

1. Impoting Dependencies :

C-Number of row & columns:

```
In [ ]: import numpy as np
import pandas as pd
import seaborn as sns
from sklearn.model_selection import train_test_split
from sklearn import svm
from sklearn.metrics import accuracy_score
from sklearn.preprocessing import StandardScaler
```

2. Data Collcetion and Analysis:

A- Loading dataset :

```
In [ ]: data_loan = pd.read_csv("C:/Machine_learning Python/projets/loanStatus/train_u61")
```

B- View the data (head)

```
In [ ]: data_loan.head()
```

```
Out[ ]:
```

	Loan_ID	Gender	Married	Dependents	Education	Self_Employed	ApplicantIncome
0	LP001002	Male	No	0	Graduate	No	5849
1	LP001003	Male	Yes	1	Graduate	No	4583
2	LP001005	Male	Yes	0	Graduate	Yes	3000
3	LP001006	Male	Yes	0	Not Graduate	No	2583
4	LP001008	Male	No	0	Graduate	No	6000

C- type of the data (head)

```
In [ ]: type(data_loan)
```

```
Out[ ]: pandas.core.frame.DataFrame
```

D-Number of row & columns:

```
In [ ]: data_loan.shape
```

```
Out[ ]: (614, 13)
```


2. Statistcal measures :

A- General Statistic:

```
In [ ]: data_loan.describe()
```

```
Out[ ]:
```

	ApplicantIncome	CoapplicantIncome	LoanAmount	Loan_Amount_Term	Credit_H
count	614.000000	614.000000	592.000000	600.000000	564.0
mean	5403.459283	1621.245798	146.412162	342.000000	0.8
std	6109.041673	2926.248369	85.587325	65.12041	0.3
min	150.000000	0.000000	9.000000	12.000000	0.0
25%	2877.500000	0.000000	100.000000	360.000000	1.0
50%	3812.500000	1188.500000	128.000000	360.000000	1.0
75%	5795.000000	2297.250000	168.000000	360.000000	1.0
max	81000.000000	41667.000000	700.000000	480.000000	1.0



B- Number of missing value in each column;

```
In [ ]: data_loan.isnull().sum()
```

```
Out[ ]:
```

Loan_ID	0
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

C- Dropping the missing values;

```
In [ ]: data_loan = data_loan.dropna()
data_loan.isnull().sum()
```

```
Out[ ]:
```

Loan_ID	0
Gender	0
Married	0
Dependents	0
Education	0
Self_Employed	0
ApplicantIncome	0
CoapplicantIncome	0
LoanAmount	0
Loan_Amount_Term	0
Credit_History	0
Property_Area	0
Loan_Status	0

dtype: int64

3. Label Encoding:

A- Replace the Main columns with 0 & 1:

```
In [ ]: data_loan.replace({"Loan_Status":{ 'N':0, 'Y':1}}, inplace=True)
data_loan.head()
```

```
Out[ ]:
```

	Loan_ID	Gender	Married	Dependents	Education	Self_Employed	ApplicantIncome
1	LP001003	Male	Yes	1	Graduate	No	4583
2	LP001005	Male	Yes	0	Graduate	Yes	3000
3	LP001006	Male	Yes	0	Not Graduate	No	2583
4	LP001008	Male	No	0	Graduate	No	6000
5	LP001011	Male	Yes	2	Graduate	Yes	5417

B- Value of the Dependents column:

```
In [ ]: data_loan["Dependents"].value_counts()
```

```
Out[ ]: Dependents
0      274
2       85
1       80
3+      41
Name: count, dtype: int64
```

C- Replace the 3+:

```
In [ ]: data_loan = data_loan.replace(to_replace='3+', value=4)
data_loan.head()
```

```
Out[ ]:
```

	Loan_ID	Gender	Married	Dependents	Education	Self_Employed	ApplicantIncome
1	LP001003	Male	Yes	1	Graduate	No	4583
2	LP001005	Male	Yes	0	Graduate	Yes	3000
3	LP001006	Male	Yes	0	Not Graduate	No	2583
4	LP001008	Male	No	0	Graduate	No	6000
5	LP001011	Male	Yes	2	Graduate	Yes	5417

```
In [ ]: data_loan['Dependents'].value_counts()
```

```
Out[ ]: Dependents
0      274
2       85
1       80
4       41
Name: count, dtype: int64
```

```
In [ ]: data_loan['Dependents'] = pd.to_numeric(data_loan['Dependents'], errors='coerce')
```

```
In [ ]: data_loan.dtypes
```

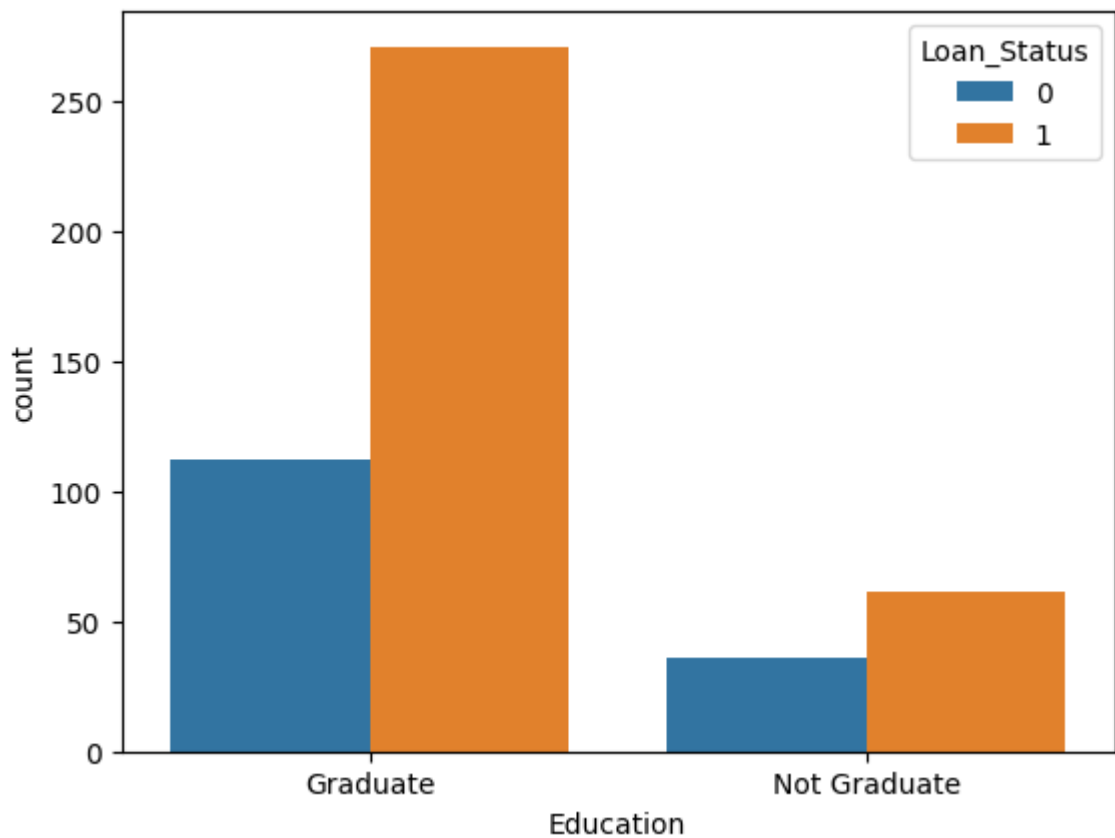
```
Out[ ]: Loan_ID          object
Gender                object
Married              object
Dependents            int64
Education             object
Self_Employed        object
ApplicantIncome       int64
CoapplicantIncome     float64
LoanAmount            float64
Loan_Amount_Term      float64
Credit_History        float64
Property_Area         object
Loan_Status           int64
dtype: object
```

4. Data visualisation:

A- Education & loan Status:

```
In [ ]: sns.countplot(x= 'Education', hue='Loan_Status', data = data_loan)
```

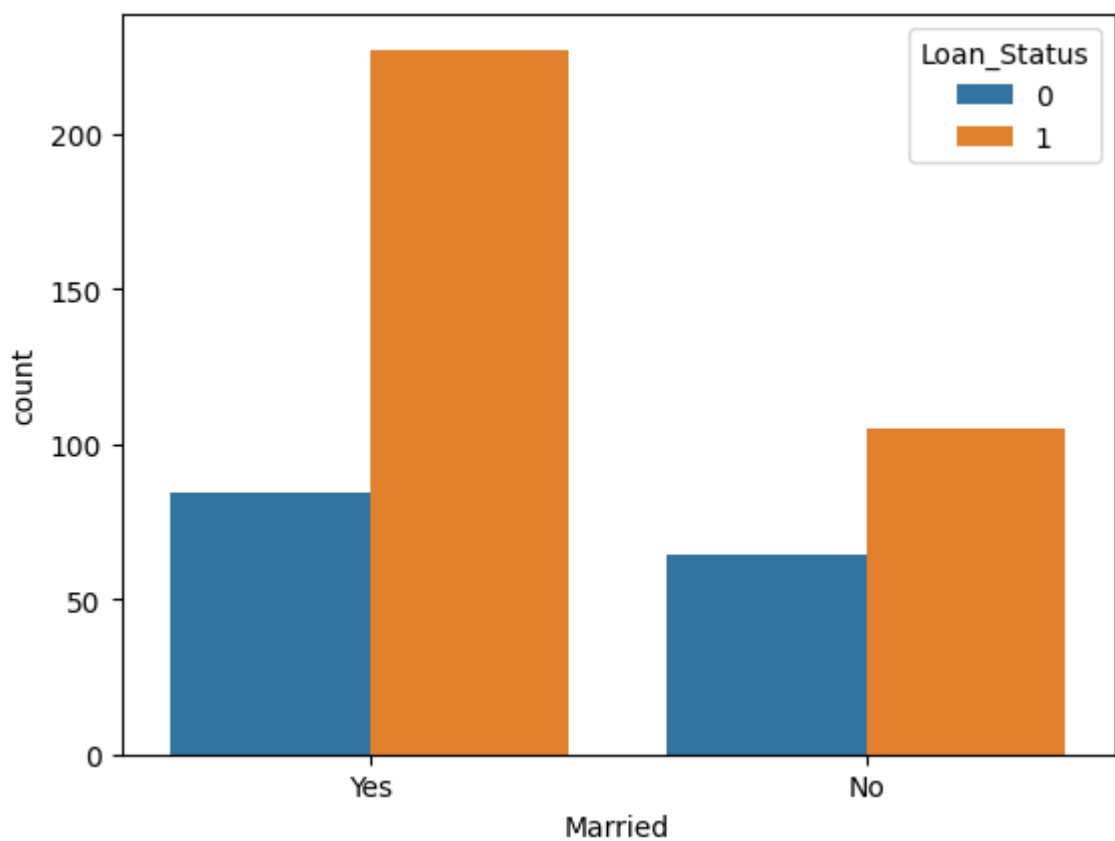
```
Out[ ]: <Axes: xlabel='Education', ylabel='count'>
```



B- Marital statues & loan statues

```
In [ ]: sns.countplot(x= 'Married', hue='Loan_Status', data = data_loan)
```

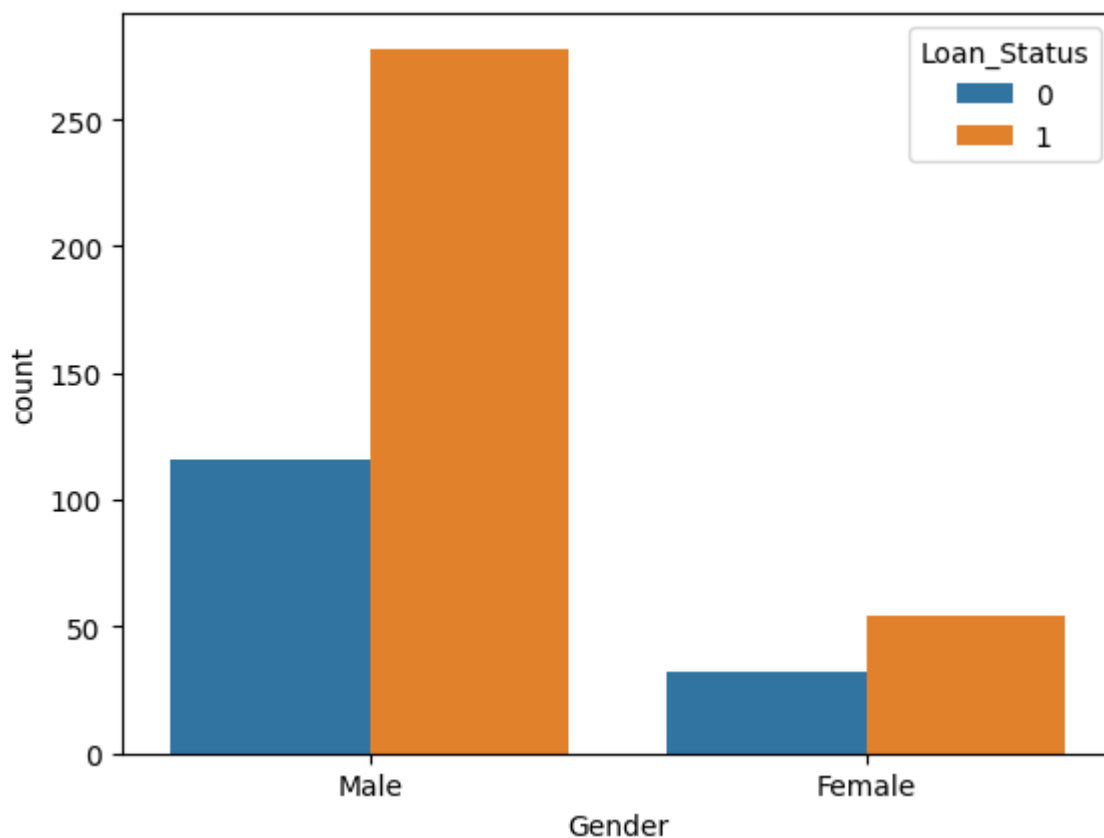
```
Out[ ]: <Axes: xlabel='Married', ylabel='count'>
```



C- Gender & loan statues

```
In [ ]: sns.countplot(x= 'Gender', hue='Loan_Status', data = data_loan)
```

```
Out[ ]: <Axes: xlabel='Gender', ylabel='count'>
```



D- Convert categorical columun to numerical values:

```
In [ ]: data_loan.replace({"Married":{ 'No':0, 'Yes':1},"Gender":{ 'Male':1, 'Female':0}}
data_loan.head()
```

```
Out[ ]:
```

	Loan_ID	Gender	Married	Dependents	Education	Self_Employed	ApplicantIncome
1	LP001003	1	1	1	1	0	4583
2	LP001005	1	1	0	1	1	3000
3	LP001006	1	1	0	0	0	2583
4	LP001008	1	0	0	1	0	6000
5	LP001011	1	1	2	1	1	5417

```
In [ ]: data_loan.dtypes
```

```
Out[ ]: Loan_ID      object
Gender      int64
Married     int64
Dependents  int64
Education   int64
Self_Employed int64
ApplicantIncome int64
CoapplicantIncome float64
LoanAmount  float64
Loan_Amount_Term float64
Credit_History float64
Property_Area int64
Loan_Status int64
dtype: object
```

5. Train test split:

A- Separating a data & label

```
In [ ]: X = data_loan.drop(columns=["Loan_ID", "Loan_Status"], axis= 1)
Y = data_loan["Loan_Status"]
print(X)
print(Y)
```

	Gender	Married	Dependents	Education	Self_Employed	ApplicantIncome	\
1	1	1	1	1	0	4583	
2	1	1	0	1	1	3000	
3	1	1	0	0	0	2583	
4	1	0	0	1	0	6000	
5	1	1	2	1	1	5417	
..	
609	0	0	0	1	0	2900	
610	1	1	4	1	0	4106	
611	1	1	1	1	0	8072	
612	1	1	2	1	0	7583	
613	0	0	0	1	1	4583	

	CoapplicantIncome	LoanAmount	Loan_Amount_Term	Credit_History	\
1	1508.0	128.0	360.0	1.0	
2	0.0	66.0	360.0	1.0	
3	2358.0	120.0	360.0	1.0	
4	0.0	141.0	360.0	1.0	
5	4196.0	267.0	360.0	1.0	
..	
609	0.0	71.0	360.0	1.0	
610	0.0	40.0	180.0	1.0	
611	240.0	253.0	360.0	1.0	
612	0.0	187.0	360.0	1.0	
613	0.0	133.0	360.0	0.0	

	Property_Area
1	0
2	2
3	2
4	2
5	2
..	...
609	0
610	0
611	2
612	2
613	1

[480 rows x 11 columns]

```
1      0
2      1
3      1
4      1
5      1
..
609    1
610    1
611    1
612    1
613    0
```

Name: Loan_Status, Length: 480, dtype: int64

B- Test Split

```
In [ ]: X_train, X_test, Y_train, Y_test = train_test_split(X,Y, test_size=0.1,stratify
```

```
In [ ]: print(X.shape,X_train.shape, X_test.shape)
```


(480, 11) (432, 11) (48, 11)

6. Training the model (SVM):

A- Loading the model

```
In [ ]: classifier = svm.SVC(kernel='linear')
```

B- Training the support Vector Machine Model:

```
In [ ]: scaler = StandardScaler()
X_train_scaled = scaler.fit_transform(X_train)
X_test_scaled = scaler.transform(X_test)
```

```
In [ ]: classifier.fit(X_train_scaled, Y_train)
```

```
Out[ ]: SVC
SVC(kernel='linear')
```

7. Model Evaluation:

A- Accuracy score of training data:

```
In [ ]: X_train_prediction = classifier.predict(X_train_scaled)
data_accuracy = accuracy_score(X_train_prediction, Y_train)
```

```
In [ ]: print('Accuracy on training data : ', data_accuracy)
```

Accuracy on training data : 0.8055555555555556

B- Accuracy score of testing data:

```
In [ ]: X_test_prediction = classifier.predict(X_test_scaled)
data_accuracy2 = accuracy_score(X_test_prediction, Y_test)
```

```
In [ ]: print('Accuracy on testing data : ', data_accuracy2)
```

Accuracy on testing data : 0.8333333333333334

C- Exemple

```
In [ ]: def predictionF(Loan_ID, Gender, Married, Dependents, Education, Self_Employed,
# Créer un DataFrame avec Les caractéristiques d'entrée
input_data = pd.DataFrame({
    'Loan_ID': [Loan_ID],
    'Gender': [Gender],
    'Married': [Married],
    'Dependents': [Dependents],
    'Education': [Education],
    'Self_Employed': [Self_Employed],
    'ApplicantIncome': [ApplicantIncome],
    'CoapplicantIncome': [CoapplicantIncome],
    'LoanAmount': [LoanAmount],
    'Loan_Amount_Term': [Loan_Amount_Term],
```

```

        'Credit_History': [Credit_History],
        'Property_Area': [Property_Area]
    })

    # Remplacement des valeurs catégorielles
    input_data.replace({"Married": {'No': 0, 'Yes': 1},
                        "Gender": {'Male': 1, 'Female': 0},
                        "Self_Employed": {'No': 0, 'Yes': 1},
                        "Property_Area": {'Rural': 0, 'Urban': 2, 'Semiurban': 1},
                        "Education": {'Graduate': 1, 'Not Graduate': 0}}, inplace=True)

    # Convertir la colonne "Dependents" en type numérique
    input_data['Dependents'] = pd.to_numeric(input_data['Dependents'], errors='coerce')

    # Standardiser les caractéristiques si nécessaire
    std_data = scaler.transform(input_data.drop(columns=["Loan_ID"], axis=1))

    # Prédire avec le modèle
    prediction = classifier.predict(std_data)

    # Afficher la prédiction
    print(prediction[0])

    if prediction[0] == 0:
        print("The loan is not accepted.")
    else:
        print("The loan is accepted.")
    predictionF('LP001020', 'Male', 'Yes', 1, 'Graduate', 'No', 12841, 10968, 349, 3)

```

1

The loan is accepted.