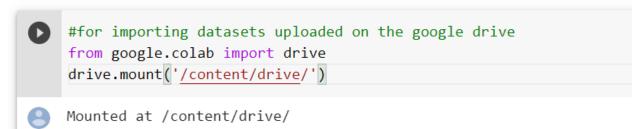
Importing required data

```
import numpy as np
import pandas as pd
import os
import matplotlib
import matplotlib.pyplot as plt
import seaborn as sns
import sklearn
from sklearn.model_selection import train_test_split
import statsmodels
import statsmodels.api as sm
from scipy.stats import kurtosis
import scipy
```

importing datasets uploaded on the google drive



view the folder import from the google drive

- #to view the folder import from the google drive!!ls "/content/drive/MyDrive/AAS module end exam/"

 'AAS Module Test.docx' 'EDA ZOMATO.ipynb'
 - application_data.csv previous_application.csv
 columns_description.csv 'Problem Statement.docx'
 Covid_Analysis.ipynb 'Summary Report_Vineeta_Aman.pdf'
 'EDA STEPS.docx'

assigning path variable to path of the data sets

#assigning path variable to path of the data sets

path1= "/content/drive/MyDrive/AAS module end exam/application_data.csv"

path2= "/content/drive/MyDrive/AAS module end exam/previous_application.csv"

+ Code

Importing Data from CSV

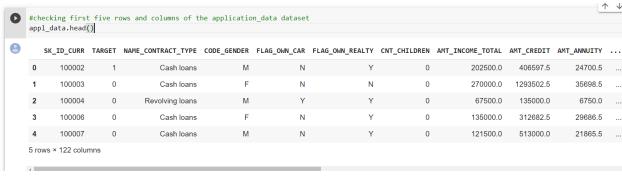
[] # importing data set 'application_data' from csv from the drive
 appl_data = pd.read_csv(path1)

[] # importing "previous_application" data set from csv the drive
 pa_df=pd.read_csv(path2)

importing "columns_description" data set from csv
col_df=pd.read_csv("columns_description.csv", encoding='latin1')

Viewing the Dataset

checking first five rows and columns of the application_data dataset



checking first five rows and columns of the previous application dataset

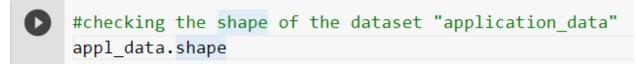


checking first five rows and columns of the columns_description dataset



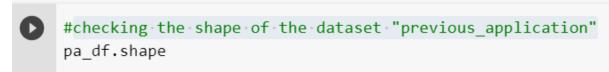
		Unnamed:	0	Table	Row	Description	Special
	0		1	application_data	SK_ID_CURR	ID of loan in our sample	NaN
;	1		2	application_data	TARGET	Target variable (1 - client with payment diffi	NaN
	2		5	application_data	NAME_CONTRACT_TYPE	Identification if loan is cash or revolving	NaN
	3		6	application_data	CODE_GENDER	Gender of the client	NaN
	4		7	application_data	FLAG_OWN_CAR	Flag if the client owns a car	NaN

checking the shape of the dataset "application_data"



(307511, 122)

checking the shape of the dataset "previous_application"



(1670214, 37)

checking the shape of the dataset "columns_description"

#checking the shape of the dataset "columns_description"
col_df.shape

(160, 5)

checking the dimension of the "application_data" data set -- We have a two dimension dataset



9 2

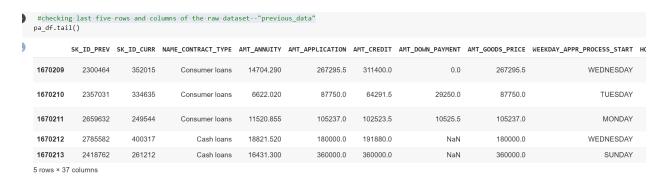
checking the dimension of the "previous_application" data set -- We have a two dimension dataset

#checking the dimension of the "previous_application" data set -- We have a two dimension dataset pa_df.ndim

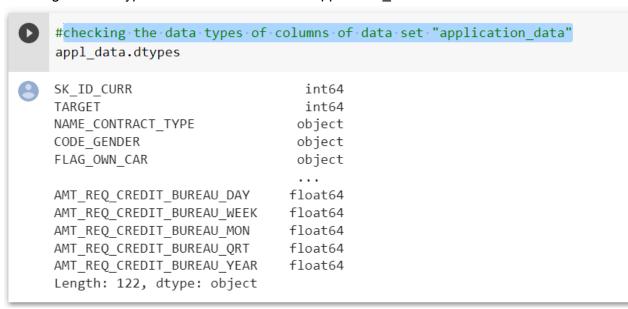
checking last five rows and columns of the raw dataset--"application_data"



checking last five rows and columns of the raw dataset--"previous_data"



checking the data types of columns of data set "application_data"



checking the data types of columns of data set "previous_application"



8	SK_ID_PREV	int64
	SK_ID_CURR	int64
	NAME_CONTRACT_TYPE	object
	AMT_ANNUITY	float64
	AMT_APPLICATION	float64
	AMT_CREDIT	float64
	AMT_DOWN_PAYMENT	float64
	AMT_GOODS_PRICE	float64
	WEEKDAY_APPR_PROCESS_START	object
	HOUR_APPR_PROCESS_START	int64
	FLAG_LAST_APPL_PER_CONTRACT	object
	NFLAG_LAST_APPL_IN_DAY	int64

[&]quot;it provides purely descriptive information about the dataset.

