```
import pandas as pd
In [1]:
In [ ]:
         data = pd.read_csv("C:\\Users\\yuvra\\Desktop\\loan_prediction.csv")
In [2]:
         data.head()
In [3]:
             Loan_ID Gender Married Dependents Education Self_Employed ApplicantIncome Coapplic
Out[3]:
            LP001002
                                                    Graduate
                                                                                       5849
                        Male
                                  No
                                                                        No
         1 LP001003
                        Male
                                  Yes
                                                    Graduate
                                                                        No
                                                                                       4583
         2 LP001005
                        Male
                                  Yes
                                                0
                                                    Graduate
                                                                        Yes
                                                                                       3000
                                                        Not
         3 LP001006
                        Male
                                                0
                                                                                       2583
                                  Yes
                                                                        No
                                                    Graduate
           LP001008
                        Male
                                  No
                                                0
                                                    Graduate
                                                                        No
                                                                                       6000
         data.tail()
In [4]:
Out[4]:
               Loan ID
                        Gender Married Dependents
                                                     Education Self_Employed ApplicantIncome Coapp
         609 LP002978
                        Female
                                                  0
                                                      Graduate
                                                                                         2900
                                    No
                                                                          No
         610 LP002979
                          Male
                                    Yes
                                                 3+
                                                      Graduate
                                                                          No
                                                                                         4106
         611 LP002983
                          Male
                                    Yes
                                                  1
                                                      Graduate
                                                                          No
                                                                                         8072
         612 LP002984
                          Male
                                    Yes
                                                      Graduate
                                                                          No
                                                                                         7583
         613 LP002990
                        Female
                                                  0
                                                      Graduate
                                                                                         4583
                                                                          Yes
                                    No
         data.shape
In [5]:
         (614, 13)
Out[5]:
In [6]:
         print("No. of Rows",data.shape[0])
         print("No. of Columns", data.shape[1])
         No. of Rows 614
         No. of Columns 13
         data.info()
In [7]:
```

