```
In [1]: import numpy as np
          import pandas as pd
 In [2]: import os
          print(os.listdir("C:/Users/ganes/Desktop/6th sem/Nikith"))
          ['Bank Personal Loan.xlsx', 'code.py', 'Machine-Learning-ML-model-for-predicting-Mushroom-is-
          eatable-or-not.zip', 'Machine-Learning-ML-model-to-predict-House-pricing.zip']
 In [3]: import matplotlib.pyplot as plt
          import seaborn as sns
          get_ipython().run_line_magic('matplotlib', 'inline')
 In [4]: file= pd.ExcelFile('C:/Users/ganes/Desktop/6th sem/Nikith/Bank Personal Loan.xlsx')
 In [5]: description=pd.read_excel(file, 'Description')
          df=pd.read_excel(file, 'Data')
 In [6]: description.head(10)
 Out[6]:
                          Unnamed: 1
                                                      Unnamed: 2
             Unnamed: 0
          0
                  NaN
                                NaN
                                                           NaN
          1
                  NaN
                                NaN
                                                           NaN
          2
                  NaN
                                NaN
                                                           NaN
          3
                                NaN
                                                           NaN
                  NaN
                  NaN
                       Data Description:
                                                           NaN
          5
                  NaN
                                NaN
                                                           NaN
                                                      Customer ID
                  NaN
                                 ID
          7
                  NaN
                                       Customer's age in completed years
                                Age
                  NaN
                           Experience
                                       #years of professional experience
          9
                              Income Annual income of the customer ($000)
                  NaN
 In [7]: description.drop('Unnamed: 0',axis=1,inplace=True)
          description.drop(axis=0,index=[0,1,2,3,4],inplace=True)
 In [8]:
          description.rename(columns={'Unnamed: 1':'Column Name', 'Unnamed: 2':'Column Description'}, i
 In [9]:
          nplace=True)
In [10]: pd.set_option('display.max_colwidth',-1)
          print(description)
                     Column Name \
              NaN
          6
              ID
          7
              Age
          8
              Experience
             Income
          10 ZIPCode
          11 Family
          12 CCAvg
          13 Education
          14 Mortgage
          15 Personal Loan
          16 Securities Account
          17 CD Account
          18 Online
             CreditCard
                                                                           Column Description
              NaN
              Customer ID
          6
              Customer's age in completed years
          7
              #years of professional experience
              Annual income of the customer ($000)
          10 Home Address ZIP code.
          11 Family size of the customer
          12 Avg. spending on credit cards per month ($000)
          13 Education Level. 1: Undergrad; 2: Graduate; 3: Advanced/Professional
          14 Value of house mortgage if any. ($000)
          15 Did this customer accept the personal loan offered in the last campaign?
          16 Does the customer have a securities account with the bank?
          17 Does the customer have a certificate of deposit (CD) account with the bank?
          18 Does the customer use internet banking facilities?
          19 Does the customer use a credit card issued by UniversalBank?
In [11]: df.head()
Out[11]:
                                                                          Personal Securities
                                                                                              CD
                                                                                                  Online CreditC
             ID Age Experience Income
                                           Family CCAvg Education Mortgage
                                                                                  Account Account
                                                                            Loan
          0 1
                25
                                  49 91107
                                                    1.6
                                                                                                0
          1 2
                45
                           19
                                  34 90089
                                               3
                                                    1.5
                                                              1
                                                                       0
                                                                               0
                                                                                       1
                                                                                                0
                                                                                                      0
                           15
             3
                39
                                  11 94720
                                                    1.0
                                                                                                0
            4
                35
                           9
                                 100 94112
                                               1
                                                    2.7
                                                              2
                                                                       0
                                                                                        0
                                                                                               0
                                                                                                      0
                                                                               0
                                  45 91330
             5 35
                                                    1.0
                                                                                                0
In [12]: df.info()
          <class 'pandas.core.frame.DataFrame'>
          RangeIndex: 5000 entries, 0 to 4999
          Data columns (total 14 columns):
                                 5000 non-null int64
          ID
                                 5000 non-null int64
          Age
                                 5000 non-null int64
          Experience
          Income
                                 5000 non-null int64
          ZIP Code
                                 5000 non-null int64
                                 5000 non-null int64
          Family
                                 5000 non-null float64
          CCAvg
          Education
                                 5000 non-null int64
                                 5000 non-null int64
          Mortgage
                                 5000 non-null int64
          Personal Loan
                                 5000 non-null int64
          Securities Account
          CD Account
                                 5000 non-null int64
          Online
                                 5000 non-null int64
                                 5000 non-null int64
          CreditCard
          dtypes: float64(1), int64(13)
          memory usage: 547.0 KB
In [13]: df_loan_accept=df[df['Personal Loan']==1]
In [14]: sns.set_style('darkgrid')
          g=sns.FacetGrid(df,row='Education',col='Family',hue='Personal Loan',palette='Set2')
          g=g.map(plt.hist, 'CCAvg', alpha=0.5)
          plt.legend(bbox_to_anchor=(1.7,3))
Out[14]: <matplotlib.legend.Legend at 0x202f64e1b08>
                 Education = 1 | Family = 1
                                      Education = 1 | Family = 2
                                                           Education = 1 | Family = 3
                                                                                Education = 1 | Family = 4
           175
           150
           125
           100
           25
                 Education = 2 | Family = 1
                                                           Education = 2 | Family = 3
                                                                               Education = 2 | Family = 4
           175
           150
           125
           100
           50
           25
           175
           150
           125
           100
           75
           25
                     CCAvg
In [15]: sns.countplot(data=df,x='Education',hue='Personal Loan',palette='RdBu_r')
Out[15]: <matplotlib.axes._subplots.AxesSubplot at 0x202f9548508>
            2000
                                                 Personal Loan
                                                   0
            1750
            1500
            1250
            1000
             750
             500
             250
              0
                                     2
                                   Education
In [16]: sns.barplot('Education', 'Mortgage', hue='Personal Loan', data=df, palette='viridis', ci=None)
          plt.legend(bbox_to_anchor=(1.2,1))
Out[16]: <matplotlib.legend.Legend at 0x202f9bc1ac8>
            120
            100
             80
             60
             40
             20
              0
                                                  3
                      1
                                    2
                                  Education
In [17]: sns.set_style('white')
          sns.countplot(data=df, x='Securities Account', hue='Personal Loan', palette='Set2')
Out[17]: <matplotlib.axes._subplots.AxesSubplot at 0x202f9c339c8>
            4000
                                                 Personal Loan
            3500
            3000
            2500
           ğ 2000
            1500
            1000
             500
                                Securities Account
In [18]: plt.figure(figsize=(10,6))
          sns.boxplot('CreditCard','CCAvg', hue='Personal Loan', data=df, palette='RdBu_r')
          plt.legend(bbox_to_anchor=(1.2,1))
Out[18]: <matplotlib.legend.Legend at 0x202f9c941c8>
                                                                                              0
                                                                                              ____ 1
                                               CreditCard
In [19]: df.columns
Out[19]: Index(['ID', 'Age', 'Experience', 'Income', 'ZIP Code', 'Family', 'CCAvg',
                 'Education', 'Mortgage', 'Personal Loan', 'Securities Account', 'CD Account', 'Online', 'CreditCard'],
                dtype='object')
In [20]: X=pd.DataFrame(columns=['Age', 'Experience', 'Income', 'Family', 'CCAvg', 'Education', 'Mortgage',
          'Securities Account', 'CD Account', 'CreditCard', 'Online'], data=df)
In [21]: y=df['Personal Loan']
In [22]: from sklearn.model_selection import train_test_split
In [23]: X_train, X_test, y_train, y_test= train_test_split(X,y)
In [24]: from sklearn.tree import DecisionTreeClassifier
In [25]: dtree= DecisionTreeClassifier(max_leaf_nodes=3)
In [26]: dtree.fit(X_train,y_train)
Out[26]: DecisionTreeClassifier(class_weight=None, criterion='gini', max_depth=None,
                                  max_features=None, max_leaf_nodes=3,
                                  min_impurity_decrease=0.0, min_impurity_split=None,
                                  min_samples_leaf=1, min_samples_split=2,
                                  min_weight_fraction_leaf=0.0, presort=False,
                                  random_state=None, splitter='best')
In [27]: predictions= dtree.predict(X_test)
In [28]: from sklearn.metrics import classification_report, confusion_matrix
In [29]: print(classification_report(y_test, predictions))
                         precision
                                      recall f1-score
                                                           support
                     0
                              0.97
                                        0.98
                                                   0.98
                                                              1136
                              0.79
                                        0.75
                                                               114
                     1
                                                   0.77
              accuracy
                                                   0.96
                                                              1250
             macro avg
                              0.88
                                         0.86
                                                              1250
                                                   0.87
          weighted avg
                              0.96
                                         0.96
                                                   0.96
                                                              1250
In [30]: print(confusion_matrix(y_test, predictions))
          [[1113
                   23]
          [ 29
                   85]]
In [31]: plt.figure(figsize=(9,7))
          sns.distplot(y_test-predictions)
Out[31]: <matplotlib.axes._subplots.AxesSubplot at 0x202fa8baa48>
           35
           30
```

-1.00

25

20

15

10

5

-0.50

-0.75

-0.25

0.00

Personal Loan

0.25

0.50

1.00

In []