This information includes statistics that summarize the central tendency of the variable,

their dispersion, the presence of empty values and their shape"

```
'''it provides purely descriptive information about the dataset.
This information includes statistics that summarize the central tendency of the variable, their dispersion, the presence of empty values and their shape'' appl_data.info()
```

<class 'pandas.core.frame.DataFrame'>
RangeIndex: 307511 entries, 0 to 307510

Columns: 122 entries, SK_ID_CURR to AMT_REQ_CREDIT_BUREAU_YEAR

dtypes: float64(65), int64(41), object(16)

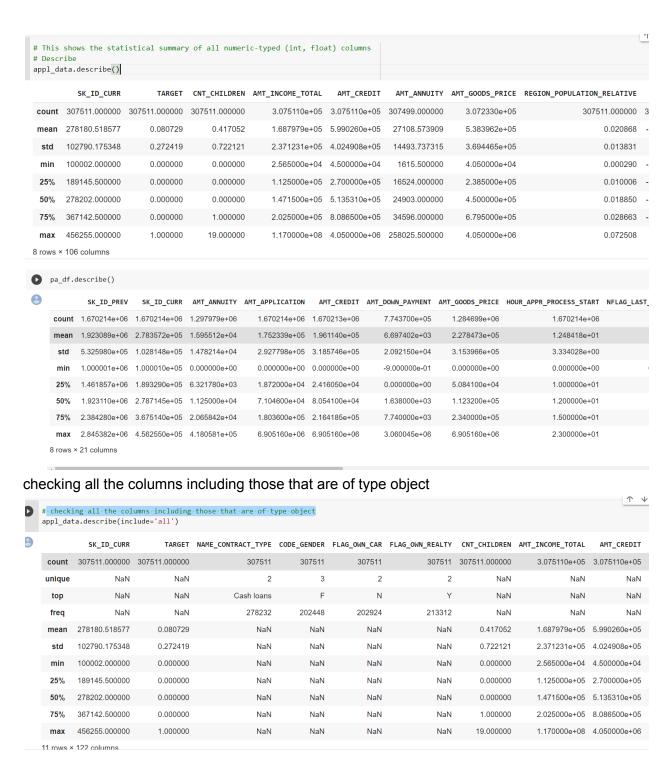
memory usage: 286.2+ MB

pa_df.info()

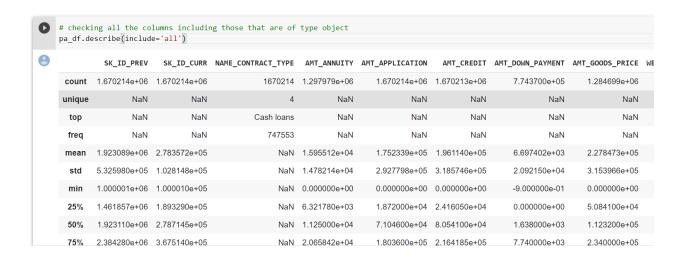
<class 'pandas.core.frame.DataFrame'>
RangeIndex: 1670214 entries, 0 to 1670213
Data columns (total 37 columns):

#	Column	Non-Null Count	Dtype
0	SK_ID_PREV	1670214 non-null	int64
1	SK_ID_CURR	1670214 non-null	int64
2	NAME_CONTRACT_TYPE	1670214 non-null	object
3	AMT_ANNUITY	1297979 non-null	float64
4	AMT_APPLICATION	1670214 non-null	float64
5	AMT_CREDIT	1670213 non-null	float64
6	AMT_DOWN_PAYMENT	774370 non-null	float64
7	AMT_GOODS_PRICE	1284699 non-null	float64
8	WEEKDAY_APPR_PROCESS_START	1670214 non-null	object
9	HOUR_APPR_PROCESS_START	1670214 non-null	int64
10	FLAG_LAST_APPL_PER_CONTRACT	1670214 non-null	object
11	NFLAG_LAST_APPL_IN_DAY	1670214 non-null	int64
12	RATE_DOWN_PAYMENT	774370 non-null	float64
13	RATE_INTEREST_PRIMARY	5951 non-null	float64
14	RATE_INTEREST_PRIVILEGED	5951 non-null	float64
15	NAME_CASH_LOAN_PURPOSE	1670214 non-null	object
16	NAME_CONTRACT_STATUS	1670214 non-null	object
17	DAYS_DECISION	1670214 non-null	int64
18	NAME_PAYMENT_TYPE	1670214 non-null	object
19	CODE_REJECT_REASON	1670214 non-null	object
20	NAME_TYPE_SUITE	849809 non-null	object

This shows the statistical summary of all numeric-typed (int, float) columns



checking all the columns including those that are of type object



Data Preparation

As data is having huge number of lines, we are considering applicable columns only by looking at data set

creating a new data set using the columns of appl_data

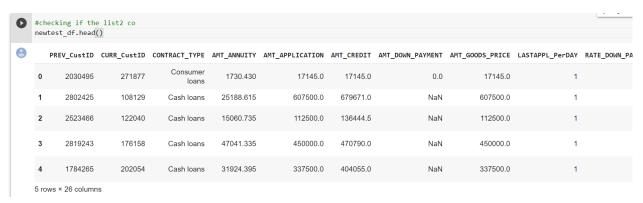
creating a new data set using the columns of pa_df

```
#creating a new data set using the columns of pa df
list2= ['PREV CustID',
'CURR CustID',
'CONTRACT TYPE',
'AMT ANNUITY',
'AMT_APPLICATION',
'AMT CREDIT',
'AMT_DOWN_PAYMENT',
'AMT GOODS PRICE',
'LASTAPPL PerDAY',
'RATE DOWN PAYMENT',
'RATE INTEREST PRIMARY',
'RATE INTEREST PRIVILEGED',
'CASH LOAN PURPOSE',
'CONTRACT STATUS',
'PAYMENT TYPE',
'CODE_REJECT_REASON',
'CLIENT TYPE',
'GOODS_CATEGORY',
'PORTFOLIO',
'CHANNEL TYPE',
'SELLER_INDUSTRY',
'YIELD_GROUP',
'FIRST DUEDay',
```

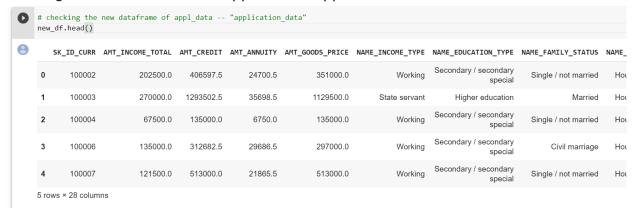
new dataframe created for pa_df -- "previous_application" with change in column names

```
#new dataframe created for pa_df -- "previous_application" with change in column names newtest_df.columns= list2
```

checking if the list2 co



checking the new dataframe of appl_data -- "application_data"



checking shape of new data of appl_data , we have now reduced our no of columns from 122 to 28



checking names of columns of new data

renaming the column names

creating a list to rename the columns

conactenating the list to new df

```
# conactenating the list to new_df
new_df.columns=list
```

checking if the column names have changed

checking for columns with null values

checking how many null values are present in each of the columns creating a function to find null values for the dataframe appl_data --> application_data

```
#checking how many null values are present in each of the columns
#creating a function to find null values for the dataframe appl_data --> application_data
def null_values(appl_data):
    return round((appl_data.isnull().sum()*100/len(appl_data)).sort_values(ascending = False),2)
```

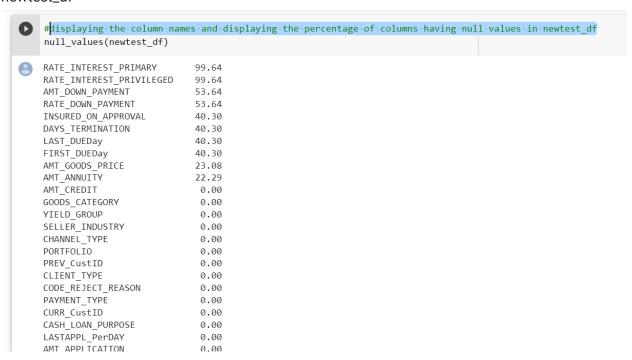
displaying the column names and displaying the percentage of columns having null values

```
#displaying the column names and displaying the percentage of columns having null values
    null values(new df)
BASEMENTAREA AVG
                                  58.52
    EXT SOURCE 1
                                  56.38
    APARTMENTS AVG
                                 50.75
    OCCUPATION_TYPE
                                 31.35
    EXT_SOURCE_3
                                 19.83
    EXT_SOURCE 2
                                  0.21
    GOODS PRICE
                                  0.09
    ANNUITY
                                  0.00
    Family_MEMBERS_no
                                  0.00
    DAYS_LAST_PHONE_CHANGE
                                   0.00
    ORGANIZATION TYPE
                                   0.00
    REG_REGION_NOT_WORK_REGION
                                   0.00
    REG_REGION_NOT_LIVE_REGION
                                   0.00
    REGION_CLIENT_CITY
                                   0.00
    REGION_CLIENT
                                   0.00
    Cust ID
                                   0.00
    INCOME
                                   0.00
    MOBIL given
                                   0.00
    DAYS ID PUBLISH
                                   0.00
    REGISTRATION change
                                   0.00
    Work Exp
                                   0.00
```

creating a function to find null values for the dataframe appl_data --> previous_data

```
#creating a function to find null values for the dataframe appl_data --> previous_data
def null_values(pa_df):
    return round((pa_df.isnull().sum()*100/len(pa_df)).sort_values(ascending = False),2)
```

displaying the column names and displaying the percentage of columns having null values in newtest df

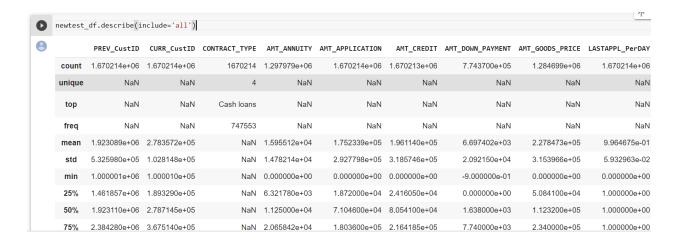


these are the columns having maximum null values

- RATE_INTEREST_PRIMARY 99.64
- RATE_INTEREST_PRIVILEGED 99.64
- 3. AMT_DOWN_PAYMENT 53.64
- 4. RATE_DOWN_PAYMENT 53.64
- 5. INSURED_ON_APPROVAL 40.30
- 6. DAYS_TERMINATION 40.30
- 7. LAST_DUEDay 40.30
- 8. FIRST_DUEDay 40.30
- 9. AMT_GOODS_PRICE 23.08
- 10. AMT_ANNUITY 22.29

number of null values per column

```
#number of null values per column
print("missing values : ",newtest_df.isna().sum().sort_values(ascending = False))
missing values : RATE_INTEREST_PRIMARY
                                               1664263
RATE_INTEREST_PRIVILEGED
                             1664263
AMT DOWN PAYMENT
                              895844
RATE DOWN PAYMENT
                              895844
INSURED ON APPROVAL
                              673065
DAYS_TERMINATION
                              673065
LAST DUEDay
                              673065
FIRST_DUEDay
                              673065
AMT GOODS PRICE
                              385515
AMT ANNUITY
                              372235
AMT CREDIT
                                   1
GOODS_CATEGORY
                                   0
YIELD GROUP
                                   0
SELLER_INDUSTRY
                                   0
CHANNEL TYPE
PORTFOLIO
                                   0
PREV_CustID
```



checking unique values for categorical columns and visualizing data

importing visualization libraries

```
#importing vizualisation libraries
import matplotlib
import matplotlib.pyplot as plt
import seaborn as sns
```

unique value CONTRACT_TYPE

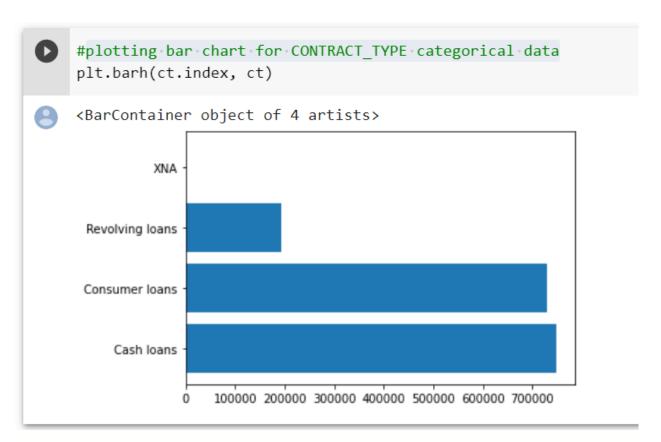
- #unique value CONTRACT_TYPE
 newtest_df.CONTRACT_TYPE.unique()

count of unique value CONTRACT_TYPE

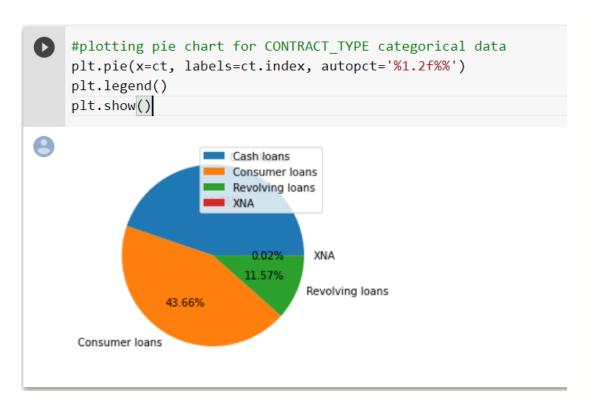
- #count of unique value CONTRACT_TYPE
 ct=newtest_df.CONTRACT_TYPE.value_counts()
 ct
- Cash loans 747553
 Consumer loans 729151
 Revolving loans 193164
 XNA 346

Name: CONTRACT_TYPE, dtype: int64

plotting bar chart for CONTRACT_TYPE categorical data



plot clearly shows that Customer taking cash loans and customer loans are more than compared to those taking revolving loans plotting pie chart for CONTRACT_TYPE categorical data



Client taking cash loan more unique value CLIENT_TYPE

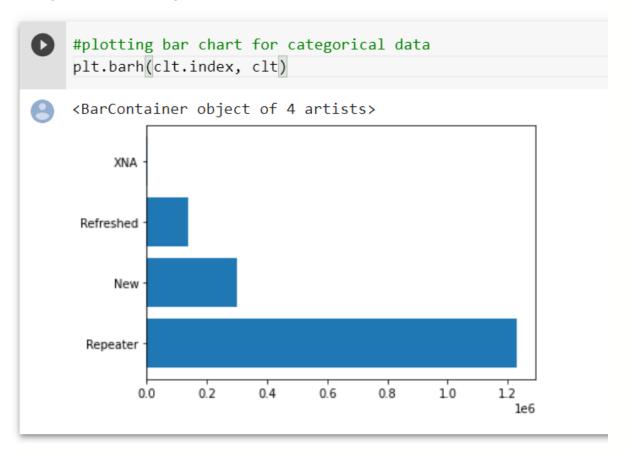


count of unique value CLIENT_TYPE

```
#count of unique value CLIENT_TYPE
clt= newtest_df.CLIENT_TYPE.value_counts()
clt

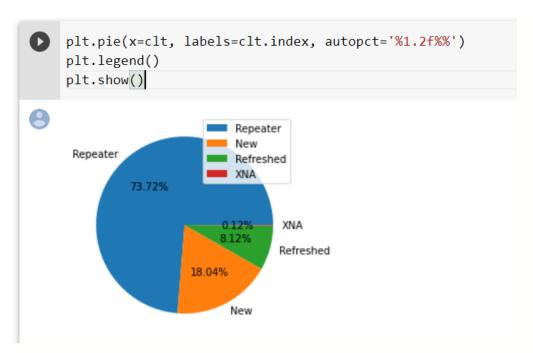
Repeater 1231261
New 301363
Refreshed 135649
XNA 1941
Name: CLIENT_TYPE, dtype: int64
```

plotting bar chart for categorical data



Conclusion:

From bar graph is concluded that clients who are repeater are maximum



From pie graph is concluded that clients who are repeater are maximum

unique value GOODS_CATEGORY

count of unique value GOODS_CATEGORY

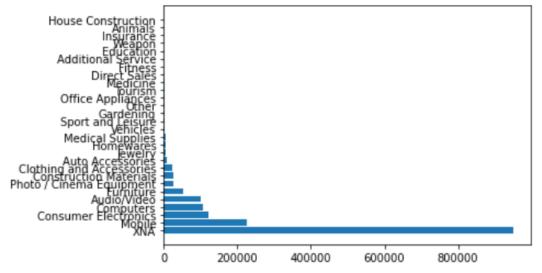
#count of unique value GOODS_CATEGORY
gt=newtest_df.GOODS_CATEGORY.value_counts()
gt

9	XNA	950809
	Mobile	224708
	Consumer Electronics	121576
	Computers	105769
	Audio/Video	99441
	Furniture	53656
	Photo / Cinema Equipment	25021
	Construction Materials	24995
	Clothing and Accessories	23554
	Auto Accessories	7381
	Jewelry	6290
	Homewares	5023
	Medical Supplies	3843
	Vehicles	3370
	Sport and Leisure	2981
	Gardening	2668
	Other	2554
	Office Appliances	2333
	Tourism	1659
	Medicine	1550
	D:+ C-1	446

plotting bar chart for GOODS_CATEGORY categorical data

#plotting bar chart for GOODS_CATEGORY categorical data
plt.barh(gt.index, gt)





Conclusion:

It can be concluded that clients who are taking loan for goods category of XNA are maximum

```
#plotting pie chart for GOODS_CATEGORY categorical data
plt.pie(x=gt, labels=gt.index, autopct='%1.2f%%')
plt.legend()
plt.show()
```



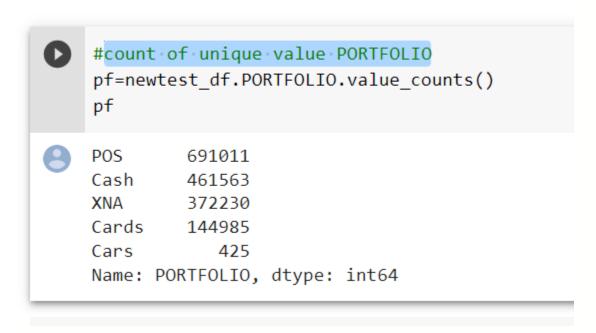
People taking loans for electronics equipment are more as compared to people taking loans for house construction or insurance.

unique value PORTFOLIO

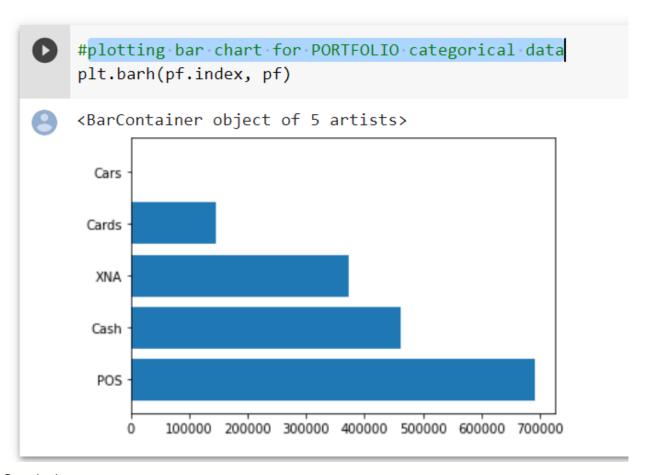
```
#unique value PORTFOLIO
newtest_df.PORTFOLIO.unique()

array(['POS', 'Cash', 'XNA', 'Cards', 'Cars'], dtype=object)
```

count of unique value PORTFOLIO



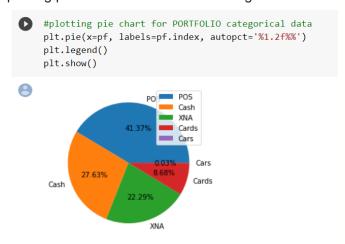
plotting bar chart for PORTFOLIO categorical data



It is concluded that POS (point-of-sale) type loan category are maximum

POS financing is a broad term that describes methods for giving shoppers flexible, pay-over-time installment options.

plotting pie chart for PORTFOLIO categorical data



unique value CHANNEL_TYPE

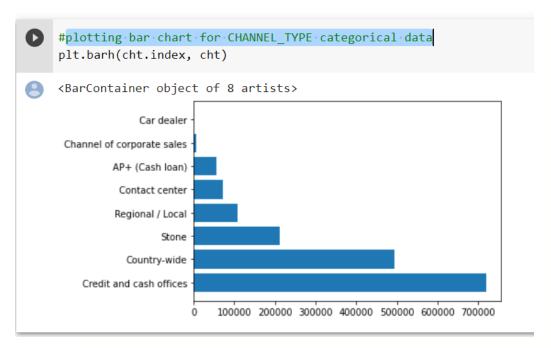
```
#unique value CHANNEL_TYPE→
newtest_df.CHANNEL_TYPE.unique()
```

count of unique value CHANNEL_TYPE

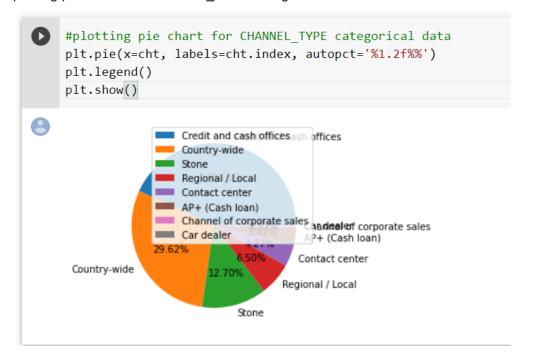
0	<pre>#count of unique value CH cht=newtest_df.CHANNEL_TY cht</pre>	
8	Credit and cash offices	719968

9	Credit and cash offices	719968
	Country-wide	494690
	Stone	212083
	Regional / Local	108528
	Contact center	71297
	AP+ (Cash loan)	57046
	Channel of corporate sales	6150
	Car dealer	452
	Name: CHANNEL_TYPE, dtype:	int64

plotting bar chart for CHANNEL_TYPE categorical data



plotting pie chart for CHANNEL_TYPE categorical data

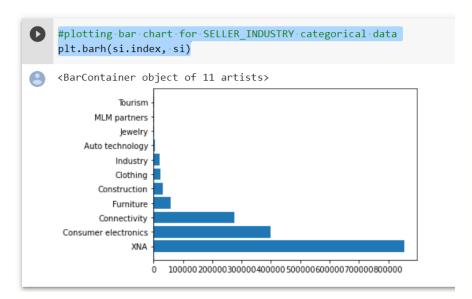


unique value SELLER_INDUSTRY

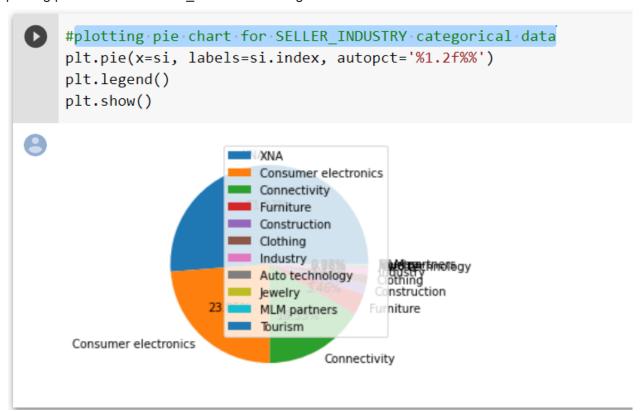
count of unique value SELLER_INDUSTRY

0	<pre>#count of unique value si=newtest_df.SELLER_I si</pre>	NDUSTRY.value_counts()
•	XNA Consumer electronics Connectivity Furniture Construction Clothing Industry Auto technology Jewelry MLM partners Tourism Name: SELLER_INDUSTRY,	855720 398265 276029 57849 29781 23949 19194 4990 2709 1215 513 dtype: int64

plotting bar chart for SELLER_INDUSTRY categorical data



plotting pie chart for SELLER_INDUSTRY categorical data



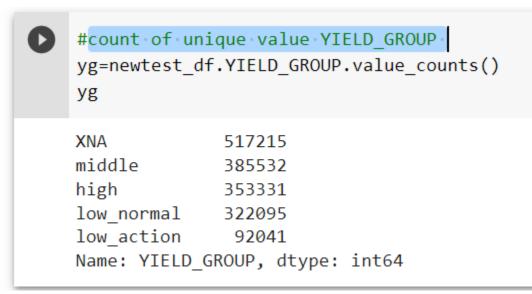
Conclusion:

unique value YIELD_GROUP

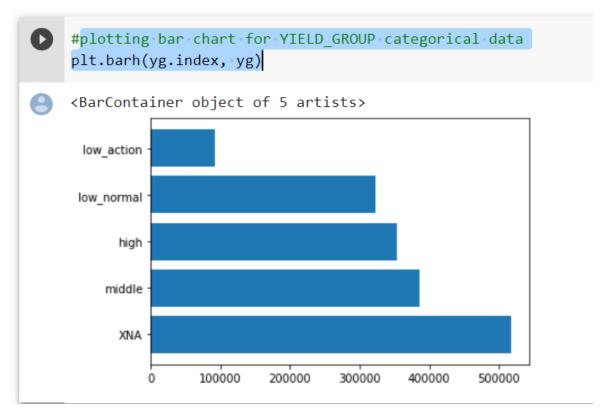
```
#unique value YIELD_GROUP
newtest_df.YIELD_GROUP.unique()

array(['middle', 'low_action', 'high', 'low_normal', 'XNA'], dtype=object)
```

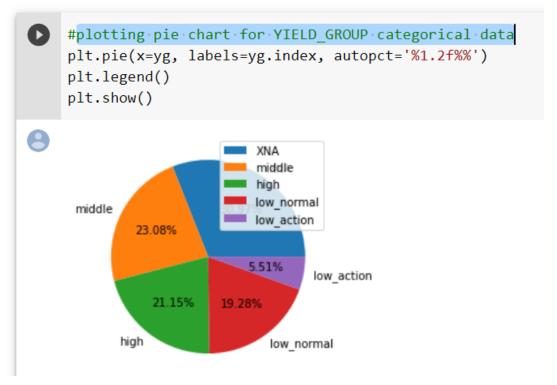
count of unique value YIELD_GROUP



plotting bar chart for YIELD_GROUP categorical data

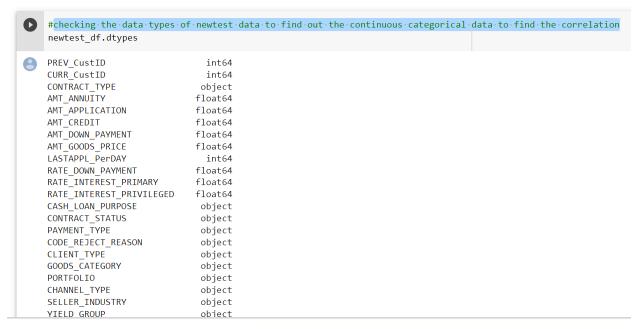


plotting pie chart for YIELD_GROUP categorical data

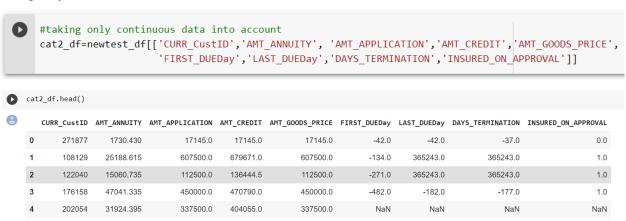


--> for categorical data

checking the data types of new test data to find out the continuous categorical data to find the correlation

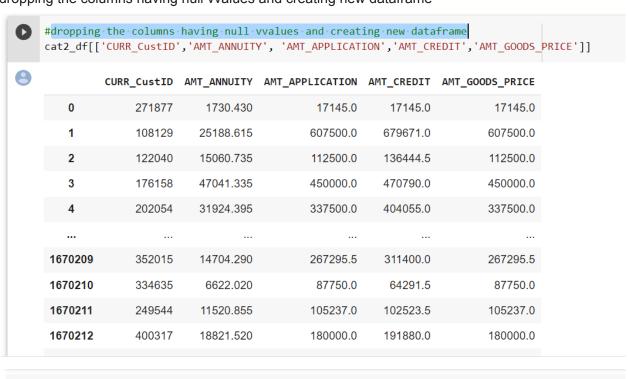


taking only continuous data into account



Checking Corrilation Between columns of numeric continues data





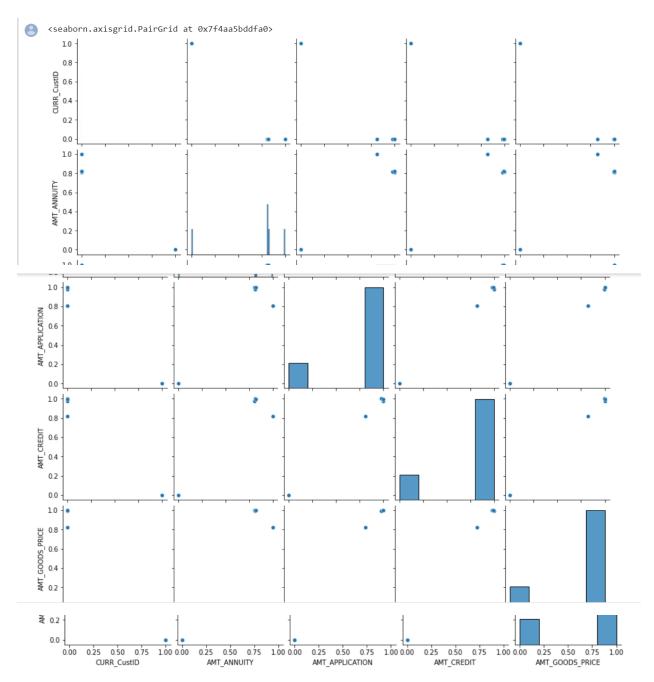
cat3_df=cat2_df[['CURR_CustID','AMT_ANNUITY', 'AMT_APPLICATION','AMT_CREDIT','AMT_GOODS_PRICE']].corr(cat3_df	()
---	----

8		CURR_CustID	AMT_ANNUITY	AMT_APPLICATION	AMT_CREDIT	AMT_GOODS_PRICE
	CURR_CustID	1.000000	0.000577	0.000280	0.000195	0.000369
	AMT_ANNUITY	0.000577	1.000000	0.808872	0.816429	0.820895
	AMT_APPLICATION	0.000280	0.808872	1.000000	0.975824	0.999884
	AMT_CREDIT	0.000195	0.816429	0.975824	1.000000	0.993087
	AMT_GOODS_PRICE	0.000369	0.820895	0.999884	0.993087	1.000000

- 1. AMT_ANNUITY is strongly correlated with
- AMT_APPLICATION by corelation coefficient 0.808872
- AMT_CREDIT by corelation coefficient 0.816429
- AMT_GOODS_PRICE by corelation coefficient 0.820895
- 2. AMT_APPLICATION is strongly correlated with
- AMT_CREDIT by corelation coefficient 0.975824
- AMT_GOODS_PRICE by corelation coefficient 0.999884
- 3. AMT_CREDIT is strongly correlated with
- AMT_GOODS_PRICE by corelation coefficient 0.993087

ploting pairplot for continues data to check the retaion between columns

creating pairplot graph



Handling Outliers

Checking outliers for INCOME

```
[ ] #Checking outliers for INCOME
    cat3_df.AMT_APPLICATION.describe()
```

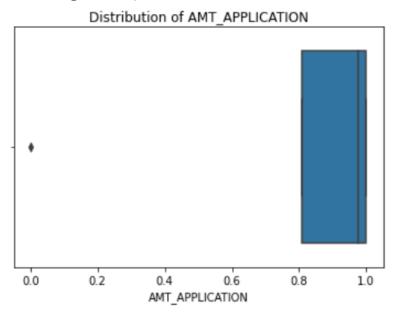
```
count
         5.000000
        0.756972
mean
std
        0.430477
min
        0.000280
25%
        0.808872
        0.975824
50%
75%
        0.999884
max
         1.000000
Name: AMT APPLICATION, dtype: float64
```

```
sns.boxplot(cat3_df.AMT_APPLICATION)
plt.title('Distribution of AMT_APPLICATION')
plt.show()
```

```
#Checking outliers for INCOME
cat3_df.AMT_APPLICATION.describe()
         5.000000
count
         0.756972
mean
std
         0.430477
min
         0.000280
25%
         0.808872
50%
         0.975824
75%
         0.999884
         1.000000
max
Name: AMT_APPLICATION, dtype: float64
```

```
sns.boxplot(cat3_df.AMT_APPLICATION)
plt.title('Distribution of AMT_APPLICATION')
plt.show()
```

/usr/local/lib/python3.8/dist-packages/seaborn/_decorators.py:36: For warnings.warn(



Conclusion:

AMT_CREDIT Checking outliers for AMT_CREDIT



#Checking outliers for AMT_CREDIT cat3_df.AMT_CREDIT.describe()

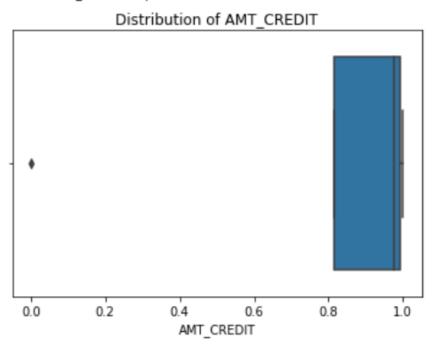
5.000000 count 0.757107 mean std 0.429813 0.000195 min 25% 0.816429 50% 0.975824 75% 0.993087 1.000000

max

Name: AMT_CREDIT, dtype: float64

```
sns.boxplot(cat3_df.AMT_CREDIT)
plt.title('Distribution of AMT_CREDIT')
plt.show()
```

/usr/local/lib/python3.8/dist-packages/seaborn/_decorators.p
 warnings.warn(



Conclusion:

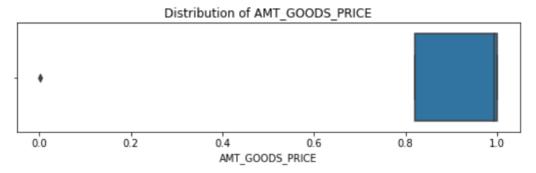
AMT_GOODS_PRICE

Checking outliers for AMT_GOODS_PRICE

```
#Checking outliers for AMT GOODS PRICE
cat3_df.AMT_GOODS_PRICE.describe()
         5.000000
count
mean
         0.762847
std
         0.433065
min
         0.000369
25%
         0.820895
50%
         0.993087
75%
         0.999884
         1.000000
max
Name: AMT GOODS PRICE, dtype: float64
```

```
plt.figure(figsize=(9,2))
sns.boxplot(cat3_df.AMT_GOODS_PRICE)
plt.title('Distribution of AMT_GOODS_PRICE')
plt.show()
```

