

## Import Libraries

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

## Load Data

```
In [2]: data=pd.read_csv(r"C:\Users\Hp\Downloads\Loan Status Prediction.csv")
```

## Understanding the data

```
In [3]: data.shape
```

```
Out[3]: (381, 13)
```

```
In [4]: data
```

```
Out[4]:
```

	Loan_ID	Gender	Married	Dependents	Education	Self_Employed	ApplicantIncome	C
0	LP001003	Male	Yes	1	Graduate	No	4583	
1	LP001005	Male	Yes	0	Graduate	Yes	3000	
2	LP001006	Male	Yes	0	Not Graduate	No	2583	
3	LP001008	Male	No	0	Graduate	No	6000	
4	LP001013	Male	Yes	0	Not Graduate	No	2333	
...	...	...	...	...	...	...	...	
376	LP002953	Male	Yes	3+	Graduate	No	5703	
377	LP002974	Male	Yes	0	Graduate	No	3232	
378	LP002978	Female	No	0	Graduate	No	2900	
379	LP002979	Male	Yes	3+	Graduate	No	4106	
380	LP002990	Female	No	0	Graduate	Yes	4583	

381 rows × 13 columns



In [5]: data.head()

Out[5]:

	Loan_ID	Gender	Married	Dependents	Education	Self_Employed	ApplicantIncome	CoapplicantIncome	Loan_Amount	Loan_Amount_Term	Credit_History	Property_Area
0	LP001003	Male	Yes	1	Graduate	No	4583	1163	1200000	36	1	Suburban
1	LP001005	Male	Yes	0	Graduate	Yes	3000	2615	900000	36	1	Suburban
2	LP001006	Male	Yes	0	Not Graduate	No	2583	2615	1200000	36	1	Suburban
3	LP001008	Male	No	0	Graduate	No	6000	5880	1200000	36	1	Suburban
4	LP001013	Male	Yes	0	Not Graduate	No	2333	2615	1200000	36	1	Suburban

In [6]: data.tail()

Out[6]:

	Loan_ID	Gender	Married	Dependents	Education	Self_Employed	ApplicantIncome	CoapplicantIncome	Loan_Amount	Loan_Amount_Term	Credit_History	Property_Area
376	LP002953	Male	Yes	3+	Graduate	No	5703	2615	1200000	36	1	Suburban
377	LP002974	Male	Yes	0	Graduate	No	3232	2615	1200000	36	1	Suburban
378	LP002978	Female	No	0	Graduate	No	2900	2615	1200000	36	1	Suburban
379	LP002979	Male	Yes	3+	Graduate	No	4106	2615	1200000	36	1	Suburban
380	LP002990	Female	No	0	Graduate	Yes	4583	2615	1200000	36	1	Suburban

In [7]: data.sample(5)

Out[7]:

	Loan_ID	Gender	Married	Dependents	Education	Self_Employed	ApplicantIncome	CoapplicantIncome	Loan_Amount	Loan_Amount_Term	Credit_History	Property_Area
63	LP001319	Male	Yes	2	Not Graduate	No	3273	2615	1200000	36	1	Suburban
199	LP002008	Male	Yes	2	Graduate	Yes	5746	2615	1200000	36	1	Suburban
337	LP002732	Male	No	0	Not Graduate	NaN	2550	2615	1200000	36	1	Suburban
92	LP001520	Male	Yes	0	Graduate	No	4860	2615	1200000	36	1	Suburban
53	LP001250	Male	Yes	3+	Not Graduate	No	4755	2615	1200000	36	1	Suburban

In [8]: data.info()

```
<class 'pandas.core.frame.DataFrame'>
RangeIndex: 381 entries, 0 to 380
Data columns (total 13 columns):
#   Column                Non-Null Count  Dtype
---  -
0   Loan_ID                381 non-null    object
1   Gender                 376 non-null    object
2   Married                381 non-null    object
3   Dependents             373 non-null    object
4   Education              381 non-null    object
5   Self_Employed          360 non-null    object
6   ApplicantIncome        381 non-null    int64
7   CoapplicantIncome      381 non-null    float64
8   LoanAmount             381 non-null    float64
9   Loan_Amount_Term       370 non-null    float64
10  Credit_History          351 non-null    float64
11  Property_Area           381 non-null    object
12  Loan_Status            381 non-null    object
dtypes: float64(4), int64(1), object(8)
memory usage: 38.8+ KB
```

In [9]: data.describe()

Out[9]:

	ApplicantIncome	CoapplicantIncome	LoanAmount	Loan_Amount_Term	Credit_History
<b>count</b>	381.000000	381.000000	381.000000	370.000000	351.000000
<b>mean</b>	3579.845144	1277.275381	104.986877	340.864865	0.837607
<b>std</b>	1419.813818	2340.818114	28.358464	68.549257	0.369338
<b>min</b>	150.000000	0.000000	9.000000	12.000000	0.000000
<b>25%</b>	2600.000000	0.000000	90.000000	360.000000	1.000000
<b>50%</b>	3333.000000	983.000000	110.000000	360.000000	1.000000
<b>75%</b>	4288.000000	2016.000000	127.000000	360.000000	1.000000
<b>max</b>	9703.000000	33837.000000	150.000000	480.000000	1.000000

In [10]: data.describe(include='object')

Out[10]:

	Loan_ID	Gender	Married	Dependents	Education	Self_Employed	Property_Area
<b>count</b>	381	376	381	373	381	360	381
<b>unique</b>	381	2	2	4	2	2	3
<b>top</b>	LP001003	Male	Yes	0	Graduate	No	Semiurban
<b>freq</b>	1	291	228	234	278	325	149

