

```
In [1]: import pandas as pd
import matplotlib.pyplot as plt
import seaborn as sns
```

```
In [2]: df = pd.read_json("D:\Power BI\Hyderabad Assignment\data\loan_approval_dataset.json")
df.head(10)
```

```
Out[2]:
```

|   | Id | Income  | Age | Experience | Married/Single | House_Ownership | Car_Ownership | Profession          |         |
|---|----|---------|-----|------------|----------------|-----------------|---------------|---------------------|---------|
| 0 | 1  | 1303834 | 23  | 3          | single         | rented          | no            | Mechanical_engineer |         |
| 1 | 2  | 7574516 | 40  | 10         | single         | rented          | no            | Software_Developer  |         |
| 2 | 3  | 3991815 | 66  | 4          | married        | rented          | no            | Technical_writer    |         |
| 3 | 4  | 6256451 | 41  | 2          | single         | rented          | yes           | Software_Developer  | Bh      |
| 4 | 5  | 5768871 | 47  | 11         | single         | rented          | no            | Civil_servant       | Tiruchi |
| 5 | 6  | 6915937 | 64  | 0          | single         | rented          | no            | Civil_servant       |         |
| 6 | 7  | 3954973 | 58  | 14         | married        | rented          | no            | Librarian           |         |
| 7 | 8  | 1706172 | 33  | 2          | single         | rented          | no            | Economist           |         |
| 8 | 9  | 7566849 | 24  | 17         | single         | rented          | yes           | Flight_attendant    |         |
| 9 | 10 | 8964846 | 23  | 12         | single         | rented          | no            | Architect           |         |

```
In [56]: df.shape
```

```
Out[56]: (252000, 13)
```

```
In [3]: df.isnull().sum()
```

```
Out[3]: Id                0
Income                0
Age                  0
Experience            0
Married/Single        0
House_Ownership       0
Car_Ownership         0
Profession            0
CITY                  0
STATE                 0
CURRENT_JOB_YRS       0
CURRENT_HOUSE_YRS     0
Risk_Flag             0
dtype: int64
```

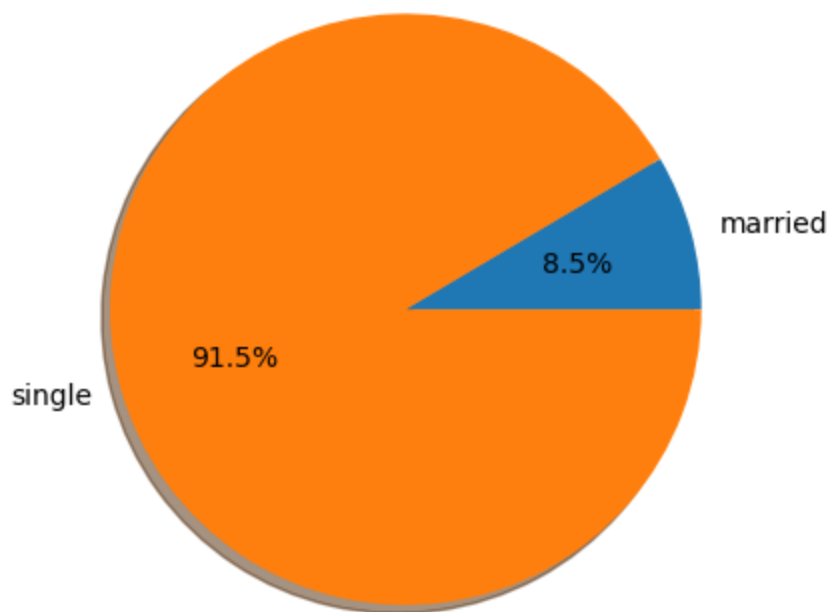
```
In [4]: df.duplicated().sum()
```

```
Out[4]: 0
```

```
In [52]: Married = df.groupby(['Married/Single'])['Risk_Flag'].sum()

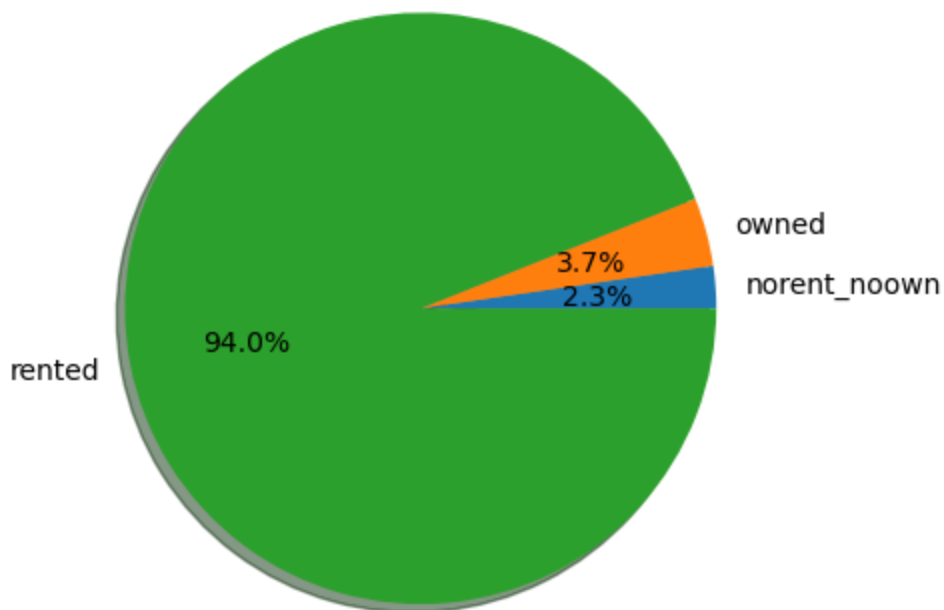
Married.plot(kind='pie', autopct='%1.1f%%', title='Risk Factor by Marriatel Status', ylabel=
plt.show()
```

Risk Factor by Marriatel Status



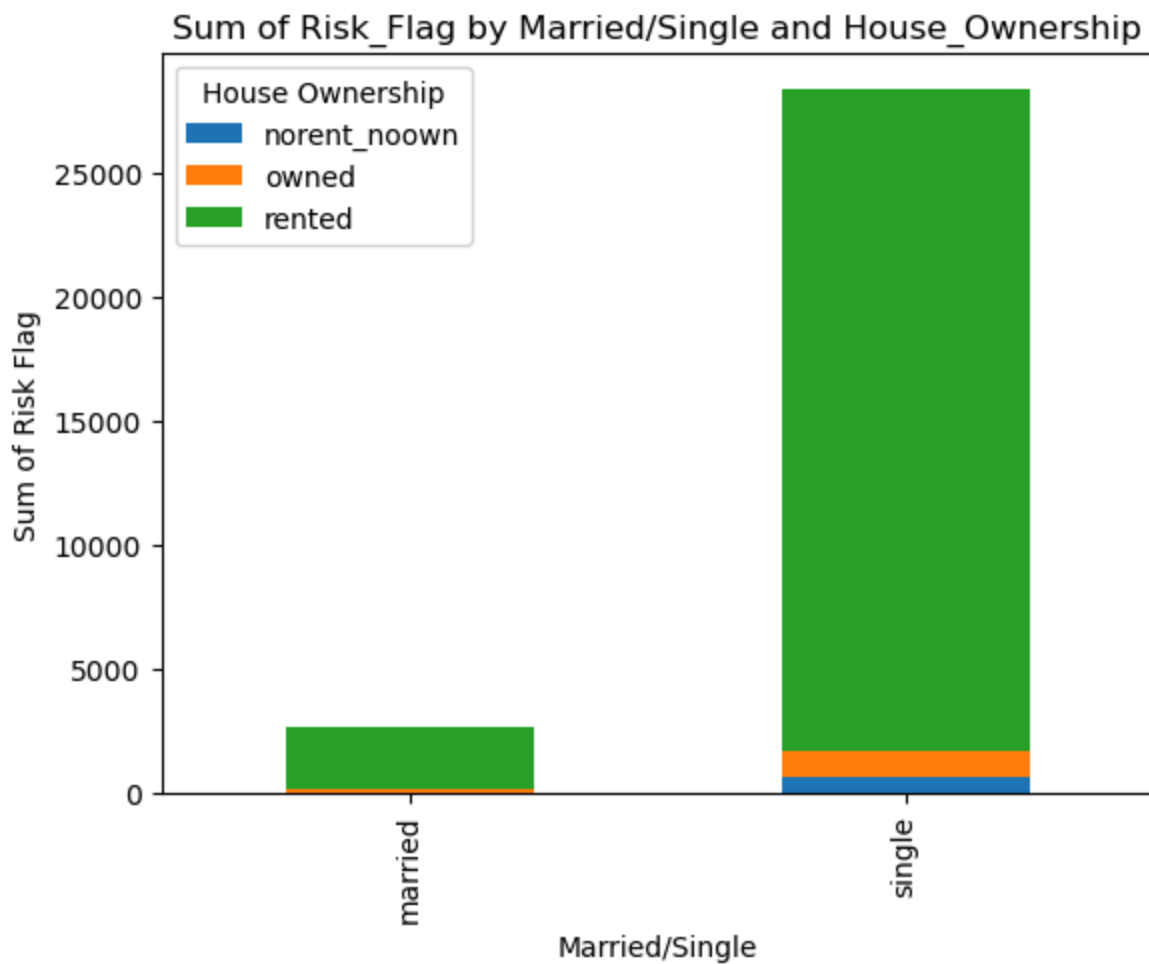
```
In [57]: House = df.groupby(['House_Ownership'])['Risk_Flag'].sum()
House.plot(kind='pie', autopct='%1.1f%%', title='Risk Factor by House own', ylabel='', shadow=True)
plt.show()
```

Risk Factor by House own



```
In [61]: plt.figure(figsize=(15,8))
Married_House = df.groupby(['Married/Single', 'House_Ownership'])['Risk_Flag'].sum().unstack()
Married_House.plot(kind='bar', stacked=True)
plt.xlabel('Married/Single')
plt.ylabel('Sum of Risk Flag')
plt.title('Sum of Risk_Flag by Married/Single and House_Ownership')
plt.legend(title='House Ownership')
```

<Figure size 1500x800 with 0 Axes>



## Top 5 High Risk Profession

```
In [62]: profession_risk = df.groupby('Profession')['Risk_Flag'].mean().reset_index()
profession_high_risk = profession_risk.sort_values(by='Risk_Flag', ascending=False)
profession_high_risk.head(5)
```

```
Out[62]:
```

|    | Profession           | Risk_Flag |
|----|----------------------|-----------|
| 38 | Police_officer       | 0.164052  |
| 7  | Chartered_Accountant | 0.153572  |
| 3  | Army_officer         | 0.152113  |
| 46 | Surveyor             | 0.151464  |
| 43 | Software_Developer   | 0.148427  |

## Top 5 Low Risk Profession

```
In [63]: profession_low_risk = profession_risk.sort_values(by='Risk_Flag', ascending=True)
profession_low_risk.head(5)
```

Out [63]:

|    | Profession            | Risk_Flag |
|----|-----------------------|-----------|
| 49 | Technology_specialist | 0.081486  |
| 36 | Petroleum_Engineer    | 0.085102  |
| 29 | Industrial_Engineer   | 0.098667  |
| 20 | Economist             | 0.099278  |
| 23 | Financial_Analyst     | 0.103155  |

```
In [64]: df.drop(columns=['CITY', 'STATE'],inplace= True)
df
```

Out[64]:

|        | Id     | Income  | Age | Experience | Married/Single | House_Ownership | Car_Ownership | Profession          |
|--------|--------|---------|-----|------------|----------------|-----------------|---------------|---------------------|
| 0      | 1      | 1303834 | 23  | 3          | single         | rented          | no            | Mechanical_engineer |
| 1      | 2      | 7574516 | 40  | 10         | single         | rented          | no            | Software_Developer  |
| 2      | 3      | 3991815 | 66  | 4          | married        | rented          | no            | Technical_writer    |
| 3      | 4      | 6256451 | 41  | 2          | single         | rented          | yes           | Software_Developer  |
| 4      | 5      | 5768871 | 47  | 11         | single         | rented          | no            | Civil_servant       |
| ...    | ...    | ...     | ... | ...        | ...            | ...             | ...           | ...                 |
| 251995 | 251996 | 8154883 | 43  | 13         | single         | rented          | no            | Surgeon             |
| 251996 | 251997 | 2843572 | 26  | 10         | single         | rented          | no            | Army_officer        |
| 251997 | 251998 | 4522448 | 46  | 7          | single         | rented          | no            | Design_Engineer     |
| 251998 | 251999 | 6507128 | 45  | 0          | single         | rented          | no            | Graphic_Designer    |
| 251999 | 252000 | 9070230 | 70  | 17         | single         | rented          | no            | Statistician        |

252000 rows × 11 columns

```
In [65]: df_encoded = pd.get_dummies(df, columns=['Married/Single', 'House_Ownership', 'Car_Ownership'])
df_encoded
```

Out[65]:

|        | Id     | Income  | Age | Experience | CURRENT_JOB_YRS | CURRENT_HOUSE_YRS | Risk_Flag | Married/Single |
|--------|--------|---------|-----|------------|-----------------|-------------------|-----------|----------------|
| 0      | 1      | 1303834 | 23  | 3          | 3               | 13                | 0         | single         |
| 1      | 2      | 7574516 | 40  | 10         | 9               | 13                | 0         | single         |
| 2      | 3      | 3991815 | 66  | 4          | 4               | 10                | 0         | married        |
| 3      | 4      | 6256451 | 41  | 2          | 2               | 12                | 1         | single         |
| 4      | 5      | 5768871 | 47  | 11         | 3               | 14                | 1         | single         |
| ...    | ...    | ...     | ... | ...        | ...             | ...               | ...       | ...            |
| 251995 | 251996 | 8154883 | 43  | 13         | 6               | 11                | 0         | single         |
| 251996 | 251997 | 2843572 | 26  | 10         | 6               | 11                | 0         | single         |
| 251997 | 251998 | 4522448 | 46  | 7          | 7               | 12                | 0         | single         |
| 251998 | 251999 | 6507128 | 45  | 0          | 0               | 10                | 0         | single         |
| 251999 | 252000 | 9070230 | 70  | 17         | 7               | 11                | 0         | single         |

252000 rows × 65 columns

```
In [66]: X = df_encoded.drop('Risk_Flag',axis=1)
         Y = df['Risk_Flag']

In [67]: from sklearn.model_selection import train_test_split
         from sklearn.ensemble import RandomForestClassifier

In [68]: RFC = RandomForestClassifier(n_estimators=100,criterion='gini',random_state=42,min_sampl

In [69]: X_train,X_test,y_train,y_test = train_test_split(X,Y,test_size=0.2)

In [70]: RFC.fit(X_train,y_train)

Out[70]: ▼ RandomForestClassifier
         RandomForestClassifier(min_samples_split=15, random_state=42)

In [71]: y_pred = RFC.predict(X_test)

In [72]: from sklearn.metrics import accuracy_score

In [73]: accuracy_score(y_test,y_pred)

Out[73]: 0.9089285714285714

In [ ]:
```