

Loan Approval Prediction

```
import numpy as np
import pandas as pd
import matplotlib.pyplot as plt
import seaborn as sns
from sklearn import svm

df = pd.read_csv("Copy of loan - loan.csv")

df.head()

   Loan_ID Gender Married Dependents      Education Self_Employed \
0  LP001002    Male     No          0       Graduate        No
1  LP001003    Male    Yes          1       Graduate        No
2  LP001005    Male    Yes          0       Graduate       Yes
3  LP001006    Male    Yes          0  Not Graduate        No
4  LP001008    Male     No          0       Graduate        No

   ApplicantIncome CoapplicantIncome  LoanAmount  Loan_Amount_Term \
0            5849                 0.0        NaN           360.0
1            4583                1508.0      128.0           360.0
2            3000                 0.0        66.0           360.0
3            2583                2358.0      120.0           360.0
4            6000                 0.0       141.0           360.0

   Credit_History Property_Area Loan_Status
0            1.0      Urban         Y
1            1.0     Rural          N
2            1.0      Urban         Y
3            1.0      Urban         Y
4            1.0      Urban         Y

df.info()

<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 
  6   ApplicantIncome    614 non-null    int64  
  7   CoapplicantIncome   614 non-null    float64
  8   LoanAmount         592 non-null    float64
```

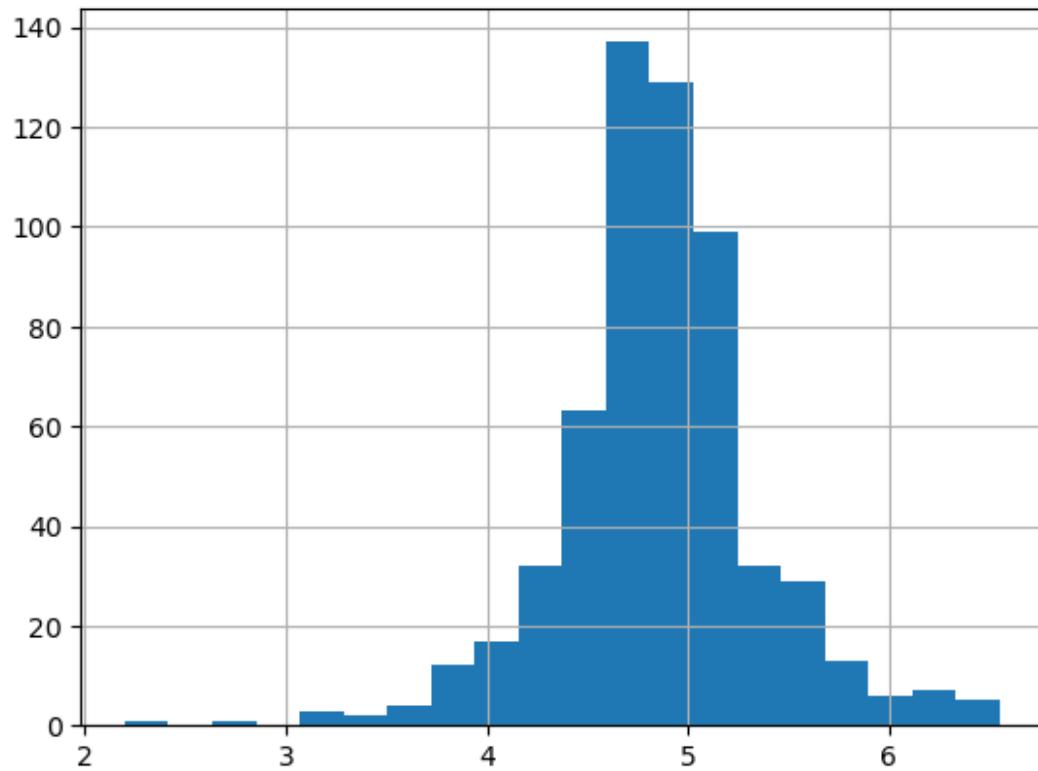
```
9   Loan_Amount_Term    600 non-null      float64
10  Credit_History     564 non-null      float64
11  Property_Area      614 non-null      object
12  Loan_Status         614 non-null      object
dtypes: float64(4), int64(1), object(8)
memory usage: 62.5+ KB
```

```
df.isnull().sum()
```

```
Loan_ID              0
Gender               13
Married              3
Dependents           15
Education            0
Self_Employed        32
ApplicantIncome      0
CoapplicantIncome    0
LoanAmount           22
Loan_Amount_Term    14
Credit_History       50
Property_Area        0
Loan_Status           0
dtype: int64
```

```
df['loanAmount_log']=np.log(df['LoanAmount'])
df['loanAmount_log'].hist(bins=20)
```

```
<Axes: >
```

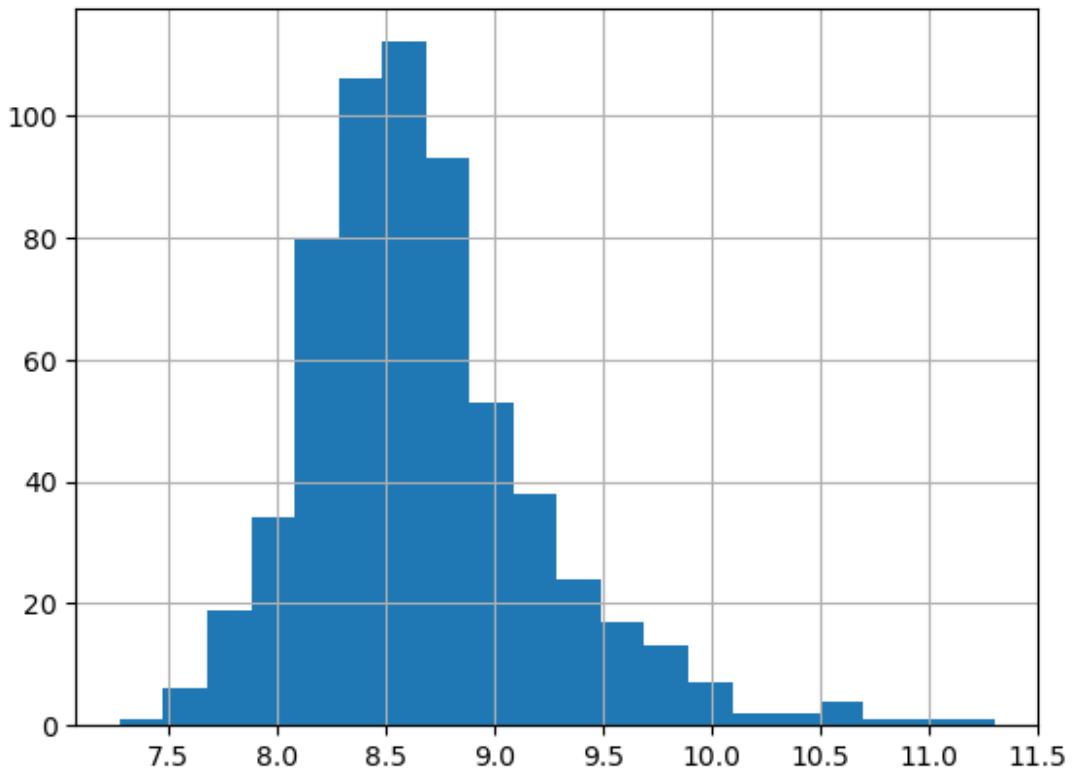


```
df.isnull().sum()
```

```
Loan_ID          0
Gender          13
Married          3
Dependents      15
Education        0
Self_Employed   32
ApplicantIncome  0
CoapplicantIncome 0
LoanAmount      22
Loan_Amount_Term 14
Credit_History   50
Property_Area    0
Loan_Status       0
loanAmount_log    22
dtype: int64
```

```
df['TotalIncome']=df['ApplicantIncome']+df['CoapplicantIncome']
df['TotalIncome_log']=np.log(df['TotalIncome'])
df['TotalIncome_log'].hist(bins=20)
```

```
<Axes: >
```



```

df['Gender'].fillna(df['Gender'].mode()[0], inplace = True)
df['Married'].fillna(df['Married'].mode()[0], inplace = True)
df['Self_Employed'].fillna(df['Self_Employed'].mode()[0], inplace = True)
df['Dependents'].fillna(df['Dependents'].mode()[0], inplace = True)

df.LoanAmount = df.LoanAmount.fillna(df.LoanAmount.mean())
df.loanAmount_log = df.loanAmount_log.fillna(df.loanAmount_log.mean())

df['Loan_Amount_Term'].fillna(df['Loan_Amount_Term'].mode()[0],
inplace = True)
df['Credit_History'].fillna(df['Credit_History'].mode()[0], inplace = True)

df.isnull().sum()

/var/folders/6n/g6lnxsn534d_1smlgjknm7880000gn/T/
ipykernel_2332/2627185228.py:1: FutureWarning: A value is trying to be
set on a copy of a DataFrame or Series through chained assignment
using an inplace method.
The behavior will change in pandas 3.0. This inplace method will never
work because the intermediate object on which we are setting values
always behaves as a copy.

For example, when doing 'df[col].method(value, inplace=True)', try
using 'df.method({col: value}, inplace=True)' or df[col] =

```

```
df[col].method(value) instead, to perform the operation inplace on the original object.
```

```
df['Gender'].fillna(df['Gender'].mode()[0], inplace = True)
/var/folders/6n/g6lnxsn534d_1smlgjknm7880000gn/T/ipykernel_2332/262718
5228.py:2: FutureWarning: A value is trying to be set on a copy of a DataFrame or Series through chained assignment using an inplace method.
```

The behavior will change in pandas 3.0. This inplace method will never work because the intermediate object on which we are setting values always behaves as a copy.

For example, when doing 'df[col].method(value, inplace=True)', try using 'df.method({col: value}, inplace=True)' or df[col] = df[col].method(value) instead, to perform the operation inplace on the original object.

```
df['Married'].fillna(df['Married'].mode()[0], inplace = True)
/var/folders/6n/g6lnxsn534d_1smlgjknm7880000gn/T/ipykernel_2332/262718
5228.py:3: FutureWarning: A value is trying to be set on a copy of a DataFrame or Series through chained assignment using an inplace method.
```

The behavior will change in pandas 3.0. This inplace method will never work because the intermediate object on which we are setting values always behaves as a copy.

For example, when doing 'df[col].method(value, inplace=True)', try using 'df.method({col: value}, inplace=True)' or df[col] = df[col].method(value) instead, to perform the operation inplace on the original object.

```
df['Self_Employed'].fillna(df['Self_Employed'].mode()[0], inplace = True)
/var/folders/6n/g6lnxsn534d_1smlgjknm7880000gn/T/ipykernel_2332/262718
5228.py:4: FutureWarning: A value is trying to be set on a copy of a DataFrame or Series through chained assignment using an inplace method.
```

The behavior will change in pandas 3.0. This inplace method will never work because the intermediate object on which we are setting values always behaves as a copy.

For example, when doing 'df[col].method(value, inplace=True)', try using 'df.method({col: value}, inplace=True)' or df[col] = df[col].method(value) instead, to perform the operation inplace on the original object.

```
df['Dependents'].fillna(df['Dependents'].mode()[0], inplace = True)
/var/folders/6n/g6lnxsn534d_1smlgjknm7880000gn/T/ipykernel_2332/262718
5228.py:9: FutureWarning: A value is trying to be set on a copy of a
DataFrame or Series through chained assignment using an inplace
method.
```

The behavior will change in pandas 3.0. This inplace method will never work because the intermediate object on which we are setting values always behaves as a copy.

For example, when doing 'df[col].method(value, inplace=True)', try using 'df.method({col: value}, inplace=True)' or df[col] = df[col].method(value) instead, to perform the operation inplace on the original object.

```
df['Loan_Amount_Term'].fillna(df['Loan_Amount_Term'].mode()[0],
inplace = True)
/var/folders/6n/g6lnxsn534d_1smlgjknm7880000gn/T/ipykernel_2332/262718
5228.py:10: FutureWarning: A value is trying to be set on a copy of a
DataFrame or Series through chained assignment using an inplace
method.
```

The behavior will change in pandas 3.0. This inplace method will never work because the intermediate object on which we are setting values always behaves as a copy.

For example, when doing 'df[col].method(value, inplace=True)', try using 'df.method({col: value}, inplace=True)' or df[col] = df[col].method(value) instead, to perform the operation inplace on the original object.

```
df['Credit_History'].fillna(df['Credit_History'].mode()[0], inplace
= True)
```

Loan_ID	0
Gender	0
Married	0
Dependents	0
Education	0
Self_Employed	0
ApplicantIncome	0
CoapplicantIncome	0
LoanAmount	0
Loan_Amount_Term	0
Credit_History	0
Property_Area	0
Loan_Status	0
loanAmount_log	0
TotalIncome	0

```
TotalIncome_log      0
dtype: int64

x = df.iloc[:,np.r_[1:5,9:11,13:15]].values
y = df.iloc[:,12].values

x

array([['Male', 'No', '0', ..., 1.0, 4.857444178729352, 5849.0],
       ['Male', 'Yes', '1', ..., 1.0, 4.852030263919617, 6091.0],
       ['Male', 'Yes', '0', ..., 1.0, 4.189654742026425, 3000.0],
       ...,
       ['Male', 'Yes', '1', ..., 1.0, 5.53338948872752, 8312.0],
       ['Male', 'Yes', '2', ..., 1.0, 5.231108616854587, 7583.0],
       ['Female', 'No', '0', ..., 0.0, 4.890349128221754, 4583.0]],
      dtype=object)

y

array(['Y', 'N', 'Y', 'Y', 'Y', 'Y', 'Y', 'N', 'Y', 'N', 'Y',
       'Y',
       'N', 'Y', 'Y', 'N', 'N', 'Y', 'N', 'Y', 'N', 'N', 'N',
       'Y',
       'Y', 'N', 'Y', 'N', 'N', 'N', 'Y', 'N', 'Y', 'N', 'Y',
       'Y',
       'Y', 'N', 'Y', 'Y', 'Y', 'Y', 'Y', 'Y', 'N', 'Y', 'Y',
       'Y',
       'N', 'N', 'N', 'Y', 'Y', 'N', 'Y', 'Y', 'Y', 'Y', 'N',
       'N',
       'N', 'N', 'Y', 'Y', 'N', 'Y', 'Y', 'Y', 'N', 'Y', 'N',
       'N',
       'N', 'Y', 'Y', 'Y', 'N', 'N', 'Y', 'Y', 'Y', 'Y', 'Y',
       'Y',
       'Y', 'Y', 'Y', 'Y', 'N', 'Y', 'Y', 'Y', 'N', 'Y', 'Y',
       'Y',
       'Y', 'Y', 'Y', 'Y', 'N', 'Y', 'Y', 'Y', 'Y', 'Y', 'Y',
       'Y',
       'Y', 'Y', 'Y', 'Y', 'Y', 'Y', 'Y', 'Y', 'Y', 'Y', 'Y',
       'Y',
       'Y', 'N', 'Y', 'Y', 'Y', 'Y', 'Y', 'Y', 'Y', 'Y', 'N',
       'N',
       'Y', 'Y',
       'Y',
       'Y', 'Y', 'Y', 'Y', 'N', 'Y', 'N', 'Y', 'Y', 'N', 'Y',
       'N',
       'Y', 'N',
       'N',
       'Y', 'N', 'Y', 'Y', 'N', 'Y', 'Y', 'Y', 'Y', 'N', 'N',
       'Y',
       'Y', 'N', 'Y', 'Y', 'N', 'Y', 'Y', 'Y', 'Y', 'N', 'Y',
       'Y',
       'N', 'Y', 'Y', 'Y', 'Y', 'N', 'Y', 'Y', 'Y', 'Y', 'Y',
       'Y'],
      dtype='|S1')
```

'Y', 'Y', 'N', 'N', 'N', 'Y', 'Y', 'Y', 'N', 'Y', 'N', 'Y',
'N', 'Y', 'Y', 'Y', 'Y', 'N', 'N', 'Y', 'Y', 'Y', 'Y', 'Y',
'Y', 'Y', 'Y', 'N', 'Y', 'Y', 'Y', 'N', 'Y', 'Y', 'Y', 'N',
'Y', 'Y', 'Y', 'N', 'Y', 'Y', 'Y', 'N', 'Y', 'Y', 'Y', 'N',
'N', 'Y', 'Y', 'Y', 'N', 'Y', 'Y', 'N', 'Y', 'N', 'N', 'N',
'Y', 'Y', 'N', 'Y', 'Y', 'Y', 'Y', 'N', 'Y', 'Y', 'Y', 'Y',
'Y', 'Y', 'Y', 'Y', 'Y', 'Y', 'Y', 'N', 'Y', 'Y', 'Y', 'N',
'N', 'Y', 'Y', 'Y', 'Y', 'N', 'Y', 'N', 'Y', 'Y', 'Y', 'Y',
'N', 'N', 'Y', 'Y', 'Y', 'N', 'Y', 'N', 'Y', 'N', 'Y', 'Y',
'Y', 'Y', 'Y', 'N', 'Y', 'Y', 'Y', 'N', 'Y', 'Y', 'Y', 'Y',
'N', 'Y', 'Y', 'Y', 'N', 'Y', 'Y', 'Y', 'Y', 'Y', 'Y', 'Y',
'Y', 'N', 'Y', 'N', 'Y', 'N', 'Y', 'N', 'Y', 'N', 'Y', 'Y',
'Y', 'Y', 'Y', 'Y', 'Y', 'Y', 'Y', 'N', 'Y', 'Y', 'Y', 'N',
'Y', 'N', 'Y', 'Y', 'Y', 'N', 'Y', 'N', 'Y', 'Y', 'N', 'Y',
'Y', 'Y', 'Y', 'Y', 'Y', 'Y', 'Y', 'N', 'Y', 'Y', 'Y', 'N',
'Y', 'N', 'Y', 'Y', 'Y', 'N', 'Y', 'N', 'Y', 'Y', 'N', 'Y',
'Y', 'Y', 'Y', 'Y', 'Y', 'Y', 'Y', 'N', 'Y', 'Y', 'Y', 'N',
'N', 'Y', 'Y', 'Y', 'Y', 'N', 'Y', 'Y', 'Y', 'N', 'Y', 'Y',
'Y', 'N', 'Y', 'Y', 'Y', 'N', 'Y', 'N', 'Y', 'Y', 'N', 'Y',
'N', 'N'

```

        'Y', 'Y', 'Y', 'Y', 'N', 'Y', 'Y', 'Y', 'Y', 'Y',
'N',
        'N', 'Y', 'Y', 'Y', 'N', 'Y', 'Y', 'N', 'Y', 'Y',
'Y',
        'N', 'Y', 'N', 'Y', 'N', 'Y', 'Y', 'N', 'N', 'Y',
'Y',
        'Y', 'Y', 'Y', 'Y', 'N', 'Y', 'Y', 'N', 'N', 'N',
'N',
        'Y', 'N', 'N', 'Y', 'N', 'Y', 'Y', 'Y', 'N', 'Y',
'N',
        'N', 'Y', 'Y', 'Y', 'N', 'Y', 'N', 'Y', 'Y', 'Y',
'N',
        'Y', 'Y', 'N', 'Y', 'Y', 'Y', 'N', 'Y', 'Y', 'Y',
'Y',
        'Y', 'Y', 'N']
), dtype=object)

print("per of missing gender is %2f%%" %
((df['Gender'].isnull().sum()/df.shape[0])*100))

per of missing gender is 0.000000%

print("number of people who take loan as group by gender:")
print(df['Gender'].value_counts())
sns.countplot(x='Gender',data=df, palette = 'Set1')

number of people who take loan as group by gender:
Gender
Male      502
Female    112
Name: count, dtype: int64

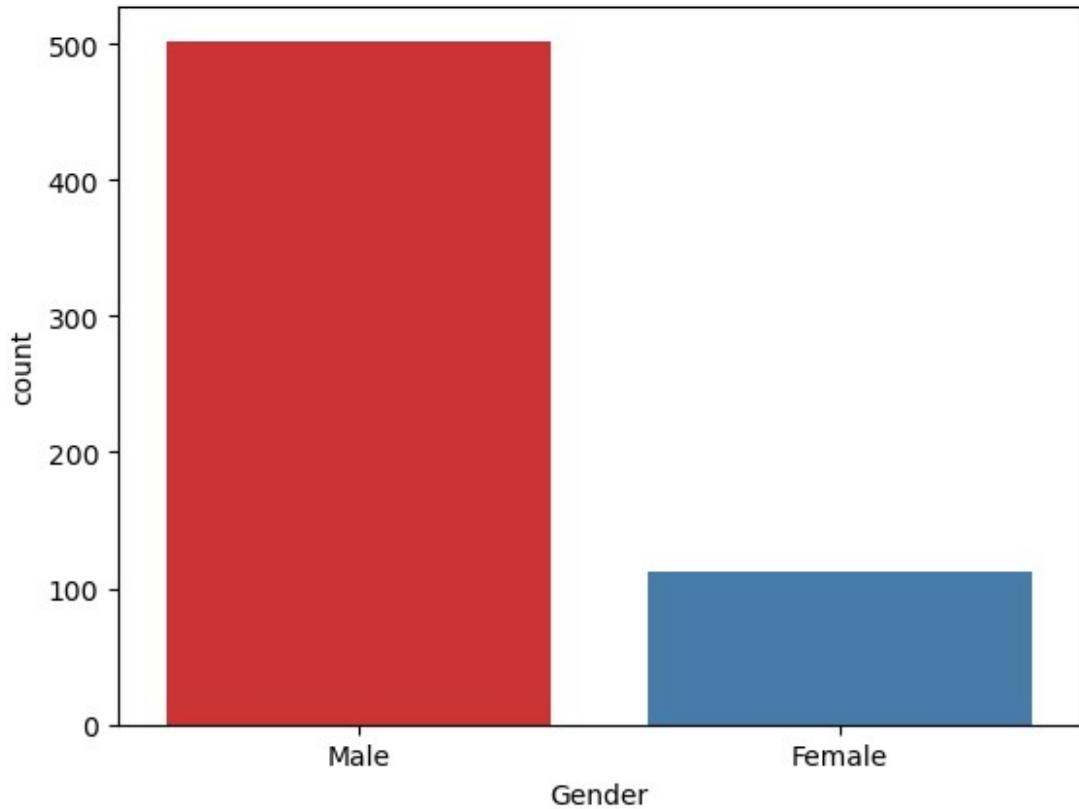
/var/folders/6n/g6lnxsn534d_1smlgjknm7880000gn/T/
ipykernel_2332/3749721744.py:3: FutureWarning:

Passing `palette` without assigning `hue` is deprecated and will be
removed in v0.14.0. Assign the `x` variable to `hue` and set
`legend=False` for the same effect.

sns.countplot(x='Gender',data=df, palette = 'Set1')

<Axes: xlabel='Gender', ylabel='count'>

```



```
print("number of people who take loan as group by marital status:")
print(df['Married'].value_counts())
sns.countplot(x='Married',data=df, palette = 'Set1')

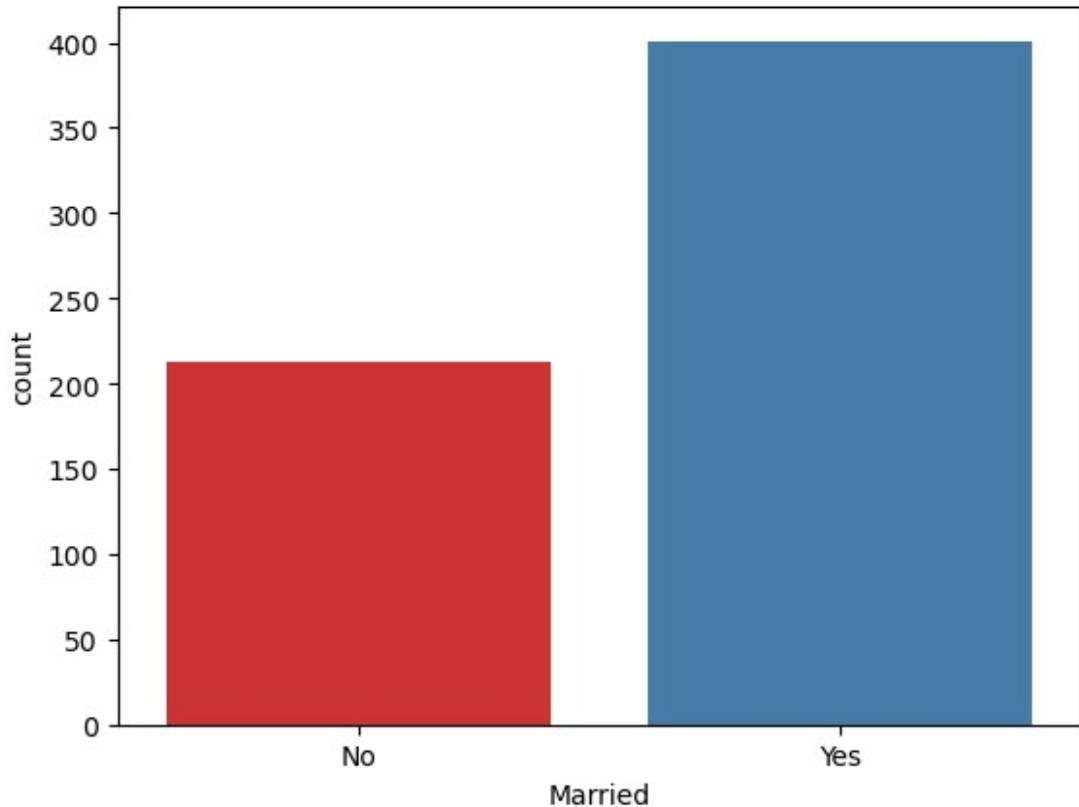
number of people who take loan as group by marital status:
Married
Yes      401
No       213
Name: count, dtype: int64

/var/folders/6n/g6lnxsn534d_1smlgjknm7880000gn/T/
ipykernel_2332/1749401279.py:3: FutureWarning:

Passing `palette` without assigning `hue` is deprecated and will be
removed in v0.14.0. Assign the `x` variable to `hue` and set
`legend=False` for the same effect.

sns.countplot(x='Married',data=df, palette = 'Set1')

<Axes: xlabel='Married', ylabel='count'>
```

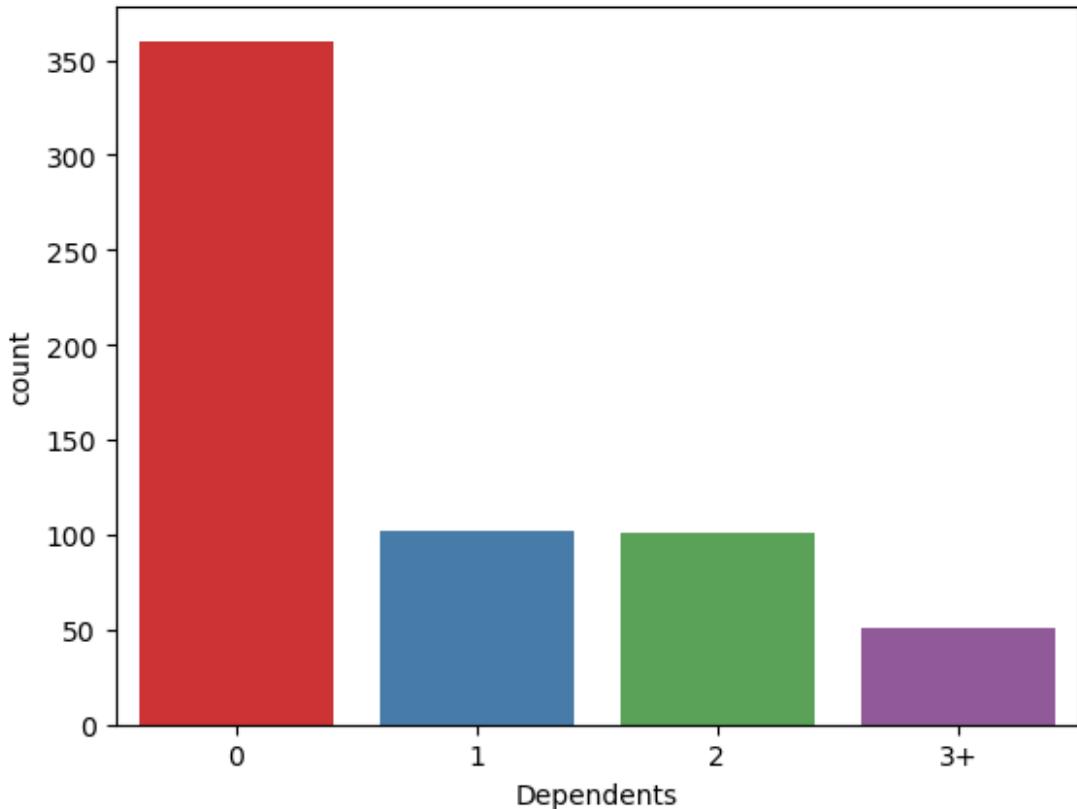


```
print("numberof people who take loan as group by dependents:")
print(df['Dependents'].value_counts())
sns.countplot(x='Dependents',data=df, palette = 'Set1')

numberof people who take loan as group by dependents:
Dependents
0      360
1      102
2      101
3+     51
Name: count, dtype: int64

/var/folders/6n/g6lnxsn534d_1smlgjknm7880000gn/T/
ipykernel_2332/3879772451.py:3: FutureWarning:
Passing `palette` without assigning `hue` is deprecated and will be
removed in v0.14.0. Assign the `x` variable to `hue` and set
`legend=False` for the same effect.

sns.countplot(x='Dependents',data=df, palette = 'Set1')
<Axes: xlabel='Dependents', ylabel='count'>
```



```
print("numberof people who take loan as group by employed:")
print(df['Self_Employed'].value_counts())
sns.countplot(x='Self_Employed',data=df, palette = 'Set1')

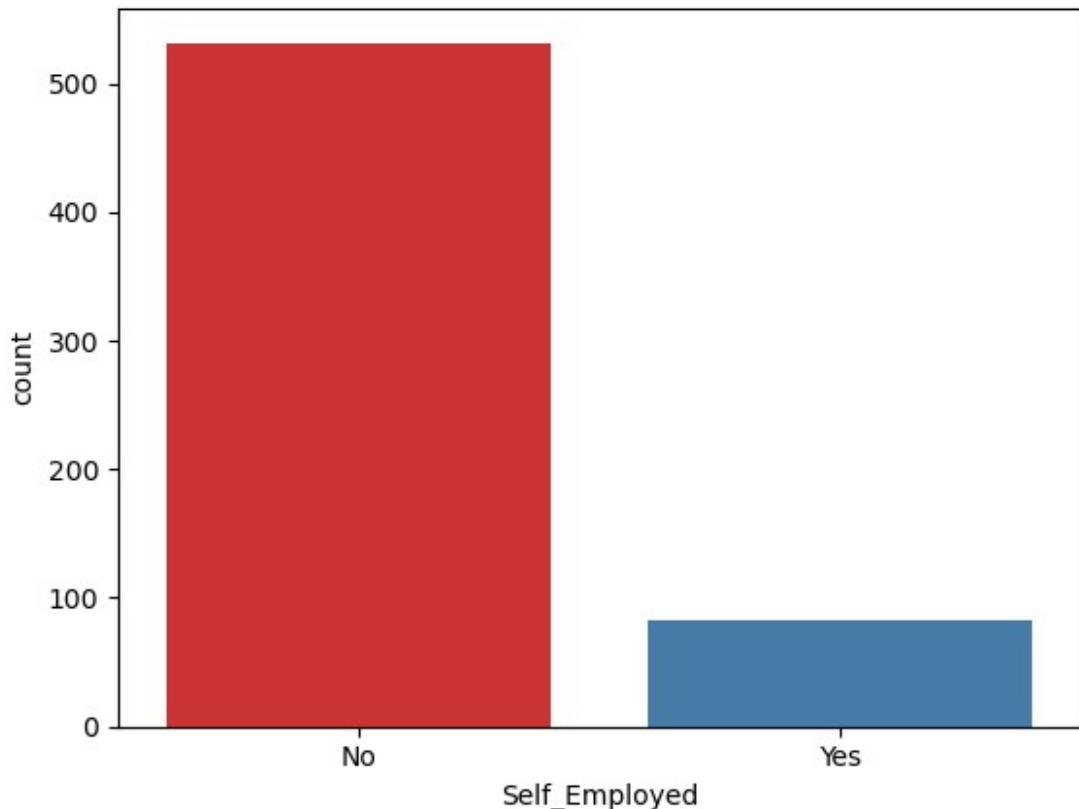
numberof people who take loan as group by employed:
Self_Employed
No      532
Yes     82
Name: count, dtype: int64

/var/folders/6n/g6lnxsn534d_1smlgjknm7880000gn/T/
ipykernel_2332/1972013330.py:3: FutureWarning:

Passing `palette` without assigning `hue` is deprecated and will be
removed in v0.14.0. Assign the `x` variable to `hue` and set
`legend=False` for the same effect.

sns.countplot(x='Self_Employed',data=df, palette = 'Set1')

<Axes: xlabel='Self_Employed', ylabel='count'>
```



```
print("numberof people who take loan as group by loanammount:")
print(df['LoanAmount'].value_counts())
sns.countplot(x='LoanAmount',data=df, palette = 'Set1')
```

numberof people who take loan as group by loanammount:

LoanAmount

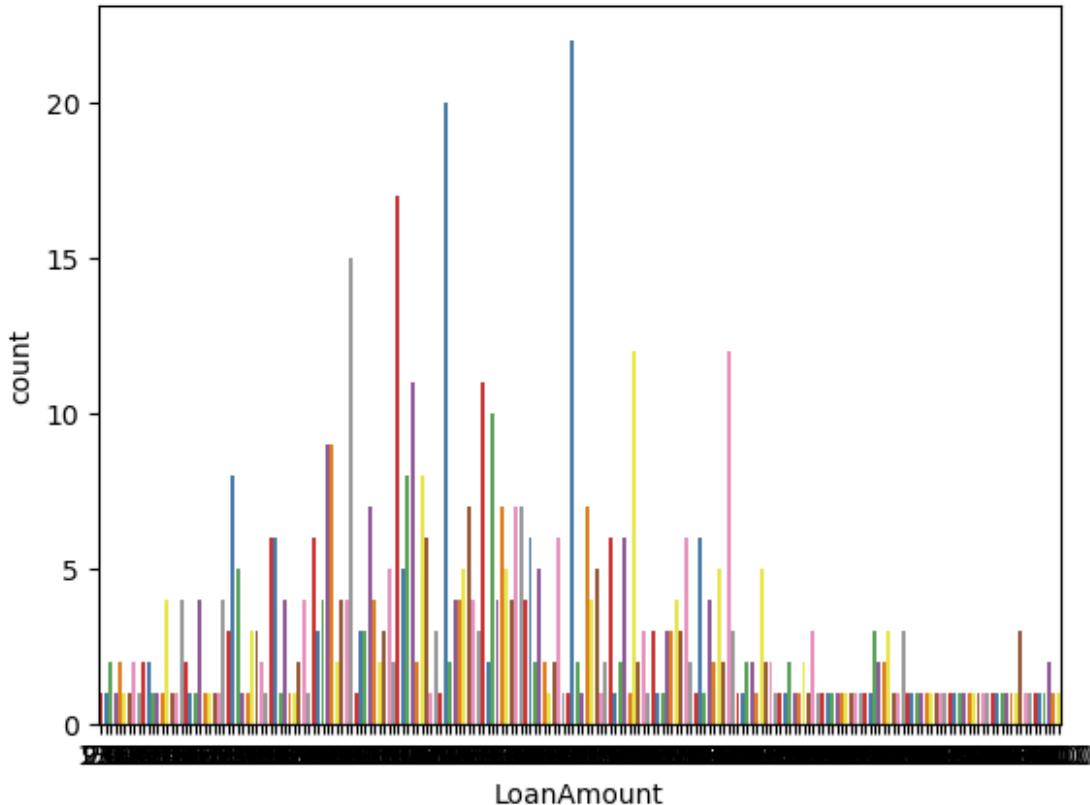
146.412162	22
120.000000	20
110.000000	17
100.000000	15
160.000000	12
240.000000	1
214.000000	1
59.000000	1
166.000000	1
253.000000	1

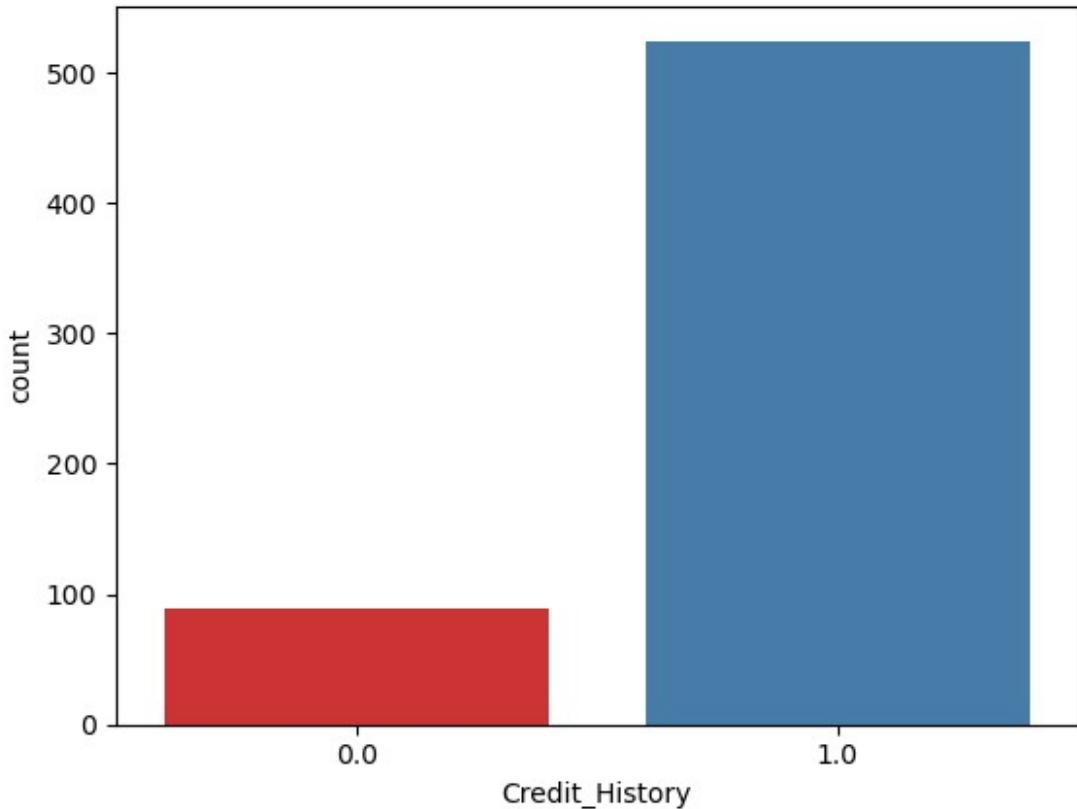
Name: count, Length: 204, dtype: int64

```
/var/folders/6n/g6lnxsn534d_1smlgjknm7880000gn/T/
ipykernel_2332/4258793160.py:3: FutureWarning:
```

Passing `palette` without assigning `hue` is deprecated and will be removed in v0.14.0. Assign the `x` variable to `hue` and set `legend=False` for the same effect.

```
sns.countplot(x='LoanAmount',data=df, palette = 'Set1')
<Axes: xlabel='LoanAmount', ylabel='count'>
```





```
from sklearn.model_selection import train_test_split
X_train, X_test, y_train, y_test = train_test_split(x, y, test_size = 0.2, random_state = 0)

from sklearn.preprocessing import LabelEncoder
Labelencoder_x = LabelEncoder()

for i in range(0, 5):
    X_train[:,i]= Labelencoder_x.fit_transform(X_train[:,i])
    X_train[:,7]= Labelencoder_x.fit_transform(X_train[:,7])

X_train
array([[1, 1, 0, ..., 1.0, 4.875197323201151, 267],
       [1, 0, 1, ..., 1.0, 5.278114659230517, 407],
       [1, 1, 0, ..., 0.0, 5.003946305945459, 249],
       ...,
       [1, 1, 3, ..., 1.0, 5.298317366548036, 363],
       [1, 1, 0, ..., 1.0, 5.075173815233827, 273],
       [0, 1, 0, ..., 1.0, 5.204006687076795, 301]], dtype=object)

Labelencoder_y = LabelEncoder()
y_train = Labelencoder_y.fit_transform(y_train)

y_train
```



```
X_test
```

```
array([[1, 0, 0, 0, 5, 1.0, 4.430816798843313, 85],  
       [0, 0, 0, 0, 5, 1.0, 4.718498871295094, 28],  
       [1, 1, 0, 0, 5, 1.0, 5.780743515792329, 104],  
       [1, 1, 0, 0, 5, 1.0, 4.700480365792417, 80],  
       [1, 1, 2, 0, 5, 1.0, 4.574710978503383, 22],  
       [1, 1, 0, 1, 3, 0.0, 5.10594547390058, 70],  
       [1, 1, 3, 0, 3, 1.0, 5.056245805348308, 77],  
       [1, 0, 0, 0, 5, 1.0, 6.003887067106539, 114],  
       [1, 0, 0, 0, 5, 0.0, 4.820281565605037, 53],  
       [1, 1, 0, 0, 5, 1.0, 4.852030263919617, 55],  
       [0, 0, 0, 0, 5, 1.0, 4.430816798843313, 4],  
       [1, 1, 1, 0, 5, 1.0, 4.553876891600541, 2],  
       [0, 0, 0, 0, 5, 1.0, 5.634789603169249, 96],  
       [1, 1, 2, 0, 5, 1.0, 5.4638318050256105, 97],  
       [1, 1, 0, 0, 5, 1.0, 4.564348191467836, 117],  
       [1, 1, 1, 0, 5, 1.0, 4.204692619390966, 22],  
       [1, 0, 1, 1, 5, 1.0, 5.247024072160486, 32],  
       [1, 0, 0, 1, 5, 1.0, 4.882801922586371, 25],  
       [0, 0, 0, 0, 5, 1.0, 4.532599493153256, 1],  
       [1, 1, 0, 1, 5, 0.0, 5.198497031265826, 44],  
       [0, 1, 0, 0, 5, 0.0, 4.787491742782046, 71],  
       [1, 1, 0, 0, 5, 1.0, 4.962844630259907, 43],  
       [1, 1, 2, 0, 5, 1.0, 4.68213122712422, 91],  
       [1, 1, 2, 0, 5, 1.0, 5.10594547390058, 111],  
       [1, 1, 0, 0, 5, 1.0, 4.060443010546419, 35],  
       [1, 1, 1, 0, 5, 1.0, 5.521460917862246, 94],  
       [1, 0, 0, 0, 5, 1.0, 5.231108616854587, 98],  
       [1, 1, 0, 0, 5, 1.0, 5.231108616854587, 110],  
       [1, 1, 3, 0, 5, 0.0, 4.852030263919617, 41],  
       [0, 0, 0, 0, 5, 0.0, 4.634728988229636, 50],  
       [1, 1, 0, 0, 5, 1.0, 5.429345628954441, 99],  
       [1, 0, 0, 1, 5, 1.0, 3.871201010907891, 46],  
       [1, 1, 1, 1, 5, 1.0, 4.499809670330265, 52],  
       [1, 1, 0, 0, 5, 1.0, 5.19295685089021, 102],  
       [1, 1, 0, 0, 5, 1.0, 4.857444178729352, 95],  
       [0, 1, 0, 1, 5, 0.0, 5.181783550292085, 57],  
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```

```
Labelencoder_y = LabelEncoder()
```

```
y_test = Labelencoder_y.fit_transform(y_test)
```

```
y_test
```

```
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1,  
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0,  
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```

```
from sklearn.preprocessing import StandardScaler
```

```
ss = StandardScaler()
```