

```
In [1]: import os
import numpy as np
import pandas as pd
import matplotlib.pyplot as plt
import seaborn as sns
import warnings
warnings.filterwarnings("ignore")
import re
from bs4 import BeautifulSoup
from tqdm import tqdm
from nltk.stem import WordNetLemmatizer
from sklearn.model_selection import train_test_split
from sklearn.metrics import accuracy_score, f1_score, confusion_matrix
from keras.preprocessing.text import Tokenizer
from keras.preprocessing.sequence import pad_sequences
from keras.layers import Dense, Input, LSTM, Embedding, Dropout, Activation, GRU, Flatten, SimpleRNN
from keras.layers import Bidirectional, GlobalMaxPool1D
from keras.models import Model, Sequential
from keras.layers import Convolution1D
from keras import initializers, regularizers, constraints, optimizers, layers
from keras.utils import to_categorical
pd.set_option("display.max_colwidth", None)
```

C:\Users\sinha\anaconda3\lib\site-packages\scipy_init_.py:146: UserWarning: A NumPy version >=1.16.5 and <1.23.0 is required for this version of SciPy (detected version 1.26.1
warnings.warn(f"A NumPy version >={np_minversion} and <{np_maxversion}")

```
In [2]: complaint = pd.read_csv(r"C:\Users\sinha\bank complaint.csv")
```

```
In [3]: complaint.head(2)
```

Out[3]:

	Date received	Product	Sub-product	Issue	Sub-issue	Consumer complaint narrative	Company public response	Company	State	ZIP code	Tags	Consumer consent provided?	Submitted via	Channel
0	05-10-2019	Checking or savings account	Checking account	Managing an account	Problem using a debit or ATM card	NaN	NaN	NAVY FEDERAL CREDIT UNION	FL	328XX	Older American	NaN	Web	
1	05-10-2019	Checking or savings account	Other banking product or service	Managing an account	Deposits and withdrawals	NaN	NaN	BOEING EMPLOYEES CREDIT UNION	WA	98204	NaN	NaN	Referral	

```
In [4]: complaint.shape
```

Out[4]: (1048575, 18)

```
In [5]: complaint = complaint[["Product", "Consumer complaint narrative"]]
```

```
In [6]: complaint.head(10)
```

Out[6]:

	Product	Consumer complaint narrative
0		Checking or savings account
1		Checking or savings account
2		Debt collection
3	Credit reporting, credit repair services, or other personal consumer reports	
4		Checking or savings account
5		Mortgage
6		Debt collection
7		Student loan
8		Debt collection
9	Credit reporting, credit repair services, or other personal consumer reports	

```
In [7]: complaint.shape
```

Out[7]: (1048575, 2)

```
In [8]: complaint["Product"].value_counts()
```

```
Out[8]: Credit reporting, credit repair services, or other personal consumer reports    225978
        Debt collection                                                                220618
        Mortgage                                                                    174394
        Credit reporting                                                            114689
        Bank account or service                                                    55836
        Credit card                                                                54820
        Credit card or prepaid card                                                47653
        Student loan                                                                44450
        Checking or savings account                                                40641
        Consumer Loan                                                              25112
        Vehicle loan or lease                                                       11377
        Money transfer, virtual currency, or money service                        10164
        Payday loan, title loan, or personal loan                                8659
        Payday loan                                                                4868
        Money transfers                                                             4420
        Prepaid card                                                               3819
        Other financial service                                                    1059
        Virtual currency                                                            18
        Name: Product, dtype: int64
```

```
In [9]: complaint["Product"].value_counts()
```

```
Out[9]: Credit reporting, credit repair services, or other personal consumer reports    225978
        Debt collection                                                                220618
        Mortgage                                                                    174394
        Credit reporting                                                            114689
        Bank account or service                                                    55836
        Credit card                                                                54820
        Credit card or prepaid card                                                47653
        Student loan                                                                44450
        Checking or savings account                                                40641
        Consumer Loan                                                              25112
        Vehicle loan or lease                                                       11377
        Money transfer, virtual currency, or money service                        10164
        Payday loan, title loan, or personal loan                                8659
        Payday loan                                                                4868
        Money transfers                                                             4420
        Prepaid card                                                               3819
        Other financial service                                                    1059
        Virtual currency                                                            18
        Name: Product, dtype: int64
```

```
In [10]: complaint['Product'].nunique()
```

```
Out[10]: 18
```

```
In [11]: complaint.shape
```

```
Out[11]: (1048575, 2)
```

```
In [12]: 383564*.3
```

```
Out[12]: 115069.2
```

```
In [13]: train_complaint,test_complaint = train_test_split(complaint,test_size=0.7,random_state=42)
```

```
In [14]: train_complaint.shape
```

```
Out[14]: (314572, 2)
```

```
In [15]: test_complaint.shape
```

```
Out[15]: (734003, 2)
```

```
In [16]: def decontract(text):
        text = re.sub(r"won't", "will not", text)
        text = re.sub(r"can't", "can not", text)
        text = re.sub(r"n't", " not", text)
        text = re.sub(r"\re", " are", text)
        text = re.sub(r"\s", " is", text)
        text = re.sub(r"\d", " would", text)
        text = re.sub(r"\ll", " will", text)
        text = re.sub(r"\t", " not", text)
        text = re.sub(r"\ve", " have", text)
        text = re.sub(r"\m", " am", text)
        return text
```

```
In [17]: stop_words0= set(['br', 'the', 'i', 'me', 'my', 'myself', 'we', 'our', 'ours', 'ourselves', 'you', "you're", "y
        "you'll", "you'd", 'your', 'yours', 'yourself', 'yourselves', 'he', 'him', 'his', 'himself', \
        'she', "she's", 'her', 'hers', 'herself', 'it', "it's", 'its', 'itself', 'they', 'them', 'their', \
        'theirs', 'themselves', 'what', 'which', 'who', 'whom', 'this', 'that', "that'll", 'these', 'those'
        'am', 'is', 'are', 'was', 'were', 'be', 'been', 'being', 'have', 'has', 'had', 'having', 'do', 'doe
        'did', 'doing', 'a', 'an', 'the', 'and', 'but', 'if', 'or', 'because', 'as', 'until', 'while', 'of'
        'at', 'by', 'for', 'with', 'about', 'against', 'between', 'into', 'through', 'during', 'before', 'a
        'above', 'below', 'to', 'from', 'up', 'down', 'in', 'out', 'on', 'off', 'over', 'under', 'again', '')
```

```

'then', 'once', 'here', 'there', 'when', 'where', 'why', 'how', 'all', 'any', 'both', 'each', 'few'
'most', 'other', 'some', 'such', 'only', 'own', 'same', 'so', 'than', 'too', 'very', \
's', 't', 'can', 'will', 'just', 'don', "don't", 'should', "should've", 'now', 'd', 'll', 'm', 'o',
've', 'y', 'ain', 'aren', "aren't", 'couldn', "couldn't", 'didn', "didn't", 'doesn', "doesn't", 'ha
'hadn't', 'hasn', "hasn't", 'haven', "haven't", 'isn', "isn't", 'ma', 'mightn', "mightn't", 'mustn'
'mustn't', 'needn', "needn't", 'shan', "shan't", 'shouldn', "shouldn't", 'wasn', "wasn't", 'weren',
'won', "won't", 'wouldn', "wouldn't"])
myStopWords=set(["Young", "xx", "xxxx", "not", "would"])
stop_words=list(stop_words0.union(myStopWords))

```

In [18]: lemmatizer = WordNetLemmatizer()

```

def preprocess_text(review):
    review = re.sub(r"http\S+", "URLs", str(review))           # removing website links
    review = BeautifulSoup(review, 'lxml').get_text()          # removing html tags
    review = decontract(review)                                 # decontracting
    review = re.sub("\S*\d\S*", "", review).strip()            # removing the words with numeric digits
    review = re.sub('[^A-Za-z]+', ' ', str(review))             # removing non-word characters
    review = review.lower()                                     # converting to lower case
    review = [word for word in review.split(" ") if not word in stop_words] # removing stop words
    review = [lemmatizer.lemmatize(token, "v") for token in review] #Lemmatization
#    review = [word for word in review if len(word)>=3 ] # alok's : Alok s
    review = " ".join(review)
    review.strip()
    return review

