

5y8eg3n2i

January 4, 2025

```
[1]: import pandas as pd
import numpy as np
from sklearn.model_selection import train_test_split
from sklearn.linear_model import LogisticRegression
from sklearn.ensemble import RandomForestClassifier
from sklearn.metrics import accuracy_score, confusion_matrix, \
    classification_report, roc_auc_score, roc_curve
import matplotlib.pyplot as plt
```

```
[3]: df = pd.read_csv('loan_detection.csv')
```

```
[5]: df
```

```
[5]:
```

	age	campaign	pdays	previous	no_previous_contact	not_working	\
0	56	1	999	0	1	0	
1	57	1	999	0	1	0	
2	37	1	999	0	1	0	
3	40	1	999	0	1	0	
4	56	1	999	0	1	0	
...	
41183	73	1	999	0	1	1	
41184	46	1	999	0	1	0	
41185	56	2	999	0	1	1	
41186	44	1	999	0	1	0	
41187	74	3	999	1	1	1	

	job_admin.	job_blue-collar	job_entrepreneur	job_housemaid	...	\
0	0	0	0	1	...	
1	0	0	0	0	...	
2	0	0	0	0	...	
3	1	0	0	0	...	
4	0	0	0	0	...	
...	
41183	0	0	0	0	...	
41184	0	1	0	0	...	
41185	0	0	0	0	...	
41186	0	0	0	0	...	

```
41187          0          0          0          0 ...
```

```

      month_sep  day_of_week_fri  day_of_week_mon  day_of_week_thu  \
0              0              0              1              0
1              0              0              1              0
2              0              0              1              0
3              0              0              1              0
4              0              0              1              0
...           ...              ...              ...              ...
41183          0              1              0              0
41184          0              1              0              0
41185          0              1              0              0
41186          0              1              0              0
41187          0              1              0              0

```

```

      day_of_week_tue  day_of_week_wed  poutcome_failure  \
0                  0                  0                  0
1                  0                  0                  0
2                  0                  0                  0
3                  0                  0                  0
4                  0                  0                  0
...               ...               ...               ...
41183              0                  0                  0
41184              0                  0                  0
41185              0                  0                  0
41186              0                  0                  0
41187              0                  0                  1

```

```

      poutcome_nonexistent  poutcome_success  Loan_Status_label
0                        1                  0                  0
1                        1                  0                  0
2                        1                  0                  0
3                        1                  0                  0
4                        1                  0                  0
...                     ...               ...               ...
41183                    1                  0                  1
41184                    1                  0                  0
41185                    1                  0                  0
41186                    1                  0                  1
41187                    0                  0                  0

```

```
[41188 rows x 60 columns]
```

```
[7]: df.head
```

```
[7]: <bound method NDFrame.head of          age  campaign  pdays  previous
      no_previous_contact  not_working  \
```

0	56	1	999	0	1	0
1	57	1	999	0	1	0
2	37	1	999	0	1	0
3	40	1	999	0	1	0
4	56	1	999	0	1	0
...
41183	73	1	999	0	1	1
41184	46	1	999	0	1	0
41185	56	2	999	0	1	1
41186	44	1	999	0	1	0
41187	74	3	999	1	1	1

	job_admin.	job_blue-collar	job_entrepreneur	job_housemaid	...	\
0	0	0	0	1	...	
1	0	0	0	0	...	
2	0	0	0	0	...	
3	1	0	0	0	...	
4	0	0	0	0	...	
...	
41183	0	0	0	0	...	
41184	0	1	0	0	...	
41185	0	0	0	0	...	
41186	0	0	0	0	...	
41187	0	0	0	0	...	

	month_sep	day_of_week_fri	day_of_week_mon	day_of_week_thu	\
0	0	0	1	0	
1	0	0	1	0	
2	0	0	1	0	
3	0	0	1	0	
4	0	0	1	0	
...	
41183	0	1	0	0	
41184	0	1	0	0	
41185	0	1	0	0	
41186	0	1	0	0	
41187	0	1	0	0	

	day_of_week_tue	day_of_week_wed	poutcome_failure	\
0	0	0	0	
1	0	0	0	
2	0	0	0	
3	0	0	0	
4	0	0	0	
...	
41183	0	0	0	
41184	0	0	0	

41185	0	0	0
41186	0	0	0
41187	0	0	1

	poutcome_nonexistent	poutcome_success	Loan_Status_label
0	1	0	0
1	1	0	0
2	1	0	0
3	1	0	0
4	1	0	0
...
41183	1	0	1
41184	1	0	0
41185	1	0	0
41186	1	0	1
41187	0	0	0

[41188 rows x 60 columns]>

```
[9]: df.tail
```

```
[9]: <bound method NDFrame.tail of
no_previous_contact not_working \
```

	age	campaign	pdays	previous
0	56	1	999	0
1	57	1	999	0
2	37	1	999	0
3	40	1	999	0
4	56	1	999	0
...
41183	73	1	999	0
41184	46	1	999	0
41185	56	2	999	0
41186	44	1	999	0
41187	74	3	999	1

	job_admin.	job_blue-collar	job_entrepreneur	job_housemaid	...	\
0	0	0	0	1	...	
1	0	0	0	0	...	
2	0	0	0	0	...	
3	1	0	0	0	...	
4	0	0	0	0	...	
...	
41183	0	0	0	0	...	
41184	0	1	0	0	...	
41185	0	0	0	0	...	
41186	0	0	0	0	...	
41187	0	0	0	0	...	

	month_sep	day_of_week_fri	day_of_week_mon	day_of_week_thu	\
0	0	0	1	0	
1	0	0	1	0	
2	0	0	1	0	
3	0	0	1	0	
4	0	0	1	0	
...	
41183	0	1	0	0	
41184	0	1	0	0	
41185	0	1	0	0	
41186	0	1	0	0	
41187	0	1	0	0	

	day_of_week_tue	day_of_week_wed	poutcome_failure	\
0	0	0	0	
1	0	0	0	
2	0	0	0	
3	0	0	0	
4	0	0	0	
...	
41183	0	0	0	
41184	0	0	0	
41185	0	0	0	
41186	0	0	0	
41187	0	0	1	

	poutcome_nonexistent	poutcome_success	Loan_Status_label
0	1	0	0
1	1	0	0
2	1	0	0
3	1	0	0
4	1	0	0
...
41183	1	0	1
41184	1	0	0
41185	1	0	0
41186	1	0	1
41187	0	0	0

[41188 rows x 60 columns]>

```
[11]: df.info
```

```
[11]: <bound method DataFrame.info of          age  campaign  pdays  previous
no_previous_contact  not_working  \
0          56          1    999          0          1          0
```

1	57	1	999	0	1	0
2	37	1	999	0	1	0
3	40	1	999	0	1	0
4	56	1	999	0	1	0
...
41183	73	1	999	0	1	1
41184	46	1	999	0	1	0
41185	56	2	999	0	1	1
41186	44	1	999	0	1	0
41187	74	3	999	1	1	1

	job_admin.	job_blue-collar	job_entrepreneur	job_housemaid	...	\
0	0	0	0	1	...	
1	0	0	0	0	...	
2	0	0	0	0	...	
3	1	0	0	0	...	
4	0	0	0	0	...	
...	
41183	0	0	0	0	...	
41184	0	1	0	0	...	
41185	0	0	0	0	...	
41186	0	0	0	0	...	
41187	0	0	0	0	...	

	month_sep	day_of_week_fri	day_of_week_mon	day_of_week_thu	\
0	0	0	1	0	
1	0	0	1	0	
2	0	0	1	0	
3	0	0	1	0	
4	0	0	1	0	
...	
41183	0	1	0	0	
41184	0	1	0	0	
41185	0	1	0	0	
41186	0	1	0	0	
41187	0	1	0	0	

	day_of_week_tue	day_of_week_wed	poutcome_failure	\
0	0	0	0	
1	0	0	0	
2	0	0	0	
3	0	0	0	
4	0	0	0	
...	
41183	0	0	0	
41184	0	0	0	
41185	0	0	0	

41186	0	0	0
41187	0	0	1

	poutcome_nonexistent	poutcome_success	Loan_Status_label
0	1	0	0
1	1	0	0
2	1	0	0
3	1	0	0
4	1	0	0
...
41183	1	0	1
41184	1	0	0
41185	1	0	0
41186	1	0	1
41187	0	0	0

[41188 rows x 60 columns]>

```
[83]: df.shape
```

```
[83]: (41188, 61)
```

```
[146]: df.isnull().sum
```

```
[146]: <bound method DataFrame.sum of
no_previous_contact not_working \
0      False      False      False      False      False      False
1      False      False      False      False      False      False
2      False      False      False      False      False      False
3      False      False      False      False      False      False
4      False      False      False      False      False      False
...      ...      ...      ...      ...      ...      ...
41183  False      False      False      False      False      False
41184  False      False      False      False      False      False
41185  False      False      False      False      False      False
41186  False      False      False      False      False      False
41187  False      False      False      False      False      False

      job_admin.  job_blue-collar  job_entrepreneur  job_housemaid  ... \
0      False      False      False      False      False  ...
1      False      False      False      False      False  ...
2      False      False      False      False      False  ...
3      False      False      False      False      False  ...
4      False      False      False      False      False  ...
...      ...      ...      ...      ...      ...  ...
41183  False      False      False      False      False  ...
41184  False      False      False      False      False  ...
```

