

### **R code of Default dataset**

```
> getwd()
[1] "C:/Users/Admin/Documents"
> #setwd("C:\\Users\\Admin\\Desktop\\logistic regression")
> setwd("C:\\Users\\Admin\\Desktop\\logistic regression")
> getwd()
[1] "C:/Users/Admin/Desktop/logistic regression"
> data=read.csv("default.csv")
> data
```

|    | Gender | Loan.Offered | Job        | Work.Exp | Credit.Score | EMI.Ratio | Status |
|----|--------|--------------|------------|----------|--------------|-----------|--------|
| 1  | Male   | 0            | unskilled  | 14       | 86           | 3.0       | No     |
| 2  | Female | 1            | skilled    | 15       | 94           | 3.0       | No     |
| 3  | Male   | 0            | unskilled  | 16       | 86           | 3.0       | No     |
| 4  | Female | 1            | skilled    | 13       | 94           | 3.0       | No     |
| 5  | Male   | 1            | skilled    | 12       | 85           | 3.3       | No     |
| 6  | Female | 1            | Management | 12       | 86           | 3.6       | No     |
| 7  | Female | 1            | Management | 15       | 86           | 3.6       | No     |
| 8  | Male   | 1            | skilled    | 12       | 85           | 3.6       | No     |
| 9  | Male   | 1            | skilled    | 13       | 87           | 3.9       | No     |
| 10 | Male   | 1            | skilled    | 13       | 89           | 4.0       | No     |
| 11 | Female | 1            | skilled    | 15       | 90           | 4.1       | No     |
| 12 | Male   | 1            | skilled    | 16       | 89           | 4.2       | No     |
| 13 | Female | 1            | skilled    | 16       | 90           | 4.3       | No     |
| 14 | Male   | 1            | skilled    | 17       | 93           | 4.3       | No     |
| 15 | Male   | 1            | skilled    | 15       | 95           | 4.4       | No     |
| 16 | Male   | 1            | skilled    | 13       | 87           | 4.4       | No     |
| 17 | Male   | 1            | skilled    | 13       | 85           | 4.5       | No     |
| 18 | Male   | 1            | skilled    | 11       | 82           | 4.5       | No     |
| 19 | Male   | 1            | skilled    | 14       | 95           | 4.5       | No     |
| 20 | Male   | 1            | skilled    | 13       | 87           | 4.5       | No     |
| 21 | Male   | 1            | skilled    | 13       | 87           | 4.6       | No     |

|    |        |   |            |    |    |     |    |
|----|--------|---|------------|----|----|-----|----|
| 22 | Male   | 1 | skilled    | 14 | 87 | 4.6 | No |
| 23 | Male   | 1 | skilled    | 15 | 87 | 4.6 | No |
| 24 | Female | 1 | skilled    | 15 | 90 | 4.6 | No |
| 25 | Male   | 1 | skilled    | 17 | 93 | 4.6 | No |
| 26 | Male   | 1 | skilled    | 15 | 87 | 4.6 | No |
| 27 | Female | 1 | skilled    | 15 | 90 | 4.6 | No |
| 28 | Male   | 1 | skilled    | 7  | 79 | 4.9 | No |
| 29 | Male   | 1 | skilled    | 12 | 91 | 4.9 | No |
| 30 | Female | 1 | skilled    | 15 | 89 | 4.9 | No |
| 31 | Male   | 1 | Management | 16 | 90 | 5.0 | No |
| 32 | Male   | 1 | Management | 15 | 90 | 5.0 | No |
| 33 | Female | 1 | skilled    | 10 | 85 | 5.1 | No |
| 34 | Female | 1 | skilled    | 13 | 89 | 5.1 | No |
| 35 | Male   | 0 | unskilled  | 11 | 84 | 5.1 | No |
| 36 | Female | 0 | unskilled  | 16 | 91 | 5.1 | No |
| 37 | Male   | 0 | unskilled  | 16 | 94 | 5.1 | No |
| 38 | Male   | 1 | skilled    | 8  | 79 | 5.2 | No |
| 39 | Female | 1 | skilled    | 11 | 85 | 5.2 | No |
| 40 | Female | 1 | skilled    | 13 | 88 | 5.2 | No |
| 41 | Male   | 0 | unskilled  | 16 | 94 | 5.2 | No |
| 42 | Male   | 0 | unskilled  | 17 | 91 | 5.2 | No |
| 43 | Male   | 1 | Management | 13 | 86 | 5.3 | No |
| 44 | Male   | 1 | skilled    | 11 | 85 | 5.3 | No |
| 45 | Female | 1 | skilled    | 10 | 84 | 5.3 | No |
| 46 | Male   | 1 | skilled    | 13 | 89 | 5.3 | No |
| 47 | Male   | 1 | skilled    | 16 | 94 | 5.3 | No |
| 48 | Male   | 1 | skilled    | 13 | 91 | 5.3 | No |
| 49 | Female | 0 | unskilled  | 13 | 91 | 5.3 | No |
| 50 | Male   | 0 | unskilled  | 16 | 93 | 5.3 | No |
| 51 | Female | 0 | unskilled  | 17 | 91 | 5.3 | No |
| 52 | Male   | 1 | Management | 15 | 93 | 5.4 | No |

|    |        |   |            |    |    |     |    |
|----|--------|---|------------|----|----|-----|----|
| 53 | Male   | 1 | skilled    | 14 | 94 | 5.4 | No |
| 54 | Male   | 0 | unskilled  | 13 | 84 | 5.4 | No |
| 55 | Female | 1 | skilled    | 12 | 84 | 5.5 | No |
| 56 | Female | 1 | skilled    | 11 | 84 | 5.5 | No |
| 57 | Male   | 0 | unskilled  | 15 | 93 | 5.5 | No |
| 58 | Male   | 0 | unskilled  | 15 | 93 | 5.5 | No |
| 59 | Male   | 0 | unskilled  | 17 | 92 | 5.5 | No |
| 60 | Male   | 1 | Management | 12 | 86 | 5.6 | No |
| 61 | Female | 0 | unskilled  | 15 | 91 | 5.6 | No |
| 62 | Male   | 1 | Management | 14 | 93 | 5.7 | No |
| 63 | Female | 1 | skilled    | 13 | 84 | 5.7 | No |
| 64 | Male   | 1 | skilled    | 15 | 94 | 5.7 | No |
| 65 | Male   | 1 | skilled    | 11 | 88 | 5.7 | No |
| 66 | Female | 1 | skilled    | 14 | 90 | 5.8 | No |
| 67 | Male   | 1 | skilled    | 12 | 88 | 5.8 | No |
| 68 | Male   | 0 | unskilled  | 16 | 92 | 5.8 | No |
| 69 | Female | 1 | Management | 14 | 94 | 5.9 | No |
| 70 | Male   | 1 | skilled    | 12 | 84 | 5.9 | No |
| 71 | Male   | 1 | skilled    | 11 | 86 | 5.9 | No |
| 72 | Male   | 1 | skilled    | 13 | 88 | 5.9 | No |
| 73 | Male   | 0 | unskilled  | 8  | 65 | 5.9 | No |
| 74 | Female | 0 | unskilled  | 13 | 91 | 5.9 | No |
| 75 | Male   | 0 | unskilled  | 14 | 94 | 5.9 | No |
| 76 | Male   | 0 | Management | 10 | 84 | 6.0 | No |
| 77 | Female | 1 | Management | 15 | 94 | 6.0 | No |
| 78 | Female | 1 | skilled    | 16 | 94 | 6.0 | No |
| 79 | Male   | 1 | skilled    | 17 | 92 | 6.0 | No |
| 80 | Male   | 0 | unskilled  | 18 | 95 | 6.0 | No |
| 81 | Male   | 0 | unskilled  | 17 | 95 | 6.0 | No |
| 82 | Male   | 0 | Management | 12 | 84 | 6.1 | No |
| 83 | Female | 1 | Management | 13 | 94 | 6.1 | No |

|    |        |   |            |    |    |     |    |
|----|--------|---|------------|----|----|-----|----|
| 84 | Female | 1 | Management | 17 | 94 | 6.1 | No |
| 85 | Female | 1 | skilled    | 11 | 84 | 6.1 | No |
| 86 | Female | 1 | skilled    | 12 | 86 | 6.1 | No |
| 87 | Male   | 1 | skilled    | 13 | 86 | 6.1 | No |
| 88 | Male   | 0 | unskilled  | 17 | 91 | 6.1 | No |
| 89 | Female | 0 | Management | 12 | 85 | 6.2 | No |
| 90 | Male   | 0 | Management | 15 | 94 | 6.2 | No |

Credit.History Own.house Purpose Dependents

|    |          |   |          |   |
|----|----------|---|----------|---|
| 1  | poor     | 1 | personal | 2 |
| 2  | poor     | 1 | personal | 3 |
| 3  | poor     | 1 | personal | 2 |
| 4  | poor     | 1 | personal | 3 |
| 5  | poor     | 1 | personal | 2 |
| 6  | critical | 1 | personal | 4 |
| 7  | critical | 1 | personal | 4 |
| 8  | poor     | 1 | personal | 2 |
| 9  | critical | 1 | personal | 2 |
| 10 | critical | 1 | personal | 0 |
| 11 | critical | 1 | personal | 3 |
| 12 | critical | 1 | personal | 0 |
| 13 | critical | 1 | personal | 3 |
| 14 | critical | 1 | personal | 2 |
| 15 | critical | 1 | personal | 2 |
| 16 | critical | 1 | personal | 2 |
| 17 | poor     | 1 | car      | 2 |
| 18 | critical | 1 | personal | 2 |
| 19 | critical | 1 | personal | 2 |
| 20 | critical | 1 | personal | 0 |
| 21 | critical | 1 | personal | 0 |
| 22 | critical | 1 | personal | 2 |
| 23 | critical | 1 | personal | 0 |

|    |          |             |   |
|----|----------|-------------|---|
| 24 | critical | 1 personal  | 3 |
| 25 | critical | 1 personal  | 2 |
| 26 | critical | 1 personal  | 0 |
| 27 | critical | 1 personal  | 3 |
| 28 | critical | 1 personal  | 2 |
| 29 | poor     | 1 personal  | 2 |
| 30 | critical | 1 personal  | 3 |
| 31 | critical | 1 personal  | 3 |
| 32 | critical | 1 personal  | 3 |
| 33 | poor     | 1 personal  | 3 |
| 34 | critical | 1 personal  | 3 |
| 35 | critical | 1 personal  | 2 |
| 36 | critical | 1 education | 3 |
| 37 | critical | 1 personal  | 2 |
| 38 | critical | 1 personal  | 2 |
| 39 | poor     | 1 personal  | 3 |
| 40 | critical | 1 education | 3 |
| 41 | critical | 1 personal  | 2 |
| 42 | critical | 1 education | 2 |
| 43 | critical | 1 education | 3 |
| 44 | critical | 1 education | 2 |
| 45 | critical | 1 education | 3 |
| 46 | critical | 1 personal  | 2 |
| 47 | critical | 1 personal  | 2 |
| 48 | poor     | 1 personal  | 2 |
| 49 | critical | 1 education | 3 |
| 50 | critical | 1 personal  | 2 |
| 51 | critical | 1 personal  | 3 |
| 52 | critical | 1 education | 3 |
| 53 | critical | 1 personal  | 2 |
| 54 | critical | 1 personal  | 2 |

|    |          |             |   |
|----|----------|-------------|---|
| 55 | critical | 1 education | 3 |
| 56 | critical | 1 education | 3 |
| 57 | critical | 1 personal  | 2 |
| 58 | poor     | 1 personal  | 2 |
| 59 | critical | 1 education | 2 |
| 60 | critical | 1 education | 3 |
| 61 | poor     | 1 personal  | 3 |
| 62 | critical | 1 education | 3 |
| 63 | critical | 1 education | 3 |
| 64 | critical | 1 education | 2 |
| 65 | critical | 1 education | 2 |
| 66 | critical | 1 education | 3 |
| 67 | critical | 1 education | 2 |
| 68 | critical | 1 education | 2 |
| 69 | critical | 1 education | 4 |
| 70 | critical | 1 education | 2 |
| 71 | critical | 1 education | 2 |
| 72 | critical | 1 education | 2 |
| 73 | critical | 1 education | 2 |
| 74 | poor     | 0 personal  | 3 |
| 75 | poor     | 1 personal  | 2 |
| 76 | critical | 1 education | 3 |
| 77 | critical | 1 education | 4 |
| 78 | critical | 1 education | 3 |
| 79 | critical | 1 education | 2 |
| 80 | poor     | 1 personal  | 2 |
| 81 | poor     | 1 personal  | 2 |
| 82 | critical | 1 education | 3 |
| 83 | critical | 1 education | 4 |
| 84 | critical | 1 education | 4 |
| 85 | critical | 1 education | 3 |

|    |          |             |   |
|----|----------|-------------|---|
| 86 | critical | 1 education | 3 |
| 87 | critical | 1 education | 2 |
| 88 | critical | 1 education | 2 |
| 89 | critical | 1 education | 4 |
| 90 | critical | 1 education | 3 |

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> default=data

> default

|    | Gender | Loan.Offered | Job Work.Exp | Credit.Score | EMI.Ratio | Status |
|----|--------|--------------|--------------|--------------|-----------|--------|
| 1  | Male   | 0 unskilled  | 14           | 86           | 3.0       | No     |
| 2  | Female | 1 skilled    | 15           | 94           | 3.0       | No     |
| 3  | Male   | 0 unskilled  | 16           | 86           | 3.0       | No     |
| 4  | Female | 1 skilled    | 13           | 94           | 3.0       | No     |
| 5  | Male   | 1 skilled    | 12           | 85           | 3.3       | No     |
| 6  | Female | 1 Management | 12           | 86           | 3.6       | No     |
| 7  | Female | 1 Management | 15           | 86           | 3.6       | No     |
| 8  | Male   | 1 skilled    | 12           | 85           | 3.6       | No     |
| 9  | Male   | 1 skilled    | 13           | 87           | 3.9       | No     |
| 10 | Male   | 1 skilled    | 13           | 89           | 4.0       | No     |
| 11 | Female | 1 skilled    | 15           | 90           | 4.1       | No     |
| 12 | Male   | 1 skilled    | 16           | 89           | 4.2       | No     |
| 13 | Female | 1 skilled    | 16           | 90           | 4.3       | No     |
| 14 | Male   | 1 skilled    | 17           | 93           | 4.3       | No     |
| 15 | Male   | 1 skilled    | 15           | 95           | 4.4       | No     |
| 16 | Male   | 1 skilled    | 13           | 87           | 4.4       | No     |
| 17 | Male   | 1 skilled    | 13           | 85           | 4.5       | No     |
| 18 | Male   | 1 skilled    | 11           | 82           | 4.5       | No     |
| 19 | Male   | 1 skilled    | 14           | 95           | 4.5       | No     |
| 20 | Male   | 1 skilled    | 13           | 87           | 4.5       | No     |
| 21 | Male   | 1 skilled    | 13           | 87           | 4.6       | No     |
| 22 | Male   | 1 skilled    | 14           | 87           | 4.6       | No     |

|    |        |   |            |    |    |     |    |
|----|--------|---|------------|----|----|-----|----|
| 23 | Male   | 1 | skilled    | 15 | 87 | 4.6 | No |
| 24 | Female | 1 | skilled    | 15 | 90 | 4.6 | No |
| 25 | Male   | 1 | skilled    | 17 | 93 | 4.6 | No |
| 26 | Male   | 1 | skilled    | 15 | 87 | 4.6 | No |
| 27 | Female | 1 | skilled    | 15 | 90 | 4.6 | No |
| 28 | Male   | 1 | skilled    | 7  | 79 | 4.9 | No |
| 29 | Male   | 1 | skilled    | 12 | 91 | 4.9 | No |
| 30 | Female | 1 | skilled    | 15 | 89 | 4.9 | No |
| 31 | Male   | 1 | Management | 16 | 90 | 5.0 | No |
| 32 | Male   | 1 | Management | 15 | 90 | 5.0 | No |
| 33 | Female | 1 | skilled    | 10 | 85 | 5.1 | No |
| 34 | Female | 1 | skilled    | 13 | 89 | 5.1 | No |
| 35 | Male   | 0 | unskilled  | 11 | 84 | 5.1 | No |
| 36 | Female | 0 | unskilled  | 16 | 91 | 5.1 | No |
| 37 | Male   | 0 | unskilled  | 16 | 94 | 5.1 | No |
| 38 | Male   | 1 | skilled    | 8  | 79 | 5.2 | No |
| 39 | Female | 1 | skilled    | 11 | 85 | 5.2 | No |
| 40 | Female | 1 | skilled    | 13 | 88 | 5.2 | No |
| 41 | Male   | 0 | unskilled  | 16 | 94 | 5.2 | No |
| 42 | Male   | 0 | unskilled  | 17 | 91 | 5.2 | No |
| 43 | Male   | 1 | Management | 13 | 86 | 5.3 | No |
| 44 | Male   | 1 | skilled    | 11 | 85 | 5.3 | No |
| 45 | Female | 1 | skilled    | 10 | 84 | 5.3 | No |
| 46 | Male   | 1 | skilled    | 13 | 89 | 5.3 | No |
| 47 | Male   | 1 | skilled    | 16 | 94 | 5.3 | No |
| 48 | Male   | 1 | skilled    | 13 | 91 | 5.3 | No |
| 49 | Female | 0 | unskilled  | 13 | 91 | 5.3 | No |
| 50 | Male   | 0 | unskilled  | 16 | 93 | 5.3 | No |
| 51 | Female | 0 | unskilled  | 17 | 91 | 5.3 | No |
| 52 | Male   | 1 | Management | 15 | 93 | 5.4 | No |
| 53 | Male   | 1 | skilled    | 14 | 94 | 5.4 | No |



|    |        |              |    |    |     |    |
|----|--------|--------------|----|----|-----|----|
| 54 | Male   | 0 unskilled  | 13 | 84 | 5.4 | No |
| 55 | Female | 1 skilled    | 12 | 84 | 5.5 | No |
| 56 | Female | 1 skilled    | 11 | 84 | 5.5 | No |
| 57 | Male   | 0 unskilled  | 15 | 93 | 5.5 | No |
| 58 | Male   | 0 unskilled  | 15 | 93 | 5.5 | No |
| 59 | Male   | 0 unskilled  | 17 | 92 | 5.5 | No |
| 60 | Male   | 1 Management | 12 | 86 | 5.6 | No |
| 61 | Female | 0 unskilled  | 15 | 91 | 5.6 | No |
| 62 | Male   | 1 Management | 14 | 93 | 5.7 | No |
| 63 | Female | 1 skilled    | 13 | 84 | 5.7 | No |
| 64 | Male   | 1 skilled    | 15 | 94 | 5.7 | No |
| 65 | Male   | 1 skilled    | 11 | 88 | 5.7 | No |
| 66 | Female | 1 skilled    | 14 | 90 | 5.8 | No |
| 67 | Male   | 1 skilled    | 12 | 88 | 5.8 | No |
| 68 | Male   | 0 unskilled  | 16 | 92 | 5.8 | No |
| 69 | Female | 1 Management | 14 | 94 | 5.9 | No |
| 70 | Male   | 1 skilled    | 12 | 84 | 5.9 | No |
| 71 | Male   | 1 skilled    | 11 | 86 | 5.9 | No |
| 72 | Male   | 1 skilled    | 13 | 88 | 5.9 | No |
| 73 | Male   | 0 unskilled  | 8  | 65 | 5.9 | No |
| 74 | Female | 0 unskilled  | 13 | 91 | 5.9 | No |
| 75 | Male   | 0 unskilled  | 14 | 94 | 5.9 | No |
| 76 | Male   | 0 Management | 10 | 84 | 6.0 | No |
| 77 | Female | 1 Management | 15 | 94 | 6.0 | No |
| 78 | Female | 1 skilled    | 16 | 94 | 6.0 | No |
| 79 | Male   | 1 skilled    | 17 | 92 | 6.0 | No |
| 80 | Male   | 0 unskilled  | 18 | 95 | 6.0 | No |
| 81 | Male   | 0 unskilled  | 17 | 95 | 6.0 | No |
| 82 | Male   | 0 Management | 12 | 84 | 6.1 | No |
| 83 | Female | 1 Management | 13 | 94 | 6.1 | No |
| 84 | Female | 1 Management | 17 | 94 | 6.1 | No |