```

In [19]: complaint_final=train_complaint[["Consumer complaint narrative","Product"]]

In [20]: complaint_final.head(10)

Out [20] :

	Consumer complaint narrative	Product
451794	XXXX XXXXXXXX XXXX XXXX XXXX XXXX XXXX, GA XXXX I respectfully ask the XXXX who the right person to corrected my name and social security number and contact the Experian to corrected the information it has on file for me. I do n't understand why Experian still not corrected the information on their file. I had sent copy of my driver 's license passport, social security card, even my Bank account number. I ask for the CFPB assistance to inform the credit company to take advantage of my personal information and corrected please. I also sent XXXX my personal information by e-mail. I expect to corrected now. the three credit bureau company. I request the XXXX to allow me to view my dispute online. I do n't know why I ca n't able to see.	Credit reporting, credit repair services, or other personal consumer reports
116918		NaN Credit reporting, credit repair services, or other personal consumer reports
1039142		NaN Mortgage
879236		NaN Bank account or service
151030	On XX/XX/2013, XXXX XXXX XXXX, XXXX, an apartment complex leased a unit showing me as a co-signer/guaranty on the lease. I did not authorize nor sign the guaranty. They did this without any identification. They have referred the debt to a collection agency who has put in on my credit report as in collections. I have disputed this to the collection agency as well as on my credit report (XXXX XXXX). I am trying to get a mortgage loan and I had to temporarily lift the dispute so that the mortgage company can get an accurate credit score. This account should not be on my credit report. I have written XXXX XXXX XXXX (the collection agency XXXX XXXX XXXX, XXXX, XXXX XXXX) and they have refused to remove the collection from my credit report. I sent them proof to show that this was not my signature and also my address on the guaranty was not correct. How can a company hold me responsible for a debt when they did not seek identification to certify the co-signer. The amount shown on the guaranty letter is XXXX but the amount on XXXX XXXX is XXXX. I am not responsible for this. The leasing agent was negligent in not securing identification and should not have processed this.	Debt collection
806814	on XXXX XXXX, 2015 there was an ACH transaction withdrawal from my account without my permission for {\$750.00} to a company bamed XXXX. this ACH transaction caused my business account to go into a negative balance. when I noticed the transaction on XXXX XXXX, 2015 I immediately called my bank and spoke to the claims department. I explain the situation that this was a fraudulent activity that I have no knowledge or no relations to XXXX or the bank that was involved as well named fifth third Bank in Michigan. XXXX XXXX filed the claim XXXX XXXX filed the claims for me and told me I would receive a refund in 12 hours or up to 1 to 2 business days. When I followed up on XXXX XXXX, 2015 with XXXX who holds my business account at approximately XXXX XXXX I was told that my claim was denied because I needed to make a claim within 24 hours of the transaction. before finding out that my claim was denied I have been going back-and-forth with the XXXX the claim department and the claim department from fifth third Bank. From here I was able to claim the company ID and the trace number in regards to this transaction. after finding out that my claim was denied I had spoke to my branch manager at XXXX to have a representative called the claim department in regards to the situation. I was able to retrieve my contract that I had signed with the business account. On Monday, XXXX XXXX, 2015 I have to call the XXXX claim department and they will be contacting fifth third bank with me on the line in regards to this transaction. I have filed a claim two times more after the my claim was denied.	Bank account or service
851945	This company calls XXXX times a day, every day, calls my work phone and cell phone after being told a long time ago not to, and has called multiple times after XXXX. XXXX times they will call and nobody will be there when I answer, and they never identify themselves through voicemail.	Debt collection
75822		NaN Checking or savings account
837514		NaN Credit reporting
822684		NaN Debt collection

```
In [21]: complaint_final.shape
Out[21]: (314572, 2)

In [22]: complaint_final["Product"].value_counts()
Out[22]: Credit reporting, credit repair services, or other personal consumer reports    67787
Debt collection                                                                    66174
Mortgage                                                                           52186
Credit reporting                                                                  34339
Bank account or service                                                            16852
Credit card                                                                       16393
Credit card or prepaid card                                                       14426
Student loan                                                                       13303
Checking or savings account                                                        12254
Consumer Loan                                                                      7495
Vehicle loan or lease                                                              3467
Money transfer, virtual currency, or money service                               3090
Payday loan, title loan, or personal loan                                         2513
Payday loan                                                                        1459
Money transfers                                                                    1341
Prepaid card                                                                       1172
Other financial service                                                            319
Virtual currency                                                                    2
Name: Product, dtype: int64

In [23]: import time
st=time.time()
complaint_final['Consumer_complaint'] = complaint_final['Consumer complaint narrative'].apply(lambda x: preprocess(x))
et=time.time()
print("Total Time taken", et-st)
Total Time taken 233.21661376953125

In [24]: 378/60
Out[24]: 6.3

In [25]: it has taken 6 mintues to clear the stopwords
Input In [25]
it has taken 6 mintues to clear the stopwords
^
SyntaxError: invalid syntax

In [26]: complaint_final.to_csv(r"C:\Users\sinha\complaint_final.csv")

In [27]: complaint_final = pd.read_csv(r"C:\Users\sinha\complaint_final.csv")

In [28]: complaint_final.head(2)
Out[28]:
```