41185	False	False	False	False	...
41186	False	False	False	False	...
41187	False	False	False	False	...

	day_of_week_fri	day_of_week_mon	day_of_week_thu	day_of_week_tue	\
0	False	False	False	False	
1	False	False	False	False	
2	False	False	False	False	
3	False	False	False	False	
4	False	False	False	False	
...	
41183	False	False	False	False	
41184	False	False	False	False	
41185	False	False	False	False	
41186	False	False	False	False	
41187	False	False	False	False	

	day_of_week_wed	poutcome_failure	poutcome_nonexistent	\
0	False	False	False	
1	False	False	False	
2	False	False	False	
3	False	False	False	
4	False	False	False	
...	
41183	False	False	False	
41184	False	False	False	
41185	False	False	False	
41186	False	False	False	
41187	False	False	False	

	poutcome_success	Loan_Status_label	LoanPurpose
0	False	False	False
1	False	False	False
2	False	False	False
3	False	False	False
4	False	False	False
...
41183	False	False	False
41184	False	False	False
41185	False	False	False
41186	False	False	False
41187	False	False	False

[41188 rows x 61 columns]>

```
[148]: df.isnull().mean()*100
```



```
[148]: age                0.0
      campaign            0.0
      pdays               0.0
      previous            0.0
      no_previous_contact  0.0

      ...
      poutcome_failure    0.0
      poutcome_nonexistent 0.0
      poutcome_success    0.0
      Loan_Status_label    0.0
      LoanPurpose          0.0
      Length: 61, dtype: float64
```

```
[ ]:
```

```
[13]: X = df.drop(columns=["Loan_Status_label"])
      y = df["Loan_Status_label"]
```

```
[15]: X_train, X_test, y_train, y_test = train_test_split(X, y, test_size=0.2,
      ↪random_state=42, stratify=y)
```

```
[88]: logreg = LogisticRegression(max_iter=2000, random_state=42)
      logreg.fit(X_train, y_train)
```

```
[88]: LogisticRegression(max_iter=2000, random_state=42)
```

```
[ ]:
```

```
[90]: y_pred_logreg = logreg.predict(X_test)
      y_prob_logreg = logreg.predict_proba(X_test)[:, 1]
```

```
[92]: accuracy_logreg = accuracy_score(y_test, y_pred_logreg)
      conf_matrix_logreg = confusion_matrix(y_test, y_pred_logreg)
      class_report_logreg = classification_report(y_test, y_pred_logreg)
      roc_auc_logreg = roc_auc_score(y_test, y_prob_logreg)
```

```
[ ]:
```

```
[94]: print("Logistic Regression Results:")
      print(f"Accuracy: {accuracy_logreg:.2f}")
      print("Confusion Matrix:")
      print(conf_matrix_logreg)
      print("Classification Report:")
      print(class_report_logreg)
      print(f"ROC-AUC: {roc_auc_logreg:.2f}")
```

Logistic Regression Results:

Accuracy: 0.90

Confusion Matrix:

```
[[7231  79]
 [ 762 166]]
```

Classification Report:

	precision	recall	f1-score	support
0	0.90	0.99	0.95	7310
1	0.68	0.18	0.28	928
accuracy			0.90	8238
macro avg	0.79	0.58	0.61	8238
weighted avg	0.88	0.90	0.87	8238

ROC-AUC: 0.76

```
[96]: rf = RandomForestClassifier(random_state=42)
      rf.fit(X_train, y_train)
```

```
# Predictions and Evaluation
```

```
y_pred_rf = rf.predict(X_test)
y_prob_rf = rf.predict_proba(X_test)[: , 1]
```

```
[ ]:
```

```
[98]: accuracy_rf = accuracy_score(y_test, y_pred_rf)
      conf_matrix_rf = confusion_matrix(y_test, y_pred_rf)
      class_report_rf = classification_report(y_test, y_pred_rf)
      roc_auc_rf = roc_auc_score(y_test, y_prob_rf)
```

```
[ ]:
```

```
[138]: print("Random Forest Results:")
      print(f"Accuracy: {accuracy_rf:.2f}")
      print("Confusion Matrix:")
      print(conf_matrix_rf)
      print("Classification Report:")
      print(class_report_rf)
      print(f"ROC-AUC: {roc_auc_rf:.2f}")
```

Random Forest Results:

Accuracy: 0.89

Confusion Matrix:

```
[[7111 199]
 [ 698 230]]
```

Classification Report:

	precision	recall	f1-score	support
--	-----------	--------	----------	---------

0	0.91	0.97	0.94	7310
1	0.54	0.25	0.34	928
accuracy			0.89	8238
macro avg	0.72	0.61	0.64	8238
weighted avg	0.87	0.89	0.87	8238

ROC-AUC: 0.75

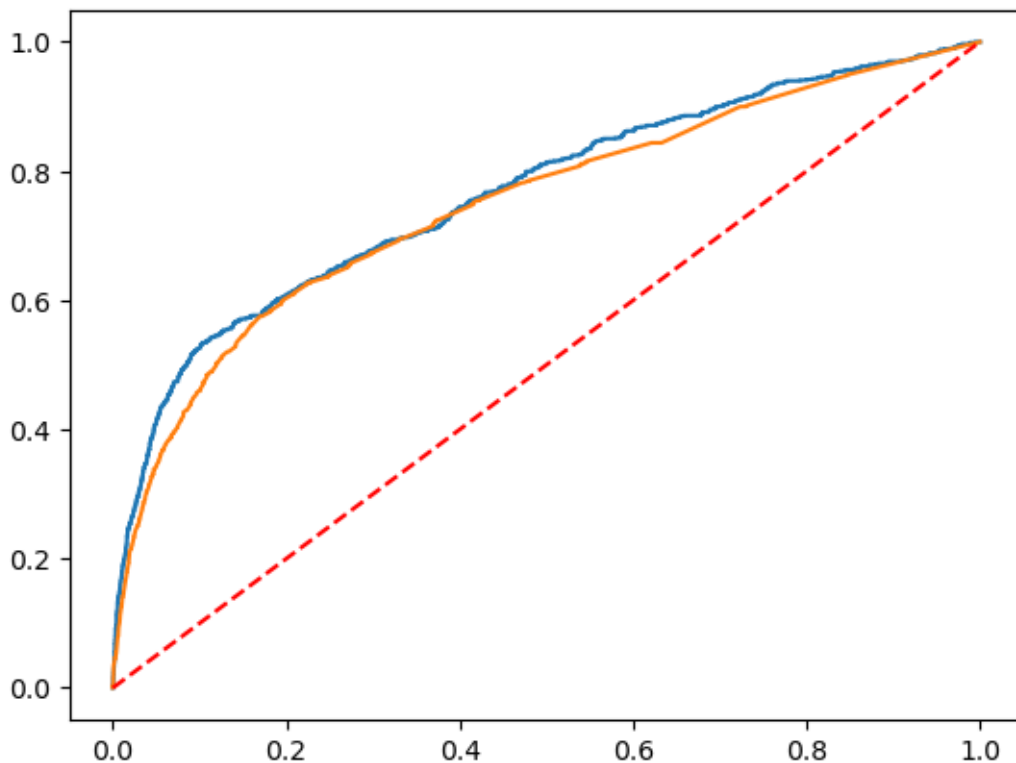
[]:

```
[105]: plt.figure(figsize=(10, 6))
fpr_logreg, tpr_logreg, _ = roc_curve(y_test, y_prob_logreg)
fpr_rf, tpr_rf, _ = roc_curve(y_test, y_prob_rf)
```

<Figure size 1000x600 with 0 Axes>

[]:

```
[108]: plt.plot(fpr_logreg, tpr_logreg, label=f"Logistic Regression (AUC = {roc_auc_logreg:.2f})")
plt.plot(fpr_rf, tpr_rf, label=f"Random Forest (AUC = {roc_auc_rf:.2f})")
plt.plot([0, 1], [0, 1], 'r--', label="Random Guess")
plt.show()
```



```
[ ]:
```

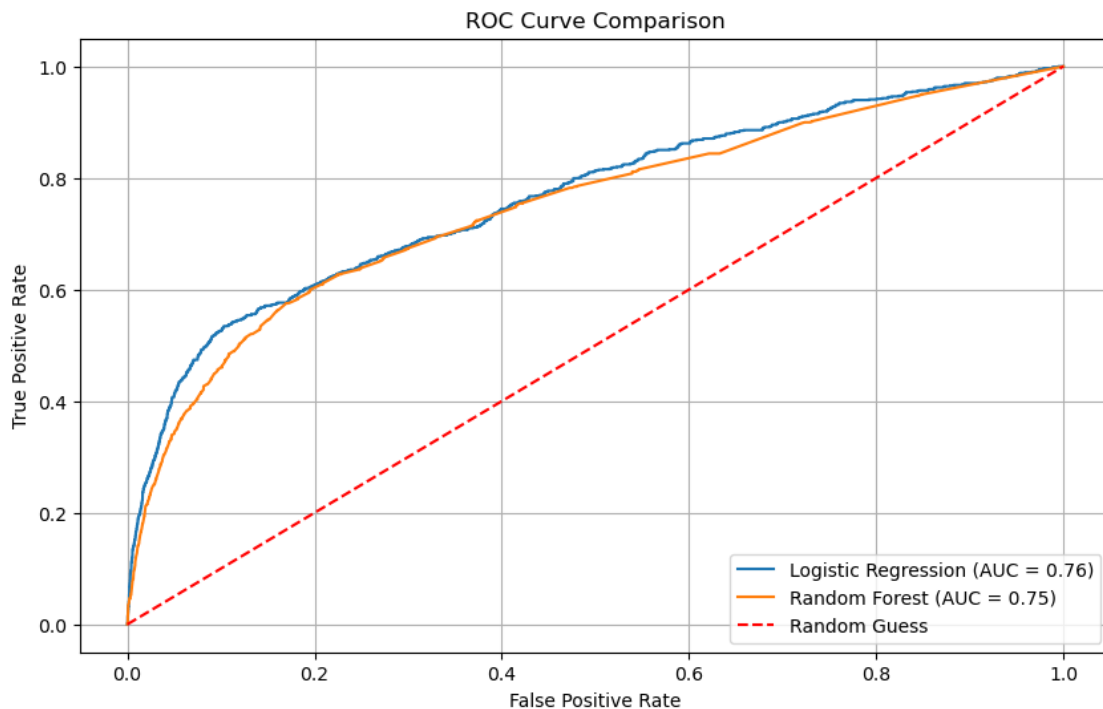
```
[130]: plt.figure(figsize=(10, 6))

fpr_logreg, tpr_logreg, _ = roc_curve(y_test, y_prob_logreg)
plt.plot(fpr_logreg, tpr_logreg, label=f"Logistic Regression (AUC = {roc_auc_logreg:.2f})")

fpr_rf, tpr_rf, _ = roc_curve(y_test, y_prob_rf)
plt.plot(fpr_rf, tpr_rf, label=f"Random Forest (AUC = {roc_auc_rf:.2f})")

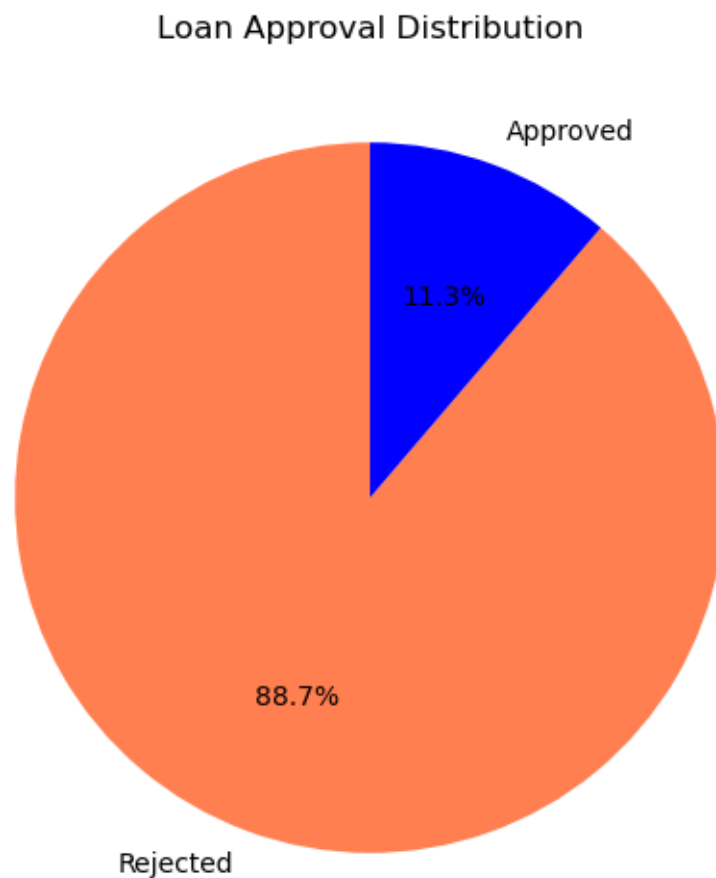
plt.plot([0, 1], [0, 1], 'r--', label="Random Guess")

plt.xlabel("False Positive Rate")
plt.ylabel("True Positive Rate")
plt.title("ROC Curve Comparison")
plt.legend(loc="lower right")
plt.grid()
plt.show()
```



```
[193]: labels = ['Rejected', 'Approved']
        sizes = df['Loan_Status_label'].value_counts()
        colors = ['coral', 'blue']

        plt.figure(figsize=(8, 6))
        plt.pie(sizes, labels=labels, colors=colors, autopct='%1.1f%%', startangle=90)
        plt.title('Loan Approval Distribution')
        plt.show()
```



```
[115]: df.columns
```

```
[115]: Index(['age', 'campaign', 'pdays', 'previous', 'no_previous_contact',
            'not_working', 'job_admin.', 'job_blue-collar', 'job_entrepreneur',
            'job_housemaid', 'job_management', 'job_retired', 'job_self-employed',
            'job_services', 'job_student', 'job_technician', 'job_unemployed',
```

```

'job_unknown', 'marital_divorced', 'marital_married', 'marital_single',
'marital_unknown', 'education_basic.4y', 'education_basic.6y',
'education_basic.9y', 'education_high.school', 'education_illiterate',
'education_professional.course', 'education_university.degree',
'education_unknown', 'default_no', 'default_unknown', 'default_yes',
'housing_no', 'housing_unknown', 'housing_yes', 'loan_no',
'loan_unknown', 'loan_yes', 'contact_cellular', 'contact_telephone',
'month_apr', 'month_aug', 'month_dec', 'month_jul', 'month_jun',
'month_mar', 'month_may', 'month_nov', 'month_oct', 'month_sep',
'day_of_week_fri', 'day_of_week_mon', 'day_of_week_thu',
'day_of_week_tue', 'day_of_week_wed', 'poutcome_failure',
'poutcome_nonexistent', 'poutcome_success', 'Loan_Status_label',
'LoanPurpose'],
dtype='object')

