```
+ Code + Text

1 import pandas as pd
```

1 data=pd.read\_csv(r'/content/logistic\_regression.csv')

```
ParserError Traceback (most recent call last)
<ipython-input-122-4356c5b689ec> in <cell line: 1>()
----> 1 data=pd.read_csv(r'/content/logistic_regression.csv')
```

🗘 9 frames

/usr/local/lib/python3.10/dist-packages/pandas/\_libs/parsers.pyx in pandas.\_libs.parsers.raise\_parser\_error()

ParserError: Error tokenizing data. C error: EOF inside string starting at row 128273

```
1 data.columns
2 data['loan_status']
    0
              Fully Paid
              Fully Paid
Fully Paid
    1
    2
    3
              Fully Paid
    4
             Charged Off
              Fully Paid
    2017
             Charged Off
    2018
              Fully Paid
Fully Paid
    2019
    2020
    2021
              Fully Paid
    Name: loan_status, Length: 2000, dtype: object
```

1 data

	loan_amnt	term	int_rate	installment	grade	sub_grade	emp_title	emp_length	home_ownership	annual_inc	 open_acc
0	10000.0	36 months	11.44	329.48	В	В4	Marketing	10+ years	RENT	117000.0	 16.0
1	8000.0	36 months	11.99	265.68	В	B5	Credit analyst	4 years	MORTGAGE	65000.0	 17.0
2	15600.0	36 months	10.49	506.97	В	В3	Statistician	< 1 year	RENT	43057.0	 13.0
3	7200.0	36 months	6.49	220.65	А	A2	Client Advocate	6 years	RENT	54000.0	 6.0
4	24375.0	60 months	17.27	609.33	С	C5	Destiny Management Inc.	9 years	MORTGAGE	55000.0	 13.0
2017	10625.0	36 months	14.33	364.85	С	C1	white wave food	3 years	RENT	31000.0	 14.0
2018	6600.0	36 months	14.46	227.05	С	C4	SUPERVISOR	10+ years	OWN	58240.0	 6.0
2019	16800.0	60 months	14.31	393.62	С	C4	Sr. Budget Manager	10+ years	RENT	145000.0	 21.0
2020	17050.0	36 months	15.31	593.64	С	C2	Safeway	10+ years	MORTGAGE	35000.0	 13.0
2021	35000.0	60 months	17.57	880.61	D	D4	Financial Advisor	7 years	RENT	200000.0	 6.0

2000 rows × 27 columns

1 # data preprocessing

2 data.isnull().sum()

loan\_amnt 0 term 0 int\_rate 0

```
installment
                           0
   grade
                            0
   sub_grade
                            0
    emp_title
    emp_length
                            0
   home_ownership
    annual_inc
    verification_status
    issue_d
    loan_status
   purpose
title
                            0
                            0
    dti
    earliest_cr_line
    open_acc
    pub_rec
    revol_bal
    revol_util
    total_acc
   initial_list_status
application_type
                          0
    mort_acc
                            0
    pub_rec_bankruptcies
                             0
    address
                             0
    dtype: int64
{\bf 1} Start coding or \underline{\text{generate}} with AI.
```

```
2 # columns with null values will be replaced with 0
3 data
4
5
```

	loan_amnt	term	int_rate	installment	grade	sub_grade	emp_title	emp_l
0	10000.0	36 months	11.44	329.48	В	В4	Marketing	10+
1	8000.0	36 months	11.99	265.68	В	В5	Credit analyst	4
2	15600.0	36 months	10.49	506.97	В	В3	Statistician	< '
3	7200.0	36 months	6.49	220.65	А	A2	Client Advocate	6
4	24375.0	60 months	17.27	609.33	С	C5	Destiny Management Inc.	9
201	7 10625.0	36 months	14.33	364.85	С	C1	white wave food	3
201	8 6600.0	36 months	14.46	227.05	С	C4	SUPERVISOR	10+
201	9 16800.0	60 months	14.31	393.62	С	C4	Sr. Budget Manager	10+
202	<b>0</b> 17050.0	36 months	15.31	593.64	С	C2	Safeway	10+
202	1 35000.0	60 months	17.57	880.61	D	D4	Financial Advisor	7

```
1 data=data.fillna(0)
2 data.isnull().sum()
                           0
    loan_amnt
    term
   int_rate
```

installment 0 0 grade 0 sub\_grade 0 emp\_title emp\_length home\_ownership annual\_inc verification\_status issue\_d loan\_status purpose title 0 0 dti earliest\_cr\_line open\_acc pub\_rec revol\_bal revol\_util total\_acc 0
initial\_list\_status 0
application\_type 0
mort acc mort\_acc 0 pub\_rec\_bankruptcies 0 address dtype: int64

1 data.duplicated().any()

False

1 data

		loan_amnt	term	int_rate	installment	grade	sub_grade	emp_title	emp_l
	0	10000.0	36 months	11.44	329.48	В	В4	Marketing	10+
	1	8000.0	36 months	11.99	265.68	В	B5	Credit analyst	4
	2	15600.0	36 months	10.49	506.97	В	В3	Statistician	< '
	3	7200.0	36 months	6.49	220.65	А	A2	Client Advocate	6
	4	24375.0	60 months	17.27	609.33	С	C5	Destiny Management Inc.	9
20	)17	10625.0	36 months	14.33	364.85	С	C1	white wave food	3
20	)18	6600.0	36 months	14.46	227.05	С	C4	SUPERVISOR	10+
20	019	16800.0	60 months	14.31	393.62	С	C4	Sr. Budget Manager	10+
20	020	17050.0	36 months	15.31	593.64	С	C2	Safeway	10+
20	021	35000.0	60 months	17.57	880.61	D	D4	Financial Advisor	7

2000 rows × 27 columns

1 data

	loan_amnt	term	int_rate	installment	grade	sub_grade	emp_title	emp_l
0	10000.0	36 months	11.44	329.48	В	В4	Marketing	10+
1	8000.0	36 months	11.99	265.68	В	В5	Credit analyst	4
2	15600.0	36 months	10.49	506.97	В	В3	Statistician	< '
3	7200.0	36 months	6.49	220.65	А	A2	Client Advocate	6
4	24375.0	60 months	17.27	609.33	С	C5	Destiny Management Inc.	9
2017	10625.0	36 months	14.33	364.85	С	C1	white wave food	3
2018	6600.0	36 months	14.46	227.05	С	C4	SUPERVISOR	10+
2019	16800.0	60 months	14.31	393.62	С	C4	Sr. Budget Manager	10+
2020	17050.0	36 months	15.31	593.64	С	C2	Safeway	10+
2021	35000.0	60 months	17.57	880.61	D	D4	Financial Advisor	7

<sup>1 #</sup> data visualization

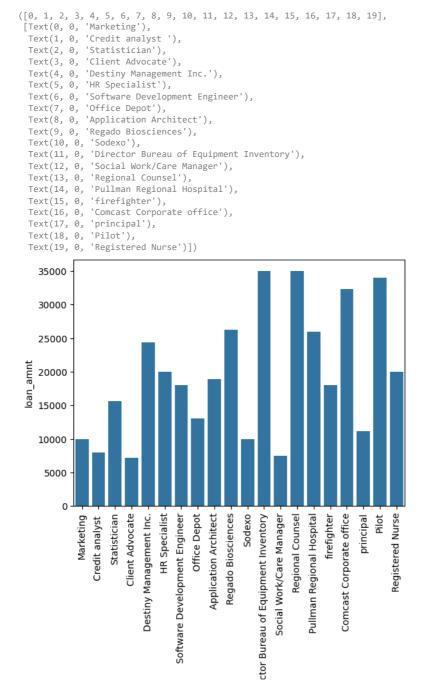
<sup>2</sup> import seaborn as sns

<sup>3</sup> p=data.head(20)

<sup>1</sup> import matplotlib.pyplot as plt

<sup>2</sup> sns.barplot(x='emp\_title',y='loan\_amnt',data=p)

<sup>3</sup> plt.xticks(rotation=90)



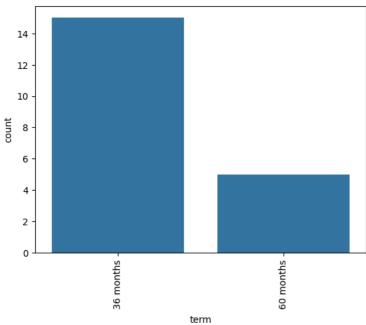
## New section

## 1 data.head(5)

	loan_amnt	term	int_rate	installment	grade	sub_grade	emp_title	emp_length
0	10000.0	36 months	11.44	329.48	В	В4	Marketing	10+ years
1	8000.0	36 months	11.99	265.68	В	B5	Credit analyst	4 years
2	15600.0	36 months	10.49	506.97	В	В3	Statistician	< 1 year
3	7200.0	36 months	6.49	220.65	А	A2	Client Advocate	6 years
4	24375.0	60 months	17.27	609.33	С	C5	Destiny Management Inc.	9 years

- 1 sns.countplot(x='term',data=p)
- 2 plt.xticks(rotation=90)
- 3 # in this visualizing how many people opted 36 months plan and 60 months plan
- $4\ \mbox{\#}$  here more number of people are opted for 36 months plan



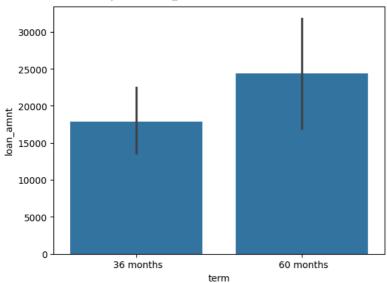


## 1 data.head(3)

	loan_amnt	term	int_rate	installment	grade	sub_grade	emp_title	emp_length
0	10000.0	36 months	11.44	329.48	В	В4	Marketing	10+ years
1	8000.0	36 months	11.99	265.68	В	B5	Credit analyst	4 years
2	15600.0	36 months	10.49	506.97	В	ВЗ	Statistician	< 1 year

- 1 sns.barplot(x='term',y='loan\_amnt',data=p)
- 2 # for 36 months the highest loan\_amnt 18000
- 3 # for 60 months the highest loan\_amnt is 24000
- 4 # more months for more loan amount in order to clear thats why term will be more for that





1 data

	loan_amnt	term	int_rate	installment	grade	sub_grade	emp_title	emp_l
0	10000.0	36 months	11.44	329.48	В	В4	Marketing	10+
1	8000.0	36 months	11.99	265.68	В	B5	Credit analyst	4
2	15600.0	36 months	10.49	506.97	В	В3	Statistician	< '
3	7200.0	36 months	6.49	220.65	А	A2	Client Advocate	6
4	24375.0	60 months	17.27	609.33	С	C5	Destiny Management Inc.	9
2017	10625.0	36 months	14.33	364.85	С	C1	white wave food	3
2018	6600.0	36 months	14.46	227.05	С	C4	SUPERVISOR	10+
2019	16800.0	60 months	14.31	393.62	С	C4	Sr. Budget Manager	10+
2020	17050.0	36 months	15.31	593.64	С	C2	Safeway	10+
2021	35000.0	60 months	17.57	880.61	D	D4	Financial Advisor	7

2000 rows × 27 columns

<sup>1</sup> sns.barplot(x='sub\_grade',y='int\_rate',data=p)

<sup>2</sup> plt.xticks(rotation=90)

<sup>3 #</sup> here subgrade implies based on credit score, history,

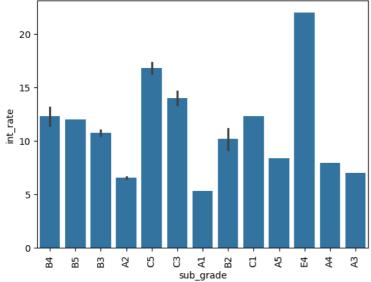
 $<sup>{\</sup>bf 4}$  #employment status of a person,annual income the borrowers are classified in to subgrades

<sup>5</sup> # A1,A2 are safest or risk free borrowers e1,e2 are not safest they are risky borrowers

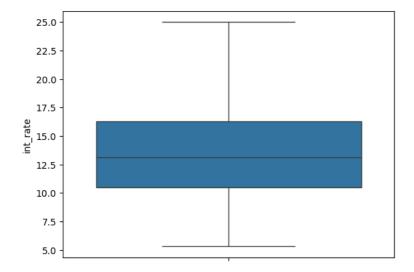
<sup>6 #</sup> for banks also providing more intrest rate for risky borrowers

<sup>7 #</sup> less intrest rate for non risky borrowers

```
([0, 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12],
[Text(0, 0, 'B4'),
Text(1, 0, 'B5'),
Text(2, 0, 'B3'),
Text(3, 0, 'A2'),
Text(4, 0, 'C5'),
Text(5, 0, 'C3'),
Text(6, 0, 'A1'),
Text(7, 0, 'B2'),
Text(8, 0, 'C1'),
Text(9, 0, 'A5'),
Text(10, 0, 'E4'),
Text(11, 0, 'A4'),
Text(12, 0, 'A3')])
```



```
1 # checking for outliers
2 data.head(5)
3 iqr=data['int_rate'].quantile(0.75)-data['int_rate'].quantile(0.25)
4 iqr
5 sns.boxplot(data['int_rate'])
6 iqr
7 upper_limit=data['int_rate'].quantile(0.75)+1.5*(iqr)
8 lower_limit=data['int_rate'].quantile(0.25)-1.5*(iqr)
9
10
```



1 outliers=data[data['int\_rate']>upper\_limit]

1 outliers

loan\_amnt term int\_rate installment grade sub\_grade emp\_title emp\_length hor

- 1 data=data[data['int\_rate']<upper\_limit]
- 2 # here the values greater than upper limit are considered as an outliers less than that is normal data 3 # 742 rows are dropped because of outliers
- 1 Start coding or <u>generate</u> with AI.

1 data

	loan_amnt	term	int_rate	installment	grade	sub_grade	emp_title	emp_l
0	10000.0	36 months	11.44	329.48	В	В4	Marketing	10+
1	8000.0	36 months	11.99	265.68	В	B5	Credit analyst	4
2	15600.0	36 months	10.49	506.97	В	В3	Statistician	< '
3	7200.0	36 months	6.49	220.65	А	A2	Client Advocate	6
4	24375.0	60 months	17.27	609.33	С	C5	Destiny Management Inc.	9
2017	10625.0	36 months	14.33	364.85	С	C1	white wave food	3
2018	6600.0	36 months	14.46	227.05	С	C4	SUPERVISOR	10+
2019	16800.0	60 months	14.31	393.62	С	C4	Sr. Budget Manager	10+
2020	17050.0	36 months	15.31	593.64	С	C2	Safeway	10+
2021	35000.0	60 months	17.57	880.61	D	D4	Financial Advisor	7

<sup>2</sup> data

	loan_amnt	term	int_rate	installment	grade	sub_grade	emp_title	emp_l
0	10000.0	36 months	11.44	329.48	В	В4	Marketing	10+
1	8000.0	36 months	11.99	265.68	В	B5	Credit analyst	4
2	15600.0	36 months	10.49	506.97	В	В3	Statistician	< '
3	7200.0	36 months	6.49	220.65	А	A2	Client Advocate	6
4	24375.0	60 months	17.27	609.33	С	C5	Destiny Management Inc.	9
2017	10625.0	36 months	14.33	364.85	С	C1	white wave food	3
2018	6600.0	36 months	14.46	227.05	С	C4	SUPERVISOR	10+
2019	16800.0	60 months	14.31	393.62	С	C4	Sr. Budget Manager	10+
2020	17050.0	36 months	15.31	593.64	С	C2	Safeway	10+
2021	35000.0	60 months	17.57	880.61	D	D4	Financial Advisor	7

<sup>1 #</sup> finding relationship between different features how much correlation is there among different independent features 2 data[data['loan\_status']!=0]

	loan_amnt	term	int_rate	installment	grade	sub_grade	emp_title	emp_l
0	10000.0	36 months	11.44	329.48	В	В4	Marketing	10+
1	8000.0	36 months	11.99	265.68	В	B5	Credit analyst	4
2	15600.0	36 months	10.49	506.97	В	В3	Statistician	< '
3	7200.0	36 months	6.49	220.65	А	A2	Client Advocate	6
4	24375.0	60 months	17.27	609.33	С	C5	Destiny Management Inc.	9
2017	10625.0	36 months	14.33	364.85	С	C1	white wave food	3
2018	6600.0	36 months	14.46	227.05	С	C4	SUPERVISOR	10+
2019	16800.0	60 months	14.31	393.62	С	C4	Sr. Budget Manager	10+
2020	17050.0	36 months	15.31	593.64	С	C2	Safeway	10+
2021	35000.0	60 months	17.57	880.61	D	D4	Financial Advisor	7

<ipython-input-147-a8a95c6733ea>:3: FutureWarning: The default value of numeric\_only
 data.corr()

	loan_amnt	int_rate	installment	annual_inc	dti	open_ac
loan_amnt	1.000000	0.162233	0.949505	0.436051	0.044343	0.18258
int_rate	0.162233	1.000000	0.162719	-0.071475	0.145377	0.00109
installment	0.949505	0.162719	1.000000	0.412926	0.038269	0.17389
annual_inc	0.436051	-0.071475	0.412926	1.000000	-0.195032	0.17916
dti	0.044343	0.145377	0.038269	-0.195032	1.000000	0.34534
open_acc	0.182580	0.001098	0.173896	0.179162	0.345349	1.00000
pub_rec	-0.093920	0.091129	-0.087728	-0.053697	-0.027934	-0.00067
revol_bal	0.370209	-0.028460	0.357469	0.374089	0.187107	0.28645
revol_util	0.084119	0.300191	0.109794	0.005211	0.211925	-0.11300
total_acc	0.228821	-0.030797	0.205956	0.260376	0.255460	0.68570
mort_acc	0.228476	-0.052571	0.212612	0.262846	0.032899	0.14210
pub_rec_bankruptcies	-0.108777	0.083819	-0.097273	-0.066238	-0.025011	-0.02728

<sup>1</sup> sns.heatmap(data.corr())

<sup>1 #</sup> in order to visualize it we are using heatmaps

<sup>2</sup> import seaborn as sns

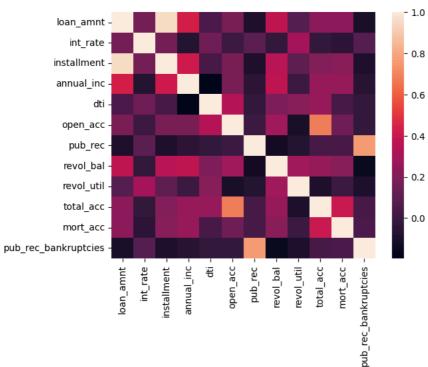
<sup>3</sup> data.corr()

<sup>4 #</sup> it gives info of relation ship if the corelation coefficient value is approximately equal to 1 then there

<sup>5 #</sup> is a strong corelation is there and positive corelation is there among the features

<sup>6 #</sup> if it is equal to -1 then also strong corelation will be there but negative realion ship will be there among the features

```
<ipython-input-148-8b96879b4d02>:1: FutureWarning: The default value of numeric_only
   sns.heatmap(data.corr())
<Axes: >
```



```
1 # label encoding is required because features contains text data that data we cant use it in the mathematical model
2 # thats why we are going to convert text data into numerical values
3 data=data.head(2000)
1 y=data['loan_status']
2 x=data.drop(columns=['loan_status'],axis=1)
3
1 x.columns
   'pub_rec_bankruptcies', 'address'],
         dtype='object')
1 y=y.to_frame()
1 y=y['loan status'].map({'Fully Paid':0,'Charged Off':1})
1 Start coding or generate with AI.
1 from sklearn.model_selection import train_test_split
1 x_train,x_test,y_train,y_test=train_test_split(x,y,test_size=0.3,random_state=78)
1 x_train=x_train[x_train['emp_title']!=0]
1 y_train
   617
   863
          0
   111
           0
   1054
          0
   1835
          1
   108
          0
   40
          0
```

```
484 0
724 0
Name: loan_status, Len
```

Name: loan\_status, Length: 1396, dtype: int64

 ${\tt 1} {\tt from \ sklearn.preprocessing \ import \ LabelEncoder}$ 

1
2
3 lr=LabelEncoder()
4 x\_train['emp\_title']

Teaching Assistant 863 secretary 111 Systems Administrator saint francis church 1054 1835 Driver 555 Cocktail server 711 Supervisor 108 Maintenance 1969 Machinist Financial Advisor 724

Name: emp\_title, Length: 1328, dtype: object

 $1 \ x\_train['emp\_title'], x\_train['home\_ownership'], = lr.fit\_transform(x\_train['emp\_title']), lr.fit\_transform(x\_train['emp\_title'])$ 

<ipython-input-170-feff6f5f2746>:1: SettingWithCopyWarning:
A value is trying to be set on a copy of a slice from a DataFrame.
Try using .loc[row\_indexer,col\_indexer] = value instead

1 x\_train['initial\_list\_status']=lr.fit\_transform(x\_train['initial\_list\_status'])
2 x\_train

<ipython-input-173-4ddcf83ed003>:1: SettingWithCopyWarning:
A value is trying to be set on a copy of a slice from a DataFrame.
Try using .loc[row\_indexer,col\_indexer] = value instead

_	loan_amnt	term	int_rate	installment	grade	sub_grade	emp_title	emp_leng
617	5000.0	36 months	11.47	164.81	В	B5	864	2 yea
863	12000.0	36 months	11.67	396.69	В	В4	1118	10+ yea
111	5000.0	36 months	7.62	155.81	А	А3	857	10+ yea
1054	5000.0	36 months	11.48	164.85	В	B2	1111	4 yea
1835	7500.0	36 months	11.99	249.08	С	C1	282	5 yea
555	8400.0	36 months	15.77	294.37	D	D1	184	< 1 ye
711	20000.0	60 months	11.53	440.16	В	B5	843	10+ yea
108	12000.0	36 months	7.69	374.33	А	A4	488	10+ yea
1969	12000.0	36 months	5.32	361.38	А	A1	486	9 уег
724	15000.0	36 months	7.12	463.98	А	А3	329	10+ yea

1 x\_train['application\_type']=lr.fit\_transform(x\_train['application\_type'])

```
2 x train
    <ipython-input-176-9520e72b892b>:1: SettingWithCopyWarning:
    A value is trying to be set on a copy of a slice from a DataFrame.
    Try using .loc[row_indexer,col_indexer] = value instead
    See the caveats in the documentation: <a href="https://pandas.pydata.org/pandas-docs/stable/us">https://pandas.pydata.org/pandas-docs/stable/us</a>
       x_train['application_type']=lr.fit_transform(x_train['application_type'])
            loan amnt
                            term int_rate installment grade sub_grade emp_title emp_leng
                              36
      617
                5000.0
                                       11.47
                                                     164.81
                                                                                          864
                                                                                                     2 yea
                         months
                              36
      863
                12000.0
                                       11.67
                                                     396.69
                                                                  В
                                                                              В4
                                                                                         1118
                                                                                                  10+ yea
                         months
                              36
      111
                 5000.0
                                        7.62
                                                     155.81
                                                                              АЗ
                                                                                          857
                                                                                                  10+ yea
                         months
                              36
      1054
                                       11.48
                                                     164.85
                                                                              B2
                                                                                          1111
                                                                                                     4 yea
                         months
                              36
      1835
                 7500.0
                                       11.99
                                                     249.08
                                                                              C1
                                                                                          282
                                                                                                     5 yea
                         months
                              36
                 8400.0
                                                     294.37
                                                                  D
      555
                                       15.77
                                                                              D1
                                                                                          184
                                                                                                    < 1 ve
                         months
                              60
               20000.0
      711
                                       11.53
                                                     440.16
                                                                              B5
                                                                                          843
                                                                                                  10+ yea
                         months
                              36
      108
                12000.0
                                        7.69
                                                     374.33
                                                                              Α4
                                                                                          488
                                                                                                  10+ yea
                         months
                              36
                12000.0
      1969
                                        5.32
                                                     361 38
                                                                              Α1
                                                                                          486
                                                                                                     9 yea
                         months
                              36
                                                     463.98
      724
               15000.0
                                        7.12
                                                                              А3
                                                                                          329
                                                                                                  10+ vea
                         months
    1328 rows × 26 columns
1 x_train['grade']=lr.fit_transform(x_train['grade'])
    <ipython-input-177-bf4657862768>:1: SettingWithCopyWarning:
    A value is trying to be set on a copy of a slice from a DataFrame.
    Try using .loc[row_indexer,col_indexer] = value instead
    See the caveats in the documentation: <a href="https://pandas.pydata.org/pandas-docs/stable/user_guide/indexing.html#returning-a-view-versus">https://pandas.pydata.org/pandas-docs/stable/user_guide/indexing.html#returning-a-view-versus</a>
       x_train['grade']=lr.fit_transform(x_train['grade'])
1 x_train['sub_grade']=lr.fit_transform(x_train['sub_grade'])
    <ipython-input-178-ce61d13d6af1>:1: SettingWithCopyWarning:
    A value is trying to be set on a copy of a slice from a DataFrame.
    Try using .loc[row_indexer,col_indexer] = value instead
    See the caveats in the documentation: <a href="https://pandas.pydata.org/pandas-docs/stable/user_guide/indexing.html#returning-a-view-versus">https://pandas.pydata.org/pandas-docs/stable/user_guide/indexing.html#returning-a-view-versus</a>
       x_train['sub_grade']=lr.fit_transform(x_train['sub_grade'])
1 x_train['sub_grade']=lr.fit_transform(x_train['sub_grade'])
    <ipython-input-180-ce61d13d6af1>:1: SettingWithCopyWarning:
    A value is trying to be set on a copy of a slice from a DataFrame.
    Try using .loc[row_indexer,col_indexer] = value instead
    See the caveats in the documentation: <a href="https://pandas.pydata.org/pandas-docs/stable/user_guide/indexing.html#returning-a-view-versus">https://pandas.pydata.org/pandas-docs/stable/user_guide/indexing.html#returning-a-view-versus</a>
       x_train['sub_grade']=lr.fit_transform(x_train['sub_grade'])
1 x_train['address']=lr.fit_transform(x_train['address'])
    <ipython-input-182-cb03381d5423>:1: SettingWithCopyWarning:
    A value is trying to be set on a copy of a slice from a DataFrame.
    Try using .loc[row_indexer,col_indexer] = value instead
```

See the caveats in the documentation: <a href="https://pandas.pydata.org/pandas-docs/stable/user\_guide/indexing.html#returning-a-view-versus">https://pandas.pydata.org/pandas-docs/stable/user\_guide/indexing.html#returning-a-view-versus</a> x\_train['address']=lr.fit\_transform(x\_train['address'])

1 x\_train

	loan_amnt	term	int_rate	installment	grade	sub_grade	emp_title	emp_leng
617	5000.0	36 months	11.47	164.81	1	9	864	2 yea
863	12000.0	36 months	11.67	396.69	1	8	1118	10+ yea
111	5000.0	36 months	7.62	155.81	0	2	857	10+ yea
1054	5000.0	36 months	11.48	164.85	1	6	1111	4 yea
1835	7500.0	36 months	11.99	249.08	2	10	282	5 yea
555	8400.0	36 months	15.77	294.37	3	15	184	< 1 ye
711	20000.0	60 months	11.53	440.16	1	9	843	10+ yea
108	12000.0	36 months	7.69	374.33	0	3	488	10+ yea
1969	12000.0	36 months	5.32	361.38	0	0	486	9 yea
724	15000.0	36 months	7.12	463.98	0	2	329	10+ yea

1328 rows × 26 columns

See the caveats in the documentation: <a href="https://pandas.pydata.org/pandas-docs/stable/user\_guide/indexing.html#returning-a-view-versus">https://pandas.pydata.org/pandas-docs/stable/user\_guide/indexing.html#returning-a-view-versus</a> x\_train['emp\_length'] = x\_train['emp\_length'].apply(extract\_numeric)

1 x\_train

```
loan_amnt term int_rate installment grade sub_grade emp_title emp_leng
             5000.0 months
     617
                              11.47
                                          164.81
                       36
            12000.0 months
                             11.67
                                          396.69
     863
                                                              8
                                                                        1118
             5000.0 months
                                                                2
     111
                              7.62
                                          155.81
                                                     0
                                                                        857
1 def xtract_numeric(value1):
   return int(" ".join(filter(str.isdigit,value1)))
4
5
6
7
9
                                           Traceback (most recent call last)
    <ipython-input-196-5be77f5f5b4e> in <cell line: 5>()
    ----> 5 x_train['term']=x_train['term'].apply(xtract_numeric)
                                    🗘 4 frames —
    <ipython-input-196-5be77f5f5b4e> in xtract_numeric(value1)
        1 def xtract_numeric(value1):
    ----> 2 return int(" ".join(filter(str.isdigit,value1)))
         5 x_train['term']=x_train['term'].apply(xtract_numeric)
   ValueError: invalid literal for int() with base 10: '3 6'
```

1 Start coding or generate with AI.

## 1 x\_train

	_		_	installment	_		. —	emp_leng
617	5000.0	36 months	11.47	164.81	1	9	864	
863	12000.0	36 months	11.67	396.69	1	8	1118	