Unnamed: 0	Consumer complaint narrative	Product	Consumer_complaint
0	451794 XXXX XXXXXXXXXX XXXX XXXX XXXX XXXX XXXX, GA XXXX I respectfully ask the XXXX who the right person to corrected my name and social security number and contact the Experian to corrected the information it has on file for me. I do n't understand why Experian still not corrected the information on their file. I had sent copy of my driver's license passport, social security card, even my Bank account number. I ask for the CFPB assistance to inform the credit company to take advantage of my personal information and corrected please. I also sent XXXX my personal information by e-mail. I expect to corrected now. the three credit bureau company. I request the XXXX to allow me to view my dispute online. I do n't know why I ca n't able to see.	Credit reporting, credit repair services, or other personal consumer reports	xxxxxxx ga respectfully ask right person correct name social security number contact experian correct information file understand experian still correct information file send copy driver license passport social security card even bank account number ask cfpb assistance inform credit company take advantage personal information correct please also send personal information e mail expect correct three credit bureau company request allow view dispute online know ca able see
1	116918	NaN	NaN

```
In [34]: complaint_final.isnull().sum()
Out[34]: Unnamed: 0      0
Consumer complaint narrative    0
Product                        0
Consumer_complaint              0
dtype: int64

In [29]: complaint_final["Product"].value_counts()
```

```

Out[29]: Credit reporting, credit repair services, or other personal consumer reports    67787
        Debt collection                                                                66174
        Mortgage                                                                    52186
        Credit reporting                                                            34339
        Bank account or service                                                    16852
        Credit card                                                                16393
        Credit card or prepaid card                                                14426
        Student loan                                                                13303
        Checking or savings account                                                12254
        Consumer Loan                                                              7495
        Vehicle loan or lease                                                       3467
        Money transfer, virtual currency, or money service                        3090
        Payday loan, title loan, or personal loan                                2513
        Payday loan                                                                1459
        Money transfers                                                             1341
        Prepaid card                                                               1172
        Other financial service                                                    319
        Virtual currency                                                            2
        Name: Product, dtype: int64

```

```

In [30]: complaint_final['Product'] = complaint_final['Product'].replace(['Student loan','Vehicle loan or lease',
                                   'Consumer Loan','Payday loan, title loan, or personal loan', 'Payday loa
complaint_final['Product'] = complaint_final['Product'].replace(["Bank account or service","Checking or savings
complaint_final['Product'] = complaint_final['Product'].replace(["Money transfers","Money transfer, virtual cur
                                   "Virtual currency","Other financial service"], 'Money_Service_or_Currenc
complaint_final['Product'] = complaint_final['Product'].replace(["Prepaid card","Credit card or prepaid card","
complaint_final['Product'] = complaint_final['Product'].replace(["Credit reporting, credit repair services, or
                                   "Credit reporting",], 'Credit Reporting')
complaint_final['Product'] = complaint_final['Product'].replace(["Debt collection"], 'Debt_collection')

```

```

In [31]: complaint_final["Product"].value_counts()

```

```

Out[31]: Credit_Reporting                102126
        Debt_collection                 66174
        Mortgage                      52186
        cards                         31991
        Bank_Accounts                 29106
        Loan                         28237
        Money_Service_or_Currency_Service  4752
        Name: Product, dtype: int64

```

```

In [35]: complaint_final.isnull().sum()

```

```

Out[35]: Unnamed: 0                0
        Consumer complaint narrative  0
        Product                    0
        Consumer_complaint          0
        dtype: int64

```

```

In [36]: complaint_final.dropna(inplace=True)

```

```

In [37]: complaint_final.isnull().sum()

```

```

Out[37]: Unnamed: 0                0
        Consumer complaint narrative  0
        Product                    0
        Consumer_complaint          0
        dtype: int64

```

```

In [38]: complaint_final.shape

```

```

Out[38]: (115042, 4)

```

```

In [39]: X=complaint_final['Consumer_complaint']
        y=complaint_final["Product"]

```

USING LSTM (DEEP LEARNING)

```

In [40]: y.nunique()

```

```

Out[40]: 7

```

```

In [41]: from sklearn.preprocessing import LabelEncoder
        encoder = LabelEncoder()
        encoder.fit(y)
        encoded_Y = encoder.transform(y)
        encoded_Y

```

```

Out[41]: array([1, 2, 0, ..., 1, 6, 1])

```

```

In [42]: # convert integers to dummy variables (i.e. one hot encoded)
        Y= to_categorical(encoded_Y)
        pd.DataFrame(Y)

```

```
Out[42]:
```

	0	1	2	3	4	5	6
0	0.0	1.0	0.0	0.0	0.0	0.0	0.0
1	0.0	0.0	1.0	0.0	0.0	0.0	0.0
2	1.0	0.0	0.0	0.0	0.0	0.0	0.0
3	0.0	0.0	1.0	0.0	0.0	0.0	0.0
4	0.0	0.0	1.0	0.0	0.0	0.0	0.0
...
115037	0.0	1.0	0.0	0.0	0.0	0.0	0.0
115038	0.0	0.0	0.0	0.0	0.0	1.0	0.0
115039	0.0	1.0	0.0	0.0	0.0	0.0	0.0
115040	0.0	0.0	0.0	0.0	0.0	0.0	1.0
115041	0.0	1.0	0.0	0.0	0.0	0.0	0.0

115042 rows × 7 columns

```
In [43]: train_x, val_x, train_y, val_y = train_test_split(X,Y ,test_size = 0.4, random_state = 42)
print("Training data size : ", train_x.shape)
print("Test data size : ", val_x.shape)

Training data size : (69025,)
Test data size : (46017,)
```

```
In [44]: text={
    "I love my cat",
    "I love my dog",
    "I hate to visit dog"
}
tokenizer=Tokenizer(num_words=10)
tokenizer.fit_on_texts(text)
```

```
In [45]: print(tokenizer.word_index)

{'i': 1, 'love': 2, 'my': 3, 'dog': 4, 'cat': 5, 'hate': 6, 'to': 7, 'visit': 8}
```

```
In [46]: top_words = 6000

tokenizer = Tokenizer(num_words=top_words,oov_token="<OOV>", lower=None) # creating an object for Tokenizer
tokenizer.fit_on_texts(list(train_x))

list_tokenized_train = tokenizer.texts_to_sequences(train_x)

max_review_length = 130

X_train = pad_sequences(list_tokenized_train, maxlen=max_review_length,padding='pre',truncating='pre')
```

```
In [47]: y_train=train_y
```

```
In [48]: word_index=tokenizer.word_index
print(word_index)

{'<OOV>': 1, 'credit': 2, 'account': 3, 'report': 4, 'call': 5, 'loan': 6, 'pay': 7, 'payment': 8, 'receive': 9, 'tell': 10, 'no': 11, 'time': 12, 'information': 13, 'make': 14, 'bank': 15, 'send': 16, 'get': 17, 'debt': 18, 'company': 19, 'say': 20, 'card': 21, 'state': 22, 'letter': 23, 'request': 24, 'never': 25, 'ask': 26, 'contact': 27, 'charge': 28, 'go': 29, 'payments': 30, 'dispute': 31, 'file': 32, 'back': 33, 'mortgage': 34, 'check': 35, 'take': 36, 'number': 37, 'amount': 38, 'service': 39, 'also': 40, 'date': 41, 'provide': 42, 'remove': 43, 'could': 44, 'due': 45, 'one': 46, 'phone': 47, 'balance': 48, 'try': 49, 'give': 50, 'money': 51, 'need': 52, 'fee': 53, 'days': 54, 'close': 55, 'since': 56, 'still': 57, 'collection': 58, 'well': 59, 'show': 60, 'name': 61, 'use': 62, 'late': 63, 'know': 64, 'issue': 65, 'even': 66, 'bill': 67, 'years': 68, 'interest': 69, 'speak': 70, 'home': 71, 'want': 72, 'address': 73, 'please': 74, 'owe': 75, 'month': 76, 'work': 77, 'help': 78, 'mail': 79, 'email': 80, 'document': 81, 'claim': 82, 'open': 83, 'us': 84, 'months': 85, 'new': 86, 'consumer': 87, 'day': 88, 'notice': 89, 'complaint': 90, 'verify': 91, 'see': 92, 'process': 93, 'find': 94, 'refuse': 95, 'another': 96, 'first': 97, 'like': 98, 'record': 99, 'several': 100, 'apply': 101, 'write': 102, 'continue': 103, 'without': 104, 'copy': 105, 'agency': 106, 'transfer': 107, 'inform': 108, 'customer': 109, 'equifax': 110, 'attempt': 111, 'last': 112, 'purchase': 113, 'business': 114, 'keep': 115, 'chase': 116, 'fraud': 117, 'sign': 118, 'proof': 119, 'follow': 120, 'place': 121, 'fund': 122, 'year': 123, 'regard': 124, 'original': 125, 'right': 126, 'correct': 127, 'however': 128, 'bureaus': 129, 'submit': 130, 'full': 131, 'offer': 132, 'financial': 133, 'return': 134, 'score': 135, 'list': 136, 'change': 137, 'statement': 138, 'include': 139, 'put': 140, 'two': 141, 'case': 142, 'able': 143, 'explain': 144, 'response': 145, 'fargo': 146, 'law': 147, 'come': 148, 'point': 149, 'insurance': 150, 'resolve': 151, 'representative': 152, 'require': 153, 'advise': 154, 'modification': 155, 'past': 156, 'property': 157, 'every': 158, 'hold': 159, 'court': 160, 'fraudulent': 161, 'online': 162, 'monthly': 163, 'attach': 164, 'start': 165, 'nothing': 166, 'order': 167, 'department': 168, 'immediately': 169, 'act': 170, 'later': 171, 'contract': 172, 'do': 173, 'end': 174, 'collect': 175, 'matter': 176, 'anything': 177, 'delete': 178, 'identity': 179, 'experian': 180, 'person': 181, 'inquiry': 182, 'car': 183, 'sell': 184, 'complete': 185, 'within': 186, 'today': 187, 'result': 188, 'tax': 189, 'bankruptcy': 190, 'allow': 191, 'leave': 192, 'look': 193, 'stop': 194, 'update': 195, 'believe': 196, 'deposit': 197, 'documentation': 198, 'someone': 199, 'yet': 200, 'review': 201, 'way': 202, 'different': 203, 'creditor': 204, 'rate': 205, 'action': 206, 'house': 207, 'via': 208, 'fail': 209, 'current': 210, 'respond': 211, 'already': 212, 'notify': 213, 'personal': 214, 'theft': 215, 'answer': 216, 'happen': 217, 'security': 218, 'federal': 219, 'note': 220, 'office': 221, 'deny': 222, 'agree': 223, 'attorney': 224, 'reason': 225, 'many': 226, 'practice': 227, 'agencies': 228, 'fact': 229, 'refund': 230, 'america': 231, 'student': 232, 'bureau': 233, 'think': 234, 'people': 235, 'le
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In [49]: X_train

Out[49]: array([[1165, 3, 504, ..., 74, 92, 164],
[0, 0, 0, ..., 63, 46, 76],
[0, 0, 0, ..., 445, 330, 3],
...,
[0, 0, 0, ..., 586, 400, 161],
[0, 0, 0, ..., 184, 438, 39],
[0, 0, 0, ..., 336, 1, 19]])

In [50]: # embedding vecor length = 32
from keras import regularizers
from keras import layers
from keras.models import Sequential