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

```
RangeIndex: 614 entries, 0 to 613
         Data columns (total 13 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
               Self_Employed
                                  582 non-null
                                                   object
              ApplicantIncome
                                  614 non-null
                                                   int64
          6
                                                   float64
          7
               CoapplicantIncome 614 non-null
          8
               LoanAmount
                                  592 non-null
                                                   float64
          9
               Loan_Amount_Term
                                  600 non-null
                                                   float64
                                  564 non-null
                                                   float64
          10
               Credit_History
                                   614 non-null
                                                   object
          11
              Property_Area
          12 Loan_Status
                                   614 non-null
                                                   object
          dtypes: float64(4), int64(1), object(8)
          memory usage: 62.5+ KB
          data.isnull().sum()
 In [8]:
                                0
         Loan_ID
 Out[8]:
         Gender
                               13
         Married
                                3
         Dependents
                               15
         Education
                                0
                               32
         Self_Employed
         ApplicantIncome
                                0
                                0
         CoapplicantIncome
          LoanAmount
                               22
                               14
          Loan_Amount_Term
                               50
         Credit_History
          Property Area
                                0
          Loan_Status
                                0
         dtype: int64
 In [9]:
         data.isnull().sum()*100 / len(data)
         Loan_ID
                               0.000000
 Out[9]:
         Gender
                               2.117264
         Married
                               0.488599
         Dependents
                               2.442997
          Education
                               0.000000
          Self Employed
                               5.211726
         ApplicantIncome
                               0.000000
         CoapplicantIncome
                               0.000000
          LoanAmount
                               3.583062
          Loan Amount Term
                               2.280130
          Credit_History
                               8.143322
         Property_Area
                               0.000000
          Loan Status
                               0.000000
         dtype: float64
          data = data.drop('Loan ID',axis=1)
In [10]:
          data.head(1)
In [11]:
Out[11]:
            Gender Married Dependents Education Self_Employed ApplicantIncome CoapplicantIncome
          0
               Male
                        No
                                     0
                                         Graduate
                                                            No
                                                                          5849
                                                                                             0.0
```

```
columns = ['Gender','Dependents','LoanAmount','Loan_Amount_Term']
In [12]:
         data = data.dropna(subset=columns)
In [13]:
In [14]:
         data.isnull().sum()*100 / len(data)
         Gender
                               0.000000
Out[14]:
         Married
                               0.000000
         Dependents
                               0.000000
         Education
                               0.000000
                               5,424955
         Self Employed
         ApplicantIncome
                               0.000000
         CoapplicantIncome
                               0.000000
         LoanAmount
                               0.000000
         Loan_Amount_Term
                               0.000000
         Credit_History
                               8.679928
         Property_Area
                               0.000000
         Loan_Status
                               0.000000
         dtype: float64
         data['Self_Employed'].mode()[0]
In [15]:
          'No'
Out[15]:
         data['Self_Employed'] = data['Self_Employed'].fillna(data['Self_Employed'].mode()[0
In [16]:
         data.isnull().sum()*100 / len(data)
In [17]:
         Gender
                               0.000000
Out[17]:
         Married
                               0.000000
         Dependents
                               0.000000
         Education
                               0.000000
         Self_Employed
                               0.000000
                               0.000000
         ApplicantIncome
         CoapplicantIncome
                               0.000000
         LoanAmount
                               0.000000
         Loan_Amount_Term
                               0.000000
                               8.679928
         Credit_History
                               0.000000
         Property_Area
         Loan Status
                               0.000000
         dtype: float64
In [18]:
         data['Gender'].unique()
         array(['Male', 'Female'], dtype=object)
Out[18]:
         data['Self_Employed'].unique()
In [19]:
         array(['No', 'Yes'], dtype=object)
Out[19]:
In [20]:
         data['Credit History'].mode()[0]
         1.0
Out[20]:
         data['Credit_History'] =data['Credit_History'].fillna(data['Credit_History'].mode(
In [21]:
         data.isnull().sum()*100 / len(data)
In [22]:
```

```
0.0
          Gender
Out[22]:
          Married
                                 0.0
          Dependents
                                 0.0
          Education
                                 0.0
          Self Employed
                                 0.0
          ApplicantIncome
                                 0.0
          CoapplicantIncome
                                 0.0
          LoanAmount
                                 0.0
          Loan_Amount_Term
                                 0.0
          Credit_History
                                 0.0
          Property_Area
                                 0.0
                                 0.0
          Loan_Status
          dtype: float64
In [23]:
          data.sample(5)
Out[23]:
               Gender Married Dependents
                                            Education Self_Employed ApplicantIncome CoapplicantIncon
                                                 Not
          527
                                                                               5285
                                                                                                1430
                 Male
                           Yes
                                         1
                                                                No
                                             Graduate
          123
                 Male
                                             Graduate
                                                                               2957
                                                                                                  (
                           Yes
                                                                No
          290
                 Male
                                         0
                                             Graduate
                                                                               3075
                                                                                                2416
                           Yes
                                                                Nο
                                                 Not
          300
                                         0
                                                                               1800
                                                                                                2934
                 Male
                           Yes
                                                                No
                                             Graduate
          186
                                                                               2178
                 Male
                           Yes
                                         1
                                             Graduate
                                                                Yes
                                                                                                  (
          data['Dependents'] =data['Dependents'].replace(to_replace="3+",value='4')
In [24]:
          data['Dependents'].unique()
In [25]:
          array(['1', '0', '2', '4'], dtype=object)
Out[25]:
          data['Loan_Status'].unique()
In [26]:
          array(['N', 'Y'], dtype=object)
Out[26]:
          data['Gender'] = data['Gender'].map({'Male':1, 'Female':0}).astype('int')
In [27]:
          data['Married'] = data['Married'].map({'Yes':1,'No':0}).astype('int')
          data['Education'] = data['Education'].map({'Graduate':1,'Not Graduate':0}).astype(
          data['Self_Employed'] = data['Self_Employed'].map({'Yes':1, 'No':0}).astype('int')
          data['Property_Area'] = data['Property_Area'].map({'Rural':0, 'Semiurban':2, 'Urban'
          data['Loan_Status'] = data['Loan_Status'].map({'Y':1,'N':0}).astype('int')
          data.head()
In [28]:
Out[28]:
                     Married Dependents Education Self_Employed ApplicantIncome CoapplicantIncome
             Gender
          1
                  1
                           1
                                       1
                                                 1
                                                               0
                                                                             4583
                                                                                              1508.0
          2
                                       0
                                                                             3000
                           1
                                                 1
                                                                                                0.0
          3
                  1
                           1
                                       0
                                                 0
                                                               0
                                                                             2583
                                                                                              2358.0
                           0
                  1
                                       0
                                                 1
                                                               0
                                                                             6000
                                                                                                0.0
          5
                           1
                                       2
                                                 1
                                                                1
                                                                             5417
                                                                                              4196.0
```

```
X = data.drop('Loan_Status',axis=1)
In [29]:
          y = data['Loan_Status']
In [30]:
In [31]:
                 0
Out[31]:
                 1
          3
                 1
          4
                 1
                 1
          609
                 1
          610
                 1
          611
                 1
          612
                 1
          613
          Name: Loan_Status, Length: 553, dtype: int32
In [32]:
          data.head()
Out[32]:
             Gender Married Dependents Education Self_Employed ApplicantIncome CoapplicantIncome
          1
                  1
                           1
                                       1
                                                 1
                                                               0
                                                                             4583
                                                                                              1508.0
          2
                  1
                           1
                                       0
                                                 1
                                                                             3000
                                                                                                0.0
                                                               1
          3
                                       0
                                                 0
                  1
                           1
                                                               0
                                                                             2583
                                                                                              2358.0
                                                                             6000
                                                                                                0.0
                  1
                           0
                                       0
                                                 1
                                                               0
          5
                  1
                           1
                                       2
                                                 1
                                                               1
                                                                             5417
                                                                                              4196.0
          cols = ['ApplicantIncome','CoapplicantIncome','LoanAmount','Loan_Amount_Term']
In [33]:
In [34]:
          from sklearn.preprocessing import StandardScaler
          st = StandardScaler()
          X[cols]=st.fit_transform(X[cols])
In [35]:
```

Out[35]:

1

```
2
                                        0
                                                                          -0.394296
                                                                                            -0.5456
                            1
                                                   1
                                                                 1
            3
                    1
                            1
                                        0
                                                   0
                                                                 0
                                                                          -0.464262
                                                                                             0.22984
                            0
                                                                 0
                                                                           0.109057
                                                                                            -0.5456
                    1
                                        0
                                                   1
            5
                    1
                            1
                                        2
                                                   1
                                                                 1
                                                                           0.011239
                                                                                             0.83430
                    0
                            0
          609
                                        0
                                                   1
                                                                 0
                                                                          -0.411075
                                                                                            -0.5456
          610
                            1
                                                                 0
                                                                          -0.208727
                                                                                            -0.5456
          611
                    1
                            1
                                        1
                                                   1
                                                                 0
                                                                           0.456706
                                                                                            -0.4667
          612
                                        2
                                                                 0
                                                                           0.374659
                                                                                            -0.5456
                    0
                            0
          613
                                        0
                                                   1
                                                                 1
                                                                          -0.128694
                                                                                            -0.5456
         553 rows × 11 columns
In [36]:
          from sklearn.model_selection import train_test_split
          from sklearn.model_selection import cross_val_score
          from sklearn.metrics import accuracy_score
          import numpy as np
          model_df={}
In [37]:
          def model_val(model,X,y):
              X_train,X_test,y_train,y_test=train_test_split(X,y,
                                                                test_size=0.20,
                                                                random state=42)
              model.fit(X_train,y_train)
              y_pred=model.predict(X_test)
              print(f"{model} accuracy is {accuracy_score(y_test,y_pred)}")
              score = cross_val_score(model,X,y,cv=5)
              print(f"{model} Avg cross val score is {np.mean(score)}")
              model_df[model]=round(np.mean(score)*100,2)
In [38]:
          model df
          {}
Out[38]:
          from sklearn.linear_model import LogisticRegression
In [39]:
          model = LogisticRegression()
          model_val(model,X,y)
          LogisticRegression() accuracy is 0.8018018018018
          LogisticRegression() Avg cross val score is 0.8047829647829647
          from sklearn import svm
In [40]:
          model = svm.SVC()
          model val(model,X,y)
          SVC() accuracy is 0.7927927927928
          SVC() Avg cross val score is 0.7938902538902539
```

Gender Married Dependents Education Self_Employed ApplicantIncome CoapplicantIncon

0

-0.128694

-0.04969

1

```
from sklearn.tree import DecisionTreeClassifier
In [41]:
         model = DecisionTreeClassifier()
         model val(model,X,y)
         DecisionTreeClassifier() accuracy is 0.7657657657657657
         DecisionTreeClassifier() Avg cross val score is 0.716101556101556
In [42]: from sklearn.ensemble import RandomForestClassifier
         model =RandomForestClassifier()
         model val(model,X,y)
         RandomForestClassifier() accuracy is 0.7657657657657657
         RandomForestClassifier() Avg cross val score is 0.7885012285012285
In [43]: from sklearn.ensemble import GradientBoostingClassifier
         model =GradientBoostingClassifier()
         model_val(model,X,y)
         GradientBoostingClassifier() accuracy is 0.7927927927927928
         GradientBoostingClassifier() Avg cross val score is 0.774004914004914
In [44]:
         from sklearn.model_selection import RandomizedSearchCV
         log_reg_grid={"C":np.logspace(-4,4,20),
In [45]:
                       "solver":['liblinear']}
         rs_log_reg=RandomizedSearchCV(LogisticRegression(),
In [46]:
                             param distributions=log reg grid,
                            n iter=20,cv=5,verbose=True)
In [47]:
         rs_log_reg.fit(X,y)
         Fitting 5 folds for each of 20 candidates, totalling 100 fits
         RandomizedSearchCV(cv=5, estimator=LogisticRegression(), n_iter=20,
Out[47]:
                            param_distributions={'C': array([1.00000000e-04, 2.63665090e-0
         4, 6.95192796e-04, 1.83298071e-03,
                4.83293024e-03, 1.27427499e-02, 3.35981829e-02, 8.85866790e-02,
                2.33572147e-01, 6.15848211e-01, 1.62377674e+00, 4.28133240e+00,
                1.12883789e+01, 2.97635144e+01, 7.84759970e+01, 2.06913808e+02,
                5.45559478e+02, 1.43844989e+03, 3.79269019e+03, 1.00000000e+04]),
                                                  'solver': ['liblinear']},
                            verbose=True)
         rs_log_reg.best_score_
In [48]:
         0.8047829647829647
Out[48]:
In [49]:
         rs_log_reg.best_params_
         {'solver': 'liblinear', 'C': 0.23357214690901212}
Out[49]:
         svc grid = {'C':[0.25,0.50,0.75,1],"kernel":["linear"]}
In [50]:
In [51]:
         rs svc=RandomizedSearchCV(svm.SVC(),
                            param distributions=svc grid,
                             cv=5,
                             n iter=20,
                            verbose=True)
In [52]:
         rs svc.fit(X,y)
```

Fitting 5 folds for each of 4 candidates, totalling 20 fits

```
C:\Users\yuvra\anaconda3\lib\site-packages\sklearn\model_selection\_search.py:292:
         UserWarning: The total space of parameters 4 is smaller than n_iter=20. Running 4
         iterations. For exhaustive searches, use GridSearchCV.
           warnings.warn(
         RandomizedSearchCV(cv=5, estimator=SVC(), n_iter=20,
Out[52]:
                             param_distributions={'C': [0.25, 0.5, 0.75, 1],
                                                   'kernel': ['linear']},
                             verbose=True)
         rs_svc.best_score_
In [53]:
         0.8066011466011467
Out[53]:
         rs_svc.best_params_
In [54]:
         {'kernel': 'linear', 'C': 0.25}
Out[54]:
In [55]:
         RandomForestClassifier()
         RandomForestClassifier()
Out[55]:
         rf_grid={'n_estimators':np.arange(10,1000,10),
In [56]:
            'max_features':['auto','sqrt'],
           'max_depth':[None,3,5,10,20,30],
           'min_samples_split':[2,5,20,50,100],
           'min_samples_leaf':[1,2,5,10]
         rs_rf=RandomizedSearchCV(RandomForestClassifier(),
In [57]:
                            param_distributions=rf_grid,
                             cv=5,
                             n_iter=20,
                            verbose=True)
In [ ]:
         rs_rf.fit(X,y)
In [58]:
         Fitting 5 folds for each of 20 candidates, totalling 100 fits
         RandomizedSearchCV(cv=5, estimator=RandomForestClassifier(), n iter=20,
Out[58]:
                             param_distributions={'max_depth': [None, 3, 5, 10, 20, 30],
                                                   'max_features': ['auto', 'sqrt'],
                                                   'min_samples_leaf': [1, 2, 5, 10],
                                                   'min_samples_split': [2, 5, 20, 50,
                                                                         100],
                                                                               20,
                                                  'n_estimators': array([ 10,
                                                                                   30, 40,
         50, 60, 70, 80, 90, 100, 110, 120, 130,
                140, 150, 160, 170, 180, 190, 200, 210, 220, 230, 240, 250, 260,
                270, 280, 290, 300, 310, 320, 330, 340, 350, 360, 370, 380, 390,
                400, 410, 420, 430, 440, 450, 460, 470, 480, 490, 500, 510, 520,
                530, 540, 550, 560, 570, 580, 590, 600, 610, 620, 630, 640, 650,
                660, 670, 680, 690, 700, 710, 720, 730, 740, 750, 760, 770, 780,
                790, 800, 810, 820, 830, 840, 850, 860, 870, 880, 890, 900, 910,
                920, 930, 940, 950, 960, 970, 980, 990])},
                             verbose=True)
         rs_rf.best_score_
In [59]:
         0.8066011466011467
Out[59]:
```

```
rs_rf.best_params_
In [60]:
         {'n_estimators': 900,
Out[60]:
           'min_samples_split': 50,
           'min_samples_leaf': 5,
           'max_features': 'auto',
           'max_depth': 20}
In [61]: X = data.drop('Loan_Status',axis=1)
          y = data['Loan_Status']
          rf = RandomForestClassifier(n_estimators=270,
In [62]:
           min_samples_split=5,
           min_samples_leaf=5,
           max_features='sqrt',
           max depth=5)
          rf.fit(X,y)
In [63]:
          RandomForestClassifier(max_depth=5, max_features='sqrt', min_samples_leaf=5,
Out[63]:
                                 min_samples_split=5, n_estimators=270)
          import joblib
In [64]:
          joblib.dump(rf, 'loan_status_predict')
In [65]:
          ['loan_status_predict']
Out[65]:
          model = joblib.load('loan_status_predict')
In [66]:
In [67]:
          import pandas as pd
          df = pd.DataFrame({
              'Gender':1,
              'Married':1,
              'Dependents':2,
              'Education':0,
              'Self_Employed':0,
              'ApplicantIncome':2889,
              'CoapplicantIncome':0.0,
              'LoanAmount':45,
              'Loan_Amount_Term':180,
              'Credit_History':0,
              'Property_Area':1
          },index=[0])
In [68]:
          df
Out[68]:
            Gender Married Dependents Education Self_Employed ApplicantIncome CoapplicantIncome
          0
                                               0
                                                                          2889
                                                                                             0.0
          result = model.predict(df)
In [69]:
In [70]: if result==1:
              print("Loan Approved")
              print("Loan Not Approved")
```

Loan Not Approved

```
from tkinter import *
In [71]:
         import joblib
         import pandas as pd
In [72]: def show_entry():
              p1 = float(e1.get())
              p2 = float(e2.get())
              p3 = float(e3.get())
              p4 = float(e4.get())
              p5 = float(e5.get())
              p6 = float(e6.get())
             p7 = float(e7.get())
              p8 = float(e8.get())
              p9 = float(e9.get())
              p10 = float(e10.get())
              p11 = float(e11.get())
              model = joblib.load('loan_status_predict')
              df = pd.DataFrame({
              'Gender':p1,
              'Married':p2,
              'Dependents':p3,
              'Education':p4,
              'Self_Employed':p5,
              'ApplicantIncome':p6,
              'CoapplicantIncome':p7,
              'LoanAmount':p8,
              'Loan_Amount_Term':p9,
              'Credit_History':p10,
              'Property_Area':p11
         },index=[0])
              result = model.predict(df)
              if result == 1:
                  Label(master, text="Loan approved").grid(row=31)
              else:
                  Label(master, text="Loan Not Approved").grid(row=31)
         master =Tk()
         master.title("Loan Status Prediction Using Machine Learning")
         label = Label(master,text = "Loan Status Prediction",bg = "black",
                         fg = "white").grid(row=0,columnspan=2)
         Label(master,text = "Gender [1:Male ,0:Female]").grid(row=1)
         Label(master,text = "Married [1:Yes,0:No]").grid(row=2)
         Label(master,text = "Dependents [1,2,3,4]").grid(row=3)
         Label(master,text = "Education").grid(row=4)
         Label(master,text = "Self_Employed").grid(row=5)
         Label(master,text = "ApplicantIncome").grid(row=6)
         Label(master,text = "CoapplicantIncome").grid(row=7)
         Label(master,text = "LoanAmount").grid(row=8)
         Label(master,text = "Loan Amount Term").grid(row=9)
         Label(master,text = "Credit_History").grid(row=10)
         Label(master,text = "Property_Area").grid(row=11)
         e1 = Entry(master)
         e2 = Entry(master)
         e3 = Entry(master)
         e4 = Entry(master)
```

```
e5 = Entry(master)
e6 = Entry(master)
e7 = Entry(master)
e8 = Entry(master)
e9 = Entry(master)
e10 = Entry(master)
e11 = Entry(master)
e1.grid(row=1,column=1)
e2.grid(row=2,column=1)
e3.grid(row=3,column=1)
e4.grid(row=4,column=1)
e5.grid(row=5,column=1)
e6.grid(row=6,column=1)
e7.grid(row=7,column=1)
e8.grid(row=8,column=1)
e9.grid(row=9,column=1)
e10.grid(row=10,column=1)
e11.grid(row=11,column=1)
Button(master,text="Predict",command=show_entry).grid()
mainloop()
```

In []: