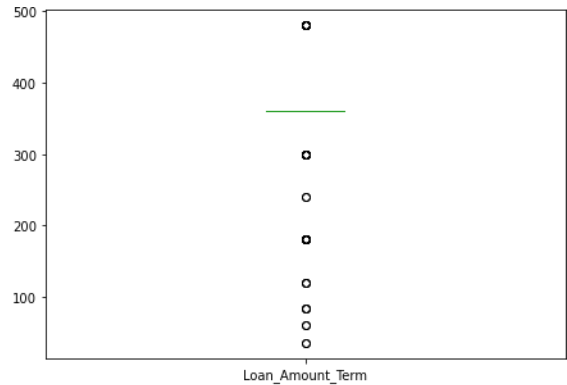
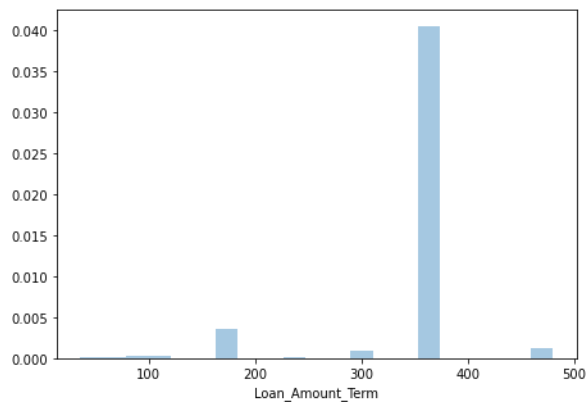
Applicant Income distribution



Loan Amount distribution



Loan Amount      Distribution



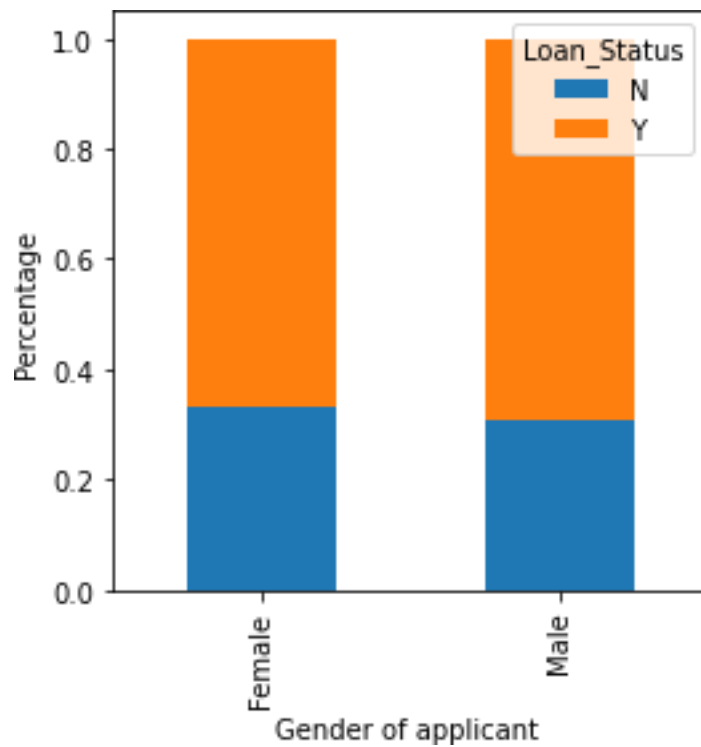
Question 4

Relation between Loan\_Status and Gender Loan\_Status

|        | Loan_Status |     |
|--------|-------------|-----|
|        | N           | Y   |
| Gender |             |     |
| Female | 37          | 75  |
| Male   | 150         | 339 |

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Conclusion from Relation between Loan\_Status and Gender Female whose Loan was approved = 75

Male whose Loan was approved = 339 Female whose Loan was not approved = 37 Female whose Loan was approved = 150

It can be observed that the proportion of Male applicants is higher for the approved loans.

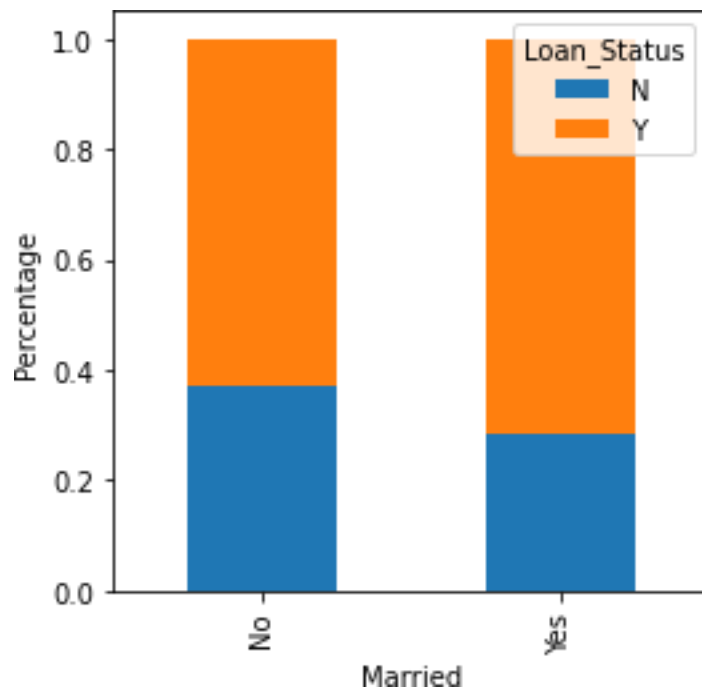
Relation between Loan Status and marital status Loan\_Status

|         | N   | Y   |
|---------|-----|-----|
| Married |     |     |
| No      | 79  | 134 |
| Yes     | 113 | 285 |



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Conclusion of relation between Loan\_Status and Married status Married people whose Loan was approved = 285

Married people whose Loan was not approved = 113 Unmarried people whose Loan was approved = 134 Unmarried people whose Loan was not approved = 79

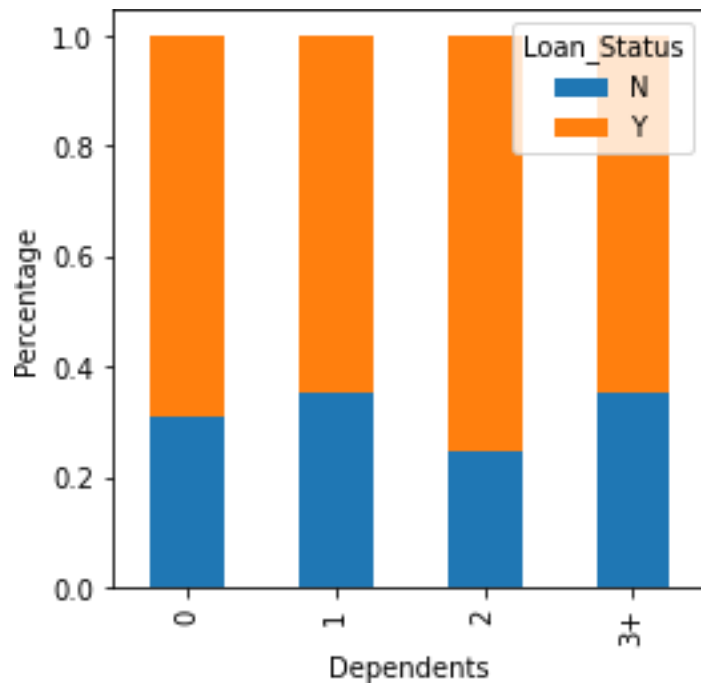
We can observe that the proportion of Married applicants is higher for the approved loans.

Relation between LoanStatus and Dependent Loan\_Status

|            | N   | Y   |
|------------|-----|-----|
| Dependents |     |     |
| 0          | 107 | 238 |
| 1          | 36  | 66  |
| 2          | 25  | 76  |
| 3+         | 18  | 33  |

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Conclusion of relation between Loan\_Status and Dependents Number of dependents on the loan applicant

0 and Loan was approved : 238

0 and Loan was not approved : 107

1 and Loan was approved : 66

1 and Loan was not approved : 36

2 and Loan was approved : 76

2 and Loan was not approved : 25

3+ and Loan was approved : 33

3+ and Loan was not approved : 18

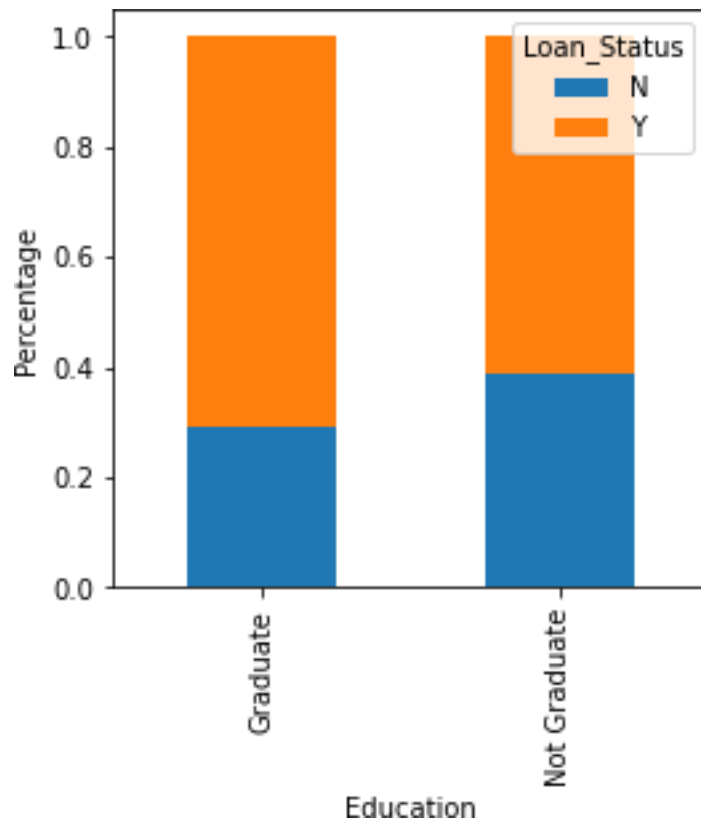
We can observe that the distribution of applicants with 1 or 3+ dependents is similar across both the categories of Loan\_Status.

Relation between Loan Status and Education

| Loan_Status  | N   | Y   |
|--------------|-----|-----|
| Education    |     |     |
| Graduate     | 140 | 340 |
| Not Graduate | 52  | 82  |

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Conclusion of relation between Loan\_Status and Education. People who are Graduate and Loan was approved : 340

People who are Graduate and Loan was no approved : 140 people who are Not

Graduate and Loan was approved : 82 People who are Not Graduate and Loan was not approved : 52

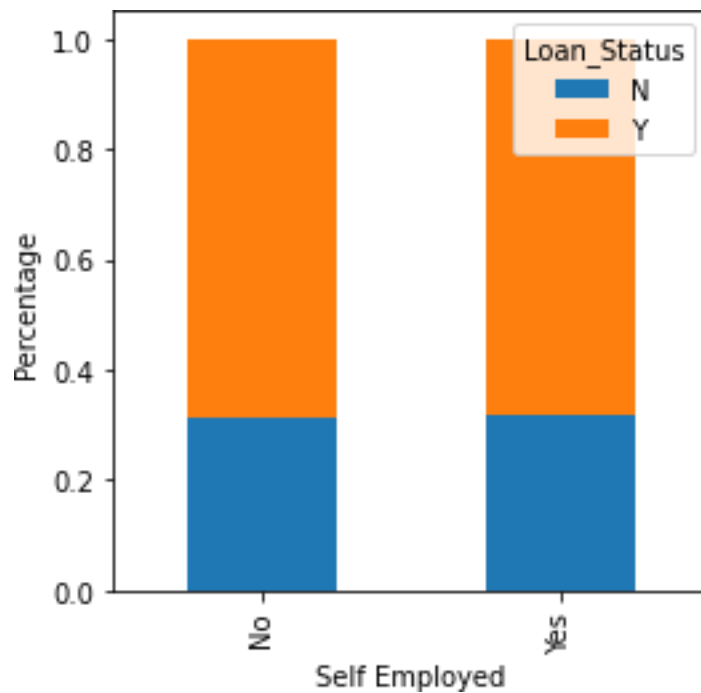
We can observe that the proportion of Graduate applicants is higher for the approved loans.