|    |        |   |            |    |    |     |    |
|----|--------|---|------------|----|----|-----|----|
| 85 | Female | 1 | skilled    | 11 | 84 | 6.1 | No |
| 86 | Female | 1 | skilled    | 12 | 86 | 6.1 | No |
| 87 | Male   | 1 | skilled    | 13 | 86 | 6.1 | No |
| 88 | Male   | 0 | unskilled  | 17 | 91 | 6.1 | No |
| 89 | Female | 0 | Management | 12 | 85 | 6.2 | No |
| 90 | Male   | 0 | Management | 15 | 94 | 6.2 | No |

Credit.History Own.house Purpose Dependents

|    |          |   |          |   |
|----|----------|---|----------|---|
| 1  | poor     | 1 | personal | 2 |
| 2  | poor     | 1 | personal | 3 |
| 3  | poor     | 1 | personal | 2 |
| 4  | poor     | 1 | personal | 3 |
| 5  | poor     | 1 | personal | 2 |
| 6  | critical | 1 | personal | 4 |
| 7  | critical | 1 | personal | 4 |
| 8  | poor     | 1 | personal | 2 |
| 9  | critical | 1 | personal | 2 |
| 10 | critical | 1 | personal | 0 |
| 11 | critical | 1 | personal | 3 |
| 12 | critical | 1 | personal | 0 |
| 13 | critical | 1 | personal | 3 |
| 14 | critical | 1 | personal | 2 |
| 15 | critical | 1 | personal | 2 |
| 16 | critical | 1 | personal | 2 |
| 17 | poor     | 1 | car      | 2 |
| 18 | critical | 1 | personal | 2 |
| 19 | critical | 1 | personal | 2 |
| 20 | critical | 1 | personal | 0 |
| 21 | critical | 1 | personal | 0 |
| 22 | critical | 1 | personal | 2 |
| 23 | critical | 1 | personal | 0 |
| 24 | critical | 1 | personal | 3 |

|    |          |             |   |
|----|----------|-------------|---|
| 25 | critical | 1 personal  | 2 |
| 26 | critical | 1 personal  | 0 |
| 27 | critical | 1 personal  | 3 |
| 28 | critical | 1 personal  | 2 |
| 29 | poor     | 1 personal  | 2 |
| 30 | critical | 1 personal  | 3 |
| 31 | critical | 1 personal  | 3 |
| 32 | critical | 1 personal  | 3 |
| 33 | poor     | 1 personal  | 3 |
| 34 | critical | 1 personal  | 3 |
| 35 | critical | 1 personal  | 2 |
| 36 | critical | 1 education | 3 |
| 37 | critical | 1 personal  | 2 |
| 38 | critical | 1 personal  | 2 |
| 39 | poor     | 1 personal  | 3 |
| 40 | critical | 1 education | 3 |
| 41 | critical | 1 personal  | 2 |
| 42 | critical | 1 education | 2 |
| 43 | critical | 1 education | 3 |
| 44 | critical | 1 education | 2 |
| 45 | critical | 1 education | 3 |
| 46 | critical | 1 personal  | 2 |
| 47 | critical | 1 personal  | 2 |
| 48 | poor     | 1 personal  | 2 |
| 49 | critical | 1 education | 3 |
| 50 | critical | 1 personal  | 2 |
| 51 | critical | 1 personal  | 3 |
| 52 | critical | 1 education | 3 |
| 53 | critical | 1 personal  | 2 |
| 54 | critical | 1 personal  | 2 |
| 55 | critical | 1 education | 3 |

|    |          |             |   |
|----|----------|-------------|---|
| 56 | critical | 1 education | 3 |
| 57 | critical | 1 personal  | 2 |
| 58 | poor     | 1 personal  | 2 |
| 59 | critical | 1 education | 2 |
| 60 | critical | 1 education | 3 |
| 61 | poor     | 1 personal  | 3 |
| 62 | critical | 1 education | 3 |
| 63 | critical | 1 education | 3 |
| 64 | critical | 1 education | 2 |
| 65 | critical | 1 education | 2 |
| 66 | critical | 1 education | 3 |
| 67 | critical | 1 education | 2 |
| 68 | critical | 1 education | 2 |
| 69 | critical | 1 education | 4 |
| 70 | critical | 1 education | 2 |
| 71 | critical | 1 education | 2 |
| 72 | critical | 1 education | 2 |
| 73 | critical | 1 education | 2 |
| 74 | poor     | 0 personal  | 3 |
| 75 | poor     | 1 personal  | 2 |
| 76 | critical | 1 education | 3 |
| 77 | critical | 1 education | 4 |
| 78 | critical | 1 education | 3 |
| 79 | critical | 1 education | 2 |
| 80 | poor     | 1 personal  | 2 |
| 81 | poor     | 1 personal  | 2 |
| 82 | critical | 1 education | 3 |
| 83 | critical | 1 education | 4 |
| 84 | critical | 1 education | 4 |
| 85 | critical | 1 education | 3 |
| 86 | critical | 1 education | 3 |

```

87  critical    1 education    2
88  critical    1 education    2
89  critical    1 education    4
90  critical    1 education    3

```

```
[ reached 'max' / getOption("max.print") -- omitted 691 rows ]
```

```
> dim(default)
```

```
[1] 781 11
```

```
> names(default)
```

```

[1] "Gender"      "Loan.Offered" "Job"          "Work.Exp"
[5] "Credit.Score" "EMI.Ratio"    "Status"      "Credit.History"
[9] "Own.house"    "Purpose"      "Dependents"

```

```
> attach(default)
```

```
> summary(default)
```

```

Gender      Loan.Offered    Job          Work.Exp
Length:781   Min. :0.0000 Length:781   Min. : 0.00
Class :character 1st Qu.:1.0000 Class :character 1st Qu.:11.00
Mode :character Median :1.0000 Mode :character Median :13.00

      Mean :0.7567          Mean :12.38
      3rd Qu.:1.0000        3rd Qu.:15.00
      Max. :1.0000          Max. :19.00

Credit.Score EMI.Ratio    Status    Credit.History
Min. :42.0 Min. : 3.000 Length:781   Length:781
1st Qu.:83.0 1st Qu.: 7.400 Class :character Class :character
Median :87.0 Median : 9.500 Mode :character Mode :character
Mean :83.6 Mean : 9.495
3rd Qu.:91.0 3rd Qu.:11.400
Max. :99.0 Max. :15.000

Own.house    Purpose    Dependents
Min. :0.0000 Length:781   Min. :0.000
1st Qu.:1.0000 Class :character 1st Qu.:2.000
Median :1.0000 Mode :character Median :2.000

```

```

Mean :0.7682      Mean :2.082
3rd Qu.:1.0000    3rd Qu.:3.000
Max. :1.0000     Max. :4.000

```

```
> summary(Credit.Score)
```

```

Min. 1st Qu. Median Mean 3rd Qu. Max.
42.0  83.0  87.0  83.6  91.0  99.0

```

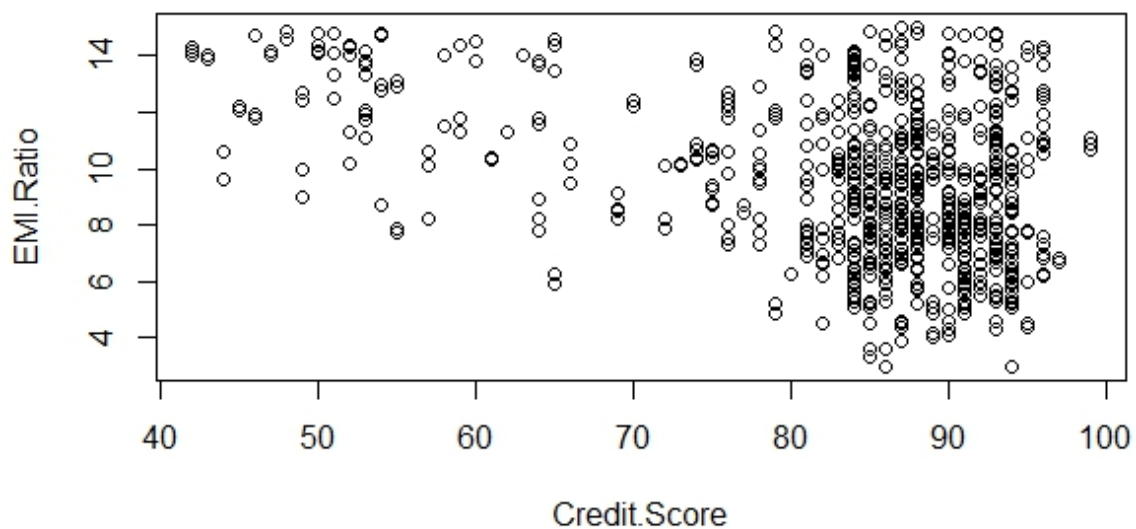
```
> summary(EMI.Ratio)
```

```

Min. 1st Qu. Median Mean 3rd Qu. Max.
3.000  7.400  9.500  9.495 11.400 15.000

```

```
> plot(Credit.Score,EMI.Ratio)
```



```
> cor(Credit.Score,EMI.Ratio)
```

```
[1] -0.3821915
```

```
> lm(Credit.Score~EMI.Ratio)
```

Call:

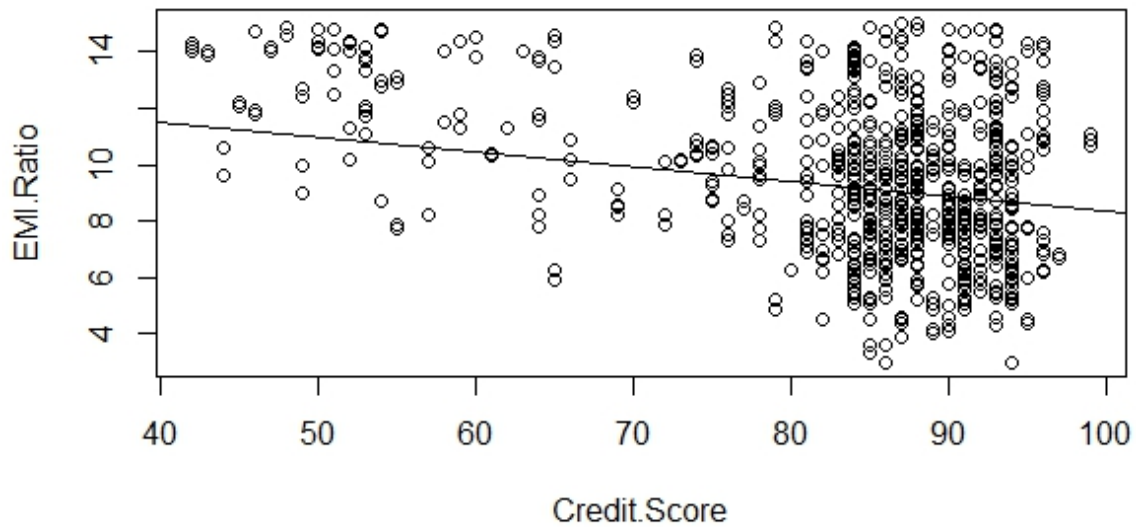
```
lm(formula = Credit.Score ~ EMI.Ratio)
```

Coefficients:

```
(Intercept)  EMI.Ratio
```

```
99.276    -1.651
```

```
> abline(13.64192,-0.05307)
```



```
> summary(lm(Credit.Score~EMI.Ratio))
```

Call:

```
lm(formula = Credit.Score ~ EMI.Ratio)
```

Residuals:

| Min     | 1Q     | Median | 3Q    | Max    |
|---------|--------|--------|-------|--------|
| -39.425 | -3.883 | 2.291  | 6.850 | 20.336 |

Coefficients:

|             | Estimate | Std. Error | t value | Pr(> t )   |
|-------------|----------|------------|---------|------------|
| (Intercept) | 99.276   | 1.415      | 70.14   | <2e-16 *** |
| EMI.Ratio   | -1.651   | 0.143      | -11.54  | <2e-16 *** |

---

Signif. codes: 0 '\*\*\*' 0.001 '\*\*' 0.01 '\*' 0.05 '.' 0.1 ' ' 1

Residual standard error: 11.13 on 779 degrees of freedom

Multiple R-squared: 0.1461, Adjusted R-squared: 0.145

F-statistic: 133.3 on 1 and 779 DF, p-value: < 2.2e-16

```
> lm.Sales=lm(Credit.Score~EMI.Ratio+Status+Gender,data=default)
```

```
> lm.Sales
```

Call:

```
lm(formula = Credit.Score ~ EMI.Ratio + Status + Gender, data = default)
```

Coefficients:

| (Intercept) | EMI.Ratio | StatusNo | GenderMale |
|-------------|-----------|----------|------------|
|-------------|-----------|----------|------------|

|         |         |         |         |
|---------|---------|---------|---------|
| 76.1919 | -0.8273 | 19.6801 | -1.8080 |
|---------|---------|---------|---------|

```
> predict(lm.Sales)[1]
```

1

91.58199

```
> residuals(lm.Sales)[1]
```

1

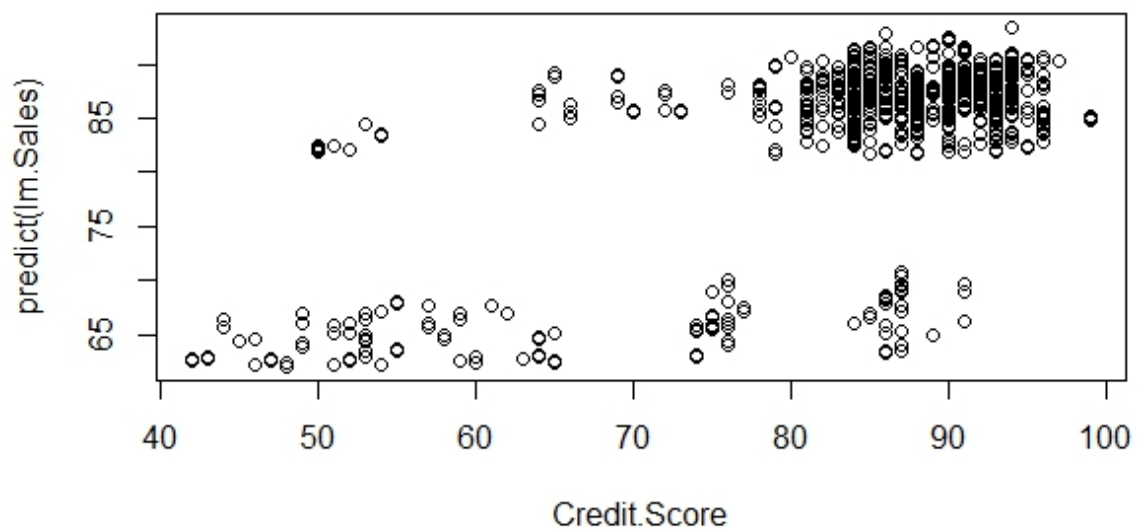
-5.581987

```
> Credit.Score[1]
```

[1] 86

```
> plot(Credit.Score,predict(lm.Sales))
```

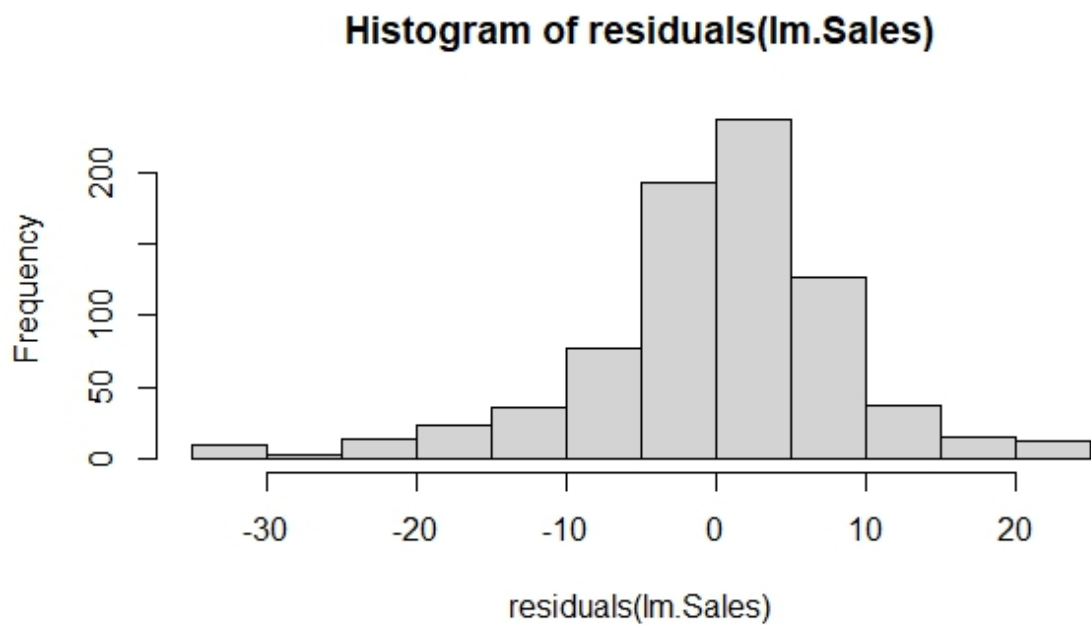




```
> cor(Credit.Score,predict(lm.Sales))^2
```

```
[1] 0.4786376
```

```
> hist(residuals(lm.Sales))
```



```
> summary(lm.Sales)
```

Call:

```
lm(formula = Credit.Score ~ EMI.Ratio + Status + Gender, data = default)
```

Residuals:

| Min     | 1Q     | Median | 3Q    | Max    |
|---------|--------|--------|-------|--------|
| -32.398 | -3.786 | 0.789  | 4.893 | 24.724 |

Coefficients:

|             | Estimate | Std. Error | t value | Pr(> t )     |
|-------------|----------|------------|---------|--------------|
| (Intercept) | 76.1919  | 1.6330     | 46.657  | < 2e-16 ***  |
| EMI.Ratio   | -0.8273  | 0.1179     | -7.019  | 4.88e-12 *** |
| StatusNo    | 19.6801  | 0.8958     | 21.970  | < 2e-16 ***  |
| GenderMale  | -1.8080  | 0.6826     | -2.649  | 0.00825 **   |

---

Signif. codes: 0 '\*\*\*' 0.001 '\*\*' 0.01 '\*' 0.05 '.' 0.1 ' ' 1

Residual standard error: 8.711 on 777 degrees of freedom

Multiple R-squared: 0.4786, Adjusted R-squared: 0.4766

F-statistic: 237.8 on 3 and 777 DF, p-value: < 2.2e-16

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