```

```
[150]: df[df.duplicated()]
```

```

[150]:
   age  campaign  pdays  previous  no_previous_contact  not_working  \
220   35         2    999         0                   1           0
226   42         2    999         0                   1           0
260   33         1    999         0                   1           0
338   55         2    999         0                   1           0
617   52         2    999         0                   1           0
...   ...      ...    ...      ...                  ...           \
38875  32         1    999         0                   1           0
38919  58         1    999         0                   1           0
39266  30         3    999         0                   1           0
39839  28         1    999         0                   1           0
41167  32         3    999         0                   1           0

   job_admin.  job_blue-collar  job_entrepreneur  job_housemaid  ...  \
220          1                0                 0              0  ...
226          0                0                 0              0  ...
260          1                0                 0              0  ...
338          0                1                 0              0  ...
617          0                1                 0              0  ...
...         ...              ...                ...            ...  \
38875         0                0                 0              0  ...
38919         0                0                 0              0  ...
39266         0                0                 0              0  ...
39839         1                0                 0              0  ...
41167         1                0                 0              0  ...

   day_of_week_fri  day_of_week_mon  day_of_week_thu  day_of_week_tue  \
220                0                1                0                0
226                0                1                0                0
260                0                1                0                0

```

338	0	1	0	0
617	0	0	0	1
...
38875	0	1	0	0
38919	0	0	0	0
39266	0	1	0	0
39839	1	0	0	0
41167	0	0	0	0

	day_of_week_wed	poutcome_failure	poutcome_nonexistent	\
220	0	0	1	
226	0	0	1	
260	0	0	1	
338	0	0	1	
617	0	0	1	
...	
38875	0	0	1	
38919	1	0	1	
39266	0	0	1	
39839	0	0	1	
41167	1	0	1	

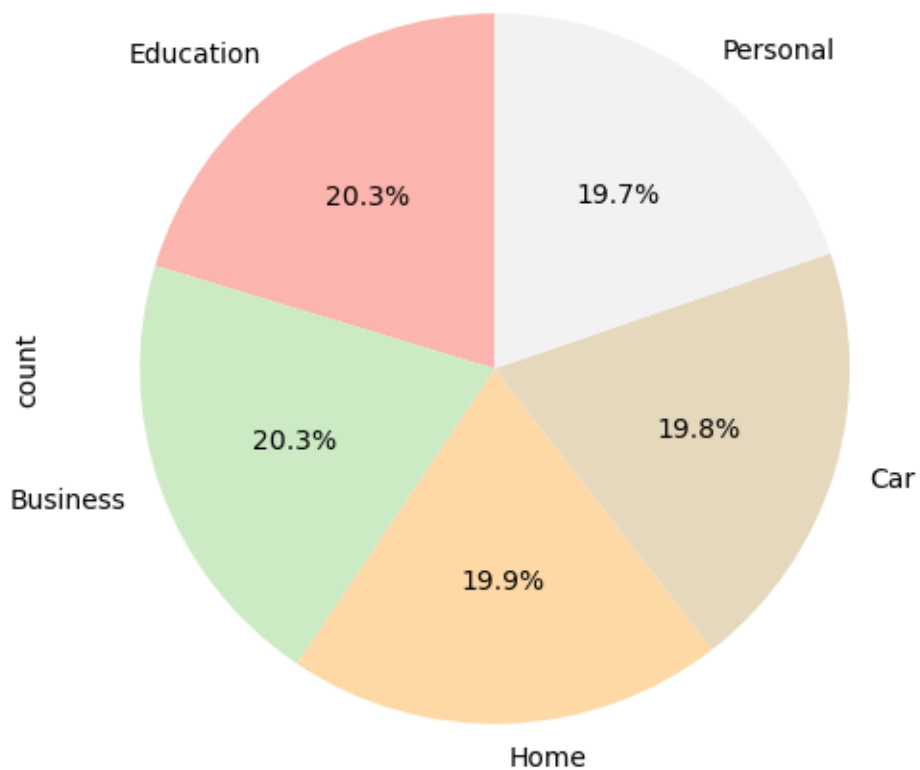
	poutcome_success	Loan_Status_label	LoanPurpose
220	0	0	Personal
226	0	0	Business
260	0	0	Business
338	0	0	Business
617	0	0	Business
...
38875	0	0	Business
38919	0	0	Car
39266	0	0	Car
39839	0	0	Car
41167	0	0	Business

[553 rows x 61 columns]

```
[117]: import random

purposes = ['Education', 'Home', 'Car', 'Business', 'Personal']
df['LoanPurpose'] = random.choices(purposes, k=len(df))
df['LoanPurpose'].value_counts().plot.pie(
    autopct='%1.1f%%', startangle=90, figsize=(8, 6), colormap='Pastell1',
    title='Loan Purpose Distribution'
)
plt.show()
```

Loan Purpose Distribution



[]:

```
[126]: average_age_by_status = df.groupby('Loan_Status_label')['age'].mean()
print("Average age by loan status:")
print(average_age_by_status)
```

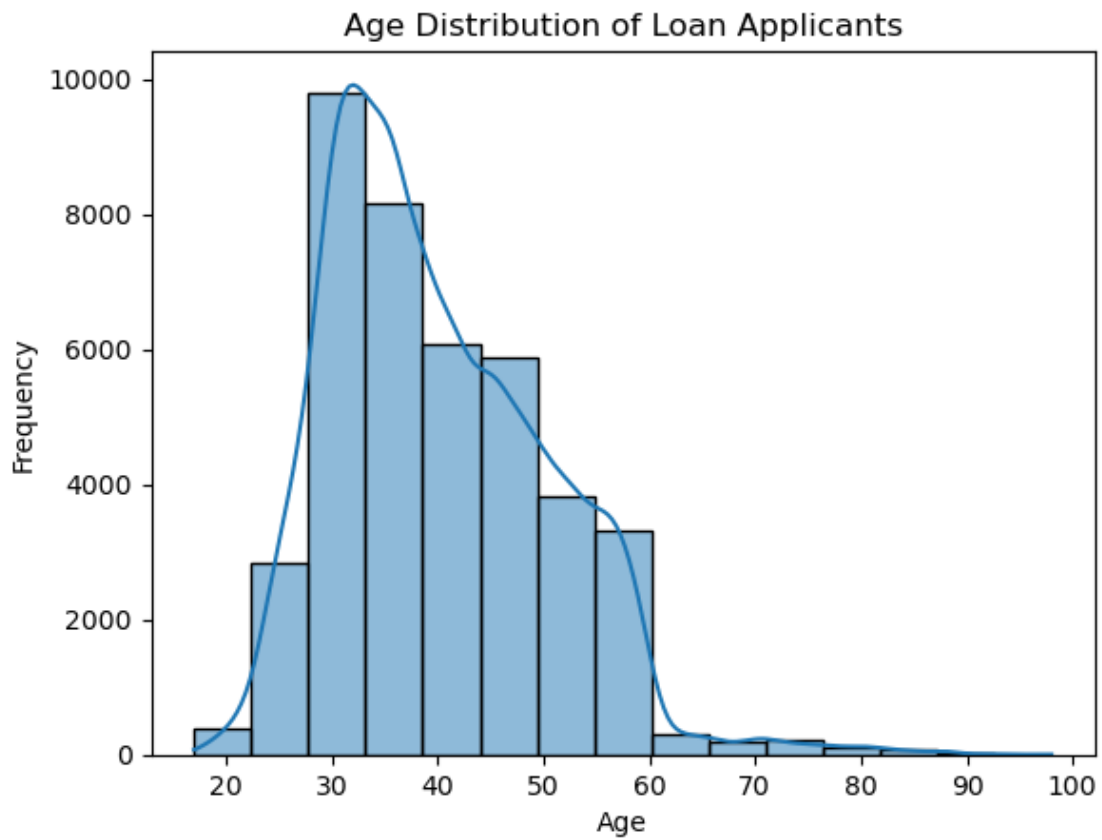
```
Average age by loan status:
Loan_Status_label
0    39.911185
1    40.913147
Name: age, dtype: float64
```

```
[124]: import seaborn as sns
import matplotlib.pyplot as plt

sns.histplot(df['age'], bins=15, kde=True)
plt.title("Age Distribution of Loan Applicants")
```



```
plt.xlabel("Age")
plt.ylabel("Frequency")
plt.show()
```



[]:

[157]: df

```
[157]:
```

	age	campaign	pdays	previous	no_previous_contact	not_working	\
0	56	1	999	0	1	0	
1	57	1	999	0	1	0	
2	37	1	999	0	1	0	
3	40	1	999	0	1	0	
4	56	1	999	0	1	0	
...	
41183	73	1	999	0	1	1	
41184	46	1	999	0	1	0	
41185	56	2	999	0	1	1	
41186	44	1	999	0	1	0	
41187	74	3	999	1	1	1	

	job_admin.	job_blue-collar	job_entrepreneur	job_housemaid	...	\
0	0	0	0	1	...	
1	0	0	0	0	...	
2	0	0	0	0	...	
3	1	0	0	0	...	
4	0	0	0	0	...	
...	
41183	0	0	0	0	...	
41184	0	1	0	0	...	
41185	0	0	0	0	...	
41186	0	0	0	0	...	
41187	0	0	0	0	...	

	day_of_week_fri	day_of_week_mon	day_of_week_thu	day_of_week_tue	\
0	0	1	0	0	
1	0	1	0	0	
2	0	1	0	0	
3	0	1	0	0	
4	0	1	0	0	
...	
41183	1	0	0	0	
41184	1	0	0	0	
41185	1	0	0	0	
41186	1	0	0	0	
41187	1	0	0	0	

	day_of_week_wed	poutcome_failure	poutcome_nonexistent	\
0	0	0	1	
1	0	0	1	
2	0	0	1	
3	0	0	1	
4	0	0	1	
...	
41183	0	0	1	
41184	0	0	1	
41185	0	0	1	
41186	0	0	1	
41187	0	1	0	

	poutcome_success	Loan_Status_label	LoanPurpose
0	0	0	Personal
1	0	0	Home
2	0	0	Personal
3	0	0	Personal
4	0	0	Home
...

41183	0	1	Education
41184	0	0	Personal
41185	0	0	Education
41186	0	1	Home
41187	0	0	Personal

[41188 rows x 61 columns]

```
[169]: df[['marital_divorced', 'marital_married', 'marital_single']].mean()*100
```

```
[169]: marital_divorced    11.197436
marital_married        60.522482
marital_single         28.085850
dtype: float64
```

```
[173]: df[['not_working', 'job_admin.', 'job_blue-collar', 'job_entrepreneur',
        'job_housemaid', 'job_management', 'job_retired', 'job_self-employed',
        'job_services', 'job_student', 'job_technician', 'job_unemployed',
        'job_unknown']].mean()*100
```

```
[173]: not_working          8.762261
job_admin.             25.303486
job_blue-collar        22.467709
job_entrepreneur        3.535010
job_housemaid           2.573565
job_management          7.099155
job_retired             4.175974
job_self-employed       3.450034
job_services            9.636302
job_student             2.124405
job_technician          16.371273
job_unemployed          2.461882
job_unknown             0.801204
dtype: float64
```

```
[177]: df[['month_apr', 'month_aug', 'month_dec', 'month_jul', 'month_jun',
        'month_mar', 'month_may', 'month_nov', 'month_oct', 'month_sep',
        'day_of_week_fri', 'day_of_week_mon', 'day_of_week_thu',
        'day_of_week_tue', 'day_of_week_wed']].mean()*100
```

```
[177]: month_apr           6.390211
month_aug           14.999514
month_dec           0.441876
month_jul           17.417694
month_jun           12.911528
month_mar           1.325629
month_may           33.429640
```

```

month_nov      9.956784
month_oct      1.743226
month_sep      1.383898
day_of_week_fri 19.003108
day_of_week_mon 20.671069
day_of_week_thu 20.935709
day_of_week_tue 19.641643
day_of_week_wed 19.748470
dtype: float64

```

```
[209]: df.LoanPurpose
```

```

[209]: 0      Personal
      1      Home
      2      Personal
      3      Personal
      4      Home
      ...
      41183 Education
      41184 Personal
      41185 Education
      41186 Home
      41187 Personal
      Name: LoanPurpose, Length: 41188, dtype: object

```

```

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