## Treating Null Values

```
In [11]: data.isnull().sum()
```

```
Out[11]: Loan_ID          0
         Gender          5
         Married        0
         Dependents      8
         Education      0
         Self_Employed   21
         ApplicantIncome 0
         CoapplicantIncome 0
         LoanAmount      0
         Loan_Amount_Term 11
         Credit_History   30
         Property_Area    0
         Loan_Status      0
         dtype: int64
```

```
In [12]: data['Gender'].fillna(data['Gender'].mode(),inplace=True)
```

```
In [13]: data['Dependents'].value_counts()
```

```
Out[13]: 0      234
         2       59
         1       52
         3+      28
         Name: Dependents, dtype: int64
```

```
In [14]: data['Dependents'].fillna(data['Dependents'].mode(),inplace=True)
```

```
In [15]: data['Self_Employed'].value_counts()
```

```
Out[15]: No      325
         Yes      35
         Name: Self_Employed, dtype: int64
```

```
In [16]: data['Self_Employed'].fillna(data['Self_Employed'].mode(),inplace=True)
```

```
In [17]: data['Loan_Amount_Term'].value_counts()
```

```
Out[17]: 360.0      312
         180.0       29
         480.0       11
         300.0        7
         120.0        3
         84.0         3
         240.0        2
         60.0         1
         12.0         1
         36.0         1
         Name: Loan_Amount_Term, dtype: int64
```

```
In [18]: data['Loan_Amount_Term'].skew()
```

```
Out[18]: -2.2049305975078237
```



```
In [24]: data['Credit_History'].values
```

```
Out[24]: array([1., 1., 1., 1., 1., 1., 1., 1., 1., 1., 1., 0., 1., 1., 0., 0., 0.,
        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., 0., 0., 1., 0.,
        1., 1., 0., 1., 1., 1., 1., 1., 1., 1., 1., 1., 1., 1., 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., 1., 1., 1., 0., 1., 1., 1.,
        0., 1., 1., 1., 1., 1., 1., 1., 0., 1., 1., 1., 0., 1., 1., 1., 1., 1.,
        1., 1., 1., 1., 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., 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., 1., 1., 1., 1., 1., 1., 1., 1., 1., 1., 1., 1., 1., 1.,
        1., 1., 0., 1., 1., 1., 1., 1., 1., 0., 1., 1., 1., 1., 1., 1., 1.,
        1., 1., 0., 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., 1., 1., 1., 1.,
        1., 1., 1., 1., 1., 1., 1., 1., 1., 1., 1., 1., 1., 1., 1., 1., 1.,
        1., 1., 1., 1., 1., 1., 1., 1., 1., 1., 1., 1., 1., 1., 1., 1., 1.,
        1., 1., 1., 1., 1., 1., 1., 1., 1., 1., 1., 1., 1., 1., 1., 1., 1.,
        1., 0., 1., 1., 1., 1., 1., 1., 0., 1., 0., 1., 1., 1., 1., 1.,
        1., 0., 1., 1., 1., 1., 1., 1., 1., 1., 1., 1., 1., 1., 1., 1., 1.,
        1., 0., 1., 1., 1., 1., 1., 1., 0., 1., 0., 1., 1., 1., 1., 1.,
        1., 0., 1., 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., 1., 1.,
        1., 0., 1., 1., 1., 1., 1., 1., 1., 1., 1., 1., 1., 1., 1., 1., 1.,
        1., 0., 1., 1., 1., 1., 1., 1., 0.]])
```

```
In [25]: data['Gender'].value_counts()
```

```
Out[25]: Male      291
         Female     85
         Name: Gender, dtype: int64
```

```
In [26]: data['Gender'].fillna('Male',inplace=True)
```

```
In [27]: data['Dependents'].value_counts()
```

```
Out[27]: 0      234
         2       59
         1       52
         3+      28
         Name: Dependents, dtype: int64
```

```
In [28]: data['Dependents'].fillna('0',inplace=True)
```

```
In [29]: data['Self_Employed'].value_counts()
```

```
Out[29]: No      325
         Yes      35
         Name: Self_Employed, dtype: int64
```

```
In [30]: data['Self_Employed'].fillna('No',inplace=True)
```

```
In [31]: data.isnull().sum()
```

```
Out[31]: 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
         dtype: int64
```

```
In [32]: data.shape
```

```
Out[32]: (381, 13)
```

```
In [33]: data.skew()
```

C:\Users\Hp\AppData\Local\Temp\ipykernel\_29688\1188251951.py:1: FutureWarning: The default value of numeric\_only in DataFrame.skew is deprecated. In a future version, it will default to False. In addition, specifying 'numeric\_only=None' is deprecated. Select only valid columns or specify the value of numeric\_only to silence this warning.

```
data.skew()
```

```
Out[33]: ApplicantIncome    1.119751
         CoapplicantIncome  8.660692
         LoanAmount        -0.804282
         Loan_Amount_Term   -2.253633
         Credit_History     -1.972497
         dtype: float64
```

```
In [34]: data.columns
```

```
Out[34]: Index(['Loan_ID', 'Gender', 'Married', 'Dependents', 'Education',
               'Self_Employed', 'ApplicantIncome', 'CoapplicantIncome', 'LoanAmount',
               'Loan_Amount_Term', 'Credit_History', 'Property_Area', 'Loan_Status'],
              dtype='object')
```

