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In [1]: import pandas as pd
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In [2]: url = "Credit_Risk_Prediction.csv"
data = pd.read_csv(url)
data["Loan"] = data["Loan"] / 1000
data["MonthlyPaid"] = data["MonthlyPaid"] / 1000
data["Gender"] = data["Gender"].map({"m":1 , "f":0})
data["Credit Risk Prediction"] = data["Credit Risk Prediction"].map({"Yes":1 , "No":0})
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In [3]: from sklearn.model_selection import train_test_split

x = data[["Age", "Loan", "MonthlyPaid", "Gender"]]
y = data["Credit Risk Prediction"]

x_train, x_test, y_train, y_test = train_test_split(x, y, test_size=0.2, random_state=87)
x_train = x_train.to_numpy()
x_test = x_test.to_numpy()
```

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In [4]: from sklearn.preprocessing import StandardScaler

scaler = StandardScaler()
scaler.fit(x_train)
x_train = scaler.transform(x_train)
x_test = scaler.transform(x_test)
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In [5]: from sklearn.linear_model import LogisticRegression

lg = LogisticRegression()
lg.fit(x_train, y_train)
y_pred = lg.predict(x_test)
(y_pred == y_test).sum() / len(y_test)
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Out[5]: np.float64(0.95)
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Check data here

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In [6]: import numpy as np
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In [27]: age = 41
loan = 500000 / 1000 #unit(k)
monthlypaid = 1500 / 1000 #unit(k)
gender = 1 #male

x_realData = np.array([[age, loan, monthlypaid, gender]])
x_realData = scaler.transform(x_realData)
y_realData = lg.predict(x_realData)[0]

if y_realData == 1:
    print("Congratulations, you may get the loan")
else:
    print("Sorry, your loan are rejected")
```

Congratulations, you may get the loan

In []: