loan-approval-project

December 23, 2023

1 1. Importing libraries and dataset

```
[1]: import numpy as np
  import pandas as pd
  import seaborn as sns
  from sklearn.preprocessing import StandardScaler
  from sklearn.preprocessing import LabelEncoder
  from sklearn.model_selection import train_test_split
  from sklearn.model_selection import cross_val_score
  from sklearn.metrics import accuracy_score
[2]: df = pd.read_csv('loan.csv')
```

2 2. Data description

```
[3]: df.columns
[3]: Index(['Loan_ID', 'Gender', 'Married', 'Dependents', 'Education',
            'Self_Employed', 'ApplicantIncome', 'CoapplicantIncome', 'LoanAmount',
            'Loan_Amount_Term', 'Credit_History', 'Property_Area', 'Loan_Status'],
           dtype='object')
[4]: df.head()
[4]:
         Loan_ID Gender Married Dependents
                                                Education Self_Employed
     0 LP001002
                   Male
                              No
                                          0
                                                 Graduate
                                                                      No
     1 LP001003
                   Male
                                          1
                             Yes
                                                 Graduate
                                                                      No
     2 LP001005
                   Male
                            Yes
                                                 Graduate
                                                                     Yes
                                          0
     3 LP001006
                   Male
                             Yes
                                             Not Graduate
     4 LP001008
                   Male
                             No
                                                 Graduate
        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 Propert	y_Area Loan	_Status		
0	1.0	Urban	Y		
1	1.0	Rural	N		
2	1.0	Urban	Y		
3	1.0	Urban	Y		

Y

Urban

[5]: df.info()

4

<class 'pandas.core.frame.DataFrame'>
RangeIndex: 614 entries, 0 to 613
Data columns (total 13 columns):

1.0

#	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	${\tt CoapplicantIncome}$	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
d+177	og: $flos+64(4)$ int	6/(1) object (8)	

dtypes: float64(4), int64(1), object(8)

memory usage: 62.5+ KB

[6]: df.describe()

[6]:		ApplicantIncome	CoapplicantIncome	LoanAmount	Loan_Amount_Term	\
	count	614.000000	614.000000	592.000000	600.00000	
	mean	5403.459283	1621.245798	146.412162	342.00000	
	std	6109.041673	2926.248369	85.587325	65.12041	
	min	150.000000	0.000000	9.000000	12.00000	
	25%	2877.500000	0.000000	100.000000	360.00000	
	50%	3812.500000	1188.500000	128.000000	360.00000	
	75%	5795.000000	2297.250000	168.000000	360.00000	
	max	81000.000000	41667.000000	700.000000	480.00000	
		Credit_History				
	count	564.000000				
	mean	0.842199				

```
      std
      0.364878

      min
      0.000000

      25%
      1.000000

      50%
      1.000000

      75%
      1.000000

      max
      1.000000
```

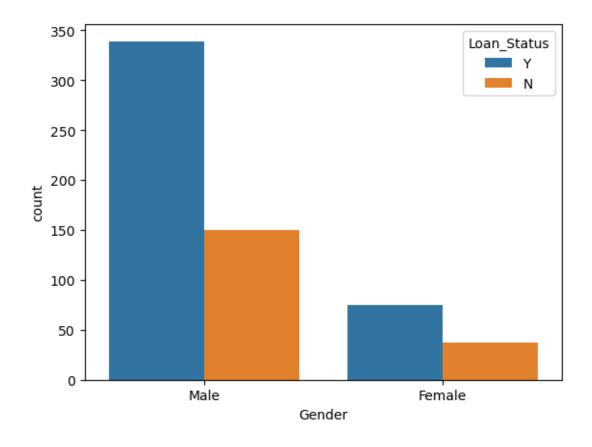
```
[7]: df.isnull().sum()
```

```
[7]: 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
```

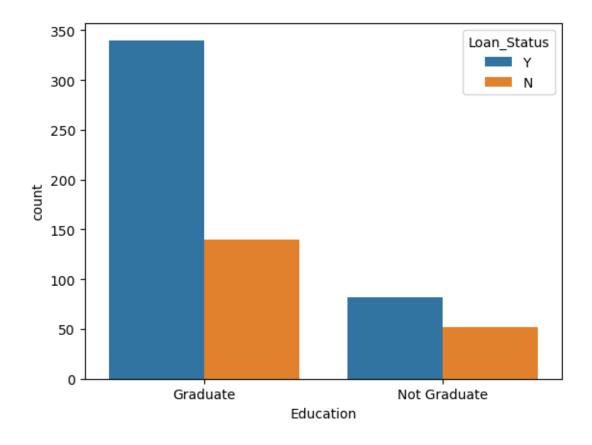
3 Exploratory data analysis

```
[8]: def plot(col):
    sns.countplot(x = col, hue = 'Loan_Status', data = df)

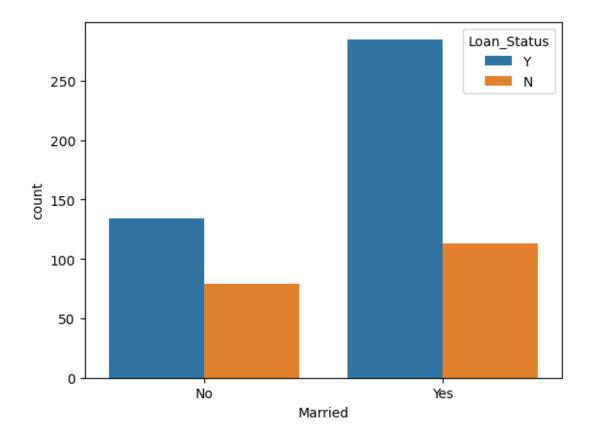
[9]: plot('Gender')
```



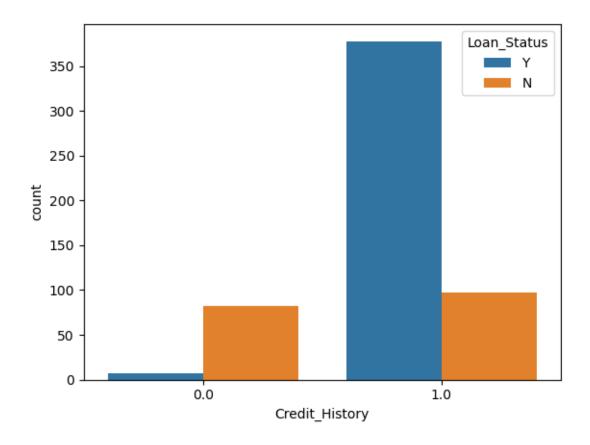
[10]: plot('Education')



[11]: plot('Married')



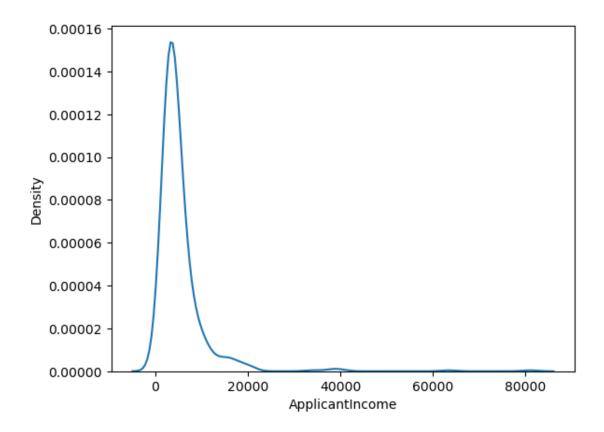
[12]: plot('Credit_History')



3.1 4. Dealing with missing values

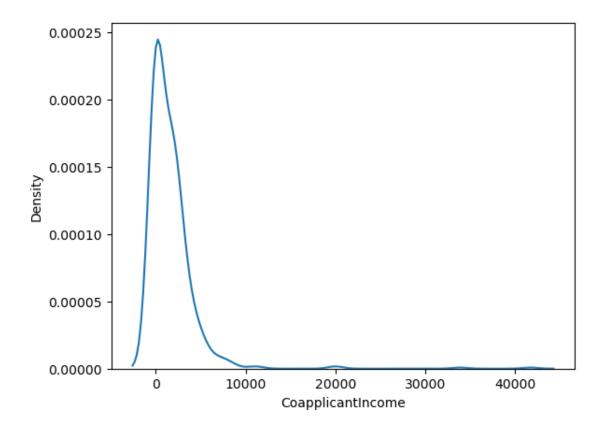
[13]:	df.isnull().sum()*1	00/len(df)
[13]:	Loan_ID	0.000000
	Gender	2.117264
	Married	0.488599
	Dependents	2.442997
	Education	0.000000
	Self_Employed	5.211726
	ApplicantIncome	0.000000
	CoapplicantIncome	0.000000
	LoanAmount	3.583062
	Loan_Amount_Term	2.280130
	Credit_History	8.143322
	Property_Area	0.000000
	Loan_Status	0.000000
	dtype: float64	

```
[14]: #filling the data for features having missing values > 5%
      df['Self_Employed'].fillna(df['Self_Employed'].mode()[0], inplace = True)
      df['Credit_History'].fillna(df['Credit_History'].mode()[0], inplace = True)
[15]: #dropping data for features with missing values < 5%
      df.dropna(inplace = True)
[16]: df.isnull().sum()
[16]: 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
     dtype: int64
     3.2 Normalizing the data
[17]: sns.kdeplot(df.ApplicantIncome)
```



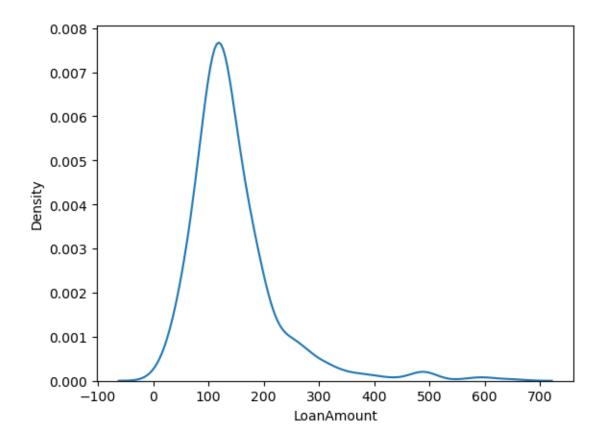
```
[18]: sns.kdeplot(df.CoapplicantIncome)
```

[18]: <Axes: xlabel='CoapplicantIncome', ylabel='Density'>



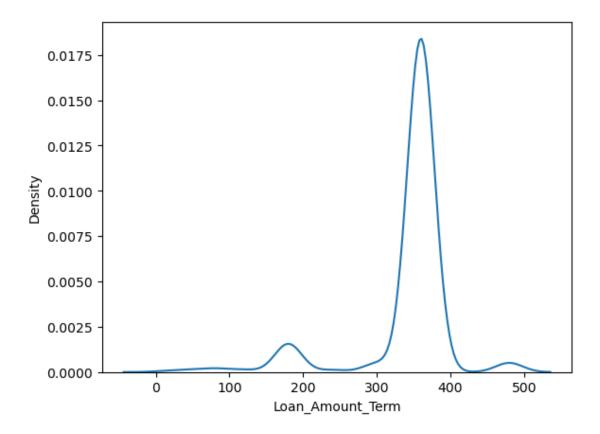
```
[19]: sns.kdeplot(df.LoanAmount)
```

[19]: <Axes: xlabel='LoanAmount', ylabel='Density'>



[20]: sns.kdeplot(df.Loan_Amount_Term)

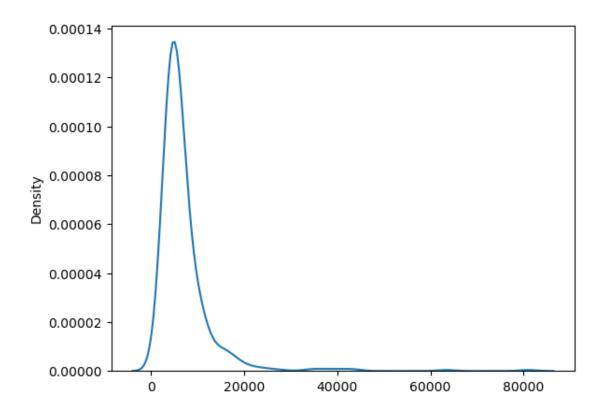
[20]: <Axes: xlabel='Loan_Amount_Term', ylabel='Density'>



[21]: Total_income = df.ApplicantIncome + df.CoapplicantIncome # we made this new feature because loan approval depends on the total income of the family.

sns.kdeplot(Total_income)

[21]: <Axes: ylabel='Density'>



```
[22]: # as all above drawn graphs are either right skewed or left skewed
      #so we need to normalize the data in order to get more accurate results.
[23]: Log_loanamount = np.log(df.LoanAmount)
     Log_loanamountterm = np.log(df.Loan_Amount_Term)
     Log_totalincome = np.log(Total_income)
[24]: df = df.assign(log_totalincome = Log_totalincome)
     df = df.assign(log_loanamount = Log_loanamount)
     df = df.assign(log_loanamountterm = Log_loanamountterm)
[25]: df.columns
[25]: Index(['Loan_ID', 'Gender', 'Married', 'Dependents', 'Education',
            'Self_Employed', 'ApplicantIncome', 'CoapplicantIncome', 'LoanAmount',
            'Loan_Amount_Term', 'Credit_History', 'Property_Area', 'Loan_Status',
            'log_totalincome', 'log_loanamount', 'log_loanamountterm'],
           dtype='object')
[26]: | col = ['ApplicantIncome', 'CoapplicantIncome', 'Loan_Amount_Term', __
      df = df.drop(col, axis = 1)
```

```
[27]: df.columns
[27]: Index(['Gender', 'Married', 'Dependents', 'Education', 'Self_Employed',
        'Credit_History', 'Property_Area', 'Loan_Status', 'log_totalincome',
        'log_loanamount', 'log_loanamountterm'],
       dtype='object')
      Converting data into array
[28]: col = ['Loan Status']
   x = df.drop(col, axis = 1)
   y = df.Loan_Status
[29]: X = x.iloc[:,:].values
   Y = np.array(y)
[30]: X
[30]: array([['Male', 'Yes', '1', ..., 8.714567550836485, 4.852030263919617,
        5.886104031450156],
        ['Male', 'Yes', '0', ..., 8.006367567650246, 4.189654742026425,
        5.886104031450156],
        ['Male', 'Yes', '0', ..., 8.50532301884575, 4.787491742782046,
        5.886104031450156],
        ['Male', 'Yes', '1', ..., 9.025455532779063, 5.53338948872752,
        5.886104031450156],
        ['Male', 'Yes', '2', ..., 8.933664178700935, 5.231108616854587,
        5.886104031450156],
        ['Female', 'No', '0', ..., 8.430109084509125, 4.890349128221754,
        5.886104031450156]], dtype=object)
[31]: X.shape
[31]: (553, 10)
[32]: Y
```

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

3.4 Label encoding

```
[33]: le = LabelEncoder()

[34]: for i in range(0,10):
        X[:,i] = le.fit_transform(X[:,i])

[35]: Y = le.fit_transform(Y)
```

3.5 Feature scaling

```
[36]: ss = StandardScaler()
          X = ss.fit_transform(X)
[37]: X
                                                0.73511222, 0.23330784, ..., 0.37019928,
[37]: array([[ 0.48127522,
                        -0.11941535,
                                                0.30417021],
                                                0.73511222, -0.75914782, ..., -1.48885266,
                       [ 0.48127522,
                        -1.32087679,
                                                0.30417021],
                       [ 0.48127522,
                                                0.73511222, -0.75914782, ..., -0.24714627,
                        -0.29417338,
                                                0.30417021],
                                                0.73511222, 0.23330784, ..., 1.00157541,
                      [ 0.48127522,
                                                0.30417021],
                          1.62816493,
                                                0.73511222, 1.2257635, ..., 0.87530019,
                       [ 0.48127522,
                          0.97282232,
                                                0.30417021],
                       [-2.0778132, -1.36033653, -0.75914782, ..., -0.56283433,
                        -0.01019158, 0.30417021]])
[38]: Y[Y==0]=-1
[39]: Y
[39]: array([-1, 1, 1, 1, 1, 1, -1, 1, -1, 1, 1, -1, 1, 1, 1, -1,
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```

3.6 Splitting data into train and test data

```
[40]: X train, X test, Y train, Y test = train test split(X,Y, test size = 0.25,
      ⇒random state = 7)
[41]: X_train
[41]: array([[ 0.48127522, -1.36033653, -0.75914782, ..., -1.6782655 ,
             -1.3645663 , 1.18483055],
             [0.48127522, -1.36033653, -0.75914782, ..., 1.31024819,
               1.23495936, 0.30417021],
             [0.48127522, 0.73511222, -0.75914782, ..., -0.24714627,
             -0.29417338, 0.30417021],
             [ 0.48127522, 0.73511222, 1.2257635 , ..., 0.80514728,
              0.97282232, 0.30417021],
             [0.48127522, 0.73511222, -0.75914782, ..., -1.68528079,
             -1.43010056, 0.30417021],
             [-2.0778132, 0.73511222, -0.75914782, ..., 0.44035218,
             -0.44708665, 0.30417021]])
[42]: X_test
[42]: array([[ 0.48127522, 0.73511222, 1.2257635, ..., -0.08579459,
             -0.16310486,
                           0.30417021],
             [0.48127522, 0.73511222, -0.75914782, ..., 0.2860158,
             -0.11941535, 0.30417021],
             [0.48127522, -1.36033653, -0.75914782, ..., 0.55961212,
              0.14272169, 0.30417021],
             [-2.0778132, 0.73511222, -0.75914782, ..., -0.56283433,
             -0.46893141, 0.30417021],
             [0.48127522, 0.73511222, -0.75914782, ..., -0.75224717,
             -0.57815518, 0.30417021],
             [0.48127522, 0.73511222, 1.2257635, ..., 1.67504328,
```

1.47525165, 0.30417021]])

```
[43]: Y_train
[43]: array([-1, -1, 1, -1, -1, -1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1,
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                     1, -1, 1,
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[44]: Y_test
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```

3.7 Model training

```
[45]: def classify(model_name, X, Y, classifier):
          classifier.fit(X_train, Y_train)
          X_pred = classifier.predict(X_test)
          Acc = accuracy_score(Y_test, X_pred)
          print('Accuracy of', model_name,' is:', Acc*100)
          score = cross_val_score(classifier, X, Y, cv = 5)
          print('Cross validation score of', model_name,' is:', np.mean(score)*100)
[46]: from sklearn.ensemble import RandomForestClassifier
      model name = 'Random Forest Classifier'
      classifier = RandomForestClassifier()
      classify(model_name, X, Y, classifier)
     Accuracy of Random Forest Classifier is: 84.89208633093526
     Cross validation score of Random Forest Classifier is: 77.76412776412776
[47]: from sklearn.tree import DecisionTreeClassifier
      model_name = 'Decision Tree Classifier'
      classifier = DecisionTreeClassifier()
      classify(model_name, X, Y, classifier)
     Accuracy of Decision Tree Classifier is: 70.50359712230215
     Cross validation score of Decision Tree Classifier is: 69.25798525798525
[48]: from sklearn.linear_model import LogisticRegression
      model name = 'Logistic Regression'
      classifier = LogisticRegression()
      classify(model_name, X, Y, classifier)
     Accuracy of Logistic Regression is: 84.17266187050359
     Cross validation score of Logistic Regression is: 80.47993447993449
[49]: from sklearn.naive bayes import GaussianNB
      model name = 'Gaussian Naive Bayes'
      classifier = GaussianNB()
      classify(model_name, X, Y, classifier)
     Accuracy of Gaussian Naive Bayes is: 84.17266187050359
     Cross validation score of Gaussian Naive Bayes is: 80.2997542997543
[50]: from sklearn.neighbors import KNeighborsClassifier
      classifier = KNeighborsClassifier()
      model_name = 'K Neighbors Classifier'
      classify(model_name, X, Y, classifier)
```

Accuracy of K Neighbors Classifier is: 80.57553956834532

Cross validation score of K Neighbors Classifier is: 77.94430794430795

Based on accuracy and cross val score, we observe that Logistic Regression performs better among all.