```
Importing The Libraries
In [26...
       import numpy as np
       import pandas as pd
       import pickle
       import seaborn as sns
       import matplotlib.pyplot as plt
      %matplotlib inline
       import sklearn
       from sklearn.preprocessing import LabelEncoder
       from sklearn.tree import DecisionTreeClassifier
       from sklearn.ensemble import GradientBoostingClassifier,RandomForestClassifier
       from sklearn.neighbors import KNeighborsClassifier
       from sklearn.model selection import RandomizedSearchCV
       from xgboost import XGBClassifier
       from sklearn.ensemble import RandomForestClassifier
       import imblearn
       from imblearn.under_sampling import RandomUnderSampler
       from sklearn.model selection import train test split
       from sklearn.preprocessing import scale
       from sklearn.preprocessing import StandardScaler
      from sklearn.metrics import accuracy_score,classification_report,confusion_matrix,f1_sc
Reading The Dataset
In [263]:
       df=pd.read csv('Loan dataset.csv')
C
```

Ou	Loan_ID	Gender	Married	Dependents	Education	Self_Employed	ApplicantIncome	CoapplicantIncome	L
	0 LP001002	Male	No	0	Graduate	No	5849	0.0	
	1 LP001003	Male	Yes	1	Graduate	No	4583	1508.0	
	2 LP001005	Male	Yes	0	Graduate	Yes	3000	0.0	
	3 LP001006	Male	Yes	0	Not Graduate	No	2583	2358.0	
	4 LP001008	Male	No	0	Graduate	No	6000	0.0	
60	9 LP002978	Female	No	0	Graduate	No	2900	0.0	
61	0 LP002979	Male	Yes	3+	Graduate	No	4106	0.0	
61	1 LP002983	Male	Yes	1	Graduate	No	8072	240.0	
61	2 LP002984	Male	Yes	2	Graduate	No	7583	0.0	
61	3 LP002990	Female	No	0	Graduate	Yes	4583	0.0	

RangeIndex: 614 entries, 0 to 613 Data columns (total 13 columns):

614 rows × 13 columns

Column Non-Null Count Dtype

```
0
     Loan ID
                                          object
                         614 non-null
 1
     Gender
                         601 non-null
                                          object
 2
     Married
                         611 non-null
                                          object
                                          object
 3
     Dependents
                         599 non-null
 4
     Education
                         614 non-null
                                          object
 5
                                          object
     Self Employed
                         582 non-null
 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
                                          float64
    Credit_History
                         564 non-null
                                          object
 11
     Property_Area
                         614 non-null
 12 Loan_Status
                         614 non-null
                                          object
dtypes: float64(4), int64(1), object(8)
memory usage: 62.5+ KB
In [6]:
     df.shape
Out[6]:(614, 13)
In [264]:
       df=df.drop(columns=["Loan_ID"],axis=1)
```

Uni-Variate Analysis

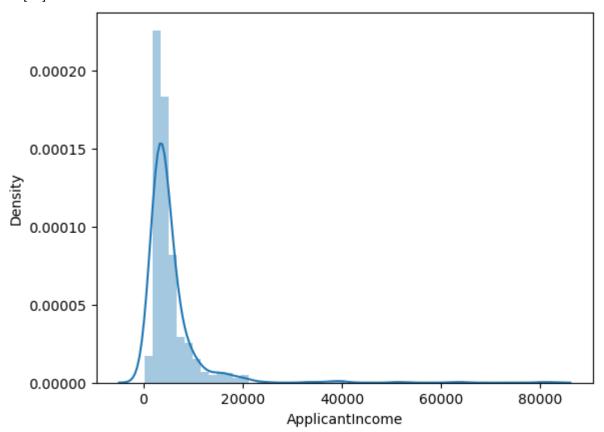
In [90]:

sns.distplot(df.ApplicantIncome)

C:\ProgramData\Anaconda3\lib\site-packages\seaborn\distributions.py:2619: FutureWarning: `dist plot` is a deprecated function and will be removed in a future version. Please adapt your code to use either `displot` (a figure-level function with similar flexibility) or `histplot` (an a xes-level function for histograms).

warnings.warn(msg, FutureWarning)

Out[90]:

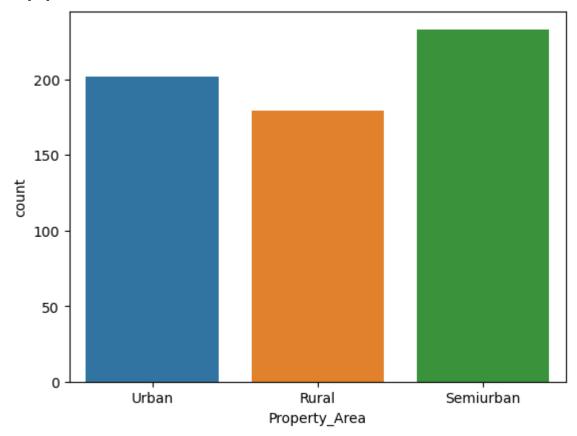


In [91]: sns.countplot(df.Property_Area)

C:\ProgramData\Anaconda3\lib\site-packages\seaborn_decorators.py:36: FutureWarning: Pass the following variable as a keyword arg: x. From version 0.12, the only valid positional argument will be `data`, and passing other arguments without an explicit keyword will result in an erro r or misinterpretation.

warnings.warn(

Out[91]:

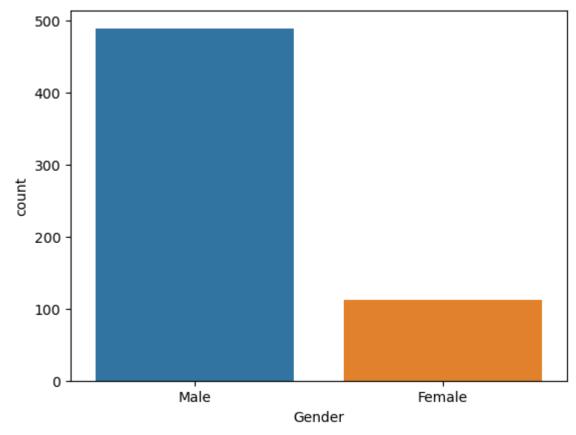


In [92]:
 sns.countplot(df.Gender)

C:\ProgramData\Anaconda3\lib\site-packages\seaborn_decorators.py:36: FutureWarning: Pass the following variable as a keyword arg: x. From version 0.12, the only valid positional argument will be `data`, and passing other arguments without an explicit keyword will result in an erro r or misinterpretation.

warnings.warn(

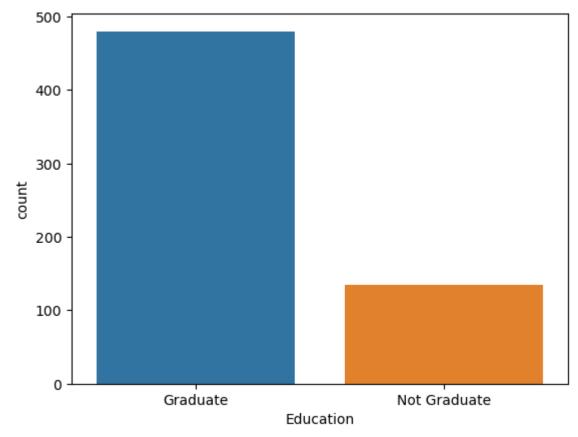
Out[92]:



In [93]:
 sns.countplot(df.Education)

warnings.warn(

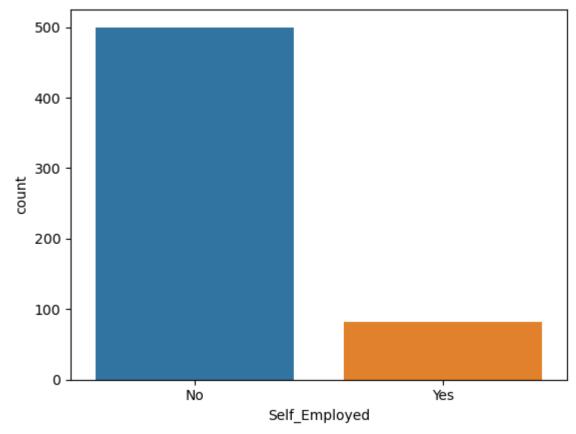
Out[93]:



In [94]:
 sns.countplot(df.Self_Employed)

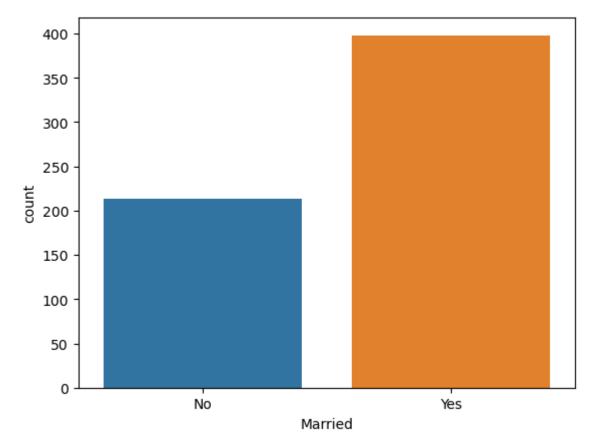
warnings.warn(

Out[94]:

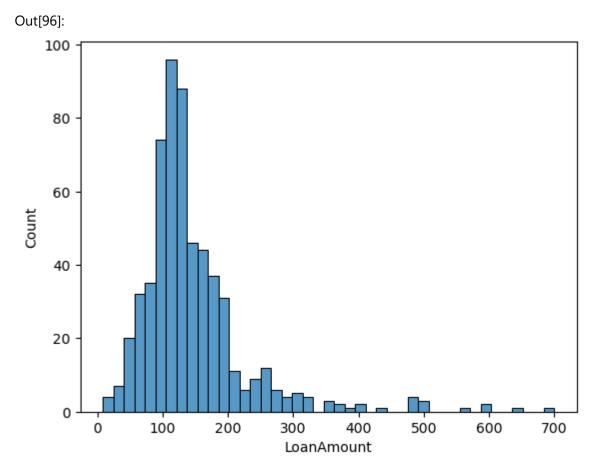


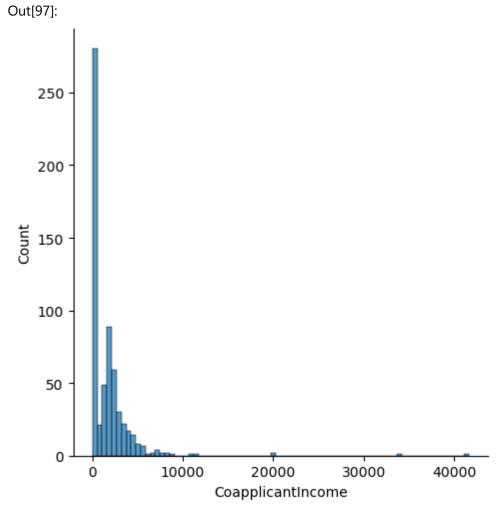
warnings.warn(

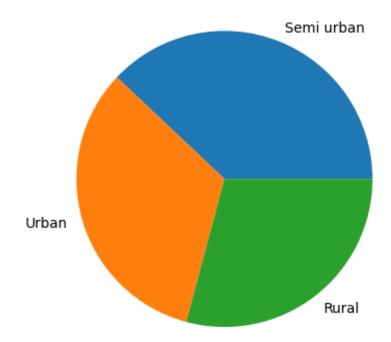
Out[95]:



In [96]:
 sns.histplot(df.LoanAmount)



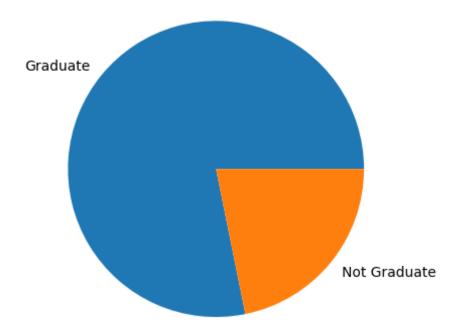




In [99]: df.head()

Ou	Gender	Married	Dependents	Education	Self_Employed	ApplicantIncome	CoapplicantIncome	LoanAmount
0	Male	No	0	Graduate	No	5849	0.0	NaN
1	Male	Yes	1	Graduate	No	4583	1508.0	128.0
2	Male	Yes	0	Graduate	Yes	3000	0.0	66.0
3	Male	Yes	0	Not Graduate	No	2583	2358.0	120.0
4	Male	No	0	Graduate	No	6000	0.0	141.0
4								•

```
In [100]:
         df.Loan_Status.value_counts()
               422
Out[100]:Y
               192
         Name: Loan_Status, dtype: int64
In [101]:
         df.Credit_History.value_counts()
Out[101]:1.0
                  475
                   89
         Name: Credit_History, dtype: int64
In [102]:
         plt.pie(df.Education.value_counts(),[0,0],labels=['Graduate','Not Graduate'])
Out[102]:([,
          [Text(-0.8514262161117528, 0.6964721089301588, 'Graduate'),
  Text(0.8514262161117524, -0.6964721089301593, 'Not Graduate')])
```



Bivariate Analysis

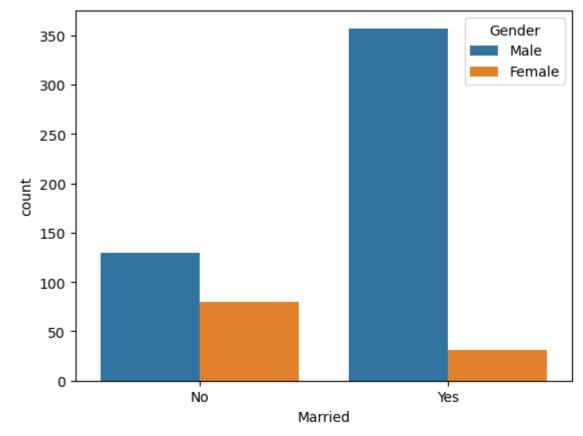
In [103]:

sns.countplot(df['Married'],hue=df['Gender'])

C:\ProgramData\Anaconda3\lib\site-packages\seaborn_decorators.py:36: FutureWarning: Pass the following variable as a keyword arg: x. From version 0.12, the only valid positional argument will be `data`, and passing other arguments without an explicit keyword will result in an erro r or misinterpretation.

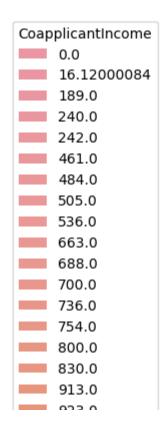
warnings.warn(

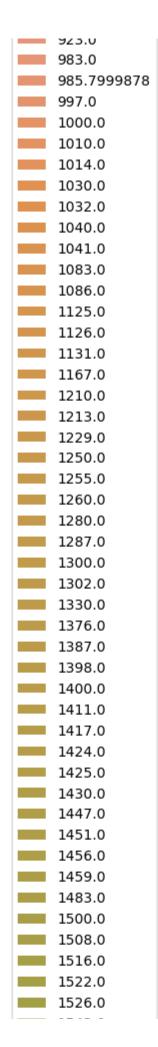
Out[103]:

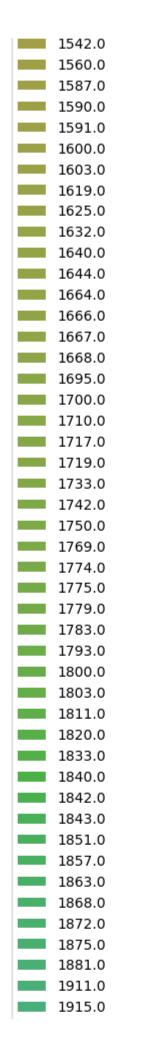


warnings.warn(

Out[104]:



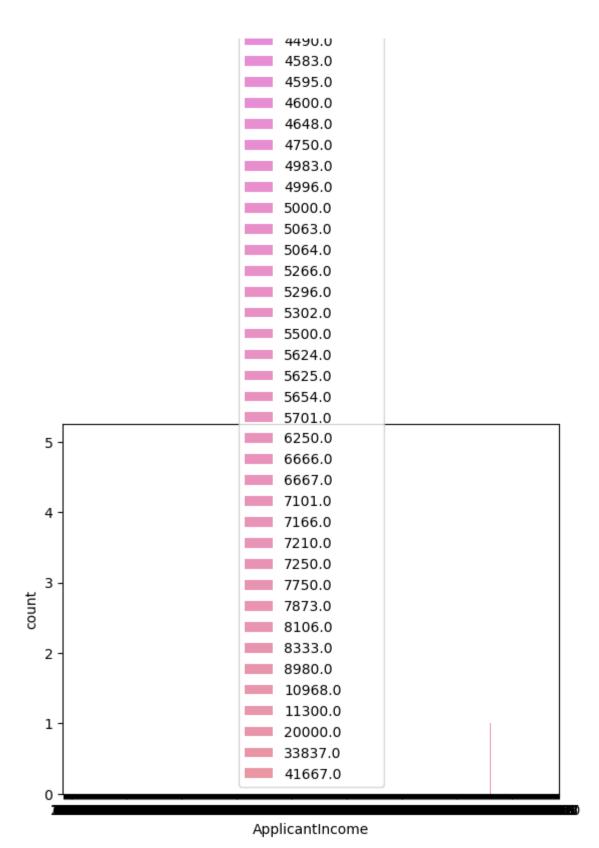




1917.0
1929.0
1950.0
1983.0
1987.0
2000.0
200
2014.0
2016.0
2033.0
200
2035.0
2042.0
2054.0
2064.0
2067.0
2079.0
2083.0
2087.0
2100.0
2115.0
2118.0
2134.0
2138.0
2142.0
2157.0
2160.0
2166.0
2167.0
2168.0
2188.0
2200.0
2209.0
2210.0
2223.0
2232.0
2250.0
2250.0
2254.0
2275.0
2283.0
2302.0
2306.0
2330.0
2333.0

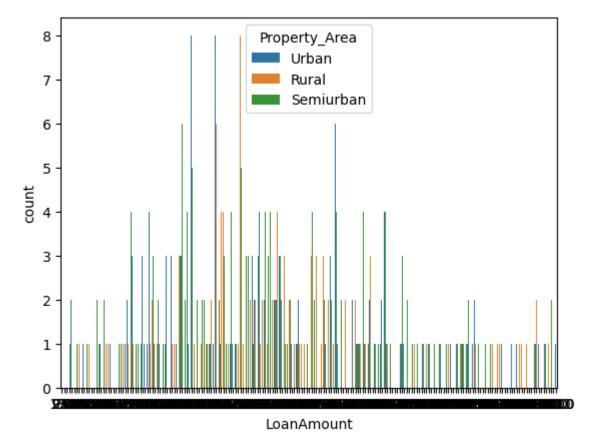
2336.0
2340.0
2358.0
2365.0
2375.0
2383.0
2400.0
2405.0
2416.0
2417.0
2426.0
2436.0
2451.0
2458.0
2466.0
2500.0
2504.0
2524.0
2531.0
2541.0
2569.0
2583.0
2598.0
2667.0
2669.0
2739.0
2773.0
2785.0
2791.0
2792.0
2816.0
2840.0
2845.0
2857.0
2859.0
2900.0
2917.0
2925.0
2934.0
2985.0
3000.0
3013.0
3021.0
3022.0
3033.0
3053.0
3066.0

3136.0 3150.0 3166.0 3167.0 3230.0 3237.0 3250.0 3263.0 3274.0 3300.0 3333.0 3334.0 3369.0 3416.0 3428.0 3440.0 3447.0 3449.0 3500.0 3541.0 3583.0 3600.0 3666.0 3667.0 3683.0 3750.0 3796.0 3800.0 3806.0 3850.0 3890.0 3906.0 4000.0 4083.0 4114.0 4167.0 4196.0 4232.0 4250.0 4266.0 4300.0 4301.0 4333.0 4416.0 4417.0 4486.0



warnings.warn(

Out[105]:



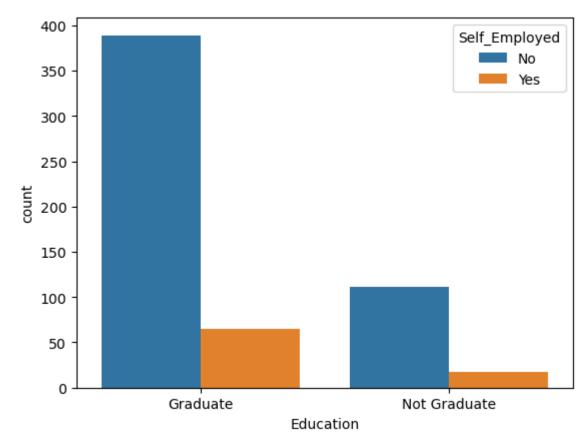
In []:
 sns.countplot(df['LoanAmount'],hue=df['Loan_Amount_Term'])

warnings.warn(

C:\ProgramData\Anaconda3\lib\site-packages\seaborn_decorators.py:36: FutureWarning: Pass the following variable as a keyword arg: x. From version 0.12, the only valid positional argument will be `data`, and passing other arguments without an explicit keyword will result in an erro r or misinterpretation.

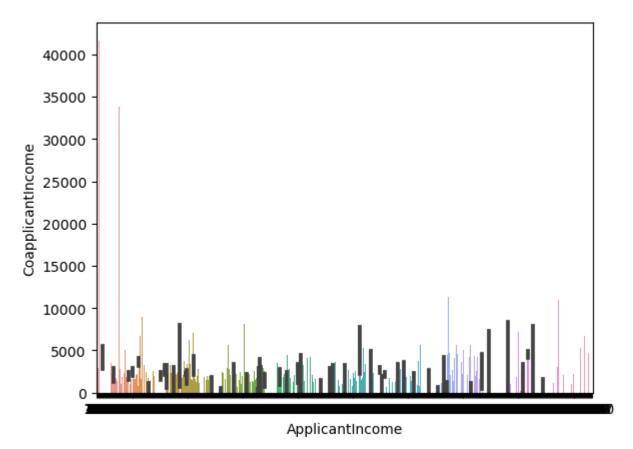
warnings.warn(

Out[5]:

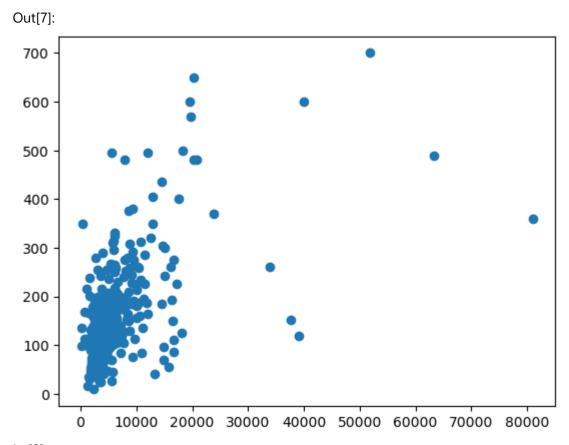


warnings.warn(

Out[6]:



In [7]:
 plt.scatter(df.ApplicantIncome,df.LoanAmount)



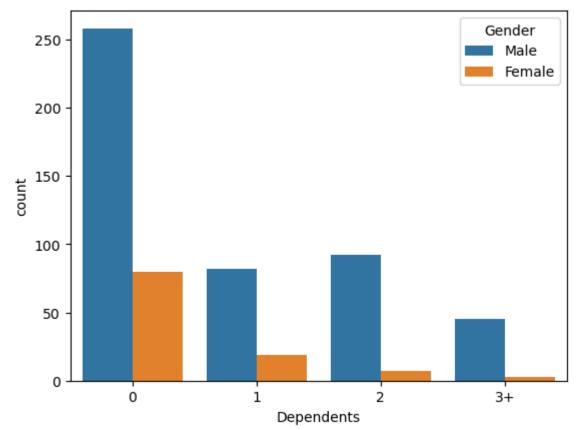
In [8]:
 sns.countplot(df['Dependents'],hue=df['Gender'])

C:\ProgramData\Anaconda3\lib\site-packages\seaborn_decorators.py:36: FutureWarning: Pass the

following variable as a keyword arg: x. From version 0.12, the only valid positional argument will be `data`, and passing other arguments without an explicit keyword will result in an error or misinterpretation.

warnings.warn(

Out[8]:



Multivariate Analysis

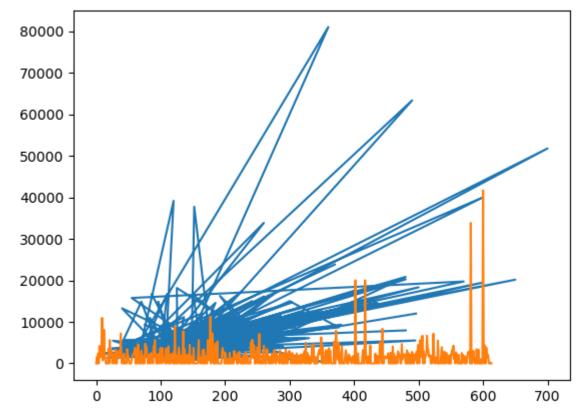
In [9]:
 sns.heatmap(df.corr(),annot=True)

Out[9]:



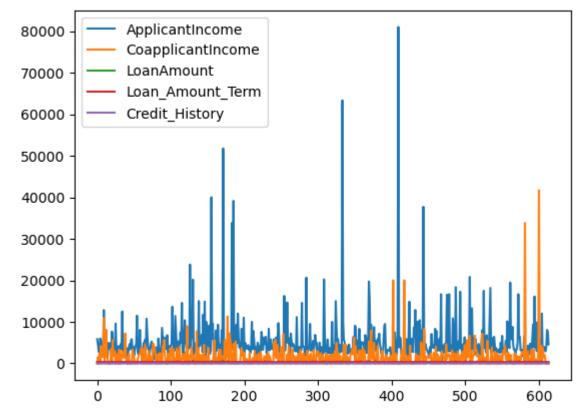
in [10]:
 plt.plot(df.LoanAmount,df.ApplicantIncome,df.CoapplicantIncome)

Out[10]:[,]



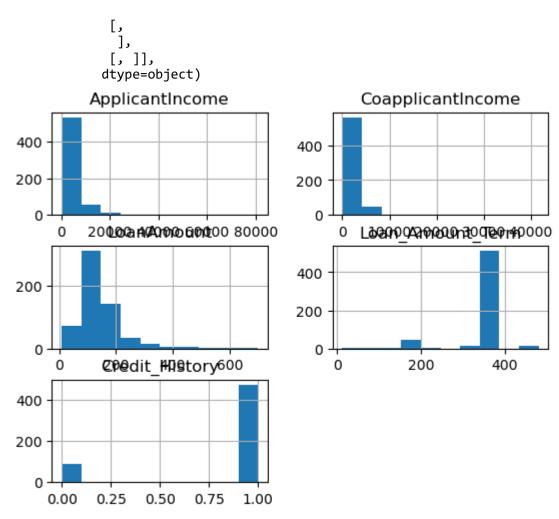
In [11]:
 df.plot.line()

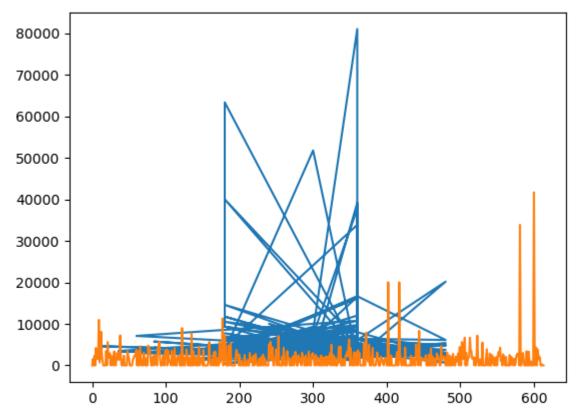




In [12]: df.hist()

Out[12]:array([[,],





Descriptive Analysis
In [8]:
df.describe()

Out[8]:	ApplicantIncome	CoapplicantIncome	LoanAmount	Loan_Amount_Term	Credit_History
count	614.000000	614.000000	592.000000	600.00000	564.000000
mean	5403.459283	1621.245798	146.412162	342.00000	0.842199
std	6109.041673	2926.248369	85.587325	65.12041	0.364878
min	150.000000	0.000000	9.000000	12.00000	0.000000
25%	2877.500000	0.000000	100.000000	360.00000	1.000000
50%	3812.500000	1188.500000	128.000000	360.00000	1.000000
75%	5795.000000	2297.250000	168.000000	360.00000	1.000000
max	81000.000000	41667.000000	700.000000	480.00000	1.000000

In [9]:
 df.mean()

C:\Users\Aishwarya\AppData\Local\Temp\ipykernel_7884\3698961737.py:1: FutureWarning: Dropping of nuisance columns in DataFrame reductions (with 'numeric_only=None') is deprecated; in a fut ure version this will raise TypeError. Select only valid columns before calling the reductio n.

df.mean()

Out[9]:ApplicantIncome 5403.459283
CoapplicantIncome 1621.245798
LoanAmount 146.412162
Loan_Amount_Term 342.000000
Credit_History 0.842199
dtype: float64

```
In [10]: df.mode()
```

Married

3

```
Ou...
        Gender
               Married
                       Dependents Education Self_Employed ApplicantIncome CoapplicantIncome LoanAmount
     0
          Male
                   Yes
                                   Graduate
                                                     No
                                                                   2500
                                                                                     0.0
                                                                                                120.0
In [11]:
      df.std()
C:\Users\Aishwarya\AppData\Local\Temp\ipykernel 7884\3390915376.py:1: FutureWarning: Dropping
of nuisance columns in DataFrame reductions (with 'numeric_only=None') is deprecated; in a fut
ure version this will raise TypeError. Select only valid columns before calling the reductio
n.
  df.std()
Out[11]:ApplicantIncome
                             6109.041673
       CoapplicantIncome
                             2926.248369
       LoanAmount
                               85.587325
      Loan Amount Term
                               65.120410
      Credit History
                                0.364878
      dtype: float64
In [12]:
      df.count()
Out[12]:Gender
                             601
      Married
                             611
      Dependents
                             599
      Education
                             614
      Self Employed
                             582
      ApplicantIncome
                             614
      CoapplicantIncome
                             614
       LoanAmount
                             592
      Loan Amount Term
                             600
      Credit History
                             564
      Property_Area
                             614
       Loan Status
                             614
      dtype: int64
Checking For Null Values
In [13]:
      df.isnull().any()
Out[13]:Gender
                              True
      Married
                               True
      Dependents
                              True
      Education
                             False
      Self Employed
                              True
                             False
      ApplicantIncome
      CoapplicantIncome
                             False
      LoanAmount
                              True
      Loan Amount Term
                              True
      Credit History
                              True
      Property Area
                             False
       Loan_Status
                             False
       dtype: bool
In [14]:
      df.isnull().sum()
Out[14]:Gender
                             13
```

```
Dependents
                             15
      Education
                              0
      Self Employed
                             32
      ApplicantIncome
                              0
      CoapplicantIncome
                              0
      LoanAmount
                             22
      Loan Amount Term
                             14
      Credit History
                             50
      Property Area
                              0
                              0
      Loan Status
      dtype: int64
In [15]:
      df['LoanAmount']=df['LoanAmount'].fillna(df['LoanAmount'].mean())
      df['Loan_Amount_Term']=df['Loan_Amount_Term'].fillna(df['Loan_Amount_Term'].mean())
      df['Credit History']=df['Credit History'].fillna(df['Credit History'].mean())
In [16]:
      df['Gender']=df['Gender'].fillna(df['Gender'].mode()[0])
      df['Married']=df['Married'].fillna(df['Married'].mode()[0])
      df['Dependents']=df['Dependents'].fillna(df['Dependents'].mode()[0])
      df['Self Employed']=df['Self Employed'].fillna(df['Self Employed'].mode()[0])
In [17]:
      df.isnull().any()
Out[17]:Gender
                             False
      Married
                             False
      Dependents
                             False
      Education
                             False
      Self Employed
                            False
      ApplicantIncome
                             False
      CoapplicantIncome
                            False
      LoanAmount
                            False
      Loan Amount Term
                             False
      Credit History
                             False
      Property_Area
                             False
      Loan Status
                             False
      dtype: bool
In [18]:
      df.isnull().sum()
Out[18]:Gender
                             0
      Married
                             0
      Dependents
                             0
      Education
                             0
      Self_Employed
                             0
      ApplicantIncome
                            0
      CoapplicantIncome
                            0
      LoanAmount
                             0
      Loan Amount Term
                             0
      Credit History
                             0
                             0
      Property Area
                             0
      Loan Status
      dtype: int64
Handling Categorical Values
In [19]:
      df.head()
```

	Gender	Married	Dependents	Education	Self_Employed	ApplicantIncome	CoapplicantIncome	LoanAmount
0	Male	No	0	Graduate	No	5849	0.0	146.412162
1	Male	Yes	1	Graduate	No	4583	1508.0	128.000000
2	Male	Yes	0	Graduate	Yes	3000	0.0	66.000000
3	Male	Yes	0	Not Graduate	No	2583	2358.0	120.000000
4	Male	No	0	Graduate	No	6000	0.0	141.000000

In [20]:

le=LabelEncoder()

In [21]:

df.Gender=le.fit_transform(df.Gender)

df.Married=le.fit_transform(df.Married)

df.Education=le.fit_transform(df.Education)

df.Self_Employed=le.fit_transform(df.Self_Employed)

df.Property_Area=le.fit_transform(df.Property_Area)

df.Loan_Status=le.fit_transform(df.Loan_Status)

df.Dependents=le.fit_transform(df.Dependents)

In [22]: df.head()

Ou	Gender	Married	Dependents	Education	Self_Employed	ApplicantIncome	CoapplicantIncome	LoanAmount
0	1	0	0	0	0	5849	0.0	146.412162
1	1	1	1	0	0	4583	1508.0	128.000000
2	1	1	0	0	1	3000	0.0	66.000000
3	1	1	0	1	0	2583	2358.0	120.000000
4	1	0	0	0	0	6000	0.0	141.000000

Spliting into dependent and independent data

In [23]: df.head()

Ou	Gender	Married	Dependents	Education	Self_Employed	ApplicantIncome	CoapplicantIncome	LoanAmount
0	1	0	0	0	0	5849	0.0	146.412162
1	1	1	1	0	0	4583	1508.0	128.000000
2	1	1	0	0	1	3000	0.0	66.000000
3	1	1	0	1	0	2583	2358.0	120.000000
4	1	0	0	0	0	6000	0.0	141.000000

In [24]:

x=df.iloc[:,:-1] y=df.Loan_Status In [25]: x.head()

Out	Gender	Married	Dependents	Education	Self_Employed	ApplicantIncome	CoapplicantIncome	LoanAmount
0	1	0	0	0	0	5849	0.0	146.412162
1	1	1	1	0	0	4583	1508.0	128.000000
2	1	1	0	0	1	3000	0.0	66.000000
3	1	1	0	1	0	2583	2358.0	120.000000
4	1	0	0	0	0	6000	0.0	141.000000

In [26]:

y.head()

Out[26]:0 1

1 6

2 1

3 1

4 1

Name: Loan_Status, dtype: int32

Scaling The Data

In [27]:

x_scale=pd.DataFrame(scale(x),columns=x.columns)
x scale.head()

Ou	Gender	Married	Dependents	Education	Self_Employed	ApplicantIncome	CoapplicantIncome	LoanAmoun
0	0.472343	-1.372089	-0.737806	-0.528362	-0.392601	0.072991	-0.554487	0.000000
1	0.472343	0.728816	0.253470	-0.528362	-0.392601	-0.134412	-0.038732	-0.21927
2	0.472343	0.728816	-0.737806	-0.528362	2.547117	-0.393747	-0.554487	-0.95764
3	0.472343	0.728816	-0.737806	1.892641	-0.392601	-0.462062	0.251980	-0.31454
4	0.472343	-1.372089	-0.737806	-0.528362	-0.392601	0.097728	-0.554487	-0.064454
4								

Balancing The Dataset

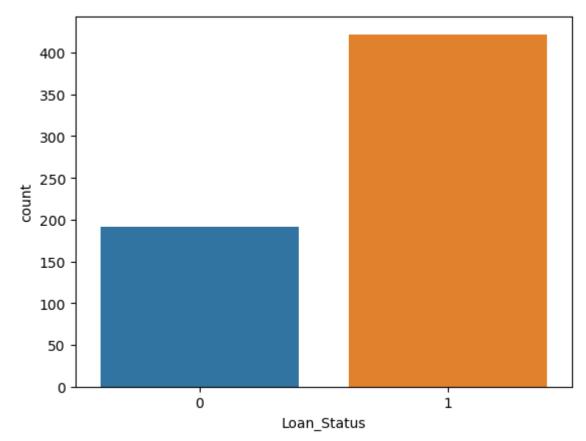
In [131]:

sns.countplot(df.Loan_Status)

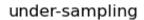
C:\ProgramData\Anaconda3\lib\site-packages\seaborn_decorators.py:36: FutureWarning: Pass the following variable as a keyword arg: x. From version 0.12, the only valid positional argument will be `data`, and passing other arguments without an explicit keyword will result in an erro r or misinterpretation.

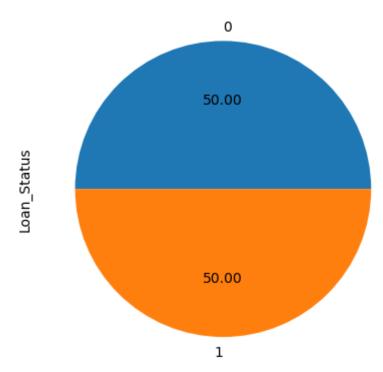
warnings.warn(

Out[131]:



In [132]:
 rus=RandomUnderSampler(sampling_strategy=1)
 x_res,y_res=rus.fit_resample(x,y)
 ax=y_res.value_counts().plot.pie(autopct='%.2f')
 _=ax.set_title("under-sampling")





Splitting Data Into Train And Test In [133]:

In [134]:
 xtrain.head()

Out[Gender	Married	Dependents	Education	Self_Employed	ApplicantIncome	CoapplicantIncome	LoanAmour
245	1	0	0	0	1	6050	4333.0	120
413	1	1	0	1	0	2253	2033.0	110
126	1	1	3	0	0	23803	0.0	370
531	1	1	3	0	0	4281	0.0	100
188	1	1	0	0	1	674	5296.0	168
4								>

In [135]: xtest.head()

Out[Gender	Married	Dependents	Education	Self_Employed	ApplicantIncome	CoapplicantIncome	LoanAmour
2	85	1	0	0	0	0	3158	3053.0	89
3	23	0	0	0	0	0	3166	2985.0	132
4	82	1	1	0	0	0	2083	3150.0	128
1	73	1	1	0	0	0	5708	5625.0	187
5	18	1	0	0	0	0	4683	1915.0	185

```
In [270]:
        ytrain.head()
```

```
Out[270]:245
                0
        413
                1
        126
                1
        531
                 1
        188
```

Name: Loan_Status, dtype: int32

In [137]: ytest.head()

Out[137]:285 323 1 482 1 173 1 518

Name: Loan_Status, dtype: int32

In [138]: xtrain.shape

Out[138]:(429, 11)

In [139]: xtest.shape

Out[139]:(185, 11)

In [140]:

```
ytrain.shape
Out[140]:(429,)
In [141]:
       ytest.shape
Out[141]:(185,)
Model Building
Decision Tree Model
In [265]:
       dmodel=DecisionTreeClassifier(random_state=100)
In [266]:
       dmodel.fit(x res,y res)
Out[26...DecisionTreeClassifier(random_state=100)
       In a Jupyter environment, please rerun this cell to show the HTML representation or trust the
       notebook.
       On GitHub, the HTML representation is unable to render, please try loading this page with
       nbviewer.org.
In [267]:
       ypredd=dmodel.predict(xtest)
In [268]:
       ypred2d=dmodel.predict(xtrain)
In [269]:
        print("Decision Tree Model Testing Accuracy")
       print(accuracy_score(ytest,ypredd))
       print("Decision Tree Model Training Accuracy")
        print(accuracy_score(ytrain,ypred2d))
Decision Tree Model Testing Accuracy
0.8216216216216217
Decision Tree Model Training Accuracy
0.8857808857808858
```