Relation between Loan Status and Self Employed

| Loan_Status   | N   | Y   |
|---------------|-----|-----|
| Self_Employed |     |     |
| No            | 157 | 343 |
| Yes           | 26  | 56  |

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Conclusion from Relation between Loan\_Status and Self\_Employed People who are Self\_Employed and Loan was approed : 56

People who are Self\_Employed and Loan was not approed : 26 People who are not

Self\_Employed and Loan was approed : 343 People who are not Self\_Employed and Loan was not approed : 157

There is nothing thatnwe can signify and infer from Self\_Employed vs Loan\_ Status plot.

Relation between Loan\_Status and Credit\_History Loan\_Status

|                | N  | Y   |
|----------------|----|-----|
| Credit_History |    |     |
| 0.0            | 82 | 7   |
| 1.0            | 97 | 378 |

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Conclusion from relation between Loan Status and Credit History

People with credit history as 1 and loan was approved : 378

People with credit history as 1 and loan was not approved : 97

People with credit history as 0 and loan was approved : 7

People with credit history as 0 and loan was not approved : 82

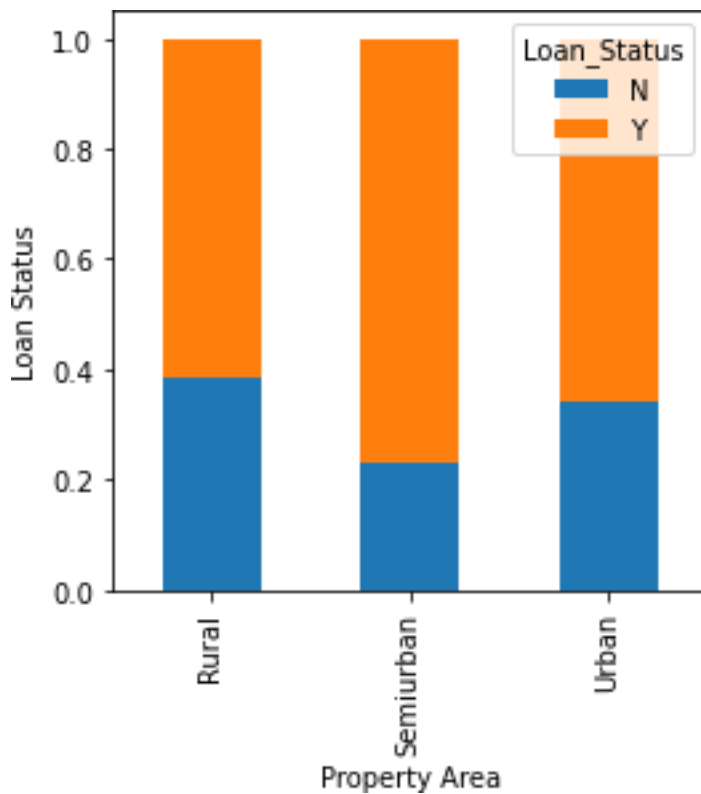
We can observe that, it seems people with credit history as 1 are more likely to get their loans approved.

Relation between Loan Status and Property Area

| Loan_Status   | N  | Y   |
|---------------|----|-----|
| Property_Area |    |     |
| Rural         | 69 | 110 |
| Semiurban     | 54 | 179 |
| Urban         | 69 | 133 |

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conclusion from Relation between Loan Status and Property Area People who are from Rural area and loan was approved : 110 People who are from Rural area and loan was not approved : 69 People who are from Semiurban area and loan was approved : 179 People who are from Semiurban area and loan was not approved : 54 People who are from Urban area and loan was approved : 133

People who are from Semiurban area and loan was not approved : 69

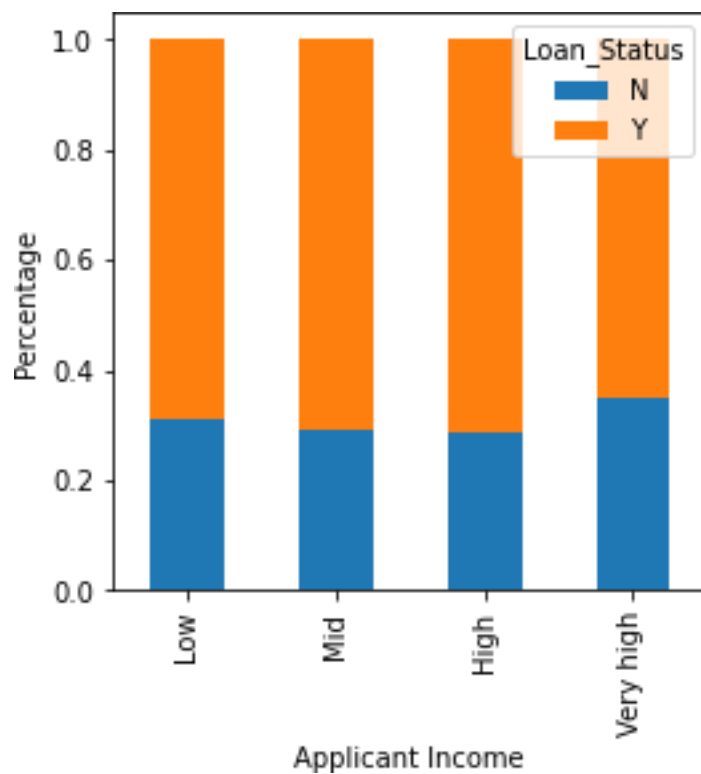
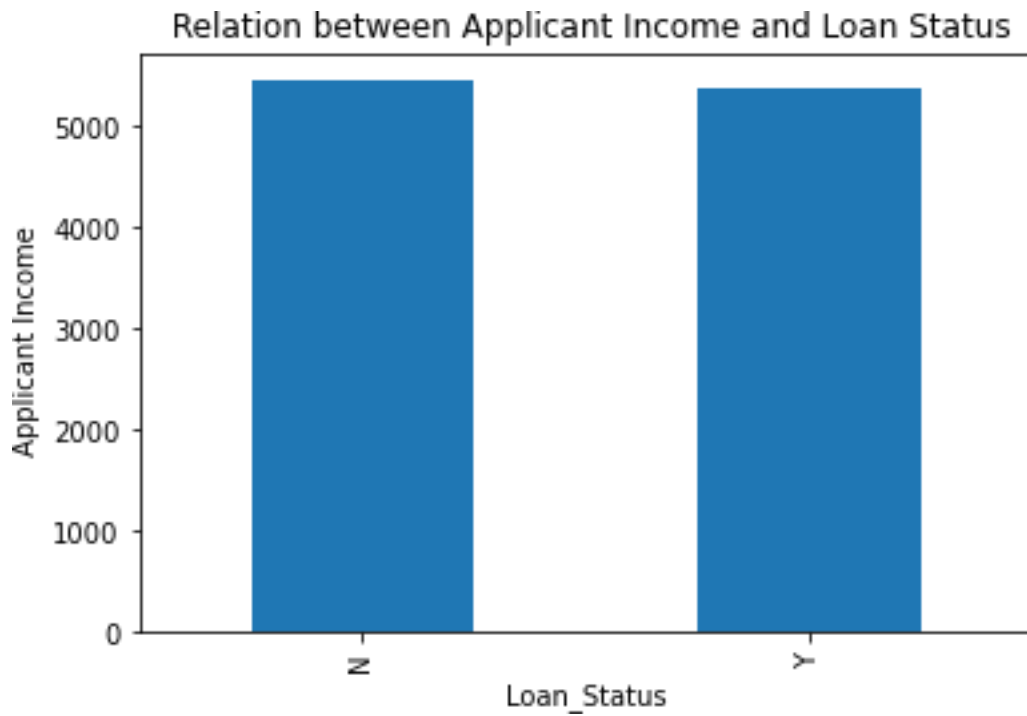
We can observe that theProportion of loans getting approved in semiurban ar ea is higher as compared to that in rural or urban areas

