



Data Collection and Preprocessing Phase

Date	03 October 2024
Team ID	LTVIP2024TMID24947
Project Title	SmartLender - Applicant Credibility Prediction for Loan Approval
Maximum Marks	6 Marks

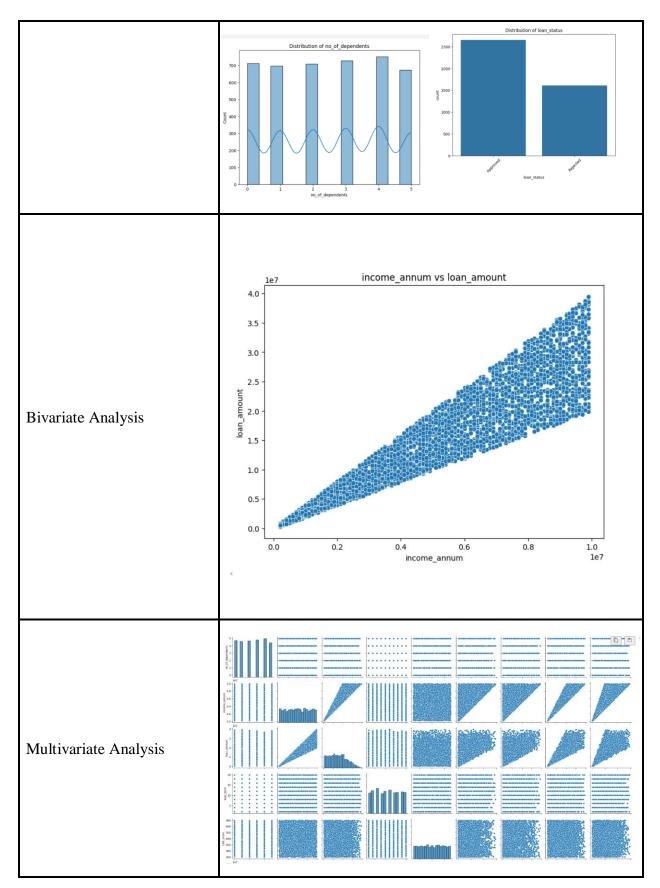
Data Exploration and Preprocessing Report

Dataset variables will be statistically analyzed to identify patterns and outliers, with Python employed for preprocessing tasks like normalization and feature engineering. Data cleaning will address missing values and outliers, ensuring quality for subsequent analysis and modeling, and forming a strong foundation for insights and predictions.

Section	Description											
		<u>Dimension:</u> 4269 rows × 12 columns <u>Descriptive statistics:</u> data.describe()										
Data Overview										Python		
		o_of_dependents	income_annum	loan_amount	loan_term	cibil_score	residential_assets_value	commercial_assets_value	luxury_assets_value	bank_asset_value		
	count	4269.000000	4.269000e+03	4.269000e+03	4269.000000	4269.000000	4.269000e+03	4.269000e+03	4.269000e+03	4.269000e+03		
	mean	2.498712	5.059124e+06	1.513345e+07	10.900445	599.936051	7.472617e+06	4.973155e+06	1.512631e+07	4.976692e+06		
	std	1.695910	2.806840e+06	9.043363e+06	5.709187	172.430401	6.503637e+06	4.388966e+06	9.103754e+06	3.250185e+06		
	min	0.000000	2.000000e+05	3.000000e+05	2.000000	300.000000	-1.000000e+05	0.000000e+00	3.000000e+05	0.000000e+00		
	25%	1.000000	2.700000e+06	7.700000e+06	6.000000	453.000000	2.200000e+06	1.300000e+06	7.500000e+06	2.300000e+06		
	50%	3.000000	5.100000e+06	1.450000e+07	10.000000	600.000000	5.600000e+06	3.700000e+06	1.460000e+07	4.600000e+06		
	75%	4.000000	7.500000e+06	2.150000e+07	16.000000	748.000000	1.130000e+07	7.600000e+06	2.170000e+07	7.100000e+06		
	max	5.000000	9.900000e+06	3.950000e+07	20.000000	900.000000	2.910000e+07	1.940000e+07	3.920000e+07	1.470000e+07		
Univariate Analysis												











Outliers and Anomalies	-									
Data Preprocessing Code S	creenshots									
	data = pd.read_csv('loan_approval_dataset.csv')									
Loading Data	Pytion P									
Data Transformation	data.losm_status.unique() data.self_employed = data.self_employed.apply(clean_data) array(['Approved', 'Rejected'], dtype=object) data.self_employed.unique()									
	data_loam_status = data_loam_status.apply(cleam_data) array(['No', 'Yes'], dtype=object) data_loam_status.unique() data_loam_status.unique() data_self_employed = data_self_employed.replace(['No', 'Yes'],[0,1]) array(['Approved', 'Rejected'], dtype=object)									
	thon-input-30-a5f9bei34680::: FutureWarning: Downcasting behavior in "replace" is deg data-lown_states = data-lown_states.replace(['Approved', 'Rejected'],[1,0]) input data = data.drop(columns=['loan status'])									
Balancing the data	<pre># prompt: balance the data and print it from imblearn.over_sampling import Randomoversampler ros = RandomoverSampler(random_state=42) X_resampled, y_resampled = ros.fit_resample(input_data, output_data) print(y_resampled.value_counts()) 1 loan_status 1 2656 0 2656 Name: count, dtype: int64</pre>									
Feature Engineering	Attached the codes in final submission.									
Save Processed Data	-									