## TREATING OUTLIERS

```
In [35]: numcol=data[['ApplicantIncome', 'CoapplicantIncome', 'LoanAmount', 'Loan_Amo
```

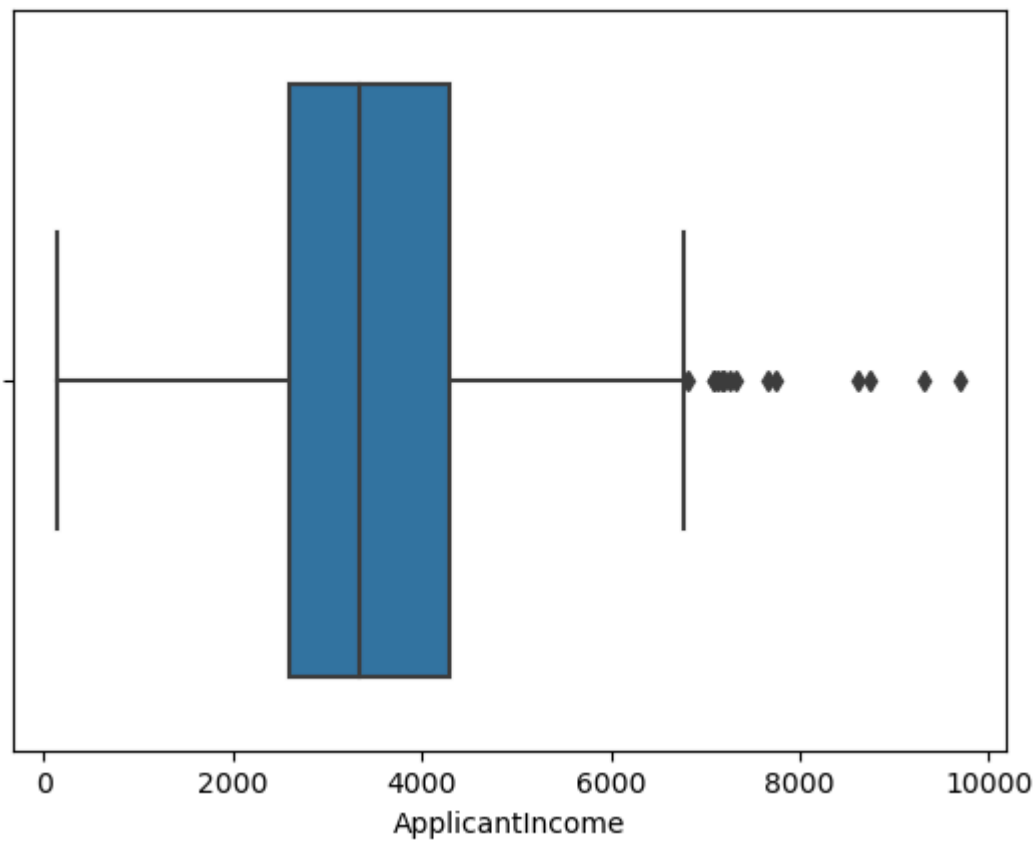
In [36]: numcol

Out[36]:

	ApplicantIncome	CoapplicantIncome	LoanAmount	Loan_Amount_Term	Credit_History
0	4583	1508.0	128.0	360.0	1.0
1	3000	0.0	66.0	360.0	1.0
2	2583	2358.0	120.0	360.0	1.0
3	6000	0.0	141.0	360.0	1.0
4	2333	1516.0	95.0	360.0	1.0
...	...	...	...	...	...
376	5703	0.0	128.0	360.0	1.0
377	3232	1950.0	108.0	360.0	1.0
378	2900	0.0	71.0	360.0	1.0
379	4106	0.0	40.0	180.0	1.0
380	4583	0.0	133.0	360.0	0.0

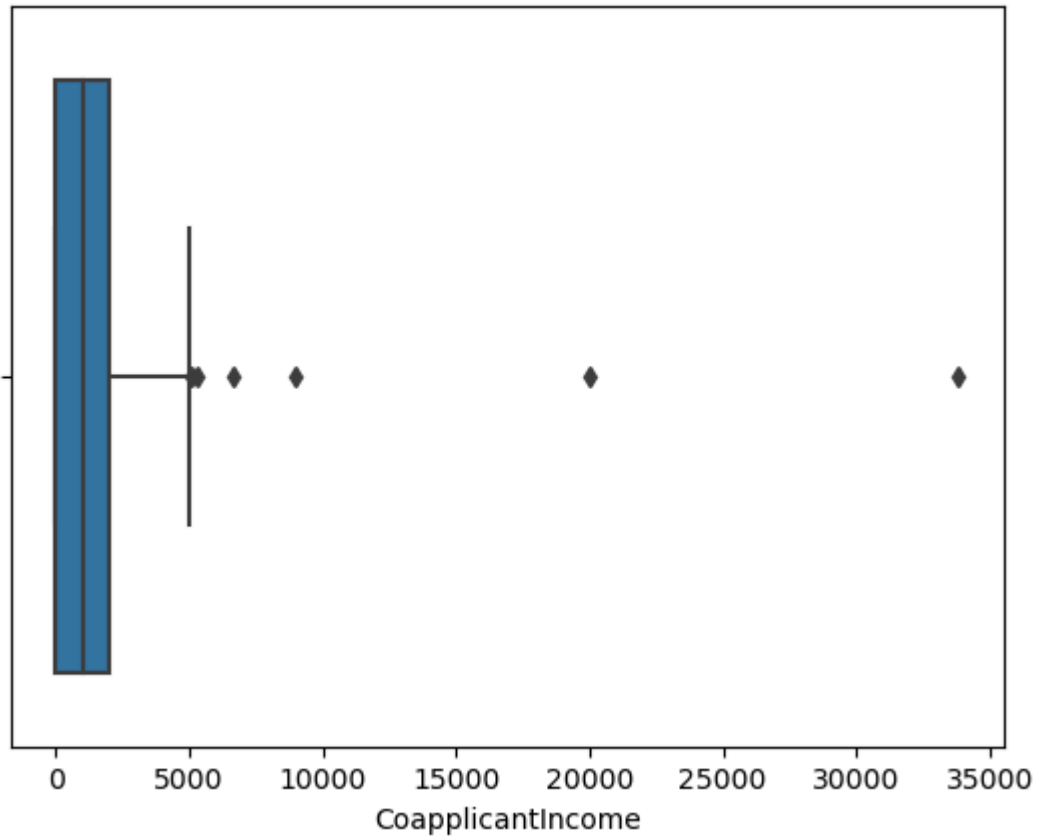
381 rows × 5 columns

In [37]: sns.boxplot(data=data, x=data['ApplicantIncome'])  
plt.show()

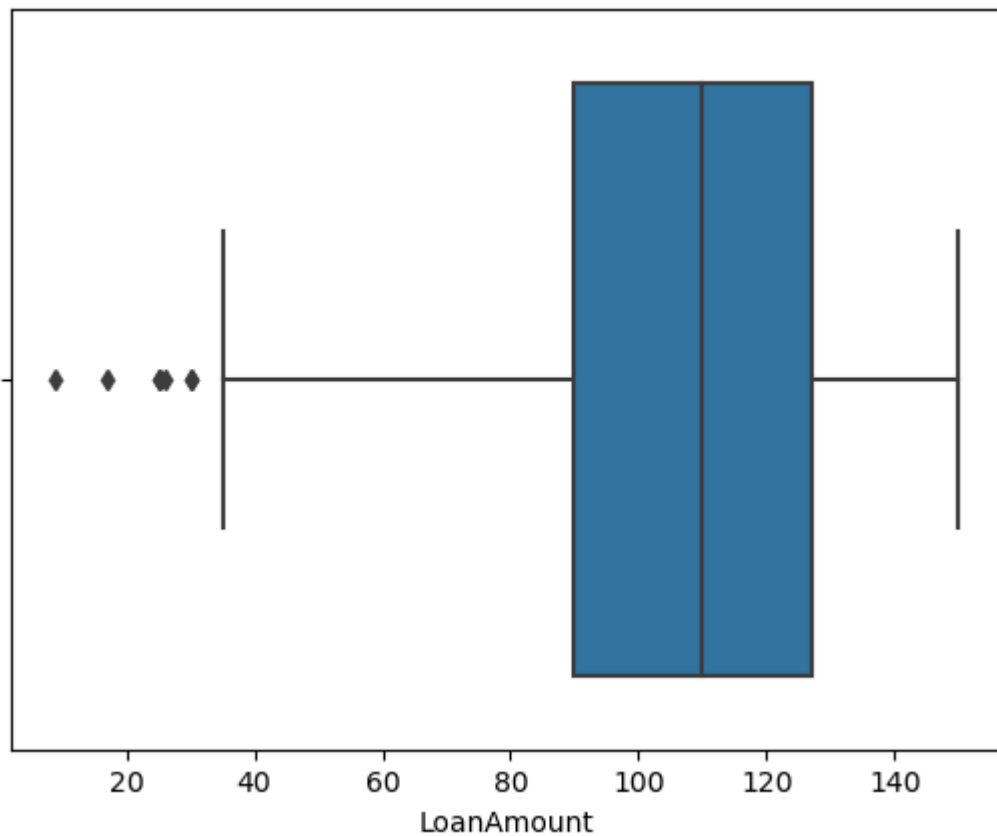




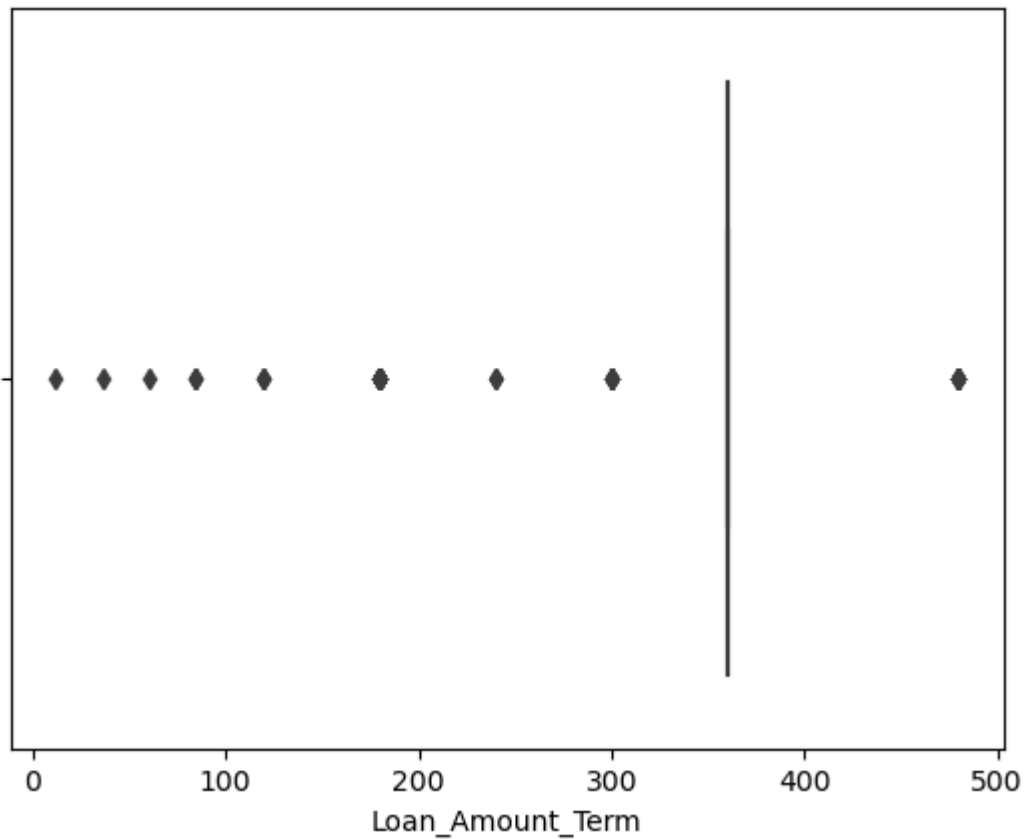
```
In [38]: sns.boxplot(data=data, x=data['CoapplicantIncome'])  
plt.show()
```



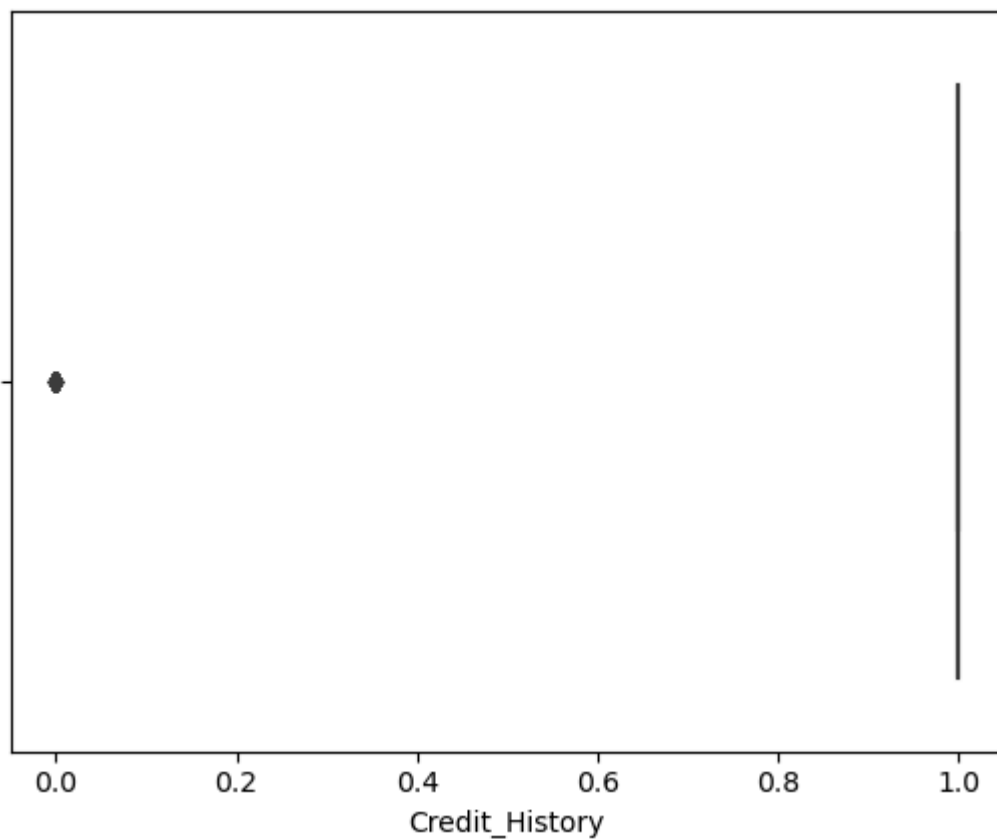
```
In [39]: sns.boxplot(data=data, x=data['LoanAmount'])  
plt.show()
```



```
In [40]: sns.boxplot(data=data, x=data['Loan_Amount_Term'])  
plt.show()
```



```
In [41]: sns.boxplot(data=data, x=data['Credit_History'])  
plt.show()
```



```
In [42]: def treatoutlier2(col):
          Q1=data[col].quantile(0.25)
          Q3=data[col].quantile(0.75)
          IQR=Q3-Q1
          UL=Q3+1.5*IQR
          LL=Q1-1.5*IQR
          upperoutlier=data[col]>UL
          loweroutlier=data[col]<LL
          median=data[col].median()
          data.loc[upperoutlier,col]=median
          data.loc[loweroutlier,col]=median
          return data
```

```
In [43]: for i in data.select_dtypes(include=['int', 'float']):
          treatoutlier2(i)
```

```
In [44]: data.kurt()
```

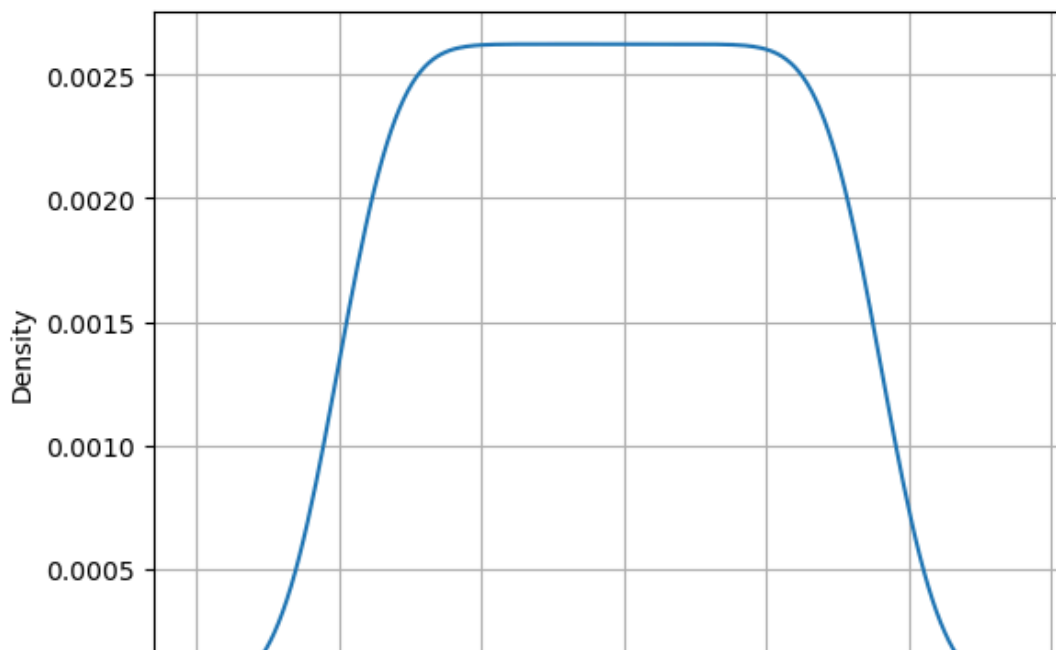
C:\Users\Hp\AppData\Local\Temp\ipykernel\_29688\2907027414.py:1: FutureWarning: The default value of numeric\_only in DataFrame.kurt is deprecated. In a future version, it will default to False. In addition, specifying 'numeric\_only=None' is deprecated. Select only valid columns or specify the value of numeric\_only to silence this warning.

```
data.kurt()
```

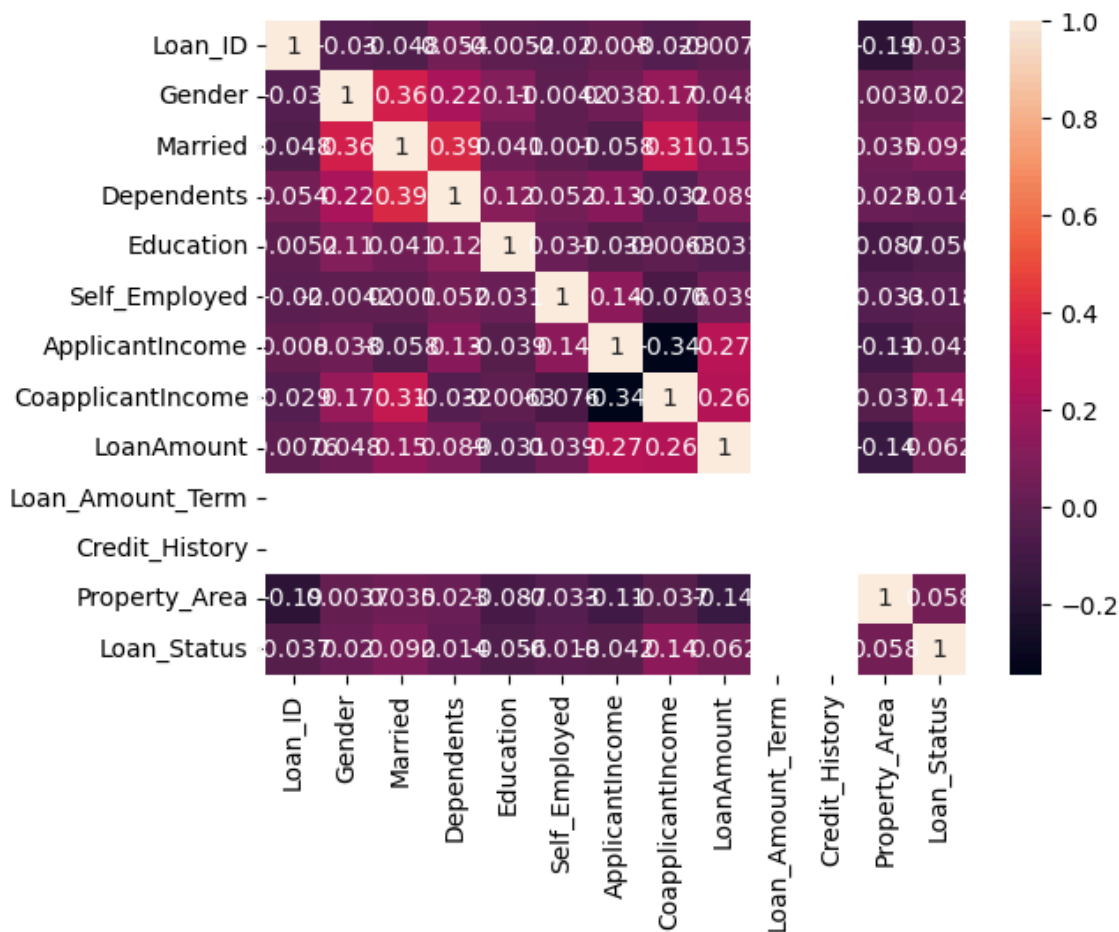
```
Out[44]: ApplicantIncome      0.241663
          CoapplicantIncome    -0.172952
          LoanAmount           -0.230708
          Loan_Amount_Term      0.000000
          Credit_History        0.000000
          dtype: float64
```

```
In [ ]:
```

```
In [60]: for i in data:
sns.kdeplot(data=data,x=i)
plt.grid()
plt.show()
```



```
In [61]: sns.heatmap(data.corr(),annot=True)
plt.show()
```



```
In [72]: sns.pairplot(data=data)
```

```
plt.show()
```



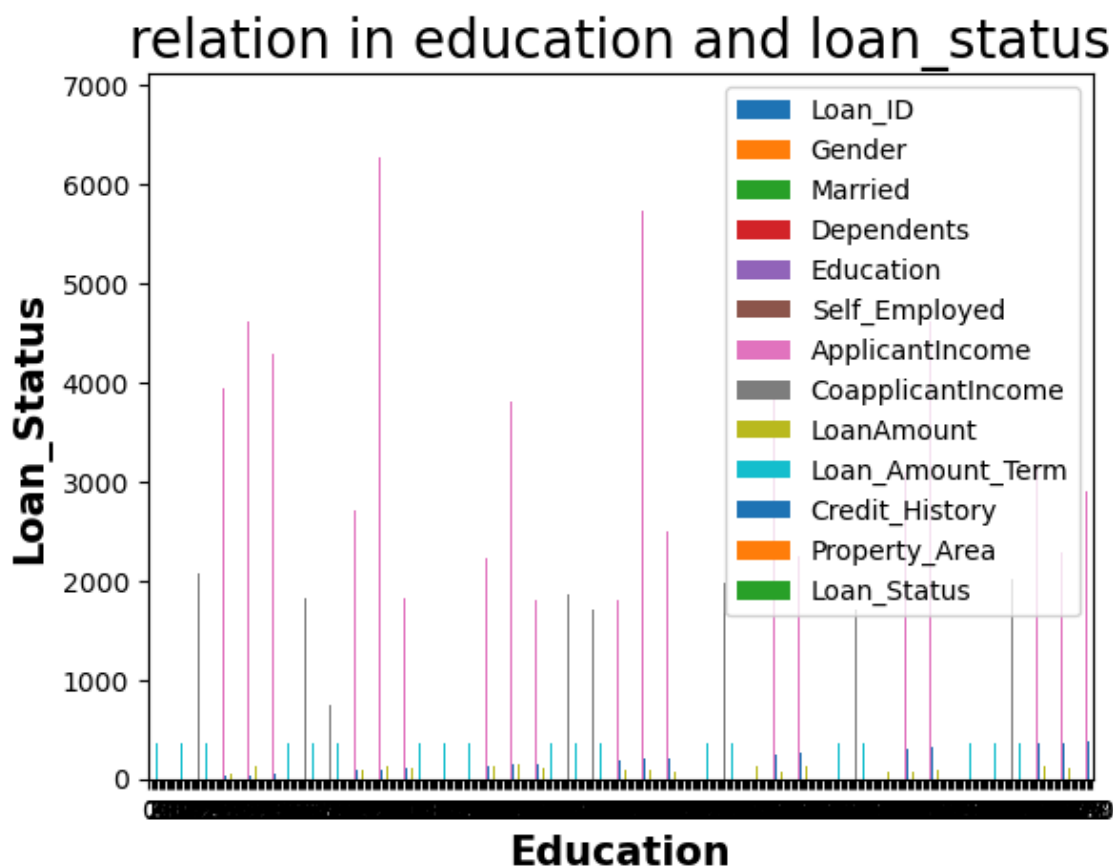
```
In [70]: data.plot(kind='bar')

plt.title('relation in education and loan_status',size='20')

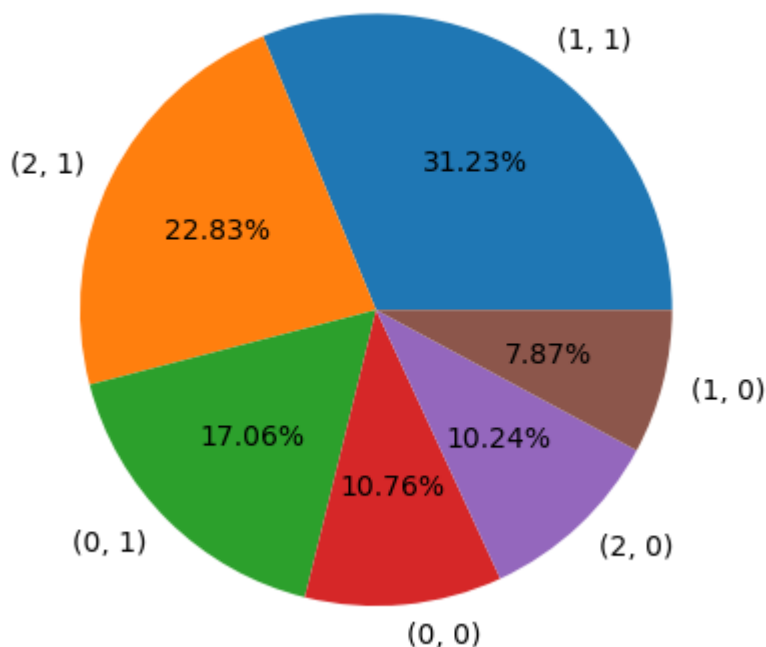
plt.xticks(color='k',rotation='horizontal')
plt.yticks(color='k')

plt.xlabel('Education',size=15,fontweight='bold')
plt.ylabel('Loan_Status',size=15,fontweight='bold')

plt.show()
```



```
In [66]: data[['Property_Area', 'Loan_Status']].value_counts().plot(kind='pie', autopc  
plt.grid()  
plt.show()
```



```
In [ ]:
```

```
In [ ]:
```

```
In [ ]:
```

## transforming data

```
In [56]: from sklearn.preprocessing import LabelEncoder
```

```
In [57]: LE=LabelEncoder()
```

```
In [58]: for i in data.select_dtypes(include=['object']):  
data[i]=LE.fit_transform(data[i])
```

In [59]: data

Out[59]:

	Loan_ID	Gender	Married	Dependents	Education	Self_Employed	ApplicantIncome	Cc
0	0	1	1	1	0	0	4583	
1	1	1	1	0	0	1	3000	
2	2	1	1	0	1	0	2583	
3	3	1	0	0	0	0	6000	
4	4	1	1	0	1	0	2333	
...	...	...	...	...	...	...	...	...
376	376	1	1	3	0	0	5703	
377	377	1	1	0	0	0	3232	
378	378	0	0	0	0	0	2900	
379	379	1	1	3	0	0	4106	
380	380	0	0	0	0	1	4583	

381 rows × 13 columns



In [52]: from sklearn.model\_selection import train\_test\_split

In [53]: X=data.drop('Loan\_Status',axis=1)  
y=data['Loan\_Status']

In [54]: X

Out[54]:

	Loan_ID	Gender	Married	Dependents	Education	Self_Employed	ApplicantIncome	Cc
0	0	1	1	1	0	0	4583	
1	1	1	1	0	0	1	3000	
2	2	1	1	0	1	0	2583	
3	3	1	0	0	0	0	6000	
4	4	1	1	0	1	0	2333	
...	...	...	...	...	...	...	...	...
376	376	1	1	3	0	0	5703	
377	377	1	1	0	0	0	3232	
378	378	0	0	0	0	0	2900	
379	379	1	1	3	0	0	4106	
380	380	0	0	0	0	1	4583	

381 rows × 12 columns





In [55]: y

```
Out[55]: 0      0
          1      1
          2      1
          3      1
          4      1
          ..
        376      1
        377      1
        378      1
        379      1
        380      0
        Name: Loan_Status, Length: 381, dtype: int32
```

In [108]: x\_train,x\_test,y\_train,y\_test=train\_test\_split(X,y,test\_size=0.2,random\_sta

## USING KNN CLASSIFIER

In [109]: `from sklearn.neighbors import KNeighborsClassifier`

In [173]: `KNN=KNeighborsClassifier(n_neighbors=25)`

In [174]: `KNN.fit(x_train,y_train)`

Out[174]: `KNeighborsClassifier(n_neighbors=25)`

**In a Jupyter environment, please rerun this cell to show the HTML representation or trust the notebook.**  
**On GitHub, the HTML representation is unable to render, please try loading this page with nbviewer.org.**

In [175]: `knn_pred=KNN.predict(x_test)`

In [176]: knn\_pred

```
Out[176]: array([1, 1, 0, 1, 1, 1, 1, 1, 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, 1, 1, 1, 1,
                  1, 1, 1, 1, 1, 1, 1, 0, 0, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1,
                  0, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1])
```

In [177]: `from sklearn.metrics import confusion_matrix,classification_report,accuracy`

In [178]: `accuracy_score(y_test,knn_pred)`

Out[178]: 0.7272727272727273

```
In [180]: print(classification_report(y_test,knn_pred))
```

	precision	recall	f1-score	support
0	0.60	0.14	0.22	22
1	0.74	0.96	0.83	55
accuracy			0.73	77
macro avg	0.67	0.55	0.53	77
weighted avg	0.70	0.73	0.66	77

```
In [181]: f1_score(y_test,knn_pred)
```

```
Out[181]: 0.8346456692913387
```

```
In [ ]:
```

## USING RANDOM FOREST CLASSIFIER

```
In [121]: from sklearn.ensemble import RandomForestClassifier
```

```
In [122]: from sklearn.model_selection import GridSearchCV
```

```
In [123]: Parameters={'n_estimators':range(100,200),'criterion':['gini','entrypt'],'m
```

```
In [124]: gscv=GridSearchCV(estimator=RandomForestClassifier(),param_grid=Parameters,
```

```
In [ ]: gscv.fit(x_train,y_train)
```

```
In [ ]: gscv.best_params_
```

```
In [ ]: RFC=RandomForestClassifier(n_estimators=101)
```

```
In [ ]: RFC.fit(x_train,y_train)
```

```
In [ ]: modelpred=RFC.predict(x_test)
```

```
In [ ]: modelpred
```

```
In [ ]: RFC.score(x_train,y_train)
```

```
In [83]: RFC.score(x_test,y_test)
```

```
Out[83]: 0.6875
```

```
In [56]: from sklearn.metrics import accuracy_score, confusion_matrix, classification_
```

```
In [85]: accuracy_score(y_test, modelpred)
```

```
Out[85]: 0.6875
```

```
In [ ]:
```

```
In [ ]:
```

```
In [ ]:
```