```
import pandas as pd
import numpy as np
import matplotlib as plt
%matplotlib inline
```

```
from google.colab import drive
drive.mount('/content/drive')
```

```
Mounted at /content/drive
```

```
train = pd.read_csv("/content/drive/MyDrive/loan/loan-train.csv")
```

```
test = pd.read_csv("/content/drive/MyDrive/loan/loan-test.csv")
```

```
train.head()
```

	Loan_ID	Gender	Married	Dependents	Education	Self_Employed	ApplicantIncome	CoapplicantIncome	LoanAmount	Loan_Amount_Term	C
0	LP001002	Male	No	0	Graduate	No	5849	0.0	NaN	360.0	
1	LP001003	Male	Yes	1	Graduate	No	4583	1508.0	128.0	360.0	
2	LP001005	Male	Yes	0	Graduate	Yes	3000	0.0	66.0	360.0	
3	LP001006	Male	Yes	0	Not Graduate	No	2583	2358.0	120.0	360.0	
4	LP001008	Male	No	0	Graduate	No	6000	0.0	141.0	360.0	

```
train.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
```

```
train.shape
```

```
(614, 13)
```

```
train.describe()
```

index	ApplicantIncome	CoapplicantIncome	LoanAmount
count	614.0	614.0	5ç
mean	5403.459283387622	1621.2457980271008	146.41216216216
std	6109.041673387178	2926.2483692241885	85.58732523570
min	150.0	0.0	
25%	2877.5	0.0	1(
50%	3812.5	1188.5	12
75%	5795.0	2297.25	1(
max	81000.0	41667.0	7(

Show 25 per page

Like what you see? Visit the data table notebook to learn more about interactive tables.

To see how credit history affect the loan status

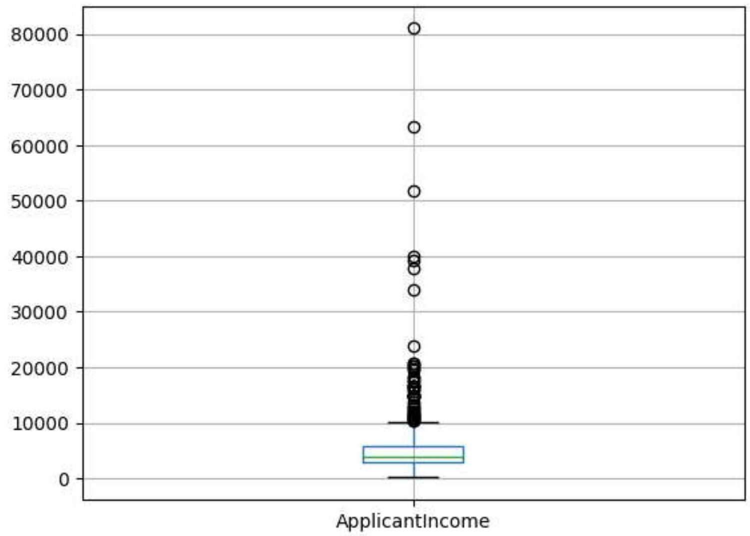
applicant credit history of 1 are more elligible for loan than one's who have credit history 0

```
pd.crosstab(train['Credit_History'], train['Loan_Status'], margins=True)
```

Loan_Status Credit_History	N	Y	All
0.0	82	7	89
1.0	97	378	475
All	179	385	564

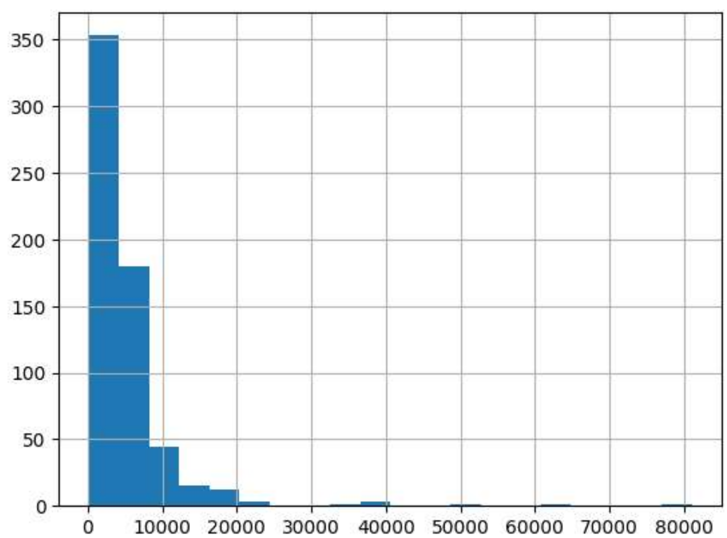
```
train.boxplot(column= 'ApplicantIncome')
```

<Axes: >



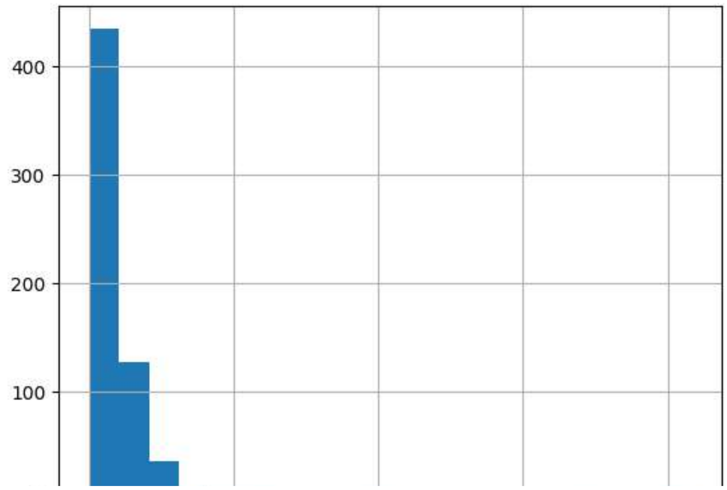

```
train['ApplicantIncome'].hist(bins=20)
```

<Axes: >




```
train['CoapplicantIncome'].hist(bins=20)
```

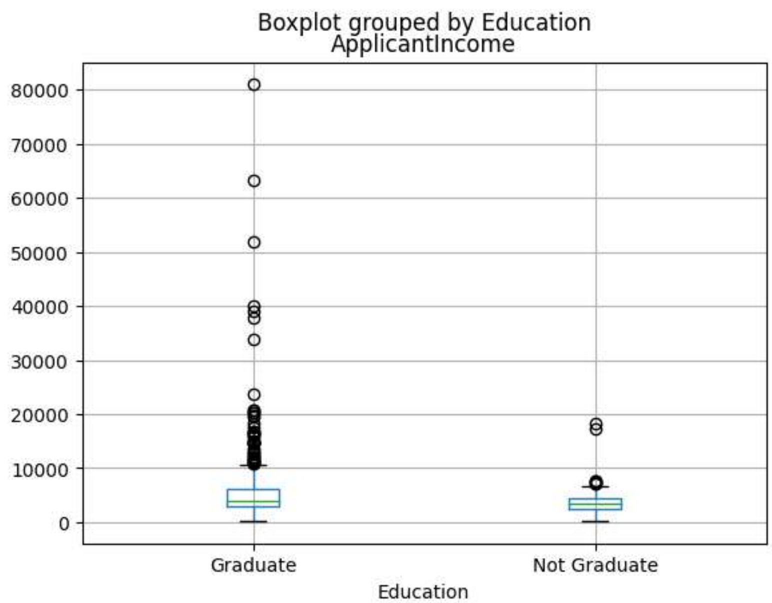
```
<Axes: >
```



Relation between Applicants Income and their education through boxplot

```
train.boxplot(column= 'ApplicantIncome', by= 'Education')
```

```
<Axes: title={'center': 'ApplicantIncome'}, xlabel='Education'>
```

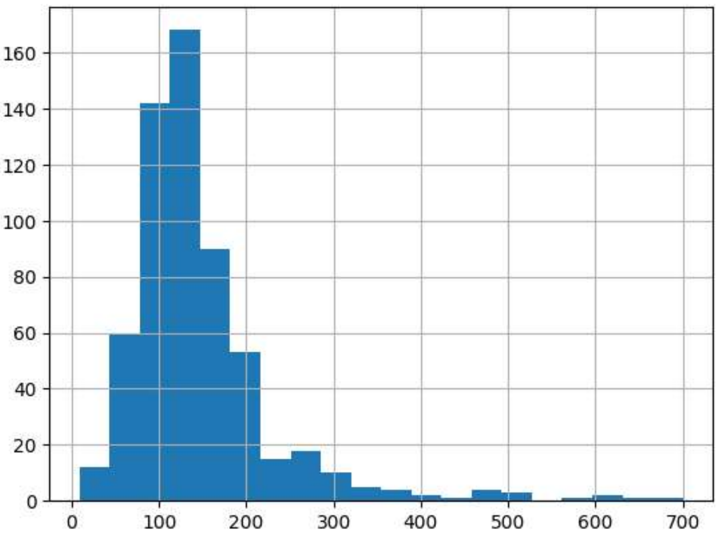



```
train.boxplot(column='LoanAmount')
```

```
<Axes: >
```

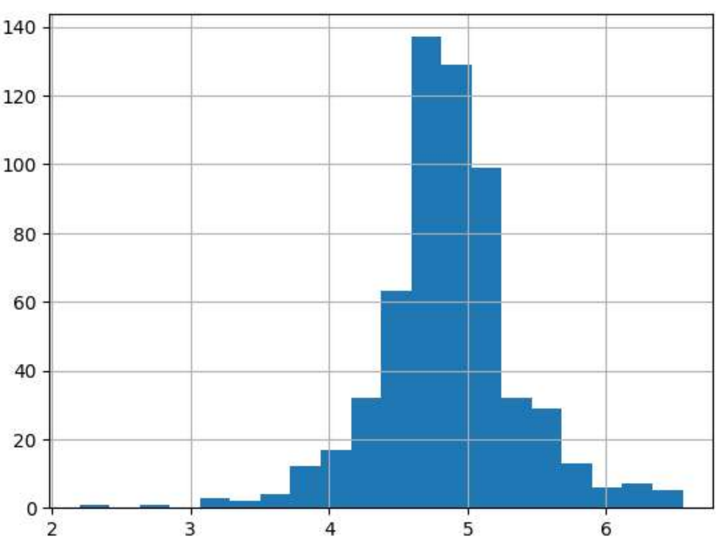
```
train['LoanAmount'].hist(bins=20)
```

```
<Axes: >
```




```
## Loan Amount  is right skewed , for normalizing  it apply log function
train['LoanAmount_log']=np.log(train['LoanAmount'])
train['LoanAmount_log'].hist(bins=20)
```

```
<Axes: >
```




```
train.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
```

```
train['Gender'].fillna(train['Gender'].mode()[0], inplace=True)
```

```
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.LoanAmount = train.LoanAmount.fillna(train.LoanAmount.mean())
train.LoanAmount_log = train.LoanAmount_log.fillna(train.LoanAmount_log.mean())
```

```
train['Loan_Amount_Term'].fillna(train['Loan_Amount_Term'].mode()[0], inplace=True)
```

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

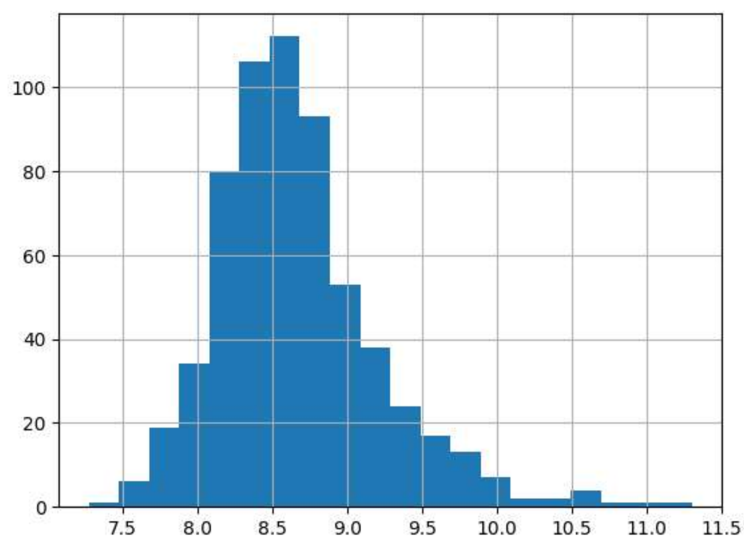
```
train.isnull().sum()
```

```
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
dtype: int64
```

```
train['TotalIncome']= train['ApplicantIncome'] + train['CoapplicantIncome']
train['TotalIncome_log']=np.log(train['TotalIncome'])
```

```
train['TotalIncome_log'].hist(bins=20)
```

```
<Axes: >
```




```
train.head()
```

	Loan_ID	Gender	Married	Dependents	Education	Self_Employed	ApplicantIncome	CoapplicantIncome	LoanAmount	Loan_Amount_Term	C
2	LP001005	Male	Yes	0	Graduate	Yes	3000	0.0	66.000000	360.0	

```
X= train.iloc[:,np.r_[1:5,9:11,13:15]].values
y= train.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)
```

```
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)
```

```
print(X_train)
```

```
[['Male' 'Yes' '0' ... 1.0 4.875197323201151 5858.0]
 ['Male' 'No' '1' ... 1.0 5.278114659230517 11250.0]
 ['Male' 'Yes' '0' ... 0.0 5.003946305945459 5681.0]
 ...
 ['Male' 'Yes' '3+' ... 1.0 5.298317366548036 8334.0]
 ['Male' 'Yes' '0' ... 1.0 5.075173815233827 6033.0]
 ['Female' 'Yes' '0' ... 1.0 5.204006687076795 6486.0]]
```

Label Encoder

```
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
```

```
array([1, 0, 0, 1, 1, 0, 1, 1, 1, 0, 0, 1, 1, 1, 1, 1, 1, 1, 1, 0, 1, 1,
       0, 1, 1, 0, 0, 1, 1, 1, 0, 1, 1, 1, 1, 1, 0, 1, 0, 1, 0, 1, 1, 1,
       1, 0, 0, 0, 1, 1, 1, 0, 1, 1, 1, 1, 1, 1, 1, 1, 0, 1, 0, 1, 1, 0,
       1, 1, 1, 1, 1, 0, 0, 1, 1, 0, 1, 0, 0, 1, 0, 0, 1, 1, 1, 1, 1, 1,
       1, 1, 0, 1, 0, 1, 0, 1, 1, 1, 1, 0, 0, 1, 1, 1, 0, 1, 1, 0, 0, 0,
       1, 1, 1, 0, 1, 0, 0, 1, 0, 0, 0, 1, 1, 1, 1, 1, 0, 0, 0, 0, 1, 1,
       0, 1, 1, 1, 1, 1, 1, 0, 0, 1, 1, 1, 1, 1, 0, 1, 1, 1, 1, 1, 1, 1,
       1, 1, 1, 0, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 0, 0, 1, 1, 1, 1, 0,
       0, 1, 0, 1, 0, 0, 0, 1, 0, 1, 1, 1, 1, 1, 0, 0, 1, 0, 1, 1, 1, 1,
       0, 0, 1, 1, 1, 1, 1, 0, 0, 1, 1, 1, 1, 0, 1, 1, 1, 1, 0, 0, 1, 1,
       0, 1, 1, 1, 0, 1, 1, 1, 0, 1, 0, 1, 0, 1, 1, 0, 0, 0, 1, 0, 1, 1,
       1, 1, 1, 0, 1, 1, 1, 1, 1, 1, 0, 1, 0, 1, 0, 1, 1, 1, 1, 1, 1, 1,
       1, 1, 0, 0, 1, 0, 1, 1, 1, 0, 1, 1, 0, 1, 0, 1, 0, 1, 1, 1, 1, 1,
       1, 1, 1, 1, 0, 1, 1, 0, 1, 1, 1, 0, 0, 1, 1, 1, 1, 0, 1, 0, 1, 1,
       1, 1, 1, 0, 1, 0, 1, 0, 0, 1, 1, 0, 1, 1, 0, 1, 1, 0, 0, 1, 1, 1,
       1, 1, 1, 0, 1, 1, 1, 0, 1, 0, 0, 0, 0, 1, 1, 1, 1, 0, 0, 1, 1, 1,
       1, 0, 1, 0, 1, 1, 1, 1, 1, 0, 1, 1, 1, 1, 1, 1, 1, 0, 1, 0, 0, 0,
       1, 1, 0, 1, 1, 1, 1, 0, 1, 1, 0, 1, 0, 0, 0, 1, 1, 1, 1, 1, 1, 1,
```

```
       1, 0, 1, 0, 1, 1, 1, 0, 1, 1, 1, 0, 0, 1, 1, 1, 1, 0, 1, 1, 1, 1,
       1, 1, 0, 1, 0, 1, 0, 1, 1, 0, 0, 1, 1, 0, 1, 1, 1, 1, 1, 1, 1, 0,
       1, 1, 0, 0, 1, 0, 1, 1, 1, 1, 1, 1, 1, 0, 0, 1, 0, 0, 0, 0, 0, 1,
       1, 1, 1, 1, 1, 0, 1, 0, 1, 0, 0, 1, 1, 1, 0, 1, 1, 0, 0, 0, 0, 1,
       1, 1, 1, 0, 1, 0, 1])
```

```
for i in range(0, 5):
    X_test[:, i]= labelencoder_X.fit_transform(X_test[:,i])
```

```
X_test[:,7]= labelencoder_X.fit_transform(X_test[:,7])
```

```
labelencoder_y=LabelEncoder()
y_test= labelencoder_y.fit_transform(y_test)
```

```
y_test
```

```
array([1, 0, 1, 0, 1, 0, 1, 1, 0, 1, 1, 1, 1, 1, 1, 0, 0, 1, 1, 0, 0, 1,
       1, 1, 1, 1, 1, 1, 0, 0, 1, 1, 1, 1, 1, 1, 0, 1, 1, 1, 1, 1, 0, 1, 1,
       1, 1, 1, 1, 0, 1, 1, 1, 1, 1, 1, 1, 1, 0, 1, 1, 1, 0, 1, 0, 1, 1,
       1, 1, 1, 1, 0, 1, 1, 1, 1, 1, 0, 0, 1, 0, 1, 0, 0, 1, 0, 1, 1, 1,
       1, 1, 1, 0, 0, 0, 1, 0, 1, 1, 1, 1, 1, 1, 1, 0, 1, 1, 1, 1, 1, 0,
       1, 0, 0, 1, 0, 1, 1, 1, 1, 1, 1, 0, 1])
```

```
from sklearn.preprocessing import StandardScaler
ss=StandardScaler()
X_train=ss.fit_transform(X_train)
X_test=ss.fit_transform(X_test)
```

Decision tree classifier

```
from sklearn.tree import DecisionTreeClassifier
DTClasssifier= DecisionTreeClassifier(criterion='entropy', random_state=0)
DTClasssifier.fit(X_train, y_train)
```

```
DecisionTreeClassifier
DecisionTreeClassifier(criterion='entropy', random_state=0)
```

```
y_pred= DTClasssifier.predict(X_test)
y_pred
```

```
array([0, 1, 0, 1, 1, 1, 0, 0, 0, 1, 1, 0, 0, 1, 1, 1, 0, 1, 1, 0, 0, 1,
       1, 1, 1, 1, 1, 1, 0, 0, 0, 1, 0, 1, 1, 0, 1, 1, 0, 1, 1, 0, 0, 1,
       1, 1, 1, 0, 0, 0, 1, 1, 1, 1, 1, 0, 0, 0, 1, 1, 0, 0, 1, 0, 1, 1,
       1, 1, 1, 1, 1, 1, 1, 0, 1, 1, 1, 0, 1, 0, 1, 1, 0, 1, 1, 1, 1, 1,
       1, 0, 0, 1, 0, 0, 1, 0, 1, 1, 0, 1, 1, 0, 1, 1, 1, 1, 0, 1, 1, 1,
       1, 0, 1, 1, 0, 0, 1, 1, 0, 1, 0, 0, 1])
```

```
from sklearn import metrics
print('the accuracy of decision tree is : ', metrics.accuracy_score(y_pred,y_test))
```

```
the accuracy of decision tree is :  0.7073170731707317
```

```
from sklearn.naive_bayes import GaussianNB
NBClasssifier = GaussianNB()
NBClasssifier.fit(X_train,y_train)
```

```
GaussianNB
GaussianNB()
```

```
y_pred= NBClasssifier.predict(X_test)
```

```
y_pred
```

```
array([1, 1, 1, 1, 1, 0, 1, 1, 0, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 0, 0, 1,
       1, 1, 1, 1, 1, 1, 0, 0, 1, 1, 1, 1, 1, 0, 1, 1, 1, 1, 1, 0, 1, 1,
```

```
       1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 0, 1, 1, 0, 1, 1,
       1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 0, 1, 1, 1, 1, 1, 1, 1, 1,
       1, 1, 1, 1, 1, 0, 1, 0, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1,
       1, 1, 1, 1, 0, 0, 1, 1, 1, 1, 0, 1])
```

```
print('The accuracy of Naive Bayes is :', metrics.accuracy_score(y_pred,y_test))
```

```
The accuracy of Naive Bayes is : 0.8292682926829268
```

```
test.head()
```

	Loan_ID	Gender	Married	Dependents	Education	Self_Employed	ApplicantIncome	Coa
0	LP001015	Male	Yes	0	Graduate	No	5720	
1	LP001022	Male	Yes	1	Graduate	No	3076	
2	LP001031	Male	Yes	2	Graduate	No	5000	
3	LP001035	Male	Yes	2	Graduate	No	2340	
					Not			

```
test.info()
```

```
<class 'pandas.core.frame.DataFrame'>
RangeIndex: 367 entries, 0 to 366
Data columns (total 12 columns):
 #   Column             Non-Null Count  Dtype  
---  ------             --------------  -----  
 0   Loan_ID            367 non-null    object 
 1   Gender             356 non-null    object 
 2   Married            367 non-null    object 
 3   Dependents         357 non-null    object 
 4   Education          367 non-null    object 
 5   Self_Employed      344 non-null    object 
 6   ApplicantIncome    367 non-null    int64  
 7   CoapplicantIncome  367 non-null    int64  
 8   LoanAmount         362 non-null    float64
 9   Loan_Amount_Term   361 non-null    float64
 10  Credit_History     338 non-null    float64
 11  Property_Area      367 non-null    object 
dtypes: float64(3), int64(2), object(7)
memory usage: 34.5+ KB
```

```
test.isnull().sum()
```

```
Loan_ID               0
Gender               11
Married               0
Dependents           10
Education             0
Self_Employed        23
ApplicantIncome       0
CoapplicantIncome     0
LoanAmount            5
Loan_Amount_Term      6
Credit_History       29
Property_Area         0
dtype: int64
```

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

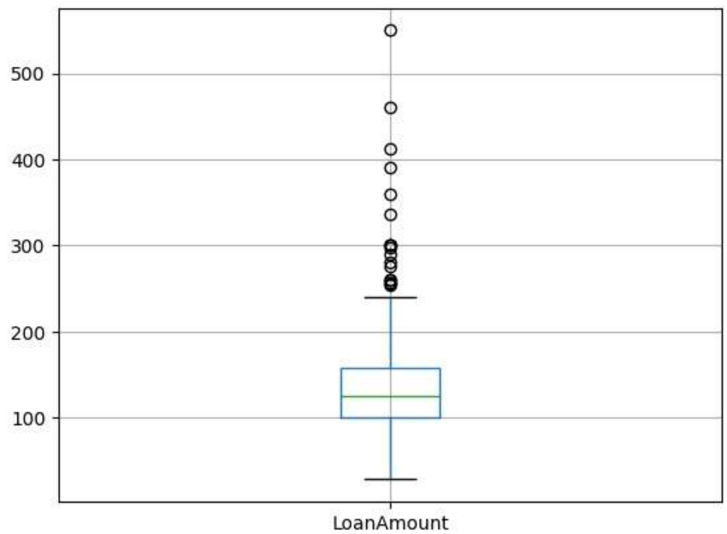
```
test.isnull().sum()
```

```
Loan_ID              0
Gender               0
Married              0
Dependents           0
Education            0
Self_Employed        0
ApplicantIncome      0
CoapplicantIncome    0
LoanAmount           5
```

```
Loan_Amount_Term     0
Credit_History       0
Property_Area        0
dtype: int64
```

```
test.boxplot(column='LoanAmount')
```

```
<Axes: >
```




```
test.LoanAmount= test.LoanAmount.fillna(test.LoanAmount.mean())
```

```
test['LoanAmount_log']=np.log(test['LoanAmount'])
```

```
test.isnull().sum()
```

```
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
LoanAmount_log       0
dtype: int64
```

```
test['TotalIncome']= test['ApplicantIncome']+test['CoapplicantIncome']
test['TotalIncome_log']= np.log(test['TotalIncome'])
```

```
test.head()
```

	Loan_ID	Gender	Married	Dependents	Education	Self_Employed	ApplicantIncome	Coa
0	LP001015	Male	Yes	0	Graduate	No	5720	
1	LP001022	Male	Yes	1	Graduate	No	3076	
2	LP001031	Male	Yes	2	Graduate	No	5000	
3	LP001035	Male	Yes	2	Graduate	No	2340	
4	LP001051	Male	No	0	Not Graduate	No	3276	

```
test_variable= test.iloc[:,np.r_[1:5,9:11,13:15]].values
```

```
for i in range(0, 5):
    test_variable[:, i]= labelencoder_X.fit_transform(test_variable[:,i])
```

```
test_variable[: ,7]= labelencoder_X.fit_transform(test_variable[:,7])
```

```
test_variable
```

```
array([[1, 1, 0, ..., 1.0, 5720, 207],
       [1, 1, 1, ..., 1.0, 4576, 124],
       [1, 1, 2, ..., 1.0, 6800, 251],
       ...,
       [1, 0, 0, ..., 1.0, 5243, 174],
       [1, 1, 0, ..., 1.0, 7393, 268],
       [1, 0, 0, ..., 1.0, 9200, 311]], dtype=object)
```

```
test_variable= ss.fit_transform(test_variable)
```

```
pred= NBClasssifier.predict(test_variable)
```

```
pred
```

```
array([1, 1, 1, 1, 1, 1, 1, 0, 1, 1, 1, 1, 1, 0, 1, 1, 1, 1, 1, 1, 1, 1,
       1, 1, 1, 0, 1, 1, 1, 1, 1, 1, 1, 1, 1, 0, 1, 1, 1, 1, 1, 1, 1, 1,
       1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 0, 1, 1, 0, 1, 1, 1, 1, 0, 1, 1,
       0, 0, 1, 0, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 0, 0, 0, 1, 0, 1, 1, 1,
       1, 1, 1, 1, 1, 1, 0, 1, 1, 1, 1, 1, 1, 0, 1, 1, 1, 1, 0, 1, 1, 1,
       1, 1, 1, 1, 1, 1, 1, 0, 0, 0, 1, 1, 1, 0, 0, 1, 0, 1, 1, 1, 1, 1,
       1, 1, 1, 1, 1, 1, 1, 1, 0, 1, 0, 1, 1, 1, 1, 0, 1, 1, 1, 1, 1, 0,
       1, 1, 1, 1, 1, 1, 1, 0, 1, 1, 1, 0, 0, 1, 0, 1, 1, 1, 1, 0, 0, 1,
       1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 0, 0, 1, 1, 0, 1,
       0, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 0, 1, 1, 1, 1, 1, 1, 1, 1,
       1, 1, 1, 1, 0, 1, 1, 1, 1, 0, 1, 1, 1, 1, 1, 0, 0, 1, 1, 1, 1, 0,
       1, 0, 1, 0, 1, 1, 1, 1, 0, 1, 1, 1, 1, 0, 1, 1, 1, 1, 1, 1, 1, 1,
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       1, 1, 0, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1])
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