

```
In [1]: import numpy as np
import pandas as pd
import seaborn as sns
from sklearn.model_selection import train_test_split
from sklearn.tree import DecisionTreeClassifier
```

```
In [2]: df=pd.read_csv(r"C:\Users\my pc\downloads\loan1.csv")
df
```

Out[2]:

| | Home Owner | Marital Status | Annual Income | Defaulted Borrower |
|---|------------|----------------|---------------|--------------------|
| 0 | Yes | Single | 125 | No |
| 1 | No | Married | 100 | No |
| 2 | No | Single | 70 | No |
| 3 | Yes | Married | 120 | No |
| 4 | No | Divorced | 95 | Yes |
| 5 | No | Married | 60 | No |
| 6 | Yes | Divorced | 220 | No |
| 7 | No | Single | 85 | Yes |
| 8 | No | Married | 75 | No |
| 9 | No | Single | 90 | Yes |

```
In [3]: df.head()
```

Out[3]:

| | Home Owner | Marital Status | Annual Income | Defaulted Borrower |
|---|------------|----------------|---------------|--------------------|
| 0 | Yes | Single | 125 | No |
| 1 | No | Married | 100 | No |
| 2 | No | Single | 70 | No |
| 3 | Yes | Married | 120 | No |
| 4 | No | Divorced | 95 | Yes |

```
In [5]: df.tail()
```

Out[5]:

| | Home Owner | Marital Status | Annual Income | Defaulted Borrower |
|---|------------|----------------|---------------|--------------------|
| 5 | No | Married | 60 | No |
| 6 | Yes | Divorced | 220 | No |
| 7 | No | Single | 85 | Yes |
| 8 | No | Married | 75 | No |
| 9 | No | Single | 90 | Yes |

In [6]: df.info()

```
<class 'pandas.core.frame.DataFrame'>
RangeIndex: 10 entries, 0 to 9
Data columns (total 4 columns):
#   Column                Non-Null Count  Dtype
---  ---                ---
0   Home Owner             10 non-null    object
1   Marital Status         10 non-null    object
2   Annual Income          10 non-null    int64
3   Defaulted Borrower     10 non-null    object
dtypes: int64(1), object(3)
memory usage: 448.0+ bytes
```

In [7]: df.describe()

Out[7]:

| | Annual Income |
|-------|---------------|
| count | 10.000000 |
| mean | 104.000000 |
| std | 45.631373 |
| min | 60.000000 |
| 25% | 77.500000 |
| 50% | 92.500000 |
| 75% | 115.000000 |
| max | 220.000000 |

In [8]: df.isna().any()

```
Out[8]: Home Owner      False
Marital Status        False
Annual Income          False
Defaulted Borrower     False
dtype: bool
```

In [9]: df["Marital Status"].value_counts()

```
Out[9]: Marital Status
Single      4
Married     4
Divorced    2
Name: count, dtype: int64
```

In [10]: df["Defaulted Borrower"].value_counts()

```
Out[10]: Defaulted Borrower
No       7
Yes      3
Name: count, dtype: int64
```

In [11]:

df

Out[11]:

| | Home Owner | Marital Status | Annual Income | Defaulted Borrower |
|---|------------|----------------|---------------|--------------------|
| 0 | Yes | Single | 125 | No |
| 1 | No | Married | 100 | No |
| 2 | No | Single | 70 | No |
| 3 | Yes | Married | 120 | No |
| 4 | No | Divorced | 95 | Yes |
| 5 | No | Married | 60 | No |
| 6 | Yes | Divorced | 220 | No |
| 7 | No | Single | 85 | Yes |
| 8 | No | Married | 75 | No |
| 9 | No | Single | 90 | Yes |

In [12]:

```
c={"Home Owner":{"Yes":1,"No":0}}
df=df.replace(c)
df
```

Out[12]:

| | Home Owner | Marital Status | Annual Income | Defaulted Borrower |
|---|------------|----------------|---------------|--------------------|
| 0 | 1 | Single | 125 | No |
| 1 | 0 | Married | 100 | No |
| 2 | 0 | Single | 70 | No |
| 3 | 1 | Married | 120 | No |
| 4 | 0 | Divorced | 95 | Yes |
| 5 | 0 | Married | 60 | No |
| 6 | 1 | Divorced | 220 | No |
| 7 | 0 | Single | 85 | Yes |
| 8 | 0 | Married | 75 | No |
| 9 | 0 | Single | 90 | Yes |

```
In [13]: c={'Marital Status':{'Single':1,'Married':2,'Divorced':3}}
df=df.replace(c)
df
```

Out[13]:

| | Home Owner | Marital Status | Annual Income | Defaulted Borrower |
|---|------------|----------------|---------------|--------------------|
| 0 | 1 | 1 | 125 | No |
| 1 | 0 | 2 | 100 | No |
| 2 | 0 | 1 | 70 | No |
| 3 | 1 | 2 | 120 | No |
| 4 | 0 | 3 | 95 | Yes |
| 5 | 0 | 2 | 60 | No |
| 6 | 1 | 3 | 220 | No |
| 7 | 0 | 1 | 85 | Yes |
| 8 | 0 | 2 | 75 | No |
| 9 | 0 | 1 | 90 | Yes |

```
In [14]: c={'Defaulted Borrower':{'Yes':1,"No":2}}
df=df.replace(c)
df
```

Out[14]:

| | Home Owner | Marital Status | Annual Income | Defaulted Borrower |
|---|------------|----------------|---------------|--------------------|
| 0 | 1 | 1 | 125 | 2 |
| 1 | 0 | 2 | 100 | 2 |
| 2 | 0 | 1 | 70 | 2 |
| 3 | 1 | 2 | 120 | 2 |
| 4 | 0 | 3 | 95 | 1 |
| 5 | 0 | 2 | 60 | 2 |
| 6 | 1 | 3 | 220 | 2 |
| 7 | 0 | 1 | 85 | 1 |
| 8 | 0 | 2 | 75 | 2 |
| 9 | 0 | 1 | 90 | 1 |

```
In [15]: x=["Home Owner","Marital Status","Annual Income"]
y=["Yes","No"]
all_inputs=df[x]
all_classes=df["Defaulted Borrower"]
```

```
In [16]: #Splitting the data into train and test data
x_train,x_test,y_train,y_test=train_test_split(all_inputs,all_classes,test_size=0.25)
```

```
In [17]: clf=DecisionTreeClassifier(random_state=0)
```

```
In [18]: clf.fit(x_train,y_train) #Fitting training into the model (DecisionTreeClassifier)
```

```
Out[18]:
DecisionTreeClassifier
DecisionTreeClassifier(random_state=0)
```

```
In [19]: score=clf.score(x_test,y_test)    #To find the score for test data
```

```
In [20]: print(score)
```

```
1.0
```

```
In [21]: clf.score(x_train,y_train)    #To find the score for training data
```

```
Out[21]: 1.0
```