

Importing the Dependencies

```
In [43]: 1 import numpy as np
          2 import pandas as pd
          3 import seaborn as sns
          4 from sklearn.model_selection import train_test_split
          5 from sklearn import svm
          6 from sklearn.metrics import accuracy_score
          7 from sklearn.tree import DecisionTreeClassifier
          8 from sklearn.metrics import confusion_matrix
          9 import matplotlib.pyplot as plt
```

Data Collection and Processing

```
In [2]: 1 # Loading the dataset to pandas DataFrame
          2 loan_dataset = pd.read_csv(r'C:\Users\student\Downloads\dataset\loan-status.csv')
          3 loan_dataset
```

```
Out[2]:
```

	Loan_ID	Gender	Married	Dependents	Education	Self_Employed	ApplicantIncome	CoapplicantIncome
0	LP001002	Male	No	0	Graduate	No	5849	0
1	LP001003	Male	Yes	1	Graduate	No	4583	0
2	LP001005	Male	Yes	0	Graduate	Yes	3000	0
3	LP001006	Male	Yes	0	Not Graduate	No	2583	0
4	LP001008	Male	No	0	Graduate	No	6000	0
5	LP001011	Male	Yes	2	Graduate	Yes	5417	0
6	LP001013	Male	Yes	0	Not Graduate	No	2333	0
7	LP001014	Male	Yes	3+	Graduate	No	3036	0
8	LP001018	Male	Yes	2	Graduate	No	4006	0
9	LP001020	Male	Yes	1	Graduate	No	12841	0

```
In [3]: 1 type(loan_dataset)
```

```
Out[3]: pandas.core.frame.DataFrame
```

Classification Model – Project – Load Dataset

In [4]: *# printing the first 5 rows of the dataframe*

Out[4]: `loan_dataset.head()`

	Loan_ID	Gender	Married	Dependents	Education	Self_Employed	ApplicantIncome	Coapplic
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	

In [5]:

```
1 # printing the last 5 rows of the dataframe
2 loan_dataset.tail()
```

Out[5]:

	Loan_ID	Gender	Married	Dependents	Education	Self_Employed	ApplicantIncome	Coapp
613	LP002990	Female	No	0	Graduate	Yes	4583	

```
1 # number of rows and columns
2 loan_dataset.shape
```

```
(614, 13)
609 LP002978 Female No 0 Graduate No 2900
610 LP002979 Male Yes 3+ Graduate No 4106
611 LP002983 Male Yes 1 Graduate No 8072
612 LP002984 Male Yes 2 Graduate No 7583
```

In [6]:

Out[6]:

In [7]:

```
1 # statistical measures
2 loan_dataset.describe()
```

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Out[7]:

	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 [8]: *# number of missing values in each column*
loan_dataset.isnull().sum()

Out[8]: 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

In [9]: 1 *# dropping the missing values*
2 loan_dataset = loan_dataset.dropna()

In [10]: 1 *# number of missing values in each column*
2 loan_dataset.isnull().sum()

Out[10]: Loan_ID 0
Gender 0
Married 0
Dependents 0
Education 0
Self_Employed 0

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```
ApplicantIncome      0
CoapplicantIncome     0
LoanAmount            0
Loan_Amount_Term      0
Credit_History       0
Property_Area         0
Loan_Status           0
dtype: int64
```

```
In [ ]: 1 # Label encoding
        2 loan_dataset.replace({"Loan_Status":{"N":0,'Y':1}},inplace=True)
```

```
In [12]: 1 # Dependent column values
        2 loan_dataset['Dependents'].value_counts()
```

```
Out[12]: 0      274
        2       85
        1       80
        3+      41
        Name: Dependents, dtype: int64
```

```
[13]:    # replacing the value of 3+ to 4 loan_dataset =
        loan_dataset.replace(to_replace='3+', value=4)
```

```
In [14]:
```

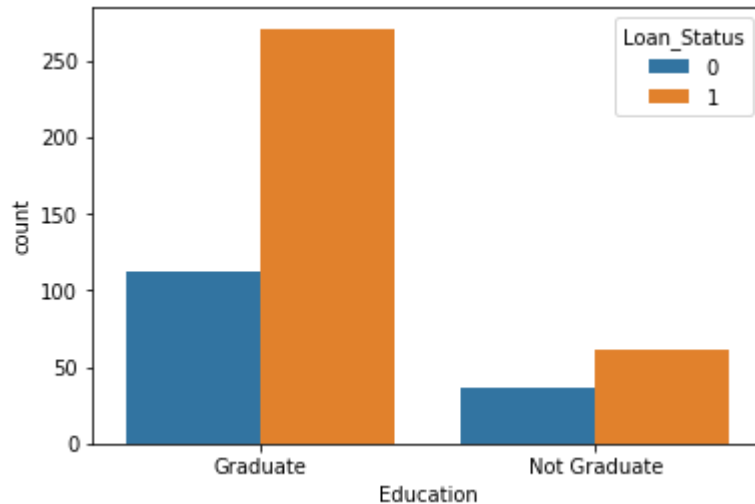
```
1 # dependent values
2 loan_dataset['Dependents'].value_counts()
```

```
Out[14]: 0      274
        2       85
        1       80
        4       41
        Name: Dependents, dtype: int64
```

Data Visualization

```
In [15]: 1 # education & Loan Status
          2 sns.countplot(x='Education',hue='Loan_Status',data=loan_dataset)
```

Out[15]: <matplotlib.axes._subplots.AxesSubplot at 0xa1b8370>



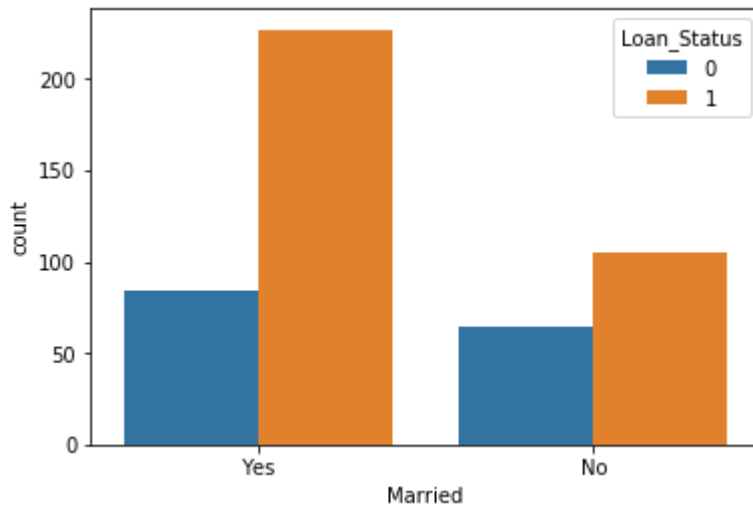
```
[16]: # marital status & Loan Status
```

```
Out[16]: sns.countplot(x='Married',hue='Loan_Status',data=loan_dataset)
```

<matplotlib.axes._subplots.AxesSubplot at 0xa49fdf0>

Classification Model – Project – Load Dataset

In
[17]:



In
[18]:

```
1 # convert categorical columns to numerical values
2 loan_dataset.replace({'Married':{'No':0,'Yes':1}, 'Gender':{'Male':1,'Female':0},
3                       'Property_Area':{'Rural':0,'Semiurban':1,'Urban':2}},
```

```
1 loan_dataset.head()
```

Out[18]:

	Loan_ID	Gender	Married	Dependents	Education	Self_Employed	ApplicantIncome	CoapplicantIncome
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	

In [19]:

```
5 LP001011      1      1      2      1      1      5417
```

```
1 # separating the data and label
2 X = loan_dataset.drop(columns=['Loan_ID','Loan_Status'],axis=1)
3 Y = loan_dataset['Loan_Status']
```

[20]:

print(X)

print(Y)

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	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
6	1	1	0	0	0	2333
7	1	1	4	1	0	3036
8	1	1	2	1	0	4006
9	1	1	1	1	0	12841
10	1	1	2	1	0	3200
12	1	1	2	1	0	3073
13	1	0	0	1	0	1853
14	1	1	2	1	0	1299
15	1	0	0	1	0	4950
17	0	0	0	1	0	3510
18	1	1	0	0	0	4887
20	1	1	0	0	0	7660
21	1	1	1	1	0	5955

Train Test Split

```
In [21]: 1 X_train, X_test,Y_train,Y_test = train_test_split(X,Y,test_size=0.1,stratify=Y)
```

```
In [22]: 1 print(X.shape, X_train.shape, X_test.shape)
```

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

Training the model:

Support Vector Machine Model

```
In [33]:
```

```
1 clf = DecisionTreeClassifier()  
2 clf
```

```
Out[33]: DecisionTreeClassifier(class_weight=None, criterion='gini', max_depth=None,  
max_features=None, max_leaf_nodes=None,  
min_impurity_decrease=0.0, min_impurity_split=None,  
min_samples_leaf=1, min_samples_split=2,
```

[34]:

```
1 clf.fit(X_train, Y_train)
```

[illegible]

Model Evaluation

In [36]:

```
1 y_pred = clf.predict(X_test)
2 y_pred
```

```
Out[36]: array([1, 1, 1, 1, 1, 1, 1, 1, 1, 0, 1, 1, 1, 1, 1, 1, 0, 1,
0, 1, 1,          0, 1, 0, 0, 1, 1, 0, 0, 0, 1, 1, 1, 1, 0, 0, 1, 1, 1, 1,
1, 0, 1,
1, 1, 1, 1], dtype=int64)
```

In [37]:

```
1 accuracy = accuracy_score(Y_test, y_pred)
2 print("Accuracy:", accuracy)
```

Accuracy: 0.7291666666666666

```
[38]: 1 result_loan_dataset = pd.DataFrame({'Actual': Y_test,
'Predicted': y_pred}) 2 result_loan_dataset
```

Out[38]: Actual

	P	
redicte d		
368	1	1
74	1	1
135	0	1
53	0	1
96	1	1
388	1	1
345	1	1

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8	1	1
549	1	1
99	1	0
49	1	1
513	0	1
43	1	1
92	1	1
555	1	1
609	1	1
221	1	1
454	1	0
607	1	1
179	0	0
277	1	1
488	1	1
150	0	0
585	0	1
168	0	0
267	1	0
543	1	1
520	1	1
22	0	0
69	0	0
91	1	0
250	0	1
416	0	1
154	1	1
415	1	1
291	0	0
253	1	0
97	1	1
393	1	1
399	0	1
537	1	1

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	15	1	1	469	0	0
371	1	1				
300	0	1				
189	1	1				
224	1	1				
201	1	1				

In [40]:

```
1 cm = confusion_matrix(Y_test, y_pred)
2 cm
```

Out[40]:

```
array([[ 7,  8],
```

In [44]:

```
    [ 5, 28]], dtype=int64)
```

```
1 # Create a heatmap for the confusion matrix
2 sns.heatmap(cm, annot=True, fmt='d', cmap='Blues', xticklabels=['Y', 'N'], y
3 plt.xlabel('Predicted label')
4 plt.ylabel('True label')
5 plt.title('Confusion Matrix')
6 plt.show()
```

