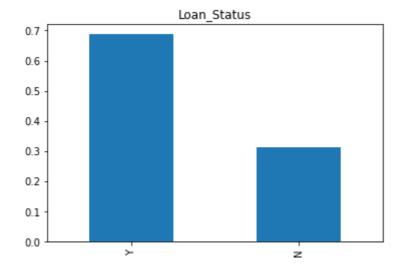
```
In [1]: import pandas as pd
        import numpy as np
        import seaborn as sns
        import matplotlib.pyplot as plt
        %matplotlib inline
        import warnings
        warnings.filterwarnings("ignore")
In [2]: train = pd.read csv("train (1).csv")
        test = pd.read_csv("test.csv")
In [4]: train_original = train.copy()
        test_original = test.copy()
In [5]: | train.columns
Out[5]: Index(['Loan_ID', 'Gender', 'Married', 'Dependents', 'Education',
                'Self_Employed', 'ApplicantIncome', 'CoapplicantIncome', 'LoanAmou
        nt',
                'Loan_Amount_Term', 'Credit_History', 'Property_Area', 'Loan_Statu
        s'],
              dtype='object')
In [6]: | test.columns
Out[6]: Index(['Loan_ID', 'Gender', 'Married', 'Dependents', 'Education',
                'Self_Employed', 'ApplicantIncome', 'CoapplicantIncome', 'LoanAmou
        nt',
                'Loan Amount_Term', 'Credit_History', 'Property_Area'],
              dtype='object')
In [7]: | train.dtypes
Out[7]: Loan ID
                               object
        Gender
                               object
        Married
                               object
        Dependents
                               object
        Education
                               object
        Self_Employed
                               object
        ApplicantIncome
                                int64
        CoapplicantIncome
                              float64
        LoanAmount
                              float64
        Loan_Amount_Term
                              float64
        Credit_History
                              float64
        Property_Area
                               object
        Loan Status
                               object
        dtype: object
```

```
print('Training data shape: ', train.shape)
 In [8]:
          train.head()
          Training data shape:
                                   (614, 13)
 Out[8]:
               Loan_ID Gender Married Dependents Education Self_Employed ApplicantIncome Co
           0 LP001002
                          Male
                                   No
                                                0
                                                    Graduate
                                                                       No
                                                                                     5849
           1 LP001003
                          Male
                                   Yes
                                                1
                                                    Graduate
                                                                       No
                                                                                     4583
           2 LP001005
                          Male
                                   Yes
                                                0
                                                    Graduate
                                                                       Yes
                                                                                     3000
                                                        Not
           3 LP001006
                                                0
                                                                                     2583
                          Male
                                   Yes
                                                                       No
                                                    Graduate
             LP001008
                          Male
                                   No
                                                0
                                                    Graduate
                                                                       No
                                                                                     6000
 In [9]:
          print('Test data shape: ', test.shape)
          test.head()
          Test data shape: (367, 12)
 Out[9]:
               Loan_ID Gender Married Dependents Education Self_Employed ApplicantIncome Co
           0 LP001015
                          Male
                                   Yes
                                                0
                                                    Graduate
                                                                       No
                                                                                     5720
           1 LP001022
                          Male
                                   Yes
                                                1
                                                    Graduate
                                                                       No
                                                                                     3076
           2 LP001031
                                                2
                                                                                     5000
                          Male
                                  Yes
                                                    Graduate
                                                                       No
                                                2
           3 LP001035
                          Male
                                                    Graduate
                                                                                     2340
                                   Yes
                                                                       No
                                                        Not
           4 LP001051
                                                                                     3276
                                                0
                          Male
                                   No
                                                                       No
                                                    Graduate
In [10]: train["Loan Status"].count()
Out[10]: 614
In [11]: train["Loan_Status"].value_counts()
Out[11]: Y
                422
                192
          Name: Loan_Status, dtype: int64
In [12]: | train["Loan_Status"].value_counts(normalize=True)*100
Out[12]: Y
                68.729642
                31.270358
          Name: Loan_Status, dtype: float64
```

```
In [13]: train["Loan_Status"].value_counts(normalize=True).plot.bar(title = 'Loan_Status")
```

Out[13]: <AxesSubplot:title={'center':'Loan\_Status'}>



```
In [14]: train["Gender"].count()
```

Out[14]: 601

```
In [15]: train["Gender"].value_counts()
```

Out[15]: Male 489 Female 112

Name: Gender, dtype: int64

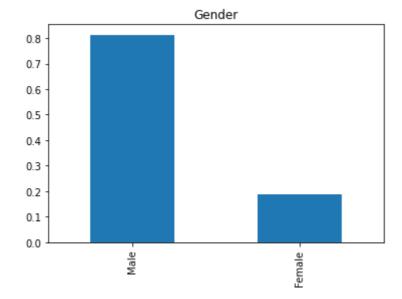
In [16]: train['Gender'].value\_counts(normalize=True)\*100

Out[16]: Male 81.364393 Female 18.635607

Name: Gender, dtype: float64

```
In [17]: train['Gender'].value_counts(normalize=True).plot.bar(title= 'Gender')
```

Out[17]: <AxesSubplot:title={'center':'Gender'}>



```
In [18]: train["Married"].count()
```

Out[18]: 611

```
In [19]: train["Married"].value_counts()
```

Out[19]: Yes 398 No 213

Name: Married, dtype: int64

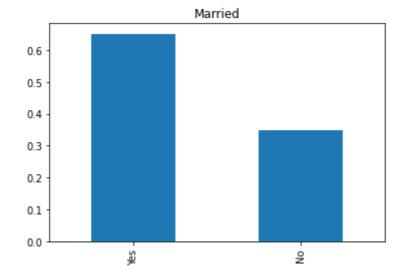
```
In [20]: train['Married'].value_counts(normalize=True)*100
```

Out[20]: Yes 65.139116 No 34.860884

Name: Married, dtype: float64

```
In [21]: train['Married'].value_counts(normalize=True).plot.bar(title= 'Married')
```

Out[21]: <AxesSubplot:title={'center':'Married'}>



```
In [22]: train["Self_Employed"].count()
```

Out[22]: 582

```
In [23]: train["Self_Employed"].value_counts()
```

Out[23]: No 500 Yes 82

Name: Self\_Employed, dtype: int64

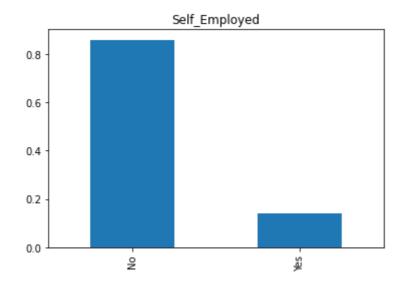
```
In [24]: train['Self_Employed'].value_counts(normalize=True)*100
```

Out[24]: No 85.910653 Yes 14.089347

Name: Self\_Employed, dtype: float64

In [25]: train['Self\_Employed'].value\_counts(normalize=True).plot.bar(title='Self\_Englement)

Out[25]: <AxesSubplot:title={'center':'Self\_Employed'}>



```
In [26]: train["Credit_History"].count()
Out[26]: 564
In [27]: train["Credit_History"].value_counts()
Out[27]: 1.0
                 475
          0.0
                  89
         Name: Credit_History, dtype: int64
In [28]: train['Credit_History'].value_counts(normalize=True)*100
Out[28]: 1.0
                 84.219858
                 15.780142
          0.0
         Name: Credit_History, dtype: float64
In [29]: train['Credit_History'].value_counts(normalize=True).plot.bar(title='Credit
Out[29]: <AxesSubplot:title={'center':'Credit_History'}>
                               Credit_History
           0.8
           0.7
           0.6
           0.5
           0.4
           0.3
           0.2
           0.1
           0.0
In [30]: train['Dependents'].count()
Out[30]: 599
In [31]: train["Dependents"].value_counts()
Out[31]: 0
                345
                102
          1
                101
          2
                 51
          3+
          Name: Dependents, dtype: int64
```

```
In [32]: train['Dependents'].value_counts(normalize=True)*100
Out[32]: 0
                57.595993
         1
                17.028381
         2
                16.861436
         3+
                 8.514190
         Name: Dependents, dtype: float64
In [33]: train['Dependents'].value_counts(normalize=True).plot.bar(title="Dependents")
Out[33]: <AxesSubplot:title={'center':'Dependents'}>
                               Dependents
           0.6
           0.5
           0.4
           0.3
           0.2
           0.1
           0.0
                  0
In [34]: train["Education"].count()
Out[34]: 614
In [35]: train["Education"].value_counts()
Out[35]: Graduate
                          480
         Not Graduate
                          134
         Name: Education, dtype: int64
In [36]: train["Education"].value counts(normalize=True)*100
```

Out[36]: Graduate

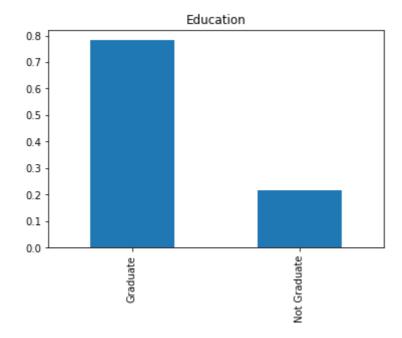
Not Graduate

78.175896 21.824104

Name: Education, dtype: float64

```
In [37]: train["Education"].value_counts(normalize=True).plot.bar(title = "Education")
```

Out[37]: <AxesSubplot:title={'center':'Education'}>



```
In [38]: train["Property_Area"].count()
```

Out[38]: 614

In [39]: train["Property\_Area"].value\_counts()

Out[39]: Semiurban 233 Urban 202 Rural 179

Name: Property\_Area, dtype: int64

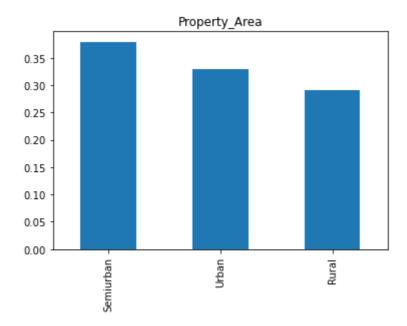
In [40]: train["Property\_Area"].value\_counts(normalize=True)\*100

Out[40]: Semiurban 37.947883 Urban 32.899023 Rural 29.153094

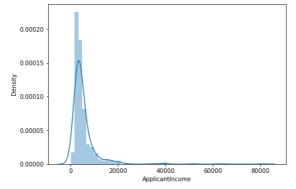
Name: Property\_Area, dtype: float64

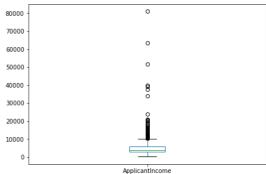
In [41]: train["Property\_Area"].value\_counts(normalize=True).plot.bar(title="Propert

Out[41]: <AxesSubplot:title={'center':'Property\_Area'}>

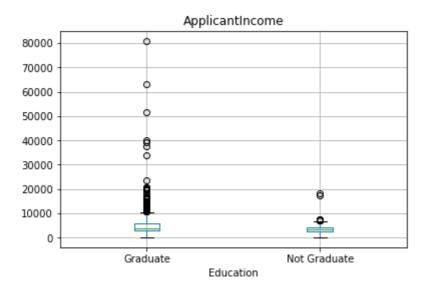






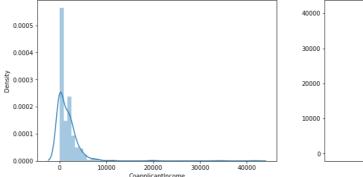


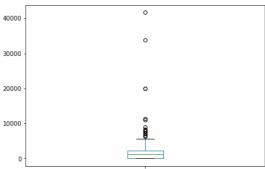
```
In [43]: train.boxplot(column='ApplicantIncome',by="Education" )
    plt.suptitle(" ")
    plt.show()
```



```
In [44]: plt.figure(1)
   plt.subplot(121)
   sns.distplot(train["CoapplicantIncome"]);

   plt.subplot(122)
   train["CoapplicantIncome"].plot.box(figsize=(16,5))
   plt.show()
```

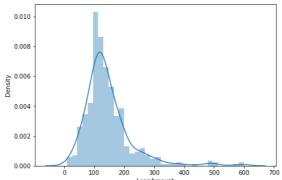


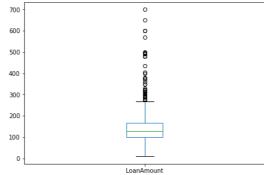


```
In [45]: plt.figure(1)
   plt.subplot(121)
   df=train.dropna()
   sns.distplot(df['LoanAmount']);

   plt.subplot(122)
   train['LoanAmount'].plot.box(figsize=(16,5))

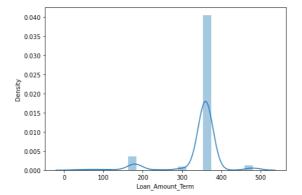
   plt.show()
```

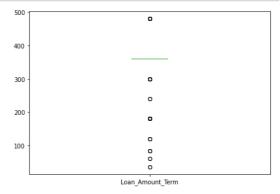




```
In [46]: plt.figure(1)
   plt.subplot(121)
   df = train.dropna()
   sns.distplot(df["Loan_Amount_Term"]);

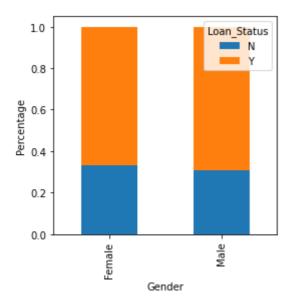
   plt.subplot(122)
   df["Loan_Amount_Term"].plot.box(figsize=(16,5))
   plt.show()
```





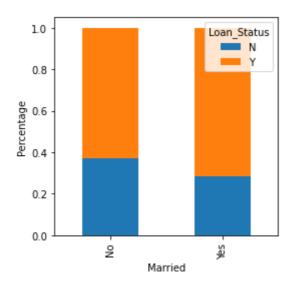
```
In [47]: print(pd.crosstab(train["Gender"],train["Loan_Status"]))
    Gender = pd.crosstab(train["Gender"],train["Loan_Status"])
    Gender.div(Gender.sum(1).astype(float),axis=0).plot(kind="bar",stacked=Trueplt.xlabel("Gender")
    plt.ylabel("Percentage")
    plt.show()
```

```
Loan_Status N Y
Gender
Female 37 75
Male 150 339
```



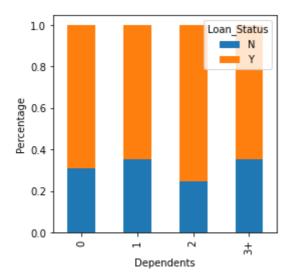
In [48]: print(pd.crosstab(train["Married"],train["Loan\_Status"]))
 Married=pd.crosstab(train["Married"],train["Loan\_Status"])
 Married.div(Married.sum(1).astype(float),axis=0).plot(kind="bar",stacked=Tr
 plt.xlabel("Married")
 plt.ylabel("Percentage")
 plt.show()

```
Loan_Status N Y
Married
No 79 134
Yes 113 285
```

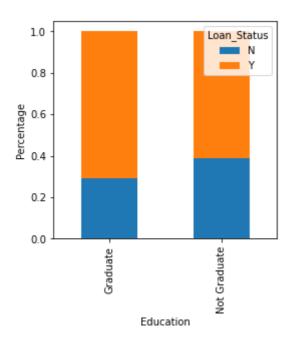


```
In [49]: print(pd.crosstab(train['Dependents'],train["Loan_Status"]))
    Dependents = pd.crosstab(train['Dependents'],train["Loan_Status"])
    Dependents.div(Dependents.sum(1).astype(float),axis=0).plot(kind="bar",staceplt.xlabel("Dependents")
    plt.ylabel("Percentage")
    plt.show()
```

Loan_Status	N	Υ
Dependents		
0	107	238
1	36	66
2	25	76
3+	18	33

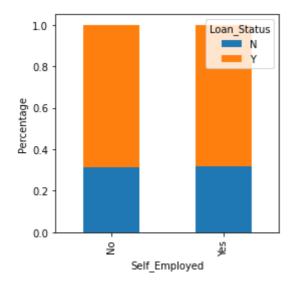


```
Loan_Status N Y
Education
Graduate 140 340
Not Graduate 52 82
```



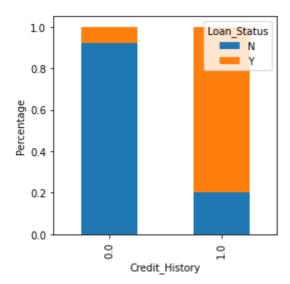
In [52]: print(pd.crosstab(train["Self\_Employed"],train["Loan\_Status"]))
 SelfEmployed = pd.crosstab(train["Self\_Employed"],train["Loan\_Status"])
 SelfEmployed.div(SelfEmployed.sum(1).astype(float),axis=0).plot(kind="bar",
 plt.xlabel("Self\_Employed")
 plt.ylabel("Percentage")
 plt.show()

```
Loan_Status N Y
Self_Employed
No 157 343
Yes 26 56
```



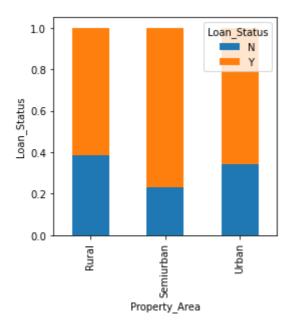
```
In [53]: print(pd.crosstab(train["Credit_History"],train["Loan_Status"]))
    CreditHistory = pd.crosstab(train["Credit_History"],train["Loan_Status"])
    CreditHistory.div(CreditHistory.sum(1).astype(float),axis=0).plot(kind="bar plt.xlabel("Credit_History")
    plt.ylabel("Percentage")
    plt.show()
```

Loan_Status	N	Υ
Credit_History		
0.0	82	7
1.0	97	378

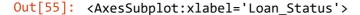


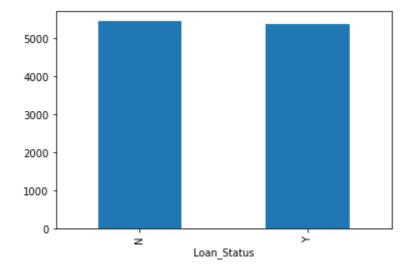
```
In [54]: print(pd.crosstab(train["Property_Area"],train["Loan_Status"]))
    PropertyArea = pd.crosstab(train["Property_Area"],train["Loan_Status"])
    PropertyArea.div(PropertyArea.sum(1).astype(float),axis=0).plot(kind="bar",plt.xlabel("Property_Area")
    plt.ylabel("Loan_Status")
    plt.show()
```

Loan_Status	N	Y
Property_Area		
Rural	69	110
Semiurban	54	179
Urban	69	133



In [55]: train.groupby("Loan\_Status")['ApplicantIncome'].mean().plot.bar()

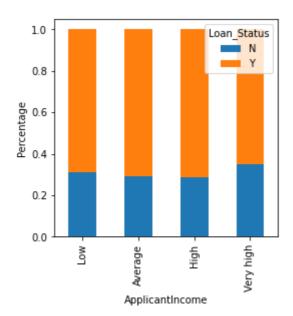




```
In [56]: bins=[0,2500,4000,6000,81000]
group=['Low','Average','High', 'Very high']
train['Income_bin']=pd.cut(df['ApplicantIncome'],bins,labels=group)
```

```
In [57]: print(pd.crosstab(train["Income_bin"],train["Loan_Status"]))
    Income_bin = pd.crosstab(train["Income_bin"],train["Loan_Status"])
    Income_bin.div(Income_bin.sum(1).astype(float),axis=0).plot(kind="bar",staceplt.xlabel("ApplicantIncome")
    plt.ylabel("Percentage")
    plt.show()
```

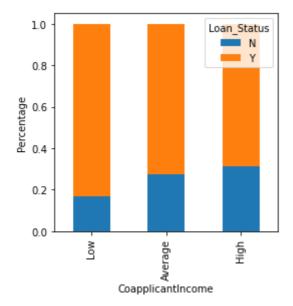
Loan_Status	Ν	Υ
<pre>Income_bin</pre>		
Low	26	57
Average	51	123
High	32	79
Very high	39	73



```
In [58]: bins=[0,1000,3000,42000]
group =['Low','Average','High']
train['CoapplicantIncome_bin']=pd.cut(df["CoapplicantIncome"],bins,labels={
```

```
In [59]: print(pd.crosstab(train["CoapplicantIncome_bin"],train["Loan_Status"]))
    CoapplicantIncome_Bin = pd.crosstab(train["CoapplicantIncome_bin"],train["I
    CoapplicantIncome_Bin.div(CoapplicantIncome_Bin.sum(1).astype(float),axis=0
    plt.xlabel("CoapplicantIncome")
    plt.ylabel("Percentage")
    plt.show()
```

Loan_Status	Ν	Υ
CoapplicantIncome_bin		
Low	3	15
Average	46	123
High	24	53

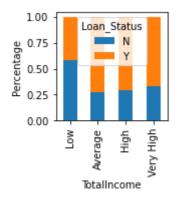


```
In [60]: train["TotalIncome"]=train["ApplicantIncome"]+train["CoapplicantIncome"]
```

```
In [61]: bins =[0,2500,4000,6000,81000]
    group=['Low','Average','High','Very High']
    train["TotalIncome_bin"]=pd.cut(train["TotalIncome"],bins,labels=group)
```

```
In [62]: print(pd.crosstab(train["TotalIncome_bin"],train["Loan_Status"]))
    TotalIncome = pd.crosstab(train["TotalIncome_bin"],train["Loan_Status"])
    TotalIncome.div(TotalIncome.sum(1).astype(float),axis=0).plot(kind='bar',st
    plt.xlabel("TotalIncome")
    plt.ylabel("Percentage")
    plt.show()
```

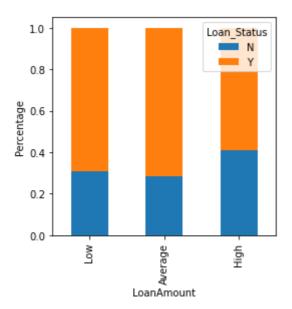
Loan_Status	N	Υ
TotalIncome_bin		
Low	14	10
Average	32	87
High	65	159
Very High	81	166



```
In [63]: bins = [0,100,200,700]
group=['Low','Average','High']
train["LoanAmount_bin"]=pd.cut(df["LoanAmount"],bins,labels=group)
```

```
In [64]: print(pd.crosstab(train["LoanAmount_bin"],train["Loan_Status"]))
    LoanAmount=pd.crosstab(train["LoanAmount_bin"],train["Loan_Status"])
    LoanAmount.div(LoanAmount.sum(1).astype(float),axis=0).plot(kind='bar',stace)
    plt.xlabel("LoanAmount")
    plt.ylabel("Percentage")
    plt.show()
```

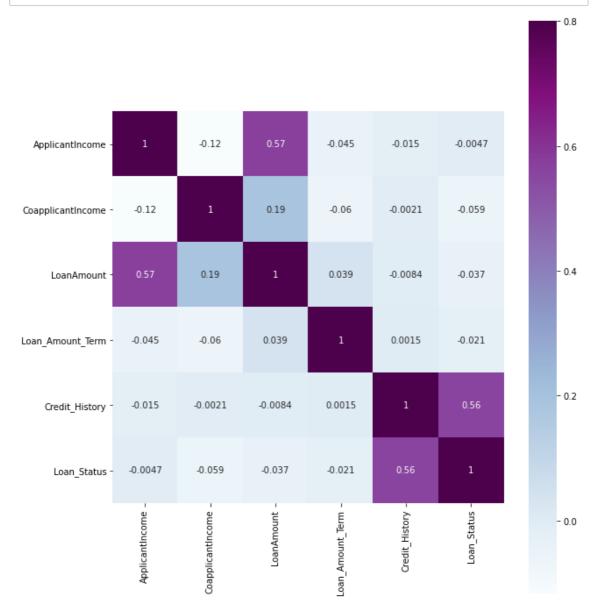
Loan_Status	N	Υ
LoanAmount_bin		
Low	38	86
Average	83	207
High	27	39



```
In [65]: train=train.drop(["Income_bin","CoapplicantIncome_bin","LoanAmount_bin","To
```

```
In [66]: train['Dependents'].replace('3+',3,inplace=True)
    test['Dependents'].replace('3+',3,inplace=True)
    train['Loan_Status'].replace('N', 0,inplace=True)
    train['Loan_Status'].replace('Y', 1,inplace=True)
```

```
In [67]: matrix = train.corr()
    f, ax = plt.subplots(figsize=(10, 12))
    sns.heatmap(matrix, vmax=.8, square=True, cmap="BuPu",annot=True);
```



In [68]: train.isnull().sum()

Out[68]:	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	

```
train["Gender"].fillna(train["Gender"].mode()[0],inplace=True)
In [69]:
         train["Married"].fillna(train["Married"].mode()[0],inplace=True)
         train['Dependents'].fillna(train["Dependents"].mode()[0],inplace=True)
         train["Self_Employed"].fillna(train["Self_Employed"].mode()[0],inplace=True
         train["Credit_History"].fillna(train["Credit_History"].mode()[0],inplace=Tr
In [70]: | train["Loan_Amount_Term"].value_counts()
Out[70]: 360.0
                   512
         180.0
                    44
         480.0
                    15
         300.0
                    13
         84.0
                     4
                     4
         240.0
                     3
         120.0
                     2
         36.0
                     2
         60.0
         12.0
                     1
         Name: Loan_Amount_Term, dtype: int64
In [71]: train["Loan_Amount_Term"].fillna(train["Loan_Amount_Term"].mode()[0],inplace
In [72]: train["Loan_Amount_Term"].value_counts()
Out[72]: 360.0
                   526
         180.0
                    44
         480.0
                    15
         300.0
                    13
         84.0
                     4
         240.0
                     4
         120.0
                     3
                     2
         36.0
         60.0
                     2
         12.0
                     1
         Name: Loan_Amount_Term, dtype: int64
         train["LoanAmount"].fillna(train["LoanAmount"].median(),inplace=True)
In [73]:
In [74]: train.isnull().sum()
Out[74]: Loan ID
                               0
         Gender
                               0
                               0
         Married
         Dependents
                               0
                               0
         Education
         Self_Employed
                               0
         ApplicantIncome
                               0
                               0
         CoapplicantIncome
         LoanAmount
                               0
         Loan Amount Term
                               0
         Credit_History
                               0
         Property_Area
                               0
         Loan_Status
                               0
         dtype: int64
```

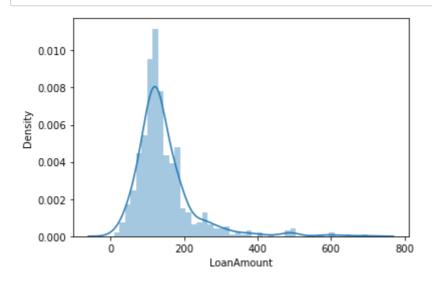
```
test.isnull().sum()
In [75]:
Out[75]: Loan ID
                                 0
          Gender
                                11
          Married
                                 0
          Dependents
                                10
          Education
                                 0
          Self_Employed
                                23
          ApplicantIncome
                                 0
          CoapplicantIncome
                                 0
          LoanAmount
                                 5
          Loan_Amount_Term
                                 6
                                29
          Credit_History
          Property_Area
                                 0
          dtype: int64
```

In [76]: test["Gender"].fillna(test["Gender"].mode()[0],inplace=True)
 test['Dependents'].fillna(test["Dependents"].mode()[0],inplace=True)
 test["Self\_Employed"].fillna(test["Self\_Employed"].mode()[0],inplace=True)
 test["Loan\_Amount\_Term"].fillna(test["Loan\_Amount\_Term"].mode()[0],inplace=
 test["Credit\_History"].fillna(test["Credit\_History"].mode()[0],inplace=True)
 test["LoanAmount"].fillna(test["LoanAmount"].median(),inplace=True)

```
In [77]: |test.isnull().sum()
```

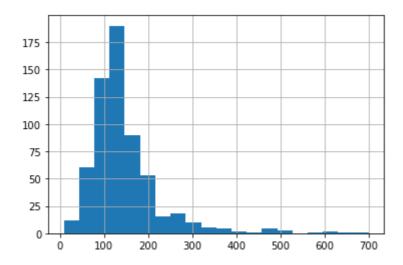
Out[77]: Loan\_ID 0 Gender 0 0 Married Dependents 0 0 Education Self\_Employed 0 ApplicantIncome 0 0 CoapplicantIncome LoanAmount 0 Loan\_Amount\_Term 0 Credit\_History 0 Property\_Area 0 dtype: int64

# In [78]: | sns.distplot(train["LoanAmount"]);



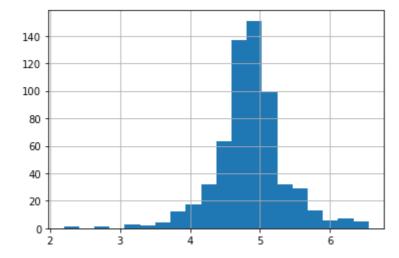
In [79]: train['LoanAmount'].hist(bins=20)

Out[79]: <AxesSubplot:>



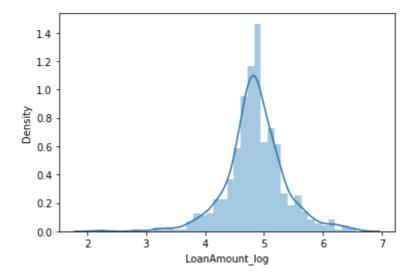
In [80]: train['LoanAmount\_log'] = np.log(train['LoanAmount'])
train['LoanAmount\_log'].hist(bins=20)

Out[80]: <AxesSubplot:>



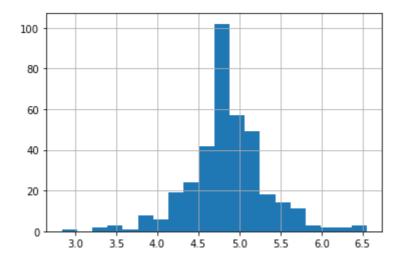
```
In [81]: sns.distplot(train["LoanAmount_log"])
```

Out[81]: <AxesSubplot:xlabel='LoanAmount\_log', ylabel='Density'>



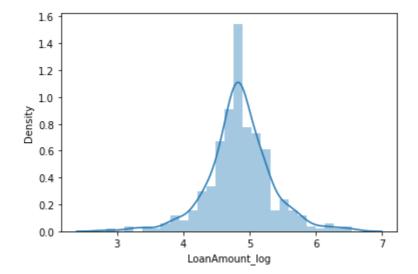
```
In [82]: test["LoanAmount_log"]=np.log(train["LoanAmount"])
test['LoanAmount_log'].hist(bins=20)
```

## Out[82]: <AxesSubplot:>



```
In [83]: sns.distplot(test["LoanAmount_log"])
```

Out[83]: <AxesSubplot:xlabel='LoanAmount\_log', ylabel='Density'>



```
In [84]: train["TotalIncome"]=train["ApplicantIncome"]+train["CoapplicantIncome"]
```

In [85]: train[["TotalIncome"]].head()

#### Out[85]:

To	otalincome
0	5849.0
1	6091.0
2	3000.0
3	4941.0
4	6000.0

```
In [86]: test["TotalIncome"]=test["ApplicantIncome"]+test["CoapplicantIncome"]
```

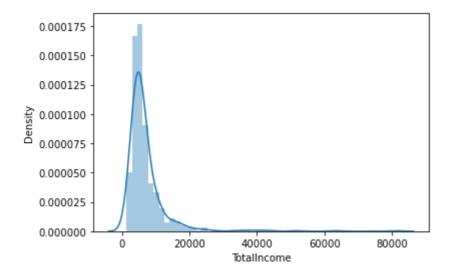
In [87]: test[["TotalIncome"]].head()

## Out[87]:

	TotalIncome
0	5720
1	4576
2	6800
3	4886
4	3276

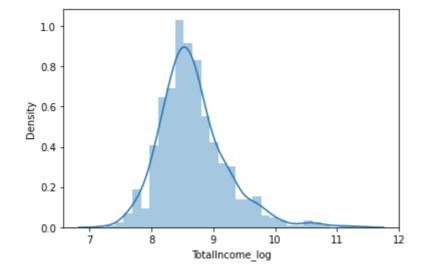
```
In [88]: sns.distplot(train["TotalIncome"])
```

Out[88]: <AxesSubplot:xlabel='TotalIncome', ylabel='Density'>



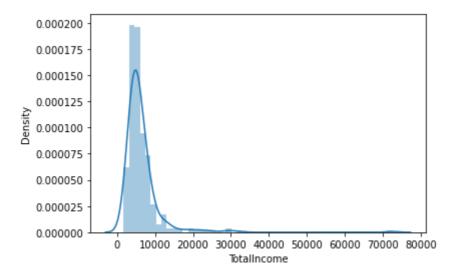
```
In [89]: train["TotalIncome_log"]=np.log(train["TotalIncome"])
sns.distplot(train["TotalIncome_log"])
```

Out[89]: <AxesSubplot:xlabel='TotalIncome\_log', ylabel='Density'>



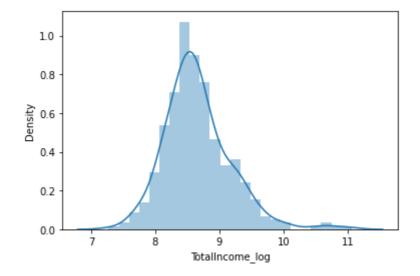
```
In [90]: sns.distplot(test["TotalIncome"])
```

Out[90]: <AxesSubplot:xlabel='TotalIncome', ylabel='Density'>



```
In [91]: test["TotalIncome_log"] = np.log(train["TotalIncome"])
sns.distplot(test["TotalIncome_log"])
```

Out[91]: <AxesSubplot:xlabel='TotalIncome\_log', ylabel='Density'>



```
In [92]: train["EMI"]=train["LoanAmount"]/train["Loan_Amount_Term"]
    test["EMI"]=test["LoanAmount"]/test["Loan_Amount_Term"]
```

```
In [93]: train[["EMI"]].head()
```

Out[93]:

#### EMI

- **0** 0.35556
- 1 0.355556
- 2 0.183333
- **3** 0.333333
- **4** 0.391667

```
In [94]: test[["EMI"]].head()
```

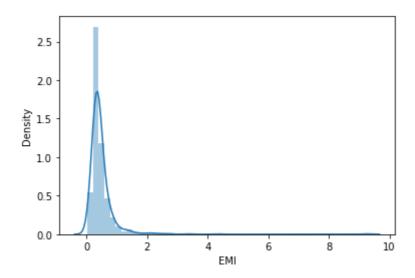
## Out[94]:

#### **EMI**

- 0 0.305556
- 1 0.350000
- **2** 0.577778
- **3** 0.277778
- 4 0.216667

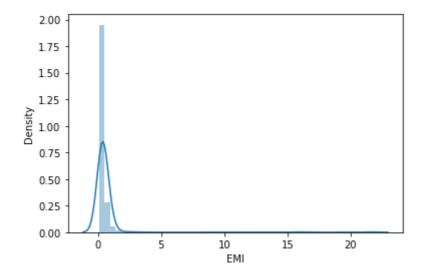
In [95]: sns.distplot(train["EMI"])

Out[95]: <AxesSubplot:xlabel='EMI', ylabel='Density'>



In [96]: sns.distplot(test["EMI"])

Out[96]: <AxesSubplot:xlabel='EMI', ylabel='Density'>



```
train["Balance_Income"] = train["TotalIncome"]-train["EMI"]*1000
 In [97]:
           test["Balance_Income"] = test["TotalIncome"]-test["EMI"]
 In [98]: train[["Balance_Income"]].head()
 Out[98]:
               Balance_Income
            0
                  5493.44444
                  5735.444444
            1
            2
                  2816.666667
            3
                  4607.666667
                  5608.333333
            4
 In [99]:
           test[["Balance_Income"]].head()
 Out[99]:
               Balance_Income
            0
                  5719.694444
            1
                  4575.650000
            2
                  6799.422222
            3
                  4885.722222
                  3275.783333
           train=train.drop(["ApplicantIncome","CoapplicantIncome","LoanAmount","Loan_
In [100]:
In [101]:
           train.head()
Out[101]:
                Loan_ID Gender Married Dependents Education Self_Employed Credit_History Prope
            0 LP001002
                                    No
                                                     Graduate
                                                                        No
                                                                                      1.0
                           Male
            1 LP001003
                           Male
                                    Yes
                                                     Graduate
                                                                        No
                                                                                      1.0
              LP001005
                           Male
                                    Yes
                                                 0
                                                     Graduate
                                                                        Yes
                                                                                      1.0
                                                          Not
            3 LP001006
                           Male
                                    Yes
                                                 0
                                                                         No
                                                                                      1.0
                                                     Graduate
              LP001008
                           Male
                                                 0
                                                     Graduate
                                                                                      1.0
                                    No
                                                                        No
In [102]:
           test = test.drop(["ApplicantIncome","CoapplicantIncome","LoanAmount","Loan
```

```
In [103]:
            test.head()
Out[103]:
                          Gender
                                  Married Dependents
                                                        Education Self Employed
                                                                                   Credit History
                 Loan ID
                                                                                                  Prope
                LP001015
                             Male
                                       Yes
                                                          Graduate
                                                                               No
                                                                                             1.0
                LP001022
                                                          Graduate
                             Male
                                       Yes
                                                      1
                                                                               No
                                                                                             1.0
                LP001031
                                                     2
                             Male
                                       Yes
                                                          Graduate
                                                                               No
                                                                                             1.0
                LP001035
                                                     2
                                                          Graduate
                             Male
                                       Yes
                                                                               No
                                                                                             1.0
                                                               Not
                LP001051
                             Male
                                       No
                                                     0
                                                                               No
                                                                                             1.0
                                                          Graduate
            train=train.drop("Loan_ID",axis=1)
In [104]:
            test=test.drop("Loan_ID",axis=1)
In [105]: train.head(3)
Out[105]:
                                              Education Self_Employed Credit_History Property_Area
                Gender
                        Married
                                 Dependents
             0
                                                                                               Urban
                   Male
                             No
                                           0
                                               Graduate
                                                                    No
                                                                                   1.0
             1
                                           1
                                               Graduate
                                                                                   1.0
                   Male
                            Yes
                                                                    No
                                                                                                Rural
             2
                                           0
                                               Graduate
                                                                                   1.0
                                                                                               Urban
                   Male
                            Yes
                                                                    Yes
            test.head(3)
In [106]:
Out[106]:
                                 Dependents
                Gender
                         Married
                                              Education
                                                         Self_Employed
                                                                        Credit_History
                                                                                       Property_Area
             0
                                           0
                   Male
                            Yes
                                               Graduate
                                                                    No
                                                                                   1.0
                                                                                               Urban
             1
                   Male
                            Yes
                                           1
                                               Graduate
                                                                    No
                                                                                   1.0
                                                                                               Urban
             2
                   Male
                                           2
                                               Graduate
                                                                                   1.0
                                                                                               Urban
                            Yes
                                                                    No
            X=train.drop("Loan_Status",1)
In [107]:
In [108]: X.head(2)
Out[108]:
                                 Dependents
                                                        Self_Employed Credit_History
                                                                                       Property_Area
                Gender
                         Married
                                              Education
             0
                   Male
                             No
                                           0
                                               Graduate
                                                                    No
                                                                                   1.0
                                                                                               Urban
                                           1
                                               Graduate
                                                                                   1.0
                                                                                                Rural
                   Male
                            Yes
                                                                    Νo
```

```
y=train[["Loan_Status"]]
In [109]:
In [110]: y.head(2)
Out[110]:
               Loan_Status
             0
                         1
             1
                         0
In [111]: X = pd.get_dummies(X)
           X.head(3)
In [112]:
Out[112]:
               Credit_History LoanAmount_log TotalIncome TotalIncome_log
                                                                               EMI Balance_Income
            0
                         1.0
                                     4.852030
                                                   5849.0
                                                                 8.674026 0.355556
                                                                                        5493.44444
             1
                         1.0
                                     4.852030
                                                   6091.0
                                                                 8.714568
                                                                           0.355556
                                                                                        5735.444444
             2
                                                   3000.0
                                                                                        2816.666667
                         1.0
                                     4.189655
                                                                 8.006368 0.183333
            3 rows × 21 columns
            train=pd.get_dummies(train)
In [113]:
            test=pd.get_dummies(test)
In [114]: train.head(3)
Out[114]:
               Credit_History Loan_Status LoanAmount_log TotalIncome TotalIncome_log
                                                                                            EMI B
             0
                         1.0
                                        1
                                                  4.852030
                                                                5849.0
                                                                              8.674026
                                                                                       0.355556
             1
                         1.0
                                                  4.852030
                                                                6091.0
                                                                              8.714568
                                                                                       0.355556
             2
                         1.0
                                                  4.189655
                                                                3000.0
                                                                              8.006368 0.183333
            3 rows × 22 columns
```

```
test.head(3)
In [115]:
Out[115]:
              Credit_History LoanAmount_log TotalIncome TotalIncome_log
                                                                        EMI Balance_Income
           0
                       1.0
                                  4.852030
                                                5720
                                                           8.674026 0.305556
                                                                                5719.694444
            1
                       1.0
                                  4.852030
                                                4576
                                                           8.714568 0.350000
                                                                                4575.650000
           2
                       1.0
                                  4.189655
                                                6800
                                                           8.006368 0.577778
                                                                                6799.422222
           3 rows × 21 columns
In [116]:
          from sklearn.model_selection import train_test_split
In [117]: x_train,x_cv,y_train,y_cv=train_test_split(X,y,test_size=0.3,random_state=1
          from sklearn.linear_model import LogisticRegression
In [118]:
           from sklearn.metrics import accuracy_score
In [119]: logistic_model = LogisticRegression(random_state=1)
In [120]: logistic_model.fit(x_train,y_train)
Out[120]: LogisticRegression(random_state=1)
          pred_cv_logistic=logistic_model.predict(x_cv)
In [121]:
In [122]: score logistic =accuracy score(pred cv logistic,y cv)*100
In [123]:
          score_logistic
Out[123]: 75.67567567568
In [124]: | pred_test_logistic = logistic_model.predict(test)
In [125]:
          from sklearn.tree import DecisionTreeClassifier
In [126]: tree model = DecisionTreeClassifier(random state=1)
In [127]: | tree_model.fit(x_train,y_train)
Out[127]: DecisionTreeClassifier(random state=1)
```

```
pred_cv_tree=tree_model.predict(x_cv)
In [128]:
In [129]: | score_tree =accuracy_score(pred_cv_tree,y_cv)*100
In [130]:
          score_tree
Out[130]: 71.35135135135135
In [131]: pred test tree = tree model.predict(test)
In [132]:
          from sklearn.ensemble import RandomForestClassifier
In [133]: forest_model = RandomForestClassifier(random_state=1, max_depth=10, n_estimat
In [134]: | forest_model.fit(x_train,y_train)
Out[134]: RandomForestClassifier(max_depth=10, n_estimators=50, random_state=1)
In [135]: pred_cv_forest=forest_model.predict(x_cv)
In [136]: score_forest = accuracy_score(pred_cv_forest,y_cv)*100
In [137]: score forest
Out[137]: 77.83783783783784
In [138]: pred_test_forest=forest_model.predict(test)
In [139]:
          from sklearn.model selection import GridSearchCV
          paramgrid = {'max_depth': list(range(1,20,2)),'n_estimators':list(range(1,20,2))
In [140]:
In [141]: grid search = GridSearchCV(RandomForestClassifier(random state=1),paramgrid
In [142]: grid_search.fit(x_train,y_train)
Out[142]: GridSearchCV(estimator=RandomForestClassifier(random state=1),
                        param_grid={'max_depth': [1, 3, 5, 7, 9, 11, 13, 15, 17, 1
          9],
                                    'n estimators': [1, 21, 41, 61, 81, 101, 121, 14
          1, 161,
                                                     181]})
```

```
grid_search.best_estimator_
In [143]:
Out[143]: RandomForestClassifier(max_depth=7, n_estimators=41, random_state=1)
In [144]: grid_forest_model = RandomForestClassifier(random_state=1, max_depth=3, n_est
            grid_forest_model.fit(x_train,y_train)
Out[145]: RandomForestClassifier(max_depth=3, n_estimators=101, random_state=1)
            pred grid forest = grid forest model.predict(x cv)
In [147]:
            score_grid_forest = accuracy_score(pred_grid_forest,y_cv)*100
In [148]: | score_grid_forest
Out[148]: 76.75675675675676
In [149]: pred_grid_forest_test = grid_forest_model.predict(test)
            importances = pd.Series(forest_model.feature_importances_,index=X.columns)
In [152]:
            importances.plot(kind='barh', figsize=(12,8))
Out[152]: <AxesSubplot:>
               Property Area Urban
             Property Area Semiurban
                Property_Area_Rural
                 Self_Employed_Yes
                 Self_Employed_No
              Education Not Graduate
                Education Graduate
                   Dependents 2
                   Dependents_1
                   Dependents_0
                   Dependents 3
                    Married Yes
                     Married_No
                    Gender Male
                   Gender_Female
                  Balance Income
                  TotalIncome log
                     TotalIncome
                   Credit_History
                          0.00
  In [ ]:
```