import required library's

```
import pandas as pd
import numpy as np
import matplotlib.pyplot as plt
import seaborn as sns
%matplotlib inline
```

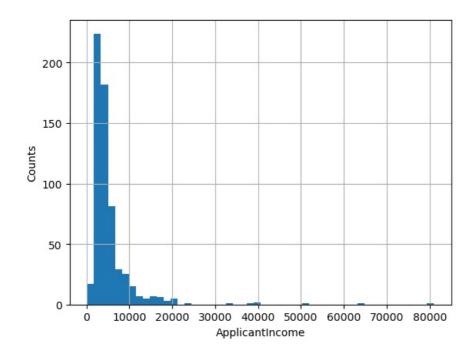
Load the datasets

```
loan data = pd.read csv('loan-data.csv')
In [2]:
         loan data.head()
             Loan_ID Gender
                             Married
                                     Dependents
                                                  Education Self_Employed ApplicantIncome
                                                                                          CoapplicantIncome LoanAmount Loan_Amount_Terr
Out[2]:
         0 I P001002
                                                                                     5849
                                                                                                        0.0
                                                                                                                   NaN
                                                                                                                                      360
                        Male
                                  Nο
                                                   Graduate
                                                                      Nο
         1 LP001003
                        Male
                                 Yes
                                                   Graduate
                                                                      No
                                                                                     4583
                                                                                                     1508.0
                                                                                                                   128.0
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         2 LP001005
                        Male
                                                   Graduate
                                                                      Yes
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                                 Yes
                                                        Not
         3 LP001006
                        Male
                                 Yes
                                               0
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                                                                                     2583
                                                                                                     2358.0
                                                                                                                   120.0
                                                                                                                                      360.
                                                   Graduate
         4 LP001008
                        Male
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                                               0
                                                   Graduate
                                                                      No
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                                                                                                        0.0
                                                                                                                   141.0
                                                                                                                                      360.
In [3]:
        loan_data.shape
         (614, 13)
Out[3]:
In [4]: loan_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
               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
               ApplicantIncome
          6
                                     614 non-null
                                                       int64
          7
               CoapplicantIncome
                                    614 non-null
                                                       float64
          8
               LoanAmount
                                     592 non-null
                                                       float64
               Loan Amount Term
                                     600 non-null
          9
                                                       float64
          10 Credit_History
                                     564 non-null
                                                       float64
          11
               Property_Area
                                     614 non-null
                                                       object
                                                       object
          12 Loan Status
                                    614 non-null
         dtypes: float64(4), int64(1), object(8)
         memory usage: 62.5+ KB
         loan_data.describe()
In [5]:
                ApplicantIncome CoapplicantIncome
                                                  LoanAmount Loan_Amount_Term Credit_History
         count
                     614.000000
                                       614.000000
                                                    592.000000
                                                                       600.00000
                                                                                    564.000000
                    5403.459283
                                      1621.245798
                                                    146.412162
                                                                       342.00000
                                                                                      0.842199
          mean
                    6109.041673
                                      2926.248369
                                                    85.587325
                                                                        65.12041
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           std
           min
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```
In [6]: null = loan_data.isnull().sum()
In [7]: petcentage = (null/len(loan_data))*100
    petcentage
```

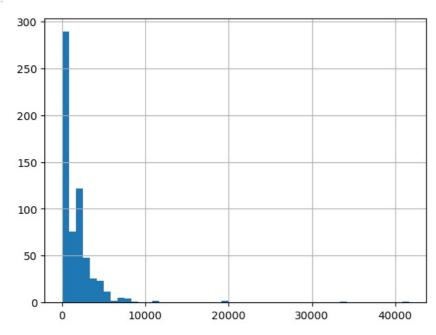
```
Out[7]: Coan_ID
                                0.000000
                               2.117264
          Gender
          Married
                                0.488599
          Dependents
                                2.442997
                                0.000000
          Education
          Self_Employed
                                5.211726
          ApplicantIncome
                                0.000000
                                0.000000
          CoapplicantIncome
          LoanAmount
                                3.583062
          Loan_Amount_Term
                                2.280130
          Credit History
                                8.143322
                               0.000000
          Property_Area
          Loan_Status
                                0.000000
          dtype: float64
 In [8]: loan_data['Loan_Status'].unique()
          array(['Y', 'N'], dtype=object)
 Out[8]:
 In [9]: # crosstab create a cross-tabulation or contingency table between two columns from a DataFrame
          pd.crosstab(loan data['Credit History'],loan data['Loan Status'], margins=True)
          Loan_Status
 Out[9]:
          Credit_History
                       82
                            7
                                89
                   0.0
                       97 378 475
                   1.0
                   All 179 385 564
In [10]: loan_data['ApplicantIncome'].value_counts()
          2500
Out[10]:
          4583
                  6
          6000
                  6
          2600
                  6
          3333
                  5
                 1
          3244
          4408
                  1
          3917
          3992
                  1
          7583
          Name: ApplicantIncome, Length: 505, dtype: int64
In [11]: loan_data.boxplot(column='ApplicantIncome')
          <Axes: >
Out[11]:
          80000
          70000
                                                  φ
          60000
          50000
          40000
                                                  8
                                                  φ
          30000
          20000
          10000
               0
                                           ApplicantIncome
In [12]:
          loan data['ApplicantIncome'].hist(bins=50)
          plt.xlabel('ApplicantIncome')
plt.ylabel('Counts')
```

plt.show()



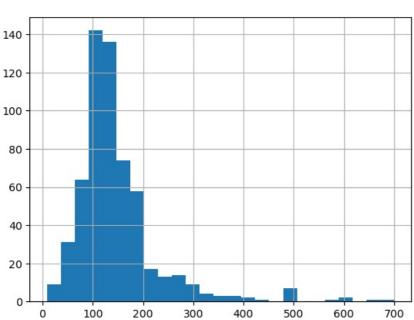
In [13]: loan_data['CoapplicantIncome'].hist(bins=50)

Out[13]: <Axes: >



In [14]: loan_data['LoanAmount'].hist(bins=25)

Out[14]: <Axes: >



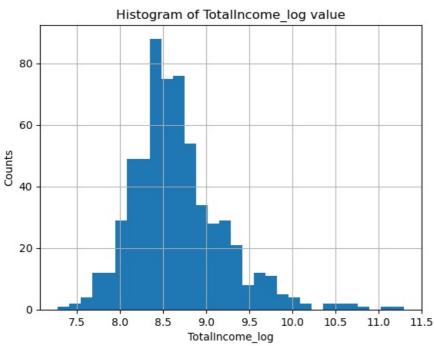
```
In [15]:
          #make log value of LoanAmount
          loan_data['LoanAmount_log'] = np.log(loan_data['LoanAmount'])
          loan data['LoanAmount log'].hist(bins=50)
          <Axes: >
Out[15]:
          60
          50
          40
          30
          20
          10
In [16]: loan data.isnull().sum()
         Loan ID
Out[16]:
          Gender
                                13
          Married
                                3
          Dependents
                                15
                                0
          Education
          Self Employed
                                32
          ApplicantIncome
                                 0
          CoapplicantIncome
                                22
          LoanAmount
          Loan_Amount_Term
                                14
          Credit History
                                50
          Property Area
                                0
          Loan_Status
                                0
                                22
          LoanAmount_log
          dtype: int\overline{6}4
In [17]: loan data.info()
          <class 'pandas.core.frame.DataFrame'>
          RangeIndex: 614 entries, 0 to 613
          Data columns (total 14 columns):
                                   Non-Null Count
          #
               Column
                                                   Dtype
          0
                                   614 non-null
               Loan ID
                                                    object
          1
                                   601 non-null
               Gender
                                                    object
               Married
                                   611 non-null
                                                    object
           3
               Dependents
                                   599 non-null
                                                    object
               Education
                                   614 non-null
                                                    object
           5
               Self Employed
                                   582 non-null
                                                    object
           6
               ApplicantIncome
                                   614 non-null
                                                    int64
                                   614 non-null
                                                    float64
               CoapplicantIncome
           8
               LoanAmount
                                   592 non-null
                                                    float64
               {\tt Loan\_Amount\_Term}
           9
                                                    float64
                                   600 non-null
           10
               Credit_History
                                   564 non-null
                                                    float64
           11
               Property Area
                                   614 non-null
                                                    object
           12
               Loan Status
                                   614 non-null
                                                    object
          13 LoanAmount log
                                   592 non-null
                                                    float64
          dtypes: float64(5), int64(1), object(8)
          memory usage: 67.3+ KB
          fill null values
```

categrical value fill with mode value of data

```
In [18]: loan_data['Gender'].fillna(loan_data['Gender'].mode()[0], inplace=True)
In [19]: loan_data['Married'].fillna(loan_data['Married'].mode()[0], inplace=True)
In [20]: loan_data['Dependents'].fillna(loan_data['Dependents'].mode()[0], inplace=True)
In [21]: loan_data['Self_Employed'].fillna(loan_data['Self_Employed'].mode()[0], inplace=True)
```

```
In [22]: loan data['Loan Amount Term'].fillna(loan data['Loan Amount Term'].mode()[0], inplace=True)
In [23]: loan data['Credit History'].fillna(loan data['Credit History'].mode()[0], inplace=True)
          numerical value fill with mean value of data
          # numerical value
In [24]:
          loan_data.LoanAmount = loan_data.LoanAmount.fillna(loan_data.LoanAmount.mean())
          loan_data.LoanAmount_log = loan_data.LoanAmount_log.fillna(loan_data.LoanAmount_log.mean())
In [25]: loan_data.isnull().sum()
                                0
          Loan ID
Out[25]:
          Gender
                                0
          Married
                                0
          Dependents
                                0
          Education
                                0
          Self Employed
                                0
          ApplicantIncome
          CoapplicantIncome
                                0
          LoanAmount
                                0
          Loan Amount Term
                                0
          Credit History
                                0
          Property_Area
                                0
          Loan Status
                                0
          LoanAmount log
                                0
          dtype: int64
In [26]:
          #TotalIncome is the combnation of ApplicantIncome and CoapplicantIncome
          loan_data['TotalIncome'] = loan_data['ApplicantIncome'] + loan_data['CoapplicantIncome']
          # log value of TotalIncome column
          loan data['TotalIncome log'] = np.log(loan data['TotalIncome'])
In [27]: loan_data.head()
             Loan_ID Gender
                             Married Dependents
                                                Education Self_Employed ApplicantIncome
                                                                                     CoapplicantIncome
                                                                                                       LoanAmount Loan_Amount_Teri
Out[27]:
          0 LP001002
                        Male
                                 No
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                                                 Graduate
                                                                   No
                                                                                5849
                                                                                                   0.0
                                                                                                        146.412162
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          1 LP001003
                        Male
                                Yes
                                                 Graduate
                                                                   No
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          2 LP001005
                        Male
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                                                 Graduate
                                                                  Yes
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          3 LP001006
                        Male
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                                                 Graduate
          4 LP001008
                        Male
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                                                                                                                              360.
          loan_data['TotalIncome_log'].hist(bins=30)
In [28]:
```

```
In [28]: loan_data['TotalIncome_log'].hist(bins=30)
    plt.title('Histogram of TotalIncome_log value')
    plt.xlabel('TotalIncome_log')
    plt.ylabel('Counts')
    plt.show()
```



```
y = loan data.iloc[:,12].values
In [30]: loan_data.head(2)
             Loan_ID Gender Married Dependents Education Self_Employed ApplicantIncome CoapplicantIncome LoanAmount Loan_Amount_Teri
Out[30]:
            0 LP001002
                            Male
                                       No
                                                          Graduate
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            1 LP001003
                            Male
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                                                          Graduate
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In [31]: X
...,
['Male', 'Yes', '1', ..., 1.0, 5.53338948872752, 8312.0],
['Male', 'Yes', '2', ..., 1.0, 5.231108616854587, 7583.0],
['Female', 'No', '0', ..., 0.0, 4.890349128221754, 4583.0]],
                   dtype=object)
In [32]: y
                                  'Y',
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Out[32]: array(['Y', 'N',
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                                  'N'.
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                           'Y',
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                     'Υ',
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                                                          'Y',
                                                                       'Y',
                                                                              'Y',
                                                    'Y',
                                                                 'N',
                                                                                    'Y',
                     'Y', 'Y', 'N'], dtype=object)
In [33]: # splitting value for training model
            from sklearn.model_selection import train_test_split
In [34]: x_train , x_test, y_train, y_test = train_test_split(x,y,test_size=0.2, random_state=0)
In [35]: print(x_train)
            [['Male' 'Yes' '0' ... 1.0 4.875197323201151 5858.0]
             ['Male' 'No' '1' ... 1.0 5.278114659230517 11250.0]
['Male' 'Yes' '0' ... 0.0 5.003946305945459 5681.0]
             ['Male' 'Yes' '3+' ... 1.0 5.298317366548036 8334.0]
['Male' 'Yes' '0' ... 1.0 5.075173815233827 6033.0]
             ['Female' 'Yes' '0' ... 1.0 5.204006687076795 6486.0]]
```

```
In [36]: from sklearn.preprocessing import LabelEncoder
          label x = LabelEncoder()
          label x
Out[36]: ▼ LabelEncoder
         LabelEncoder()
In [37]: # convert categorical to numerival between 0 to 5 range
          for p in range(0,5):
             x train[:,p] = label x.fit transform(x train[:,p])
In [38]: x_train[:,7] = label_x.fit_transform(x_train[:,7])
In [39]: x train
Out[39]: array([[1, 1, 0, ..., 1.0, 4.875197323201151, 267],
                 [1, 0, 1, ..., 1.0, 5.278114659230517, 407], [1, 1, 0, ..., 0.0, 5.003946305945459, 249],
                 [1, 1, 3, \ldots, 1.0, 5.298317366548036, 363],
                 [1, 1, 0, \ldots, 1.0, 5.075173815233827, 273],
                 [0, 1, 0, ..., 1.0, 5.204006687076795, 301]], dtype=object)
In [40]: label y = LabelEncoder()
         y train = label y.fit transform(y train)
In [41]: y_train
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                 1, 1, 1, 1, 1, 0, 0, 1, 1, 0, 1, 0, 0, 1, 0, 0, 1, 1, 1, 1, 1,
                 1, 1, 0, 1, 0, 1, 0, 1, 1, 1, 1, 0, 0, 1, 1, 1, 0, 1, 1, 0, 0, 0,
                1, 1, 1, 0, 1, 0, 0, 1, 0, 0, 0, 1, 1, 1, 1, 1, 0, 0, 0, 0, 1, 1,
                0, 1, 1, 1, 1, 1, 0, 0, 1, 1, 1, 1, 0, 1, 1, 1, 1, 1,
                 1, 1, 1, 0, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 0, 0, 1, 1, 1, 1, 0,
                0, 1, 0, 1, 0, 0, 0, 1, 0, 1, 1, 1, 1, 1, 0, 0, 1, 0, 1, 1, 1, 1,
                0, 0, 1, 1, 1, 1, 0, 0, 1, 1, 1, 0, 1, 1, 1, 0, 0, 1,
                 0, 1, 1, 1, 0, 1, 1, 1, 0, 1, 0, 1, 0, 1, 1, 0, 0, 0, 1, 0, 1, 1,
                 1, 1, 1, 0, 1, 1, 1, 1, 1, 1, 0, 1, 0, 1, 0, 1, 1, 1, 1, 1, 1, 1,
                 1, 1, 0, 0, 1, 0, 1, 1, 1, 0, 1, 1, 0, 1, 0, 1, 0, 1, 1, 1, 1, 1,
                 1, 1, 1, 1, 0, 1, 1, 0, 1, 1, 1, 0, 0, 1, 1, 1, 1, 0, 1, 0, 1, 1,
                 1, 1, 1, 0, 1, 0, 1, 0, 0, 1, 1, 0, 1, 1, 0, 1, 1, 0, 0, 1, 1, 1,
                 1, 1, 1, 0, 1, 1, 1, 0, 1, 0, 0, 0, 0, 1, 1, 1, 1, 0, 0, 1, 1, 1,
                1, 0, 1, 0, 1, 1, 1, 1, 1, 0, 1, 1, 1, 1, 1, 1, 1, 0, 1, 0, 0, 0,
                 1, 1, 0, 1, 1, 1, 1, 0, 1, 1, 0, 1, 0, 0, 0, 1, 1, 1, 1, 1, 1, 1,
                 1, 0, 1, 0, 1, 1, 1, 0, 1, 1, 1, 0, 0, 1, 1, 1, 1, 0, 1, 1, 1,
                 1,\ 1,\ 0,\ 1,\ 0,\ 1,\ 0,\ 1,\ 1,\ 0,\ 1,\ 1,\ 1,\ 1,\ 1,\ 1,\ 1,\ 1,\ 0,
                 1, 1, 0, 0, 1, 0, 1, 1, 1, 1, 1, 1, 1, 0, 0, 1, 0, 0, 0, 0, 0, 1,
                 1, 1, 1, 1, 1, 0, 1, 0, 1, 0, 0, 1, 1, 1, 0, 1, 1, 0, 0, 0, 0, 1,
                1, 1, 1, 0, 1, 0, 1])
In [42]: x_test
Out[42]: array([['Male', 'No', '0', 'Graduate', 360.0, 1.0, 4.430816798843313,
                  7085.01.
                 ['Female', 'No', '0', 'Graduate', 360.0, 1.0, 4.718498871295094,
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['Male', 'Yes', '2', 'Graduate', 360.0, 1.0, 5.4638318050256105,
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                    ['Male', 'No', '0', 'Graduate', 360.0, 1.0, 5.298317366548036,
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                     3428.0]], dtype=object)
In [43]: for z in range(0,5):
                x test[:,z] = label_x.fit_transform(x_test[:,z])
In [44]: x_test[:,7] = label_x.fit_transform(x_test[:,7])
In [45]: x test
Out[45]: array([[1, 0, 0, 0, 5, 1.0, 4.430816798843313, 85],
                    [0, 0, 0, 0, 5, 1.0, 4.718498871295094, 28], [1, 1, 0, 0, 5, 1.0, 5.780743515792329, 104],
                    [1, 1, 0, 0, 5, 1.0, 4.700480365792417, 80],
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```

```
In [46]: label_y = LabelEncoder()
y_test = label_y.fit_transform(y_test)
```

```
\mathtt{Out}[47]: array([1, 0, 1, 0, 1, 0, 1, 1, 0, 1, 1, 1, 1, 1, 1, 0, 0, 1, 1, 0, 0, 1,
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In [48]: #standardization of model
        from sklearn.preprocessing import StandardScaler
        scaler = StandardScaler()
        x train = scaler.fit transform(x train)
        x_test = scaler.fit_transform(x_test)
        DecisionTreeClassifier
In [59]: from sklearn.tree import DecisionTreeClassifier
        DTClassifier = DecisionTreeClassifier(criterion='entropy', random state=0)
        DTClassifier.fit(x_train,y_train)
Out[59]: v
                         DecisionTreeClassifier
       DecisionTreeClassifier(criterion='entropy', random_state=0)
In [60]: y_pred = DTClassifier.predict(x_test)
        y pred
Out[60]: array([0, 1, 0, 1, 1, 1, 0, 0, 0, 1, 1, 0, 0, 1, 1, 1, 0, 1, 1, 0, 0, 1,
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In [61]: from sklearn.metrics import accuracy_score
        accuracy_score = accuracy_score(y_pred,y_test)
        print('The accuracy score of DecisionTree is : ',accuracy score)
        The accuracy score of DecisionTree is: 0.7073170731707317
        GaussianNB
In [62]: from sklearn.naive_bayes import GaussianNB
        nbclassifier = GaussianNB()
        nbclassifier.fit(x_train, y_train)
Out[62]: ▼ GaussianNB
        GaussianNB()
In [63]: y pred = nbclassifier.predict(x test)
        y_pred
1, 1, 1, 1, 0, 0, 1, 1, 1, 1, 1, 0, 1])
In [64]: from sklearn.metrics import accuracy score
        accuracy_score = accuracy_score(y_pred,y_test)
print('The accuracy_score of naive bases is: ', accuracy_score)
```

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In []:

The accuracy score of naive bases is: 0.8292682926829268