

```
#importing the dataset which is in csv file
```

```
data = pd.read_csv('loan_prediction.csv')
```

```
data
```

	Loan_ID	Gender	Married	Dependents	Education	Self_Employed	ApplicantIncome	CoapplicantIncome	LoanAmount	L
0	LP001002	Male	No	0	Graduate	No	5849	0.0	NaN	3
1	LP001003	Male	Yes	1	Graduate	No	4583	1508.0	128.0	3
2	LP001005	Male	Yes	0	Graduate	Yes	3000	0.0	66.0	3
3	LP001006	Male	Yes	0	Not Graduate	No	2583	2358.0	120.0	3
4	LP001008	Male	No	0	Graduate	No	6000	0.0	141.0	3
...	...	...	...	...	...	...	...	...	...	...
609	LP002978	Female	No	0	Graduate	No	2900	0.0	71.0	3
610	LP002979	Male	Yes	3+	Graduate	No	4106	0.0	40.0	1
611	LP002983	Male	Yes	1	Graduate	No	8072	240.0	253.0	3
612	LP002984	Male	Yes	2	Graduate	No	7583	0.0	187.0	3
613	LP002990	Female	No	0	Graduate	Yes	4583	0.0	133.0	3

```
614 rows x 11 columns
```

data.info()

```
<class 'pandas.core.frame.DataFrame'>
RangeIndex: 614 entries, 0 to 613
Data columns (total 13 columns):
 #   Column                Non-Null Count  Dtype
---  -
 0   Loan_ID               614 non-null   object
 1   Gender                601 non-null   object
 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      600 non-null   float64
10   Credit_History        564 non-null   float64
11   Property_Area         614 non-null   object
12   Loan_Status           614 non-null   object
dtypes: float64(4), int64(1), object(8)
memory usage: 62.5+ KB
```

*#finding the sum of null values in each column*

**data.isnull().sum()**

Gender	13
Married	3
Dependents	15
Education	0
Self_Employed	32
ApplicantIncome	0
CoapplicantIncome	0
LoanAmount	22
Loan_Amount_Term	14
Credit_History	50
Property_Area	0
Loan_Status	0
dtype:	int64

```
data.describe()
```

	ApplicantIncome	CoapplicantIncome	LoanAmount	Loan_Amount_Term	Credit_History
count	614.000000	614.000000	592.000000	600.000000	564.000000
mean	5403.459283	1621.245798	146.412162	342.000000	0.842199
std	6109.041673	2926.248369	85.587325	65.12041	0.364878
min	150.000000	0.000000	9.000000	12.000000	0.000000
25%	2877.500000	0.000000	100.000000	360.000000	1.000000
50%	3812.500000	1188.500000	128.000000	360.000000	1.000000
75%	5795.000000	2297.250000	168.000000	360.000000	1.000000
max	81000.000000	41667.000000	700.000000	480.000000	1.000000

```
# Fitting the ANN to the training set
```

```
model_history = classifier.fit(X_train, y_train, batch_size=100, validation_split=0.2, epochs=100)
```

```
Epoch 72/100
```

```
4/4 [-----] - 0s 11ms/step - loss: 0.4286 - accuracy: 0.7824 - val_loss: 0.7493 - val_accuracy: 0.6703
```

```
Epoch 73/100
```

```
4/4 [-----] - 0s 12ms/step - loss: 0.4252 - accuracy: 0.8017 - val_loss: 0.7592 - val_accuracy: 0.6703
```

```
Epoch 74/100
```

```
4/4 [-----] - 0s 12ms/step - loss: 0.4344 - accuracy: 0.8017 - val_loss: 0.7638 - val_accuracy: 0.6703
```

```
Epoch 75/100
```

```
4/4 [-----] - 0s 11ms/step - loss: 0.4222 - accuracy: 0.7989 - val_loss: 0.7577 - val_accuracy: 0.6703
```

```
Epoch 76/100
```

```
4/4 [-----] - 0s 14ms/step - loss: 0.4200 - accuracy: 0.7934 - val_loss: 0.7586 - val_accuracy: 0.6703
```

```
Epoch 77/100
```

```
4/4 [-----] - 0s 11ms/step - loss: 0.4181 - accuracy: 0.7989 - val_loss: 0.7657 - val_accuracy: 0.6703
```

```
Epoch 95/100
```

```
4/4 [-----] - 0s 17ms/step - loss: 0.3877 - accuracy: 0.8292 - val_loss: 0.8256 - val_accuracy: 0.6593
```

```
Epoch 96/100
```

```
4/4 [-----] - 0s 13ms/step - loss: 0.3858 - accuracy: 0.8292 - val_loss: 0.8253 - val_accuracy: 0.6593
```

```
Epoch 97/100
```

```
4/4 [-----] - 0s 13ms/step - loss: 0.3858 - accuracy: 0.8347 - val_loss: 0.8260 - val_accuracy: 0.6593
```

```
Epoch 98/100
```

```
4/4 [-----] - 0s 12ms/step - loss: 0.3841 - accuracy: 0.8430 - val_loss: 0.8382 - val_accuracy: 0.6593
```

```
Epoch 99/100
```

```
4/4 [-----] - 0s 12ms/step - loss: 0.3817 - accuracy: 0.8347 - val_loss: 0.8357 - val_accuracy: 0.6593
```

```
Epoch 100/100
```

```
4/4 [-----] - 0s 11ms/step - loss: 0.3805 - accuracy: 0.8430 - val_loss: 0.8368 - val_accuracy: 0.6593
```

```
[147] Gender Married Dependents Education Self_Employed ApplicantIncome CoapplicantIncome LoanAmount Loan_Amount_Term Credit_History Property_Area
dtr.predict([[1,1, 0, 1, 1, 4276, 1542,145, 240, 0,1]])
```

```
/usr/local/lib/python3.8/dist-packages/sklearn/base.py:450: UserWarning: X does not have valid feature names, but DecisionTreeClassifier was fitted with feature names
warnings.warn(
array([0])
```

```
[149] Gender Married Dependents Education Self_Employed ApplicantIncome CoapplicantIncome LoanAmount Loan_Amount_Term Credit_History Property_Area
rfr.predict([[1,1, 0, 1, 1, 4276, 1542,145, 240, 0,1]])
```

```
/usr/local/lib/python3.8/dist-packages/sklearn/base.py:450: UserWarning: X does not have valid feature names, but RandomForestClassifier was fitted with feature names
warnings.warn(
array([1])
```

```
[151] Gender Married Dependents Education Self_Employed ApplicantIncome CoapplicantIncome LoanAmount Loan_Amount_Term Credit_History Property_Area
knn.predict([[1,1, 0, 1, 1, 4276, 1542,145, 240, 0,1]])
```

```
/usr/local/lib/python3.8/dist-packages/sklearn/base.py:450: UserWarning: X does not have valid feature names, but KNeighborsClassifier was fitted with feature names
warnings.warn(
array([1])
```

```
[153] Gender Married Dependents Education Self_Employed ApplicantIncome CoapplicantIncome LoanAmount Loan_Amount_Term Credit_History Property_Area
xgb.predict([[1,1, 0, 1, 1, 4276, 1542,145, 240, 0,1]])
```

```
/usr/local/lib/python3.8/dist-packages/sklearn/base.py:450: UserWarning: X does not have valid feature names, but GradientBoostingClassifier was fitted with feature names
warnings.warn(
array([1])
```

1.0

0.8088888888888889

Random Forest

Confusion\_Matrix

[[ 78 29]

[ 14 104]]

Classification Report

	precision	recall	f1-score	support
0	0.85	0.73	0.78	107
1	0.78	0.88	0.83	118
accuracy			0.81	225
macro avg	0.81	0.81	0.81	225
weighted avg	0.81	0.81	0.81	225

1.0

0.8088888888888889

Random Forest

Confusion\_Matrix

[[ 78 29]

[ 14 104]]

Classification Report

	precision	recall	f1-score	support
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1	0.78	0.88	0.83	118
accuracy			0.81	225
macro avg	0.81	0.81	0.81	225
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0.933920704845815  
0.8222222222222222

XGBoost

Confusion\_Matrix

[[ 78 29]  
 [ 11 107]]

Classification Report

	precision	recall	f1-score	support
0	0.88	0.73	0.80	107
1	0.79	0.91	0.84	118
accuracy			0.82	225
macro avg	0.83	0.82	0.82	225
weighted avg	0.83	0.82	0.82	225

0.7665198237885462

0.6666666666666666

KNN

Confusion\_Matrix

[[60 47]

[28 90]]

Classification Report

	precision	recall	f1-score	support
0	0.68	0.56	0.62	107
1	0.66	0.76	0.71	118
accuracy			0.67	225
macro avg	0.67	0.66	0.66	225
weighted avg	0.67	0.67	0.66	225

```
▶ yPred = classifier.predict(X_test)
print(accuracy_score(y_pred,y_test))
print("ANN Model")
print("Confusion_Matrix")
print(confusion_matrix(y_test,y_pred))
print("Classification Report")
print(classification_report(y_test,y_pred))
```

```
↳ 8/8 [=====] - 0s 4ms/step
0.6844444444444444
```

ANN Model

Confusion\_Matrix

[[63 44]

[27 91]]

Classification Report

	precision	recall	f1-score	support
0	0.70	0.59	0.64	107
1	0.67	0.77	0.72	118
accuracy			0.68	225
macro avg	0.69	0.68	0.68	225
weighted avg	0.69	0.68	0.68	225

0.9691629955947136

0.8222222222222222

Random Forest

Confusion\_Matrix

[[ 77 30]

[ 10 108]]

Classification Report

	precision	recall	f1-score	support
0	0.89	0.72	0.79	107
1	0.78	0.92	0.84	118
accuracy			0.82	225
macro avg	0.83	0.82	0.82	225
weighted avg	0.83	0.82	0.82	225

[Parallel(n\_jobs=1)]: Using backend SequentialBackend with 1 concurrent workers.

[Parallel(n\_jobs=1)]: Done 1 out of 1 | elapsed: 0.0s remaining: 0.0s

[Parallel(n\_jobs=1)]: Done 2 out of 2 | elapsed: 0.0s remaining: 0.0s