In [3]:

```
import pandas as pd
import numpy as np
import matplotlib.pyplot as plt,seaborn as sns
```

In [4]:

```
df=pd.read_csv(r"C:\Users\91628\Downloads\loan1.csv")
df
```

Out[4]:

	Home Owner	Marital Status	Annual Income	Defaulted Borrower
0	Yes	Single	125	No
1	No	Married	100	No
2	No	Single	70	No
3	Yes	Married	120	No
4	No	Divorced	95	Yes
5	No	Married	60	No
6	Yes	Divorced	220	No
7	No	Single	85	Yes
8	No	Married	75	No
9	No	Single	90	Yes

In [5]:

```
df.info()
```

```
<class 'pandas.core.frame.DataFrame'>
RangeIndex: 10 entries, 0 to 9
Data columns (total 4 columns):
```

#	Column	Non-Null Count	Dtype
0	Home Owner	10 non-null	object
1	Marital Status	10 non-null	object
2	Annual Income	10 non-null	int64
3	Defaulted Borrower	10 non-null	object

dtypes: int64(1), object(3)
memory usage: 452.0+ bytes

In [6]:

```
x=df.drop('Defaulted Borrower',axis=1)
y=df['Defaulted Borrower']
```

```
In [7]:
```

```
df['Marital Status'].value_counts()
Out[7]:
```

Marital Status Single 4 Married 4 Divorced 2

Name: count, dtype: int64

In [8]:

```
HO={"Home Owner":{"Yes":1,"No":0}}
df=df.replace(HO)
print(df)
```

	Home	Owner	Marital Status	Annual Income	Defaulted	Borrower
0		1	Single	125		No
1		0	Married	100		No
2		0	Single	70		No
3		1	Married	120		No
4		0	Divorced	95		Yes
5		0	Married	60		No
6		1	Divorced	220		No
7		0	Single	85		Yes
8		0	Married	75		No
9		0	Single	90		Yes

In [9]:

```
MS={"Marital Status":{"Single":1,"Married":2,"Divorced":3}}
df=df.replace(MS)
print(df)
```

	Home Owner	Marital Status	Annual Income	Defaulted Borrower
0	1	1	125	No
1	0	2	100	No
2	0	1	70	No
3	1	2	120	No
4	0	3	95	Yes
5	0	2	60	No
6	1	3	220	No
7	0	1	85	Yes
8	0	2	75	No
9	0	1	90	Yes

In [10]:

```
x=df.drop('Defaulted Borrower',axis=1)
y=df['Defaulted Borrower']
```

```
In [11]:
from sklearn.model_selection import train_test_split
x_train,x_test,y_train,y_test=train_test_split(x,y,train_size=0.7,random_state=42)
x_train.shape,x_test.shape
Out[11]:
((7, 3), (3, 3))
In [12]:
from sklearn.ensemble import RandomForestClassifier
rfc=RandomForestClassifier()
rfc.fit(x_train,y_train)
Out[12]:
▼ RandomForestClassifier
RandomForestClassifier()
In [13]:
rf=RandomForestClassifier()
In [14]:
params={'max_depth':[2,3,5,10,20],
       'min_samples_leaf':[5,10,20,50,100,200],
       'n_estimators':[10,25,30,50,100,200]}
In [15]:
```

from sklearn.model_selection import GridSearchCV
grid_search=GridSearchCV(estimator=rf,param_grid=params,cv=2,scoring='accuracy')
grid_search.fit(x_train,y_train)

Out[15]:

```
► GridSearchCV
► estimator: RandomForestClassifier
► RandomForestClassifier
```

In [16]:

```
grid_search.best_score_
```

Out[16]:

0.5833333333333333

In [17]:

```
rf_best=grid_search.best_estimator_
print(rf_best)
```

RandomForestClassifier(max_depth=2, min_samples_leaf=5, n_estimators=30)

In [18]:

```
from sklearn.tree import plot_tree
plt.figure(figsize=(80,40))
plot_tree(rf_best.estimators_[5],feature_names=x.columns,class_names=['Yes','No'],filled=True
```

Out[18]:

[Text(0.5, 0.5, 'gini = 0.49\nsamples = 4\nvalue = [4, 3]\nclass = Yes')]

gini = 0.49 samples = 4 value = [4, 3] class = Yes

```
In [19]:
```

```
from sklearn.tree import plot_tree
plt.figure(figsize=(80,40))
plot_tree(rf_best.estimators_[7],feature_names=x.columns,class_names=['Yes','No'],filled=True
```

Out[19]:

```
[Text(0.5, 0.5, 'gini = 0.408\nsamples = 5\nvalue = [5, 2]\nclass = Yes')]
```

gini = 0.408 samples = 5 value = [5, 2] class = Yes

In [20]:

```
rf_best.feature_importances_
```

Out[20]:

```
array([0., 0., 0.])
```

In [22]:

```
imp_df=pd.DataFrame({'Varname':x_train.columns,"Imp":rf_best.feature_importances_})
imp_df.sort_values(by="Imp",ascending=False)
```

Out[22]:

Varname Imp 0 Home Owner 0.0 1 Marital Status 0.0 2 Annual Income 0.0

In []: