

untitled1

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[1]: #20200604    Nour Ayman Abdullah
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      #20200056    Ahmed Hany Fathey

      # Import necessary libraries
      import pandas as pd
      import numpy as np
      import matplotlib.pyplot as plt
      import seaborn as sns
      from sklearn.model_selection import train_test_split
      from sklearn.preprocessing import StandardScaler, LabelEncoder
      from sklearn.linear_model import LinearRegression
      from sklearn.metrics import r2_score
      from sklearn.impute import SimpleImputer
      from sklearn.metrics import mean_squared_error
```

```
[2]: # Load the dataset
      loan_old = pd.read_csv("loan_old.csv")
      print(loan_old)
      # Display basic information about the dataset
      print(loan_old.info())

      # i) Check for missing values
      print("Missing Values:\n", loan_old.isnull().sum())

      # ii) Check the type of each feature
      print("Data Types:\n", loan_old.dtypes)

      # iii) Check if numerical features have the same scale
      print("Statistical Summary:\n", loan_old.describe())

      # iv) Visualize a pairplot between numerical columns
      sns.pairplot(loan_old.select_dtypes(include=['float64']))
      plt.show()
```

Loan_ID Gender Married Dependents Education Income \

0	LP001002	Male	No	0	Graduate	5849
1	LP001003	Male	Yes	1	Graduate	4583
2	LP001005	Male	Yes	0	Graduate	3000
3	LP001006	Male	Yes	0	Not Graduate	2583
4	LP001008	Male	No	0	Graduate	6000
..
609	LP002978	Female	No	0	Graduate	2900
610	LP002979	Male	Yes	3+	Graduate	4106
611	LP002983	Male	Yes	1	Graduate	8072
612	LP002984	Male	Yes	2	Graduate	7583
613	LP002990	Female	No	0	Graduate	4583

	Coapplicant_Income	Loan_Tenor	Credit_History	Property_Area	\
0	0.0	144.0	1.0	Urban	
1	1508.0	144.0	1.0	Rural	
2	0.0	144.0	1.0	Urban	
3	2358.0	144.0	1.0	Urban	
4	0.0	144.0	1.0	Urban	
..	
609	0.0	144.0	1.0	Rural	
610	0.0	72.0	1.0	Rural	
611	240.0	144.0	1.0	Urban	
612	0.0	144.0	1.0	Urban	
613	0.0	144.0	0.0	Semiurban	

	Max_Loan_Amount	Loan_Status
0	NaN	Y
1	236.99	N
2	81.20	Y
3	179.03	Y
4	232.40	Y
..
609	76.16	Y
610	33.47	Y
611	348.92	Y
612	312.18	Y
613	160.98	N

[614 rows x 12 columns]

<class 'pandas.core.frame.DataFrame'>

RangeIndex: 614 entries, 0 to 613

Data columns (total 12 columns):

#	Column	Non-Null Count	Dtype
---	-----	-----	-----
0	Loan_ID	614 non-null	object
1	Gender	601 non-null	object
2	Married	611 non-null	object
3	Dependents	599 non-null	object

4	Education	614 non-null	object
5	Income	614 non-null	int64
6	Coapplicant_Income	614 non-null	float64
7	Loan_Tenor	599 non-null	float64
8	Credit_History	564 non-null	float64
9	Property_Area	614 non-null	object
10	Max_Loan_Amount	589 non-null	float64
11	Loan_Status	614 non-null	object

dtypes: float64(4), int64(1), object(7)

memory usage: 57.7+ KB

None

Missing Values:

Loan_ID	0
Gender	13
Married	3
Dependents	15
Education	0
Income	0
Coapplicant_Income	0
Loan_Tenor	15
Credit_History	50
Property_Area	0
Max_Loan_Amount	25
Loan_Status	0

dtype: int64

Data Types:

Loan_ID	object
Gender	object
Married	object
Dependents	object
Education	object
Income	int64
Coapplicant_Income	float64
Loan_Tenor	float64
Credit_History	float64
Property_Area	object
Max_Loan_Amount	float64
Loan_Status	object

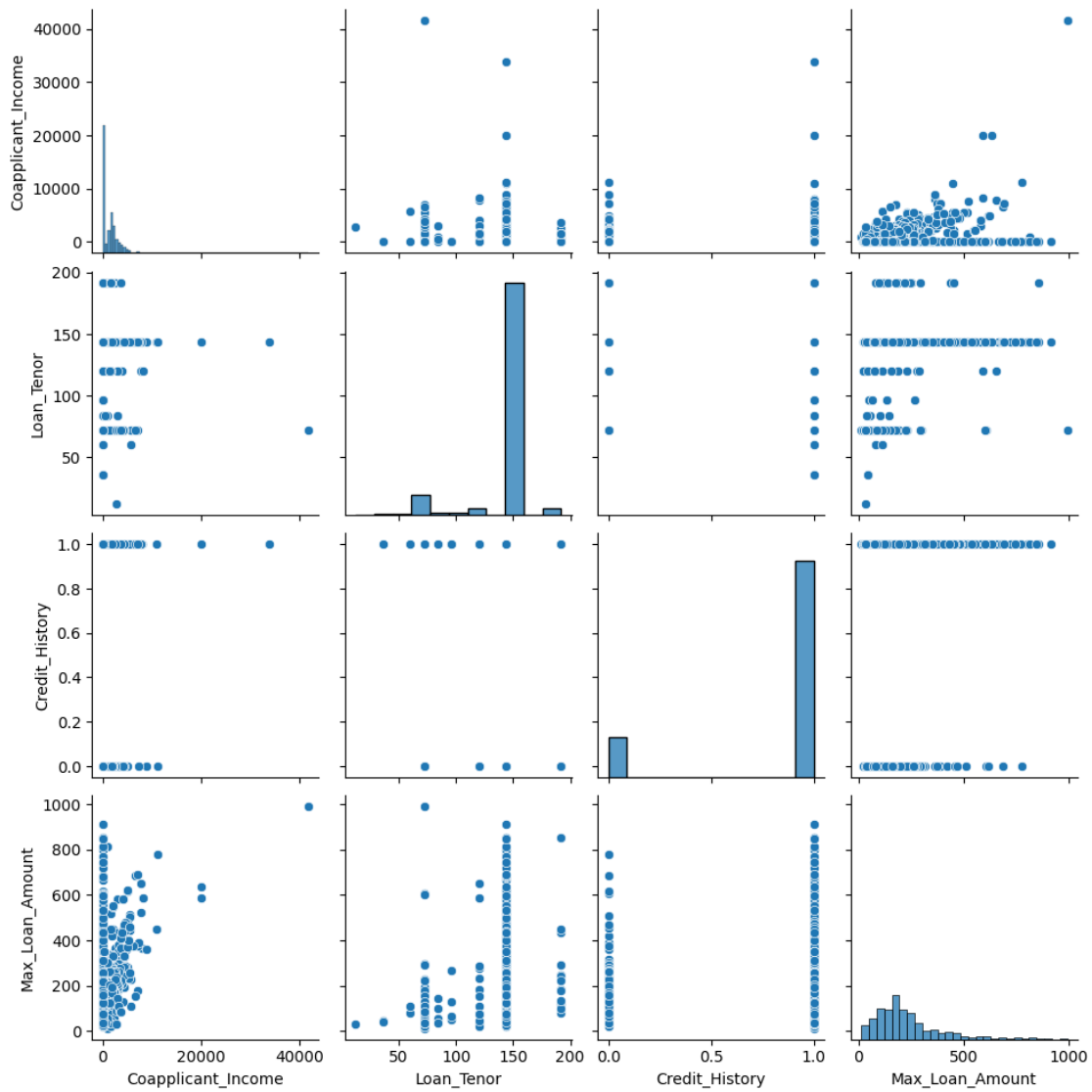
dtype: object

Statistical Summary:

	Income	Coapplicant_Income	Loan_Tenor	Credit_History \
count	614.000000	614.000000	599.000000	564.000000
mean	5403.459283	1621.245798	137.689482	0.842199
std	6109.041673	2926.248369	23.366294	0.364878
min	150.000000	0.000000	12.000000	0.000000
25%	2877.500000	0.000000	144.000000	1.000000
50%	3812.500000	1188.500000	144.000000	1.000000
75%	5795.000000	2297.250000	144.000000	1.000000

max	81000.000000	41667.000000	192.000000	1.000000
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	Max_Loan_Amount
count	589.000000
mean	230.499474
std	161.976967
min	12.830000
25%	123.990000
50%	190.370000
75%	276.500000
max	990.490000



```
[3]: # c) Preprocess the data

# i) Remove records containing missing values
loan_old_cleaned = loan_old.dropna()

# ii) Separate features and targets
# ii) Separate features and targets
X = loan_old_cleaned.drop(columns=['Loan_ID', 'Max_Loan_Amount', 'Loan_Status'])

y_amount = loan_old_cleaned['Max_Loan_Amount']
y_status = loan_old_cleaned['Loan_Status']

# iii) Shuffle and split into training and testing sets
X_train, X_test, y_amount_train, y_amount_test, y_status_train, y_status_test = train_test_split(
    X, y_amount, y_status, test_size=0.2, random_state=90
)

# iv) Categorical feature encoding
encoder = LabelEncoder()
categorical_cols = X.select_dtypes(include=['object']).columns
for col in categorical_cols:
    X_train[col] = encoder.fit_transform(X_train[col])
    X_test[col] = encoder.transform(X_test[col])

# v) Categorical targets encoding
le_status = LabelEncoder()
y_status_train_encoded = le_status.fit_transform(y_status_train)
y_status_test_encoded = le_status.transform(y_status_test)

# vi) Numerical feature standardization
scaler = StandardScaler()
numerical_cols = X.select_dtypes(include=['float64']).columns
X_train[numerical_cols] = scaler.fit_transform(X_train[numerical_cols])
X_test[numerical_cols] = scaler.transform(X_test[numerical_cols])
```

```
[4]: # d) Fit a linear regression model to predict the loan amount
# -> Use sklearn's linear regression
linear_reg_model = LinearRegression()
linear_reg_model.fit(X_train, y_amount_train)
```

```
[4]: LinearRegression()
```

```
[5]: # e) Evaluate the linear regression model using sklearn's R2 score and Mean Squared Error
y_amount_pred = linear_reg_model.predict(X_test)
r2_score_result = r2_score(y_amount_test, y_amount_pred)
```

```
mse_result = mean_squared_error(y_amount_test, y_amount_pred)
print(f"R^2 Score for Linear Regression: {r2_score_result}")
print(f"Mean Squared Error for Linear Regression: {mse_result}")
```

R² Score for Linear Regression: 0.8277587164823796
Mean Squared Error for Linear Regression: 4174.342813848165

```
[6]: # f) Fit a logistic regression model to predict the loan status
# -> Implement logistic regression from scratch using gradient descent

# Define the sigmoid function
def sigmoid(z):
    # Clip the input to the exponential function within a certain range
    z = np.clip(z, -700, 700)
    return 1 / (1 + np.exp(-z))

# Implement logistic regression from scratch using gradient descent
def logistic_regression(X, y, learning_rate=0.01, epochs=1000):
    m, n = X.shape
    X = np.c_[np.ones((m, 1)), X] # add intercept term

    theta = np.zeros(n + 1)

    for epoch in range(epochs):
        z = np.dot(X, theta)
        h = sigmoid(z)
        gradient = np.dot(X.T, (h - y)) / m
        gradient = np.clip(gradient, -10, 10)
        theta -= learning_rate * gradient

    return theta

# Train logistic regression model
theta = logistic_regression(X_train, y_status_train_encoded)
print(theta)
```

```
[-0.30570428 -0.14272862  0.02294591 -0.00743804 -0.17261335  0.
 0.0238193   0.03760257  1.72572313 -0.18551576]
```

```
[7]: # g) Write a function (from scratch) to calculate the accuracy of the model
def predict(X, theta):
    X = np.c_[np.ones((X.shape[0], 1)), X] # add intercept term
    probabilities = sigmoid(np.dot(X, theta))
    #print(probabilities)
    predictions = (probabilities >= 0.5).astype(int)
    return predictions
```

```

# Calculate accuracy on the test set
X_test_intercept = np.c_[np.ones((X_test.shape[0], 1)), X_test]
y_status_pred = predict(X_test, theta)
accuracy = np.mean(y_status_pred == y_status_test_encoded)
#print(accuracy)
print(f"Accuracy for Logistic Regression: {accuracy*100} %")
print(y_status_pred)

```

Accuracy for Logistic Regression: 67.96116504854369 %

```

[0 1 1 1 1 1 0 1 0 1 1 0 1 0 0 0 1 1 1 0 0 0 1 1 1 0 1 1 1 0 1 0 1 0 1 1 1
 0 1 1 1 0 1 1 1 0 0 1 1 1 0 1 0 1 1 1 1 0 1 0 1 1 1 1 0 0 0 0 1 0 0 1 1 1
 0 0 1 0 1 1 0 1 1 1 1 1 0 0 1 0 1 1 0 0 0 0 0 1 0 1 1 1 1]

```

```

[8]: #loan_new_cleaned=pd.read_csv("loan_new.csv")

#loan_new_cleaned.to_csv(output,index=false)
#x=loan_new_cleaned.iloc[:, 1:].values
#print(2)
loan_new= pd.read_csv("loan_new.csv") #h
# i) Remove records containing missing values
loan_new_cleaned = loan_new.dropna()
loan_new_cleaned = loan_new_cleaned.drop(columns=['Loan_ID'])

# iv) Categorical feature encoding
encoder = LabelEncoder()
categorical_cols = loan_new_cleaned.select_dtypes(include=['object']).columns
for col in categorical_cols:
    loan_new_cleaned[col] = encoder.fit_transform(loan_new_cleaned[col])

# v) Categorical targets encoding
le_status = LabelEncoder()
y_status_encoded = le_status.fit_transform(y_status)

# vi) Numerical feature standardization
scaler = StandardScaler()
numerical_cols = loan_new_cleaned.select_dtypes(include=['float64']).columns
loan_new_cleaned[numerical_cols] = scaler.
    ↪fit_transform(loan_new_cleaned[numerical_cols])

```

```

[9]: print(loan_new_cleaned)

new_loan_amount_pred = linear_reg_model.predict(loan_new_cleaned)
new_loan_status_pred = predict(loan_new_cleaned, theta)

# Display the predictions
print("Predicted Loan Amounts:")

```

```
print(new_loan_amount_pred)

print("\nPredicted Loan Status:")
print(new_loan_status_pred)
```

	Gender	Married	Dependents	Education	Income	Coapplicant_Income	\
0	1	1	0	0	5720	0	
1	1	1	1	0	3076	1500	
2	1	1	2	0	5000	1800	
4	1	0	0	1	3276	0	
5	1	1	0	1	2165	3422	
..	
361	1	1	1	0	2269	2167	
362	1	1	3	1	4009	1777	
363	1	1	0	0	4158	709	
365	1	1	0	0	5000	2393	
366	1	0	0	0	9200	0	

	Loan_Tenor	Credit_History	Property_Area
0	0.251600	0.46082	2
1	0.251600	0.46082	2
2	0.251600	0.46082	2
4	0.251600	0.46082	2
5	0.251600	0.46082	2
..
361	0.251600	0.46082	1
362	0.251600	0.46082	2
363	0.251600	0.46082	2
365	0.251600	0.46082	0
366	-2.880653	0.46082	0

[314 rows x 9 columns]

Predicted Loan Amounts:

[2.50661505e+02	9.39085821e+04	1.12706591e+05	1.73008865e+02
	2.13956986e+05	1.45955261e+02	2.03943360e+02	3.53984209e+02
	1.50112832e+05	1.68247856e+02	9.48927790e+04	4.22849850e+02
	2.17559535e+02	2.51606695e+02	1.82424907e+05	2.10269468e+04
	4.94942264e+05	2.16789510e+05	1.01362818e+05	-1.97592764e+01
	1.74007040e+02	2.73910191e+05	1.49965632e+06	2.34601063e+05
	1.48844767e+05	1.48313238e+02	5.15071600e+04	1.05349069e+05
	1.69374234e+05	9.64575380e+04	1.80568551e+02	2.51874857e+05
	1.74609377e+05	2.51751446e+02	1.22846036e+05	5.13579615e+04
	1.83830793e+02	1.26604981e+05	1.62727529e+05	1.84396967e+02
	1.18996049e+05	1.59365155e+04	1.06825288e+05	1.92459813e+05
	6.25360000e+04	2.26734871e+02	1.62847095e+02	2.05255118e+02
	2.21170312e+05	2.29100715e+05	8.18739675e+01	1.07690284e+05
	1.85285319e+04	2.33586141e+02	9.38712505e+04	2.18451386e+02

2.24056182e+05	2.09338515e+02	1.89978566e+02	3.08169559e+02
3.19138658e+05	2.23921623e+02	1.10926829e+05	1.31054363e+05
2.24090416e+05	2.14816854e+05	1.48078585e+05	2.80065712e+02
2.53439249e+05	2.96464639e+02	6.91216063e+04	1.98238542e+03
3.19080235e+02	3.35747592e+02	5.31352357e+01	4.99932785e+05
1.19971864e+05	1.87969568e+02	1.26087304e+05	2.35075110e+02
4.78581120e+02	1.56430381e+05	1.03072950e+05	1.45992759e+05
2.72781427e+02	2.62614503e+05	2.03264937e+05	3.65958384e+02
2.31065918e+02	2.56521913e+02	2.07976492e+02	1.99167165e+01
8.06005707e+04	2.46835770e+02	2.26691960e+02	8.45565722e+04
2.19515409e+02	1.77988905e+02	2.12368989e+05	2.97261292e+05
1.10051497e+05	1.66700780e+05	2.19444734e+05	1.82060562e+02
2.37794449e+05	9.76727616e+04	4.00925844e+05	4.02178827e+02
2.29171601e+02	2.59354042e+02	3.04724716e+02	1.78607288e+01
7.95403871e+04	2.03760886e+02	9.49924890e+04	1.87340438e+02
6.88608468e+01	2.13036663e+02	2.42373922e+02	1.82931851e+05
2.28580322e+02	1.87482808e+05	3.32582692e+04	1.08242154e+02
3.68803615e+02	1.80436247e+02	3.17965711e+02	4.50360853e+04
2.53475703e+02	2.69412268e+05	9.11477405e+04	2.45168800e+02
1.47604159e+05	2.51509913e+02	1.54661541e+05	2.65516263e+05
1.43365260e+05	1.58278066e+05	3.08552589e+02	2.66143387e+05
1.75781807e+02	2.45317649e+02	1.74597423e+02	1.44932407e+02
1.26141386e+05	1.98059782e+05	1.83529548e+05	2.02572167e+02
2.06766405e+02	2.28998714e+02	2.52777352e+02	1.77765941e+05
1.13874202e+05	2.88541348e+05	2.08413033e+05	2.58535619e+02
1.64671582e+05	1.84229627e+05	2.23864762e+02	2.44952750e+05
7.42003194e+04	3.55052653e+02	4.42066734e+02	2.48192223e+05
8.66445221e+01	2.06714870e+02	1.82146799e+05	1.25013981e+05
1.68446857e+05	2.51751446e+02	2.28874093e+02	1.00126803e+05
4.39043728e+04	9.02651340e+04	4.50935937e+02	3.40411982e+04
1.48511022e+05	7.21256991e+04	1.51195250e+05	1.62693842e+05
6.78612873e+04	1.98474113e+02	1.50838284e+02	1.50199115e+05
2.61823735e+02	2.63389312e+02	1.33196232e+05	1.53503199e+05
1.36716331e+05	1.96903587e+05	1.33851353e+05	1.35654742e+05
2.81876613e+02	1.85018139e+02	2.29582169e+02	1.55547823e+02
1.10635964e+05	2.38201850e+05	1.72314340e+05	2.26645892e+02
9.06907931e+05	9.95807091e+04	2.97193860e+02	1.11863811e+05
1.73472408e+05	3.25736100e+05	8.73947277e+05	6.95250325e+04
3.21723069e+02	1.87626451e+02	9.49853715e+04	5.19356682e+04
1.06642097e+05	1.38765484e+02	1.35574720e+05	1.99419752e+02
2.89066855e+01	2.76025784e+04	2.05267776e+02	6.42581643e+04
9.92244476e+04	1.80481259e+02	2.05367642e+02	2.68108723e+05
2.32938259e+05	1.63820508e+05	9.70335243e+04	6.07289199e+02
7.01826142e+04	8.77544802e+04	2.23565658e+05	4.71280347e+04
2.06771903e+02	1.52837504e+05	2.44867158e+05	7.51348185e+02
2.77471556e+04	1.77989535e+02	9.37290226e+04	2.70734950e+02
8.30838412e+01	5.70522012e+04	1.28688687e+05	2.46986935e+02
3.35171834e+02	7.29263445e+05	3.32766409e+02	2.71773127e+05

2.29876538e+02	2.50246934e+05	1.25167704e+05	1.77202498e+05
1.87734954e+02	1.25102429e+05	1.60405105e+05	2.76481701e+02
2.01554749e+02	1.90580671e+02	2.32594552e+02	3.00597426e+02
2.60152430e+02	4.39146524e+04	3.19579480e+02	2.12939958e+02
2.98080940e+02	2.93868066e+05	2.38394884e+02	3.29569632e+05
2.55241515e+02	1.32709019e+02	5.50596851e+04	2.16948476e+02
1.81320257e+05	1.71254573e+05	9.65371226e+04	1.10213236e+05
1.49050542e+02	3.12931080e+05	2.55556752e+02	3.87823816e+04
4.39782992e+04	8.84707664e+04	2.60086145e+02	3.65443680e+02
1.69937734e+05	2.20484283e+02	1.22050768e+05	1.71657132e+02
9.75081895e+04	2.09699108e+05	1.45975552e+05	3.01862322e+05
2.67325949e+05	4.55328868e+01	2.28538905e+02	2.92984776e+02
3.30315151e+02	1.23034104e+05	1.62508910e+02	8.64108262e+04
1.86228043e+04	3.49612442e+02	5.71110724e+04	2.35741786e+05
1.17587007e+04	7.61012284e+04	1.21168797e+05	1.65976071e+02
1.66849433e+05	1.35570218e+05	1.11235209e+05	4.45096515e+04
1.49764558e+05	1.90394977e+02]		

Predicted Loan Status:

```
[1 1 1 0 1 1 0 0 1 0 1 0 1 0 1 1 1 1 1 0 0 1 1 1 1 1 1 1 1 1 0 1 1 0 1 1 1
1 1 1 1 1 1 1 1 0 0 1 1 1 1 1 1 1 1 0 1 0 0 1 1 1 1 1 1 1 1 1 1 1 1 0 0 1
0 1 1 1 1 1 1 1 1 1 1 1 1 1 0 1 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 0 1 1 1 0 1 0 0
0 1 1 1 1 1 0 1 1 1 0 1 1 1 1 0 0 1 0 1 1 1 1 1 1 1 1 1 1 1 1 1 0 0 1 0 1 1 1 1
1 1 1 1 1 1 1 1 1 1 1 0 1 1 1 1 1 1 1 0 1 1 1 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1
1 1 1 1 1 1 1 1 0 1 0 1 1 1 1 0 1 1 1 1 1 1 1 1 1 0 1 1 1 1 1 1 1 1 1 1 1 0
1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
1 0 1 1 1 1 1 0 1 1 1 1 1 1 1 1 1 0 1 1 1 1 1 1 0 1 1 1 1 0 1 1 1 1 1 1 1 1
0 1 0 1 1 1 1 1 0 1 1 0 1 1 1 1 1 1]
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