```
m1 = Sequential()
m1.add(Embedding(top_words, 32, input_length=max_review_length))
m1.add(LSTM(200))
m1.add(Dense(7, activation='softmax')) # Output Layer
```

In [51]: m1.compile(loss='categorical_crossentropy', optimizer='adam', metrics=['accuracy'])
m1.summary()

Model: "sequential"

Layer (type)	Output Shape	Param #
=====		
embedding (Embedding)	(None, 130, 32)	192000
lstm (LSTM)	(None, 200)	186400
dense (Dense)	(None, 7)	1407
=====		
Total params: 379807 (1.45 MB)		
Trainable params: 379807 (1.45 MB)		
Non-trainable params: 0 (0.00 Byte)		

In [52]: hist=m1.fit(X_train, y_train, epochs=10, batch_size=1000, verbose=1)

```
Epoch 1/10
70/70 [=====] - 155s 2s/step - loss: 1.6002 - accuracy: 0.3567
Epoch 2/10
70/70 [=====] - 256s 4s/step - loss: 1.2007 - accuracy: 0.5462
Epoch 3/10
70/70 [=====] - 251s 4s/step - loss: 1.0166 - accuracy: 0.6376
Epoch 4/10
70/70 [=====] - 261s 4s/step - loss: 0.7873 - accuracy: 0.7417
Epoch 5/10
70/70 [=====] - 262s 4s/step - loss: 0.6643 - accuracy: 0.7889
Epoch 6/10
70/70 [=====] - 266s 4s/step - loss: 0.6002 - accuracy: 0.8099
Epoch 7/10
70/70 [=====] - 279s 4s/step - loss: 0.5613 - accuracy: 0.8215
Epoch 8/10
70/70 [=====] - 275s 4s/step - loss: 0.6491 - accuracy: 0.7895
Epoch 9/10
70/70 [=====] - 253s 4s/step - loss: 0.5330 - accuracy: 0.8322
Epoch 10/10
70/70 [=====] - 277s 4s/step - loss: 0.5034 - accuracy: 0.8400
```

```
In [55]: e = m1.layers[0]
weights = e.get_weights()[0]
print(weights.shape) # shape: (vocab_size, embedding_dim)

(6000, 32)
```

```
In [56]: sentence = """"I applied for Credit card , but they denied and said your Credit score is not matching our terms.
Please clear your all debts and then come back. They were pathetic and nonsense""""

sequence = tokenizer.texts_to_sequences([sentence])
# print(sequence)
max_review_length = 130
test = pad_sequences(sequence, maxlen=max_review_length,padding='pre',truncating='pre')
print(test)

[[ 0  0  0  0  0  0  0  0  0  0  0  0  0  0
  0  0  0  0  0  0  0  0  0  0  0  0  0  0
  0  0  0  0  0  0  0  0  0  0  0  0  0  0
  0  0  0  0  0  0  0  0  0  0  0  0  0  0
  0  0  0  0  0  0  0  0  0  0  0  0  0  0
  0  0  0  0  0  0  0  0  0  0  0  0  0  0
  1  1  1  1  21  1  1  1  1  1  1  1  135  1
  1  1  1  1  1  312  1  1  548  1  1  148  33  1
  1  1  1  3278]]
```

```
In [57]: m1.predict(test)

1/1 [=====] - 1s 981ms/step
Out[57]: array([[0.04016486, 0.1805828 , 0.62395686, 0.02313273, 0.01017281,
0.01716219, 0.10482773]], dtype=float32)
```

```
In [58]: m1.predict(test).argmax()

1/1 [=====] - 0s 38ms/step
Out[58]: 2
```

```
In [59]: encoder.classes_

Out[59]: array(['Bank_Accounts', 'Credit_Reporting', 'Debt_collection', 'Loan',
'Money_Service_or_Currency_Service', 'Mortgage', 'cards'],
dtype=object)
```

```
In [60]: list(dict(zip(encoder.classes_,encoder.transform(encoder.classes_))).keys())

Out[60]: ['Bank_Accounts',
'Credit_Reporting',
'Debt_collection',
'Loan',
'Money_Service_or_Currency_Service',
'Mortgage',
'cards']
```

```
In [61]: cat=np.argmax (m1.predict (test)[0], axis=-1)
d = list(dict(zip(encoder.classes_,encoder.transform(encoder.classes_))).keys())
for i, j in enumerate(d):
    if i==cat:
        print("This message goes to {} department".format(j))

1/1 [=====] - 0s 36ms/step
This message goes to Debt_collection department
```

```
In [62]: sentence = """" your debt deaprtment is group of croocks , They never deal a person with dignity """"
sequence = tokenizer.texts_to_sequences([sentence])
# print(sequence)
max_review_length = 130
test = pad_sequences(sequence, maxlen=max_review_length,padding='pre',truncating='pre')
print(test)
```

```

[[ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
  1 181 1 1]]

```

```

In [63]: cat=np.argmax (m1.predict (test)[0], axis=-1)
d = list(dict(zip(encoder.classes_,encoder.transform(encoder.classes_))).keys())
for i, j in enumerate(d):
    if i==cat:
        print("This message goes to {} department".format(j))

```

```

1/1 [=====] - 0s 37ms/step
This message goes to Debt_collection department

```

```

In [64]: sentence = """can you let me know if i can get a loan with 6 months of experience as iam in urgent need of money
i am working with an IT company in mumbai
"""
sequence = tokenizer.texts_to_sequences([sentence])
# print(sequence)
max_review_length = 130
test = pad_sequences(sequence, maxlen=max_review_length,padding='pre',truncating='pre')
print(test)

```

```

[[ 0 0 0 0 0 0 0 0 0 0 0 0 0 0
  0 0 0 0 0 0 0 0 0 0 0 0 0 0
  0 0 0 0 0 0 0 0 0 0 0 0 0 0
  0 0 0 0 0 0 0 0 0 0 0 0 0 0
  0 0 0 0 0 0 0 0 0 0 0 0 0 0
  0 0 0 0 0 0 0 0 0 0 0 0 0 0
  0 0 0 0 0 0 0 0 0 0 0 0 4541 1
 329 1 64 1 1 4541 17 1 6 1 1 85 1 632
 1 3987 1 2276 52 1 51 126 1 1 1 1 1
 1 19 1 1]]

```

```

In [65]: cat=np.argmax (m1.predict (test)[0], axis=-1)
d = list(dict(zip(encoder.classes_,encoder.transform(encoder.classes_))).keys())
for i, j in enumerate(d):
    if i==cat:
        print("This message goes to {} department".format(j))

```

```

1/1 [=====] - 0s 36ms/step
This message goes to Mortgage department

```

```

In [ ]:

```