Relation between Loan\_Status and Income Loan\_Status

|            | N  | Y   |
|------------|----|-----|
| Income_bin |    |     |
| Low        | 26 | 57  |
| Mid        | 51 | 123 |
| High       | 32 | 79  |
| Very high  | 39 | 73  |

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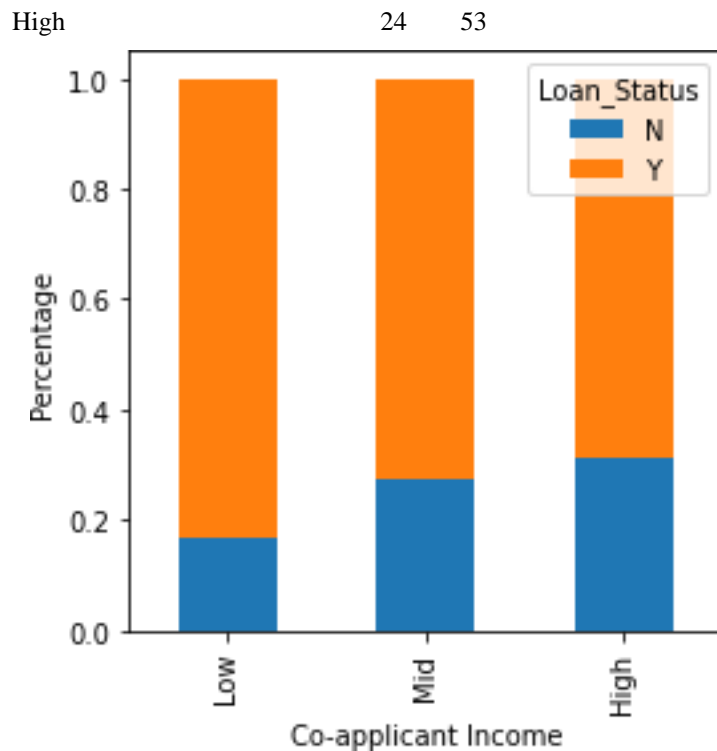


We can observe that applicant income does not affect the chances of loan approval

| Loan_Status           | N  | Y   |
|-----------------------|----|-----|
| CoapplicantIncome_bin |    |     |
| Low                   | 3  | 15  |
| Mid                   | 46 | 123 |

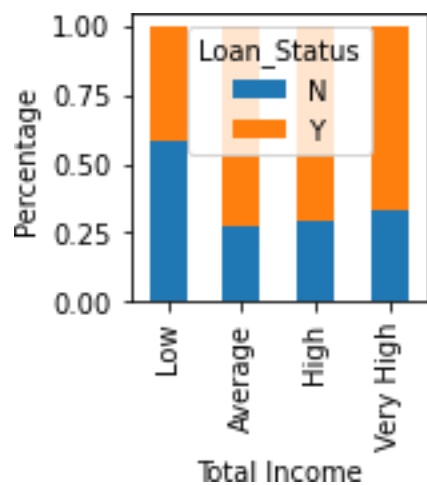
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We can observe that if coapplicant's income is less the chances of loan approval are high. This might be because of if there is no coapplicant then his income is marked as ZERO. So I think so we cannot infer any conclusion from here.

|                 |    |     |
|-----------------|----|-----|
| Loan_Status     | N  |     |
|                 | Y  |     |
| TotalIncome_bin |    |     |
| Low             | 14 | 10  |
| Average         | 32 | 87  |
| High            | 65 | 159 |
| Very High       | 81 | 166 |



We can observe that low income people have less change of getting loan approved compared to Average, High and Very High Income

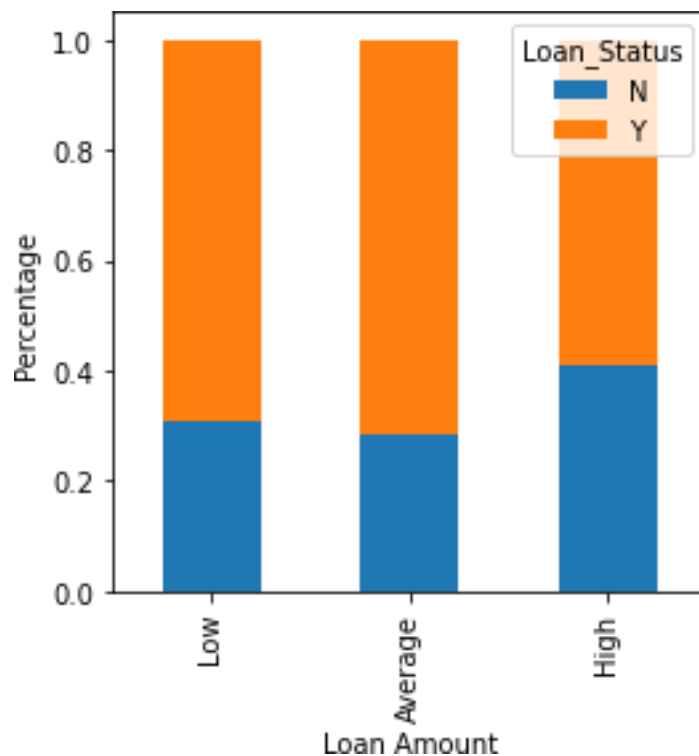


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Applicants whose TotalIncome was Low and loan was approved : 10 Applicants whose TotalIncome was Low and loan was not approved : 14 Applicants whose TotalIncome was Average and loan was approved : 87 Applicants whose TotalIncome was Average and loan was not approved : 32 Applicants whose TotalIncome was High and loan was approved : 159 Applicants whose TotalIncome was High and loan was not approved : 65 Applicants whose TotalIncome was Very High and loan was approved : 166 Applicants whose TotalIncome was Very High and loan was not approved : 81 Relation between Loan Status and Loan Amount

| Loan_Status    | N  | Y   |
|----------------|----|-----|
| LoanAmount_bin |    |     |
| Low            | 38 | 86  |
| Average        | 83 | 207 |
| High           | 27 | 39  |



Conclusions from Relation between Loan Status and Loan Amount Applicants whose Loan Amount was low and Loan was approved : 86 Applicants whose Loan Amount was low and Loan was not approved : 38 Applicants whose Loan Amount was Average and Loan was approved : 207 Applicants whose Loan Amount was Average and Loan was not approved : 83 Applicants whose Loan Amount was High and Loan was approved : 39 Applicants whose Loan Amount was High and Loan was not approved : 27

We can observe that the proportion of approved loans is higher for Low and Average Loan Amount as compared to that of High Loan Amount

From the above HEAT MAP the variables with darker color means their correlation is more.

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More correlated variables:  
ApplicantIncome - LoanAmount  
Credit\_History - Loan\_Status