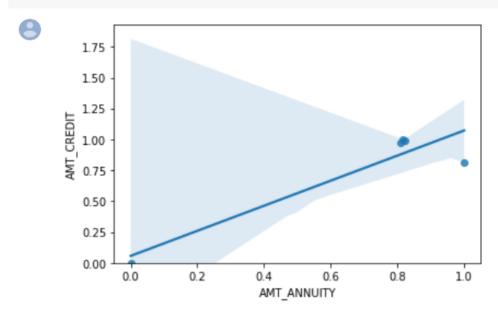
/usr/local/lib/python3.8/dist-packages/seaborn/_decorators.py:36: FutureWa
warnings.warn(



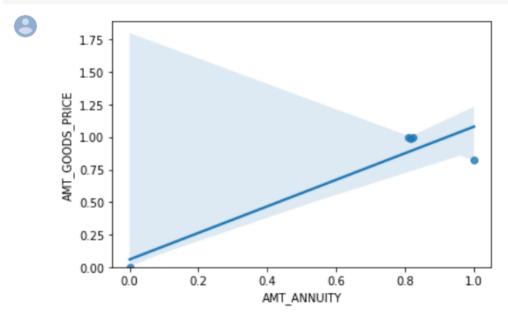
Conclusion:

```
[ ] import numpy as np
  import matplotlib.pyplot as plt
  from sklearn.linear_model import LinearRegression
```

```
sns.regplot(x="AMT_ANNUITY", y="AMT_CREDIT", data=cat3_df)
plt.ylim(0,)
plt.show()
```



sns.regplot(x="AMT_ANNUITY", y="AMT_GOODS_PRICE", data=cat3_df)
plt.ylim(0,)
plt.show()

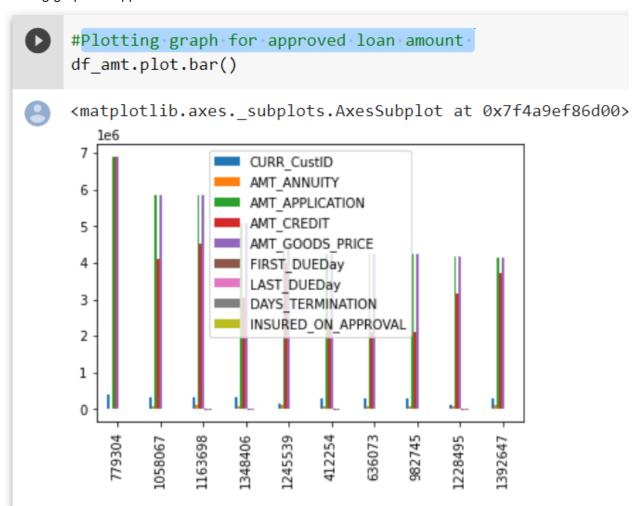


Conclusion:

Filtering data on bases of Loan amount for top 10 loan amounts

ata on bases of	Loan amount	for top 10 loan am	nounts					T
	st(10,columns:	='AMT_APPLICATION	')					
CURR_CustID	AMT_ANNUITY	AMT_APPLICATION	AMT_CREDIT	AMT_GOODS_PRICE	FIRST_DUEDay	LAST_DUEDay	DAYS_TERMINATION	INSURED_ON_APPROVAL
412009	NaN	6905160.0	6905160.0	6905160.0	NaN	NaN	NaN	NaN
346243	103498.650	5850000.0	4095000.0	5850000.0	NaN	NaN	NaN	NaN
346243	113979.690	5850000.0	4509688.5	5850000.0	-2443.0	-1513.0	-1505.0	1.0
324681	83707.830	5085000.0	3051000.0	5085000.0	-2598.0	-2598.0	-2591.0	0.0
173326	119443.005	4455000.0	4009500.0	4455000.0	NaN	NaN	NaN	NaN
	cat2_df.nlarges ead() CURR_CustID 412009 346243 346243 324681	cat2_df.nlargest(10,columns) cead() CURR_CustID AMT_ANNUITY 412009 NaN 346243 103498.650 346243 113979.690 324681 83707.830	CURR_CustID AMT_ANNUITY AMT_APPLICATION 412009 NaN 6905160.0 346243 103498.650 5850000.0 346243 113979.690 5850000.0 324681 83707.830 5085000.0	CURR_CustID AMT_ANNUITY AMT_APPLICATION AMT_CREDIT 412009 NaN 6905160.0 6905160.0 346243 103498.650 5850000.0 4095000.0 346243 113979.690 5850000.0 4509688.5 324681 83707.830 5085000.0 3051000.0	CURR_CustID AMT_ANNUITY AMT_APPLICATION AMT_CREDIT AMT_GOODS_PRICE 412009 NaN 6905160.0 6905160.0 6905160.0 346243 103498.650 5850000.0 4095000.0 5850000.0 346243 113979.690 5850000.0 4509688.5 5850000.0 324681 83707.830 5085000.0 3051000.0 5085000.0	CURR_CustID AMT_ANNUITY AMT_APPLICATION AMT_CREDIT AMT_GOODS_PRICE FIRST_DUEDay 412009 NaN 6905160.0 6905160.0 6905160.0 NaN 346243 103498.650 5850000.0 4095000.0 5850000.0 NaN 346243 113979.690 5850000.0 4509688.5 5850000.0 -2443.0 324681 83707.830 5085000.0 3051000.0 5085000.0 -2598.0	CURR_CustID AMT_ANNUITY AMT_APPLICATION AMT_CREDIT AMT_GOODS_PRICE FIRST_DUEDay LAST_DUEDay 412009 NaN 6905160.0 6905160.0 6905160.0 NaN NaN 346243 103498.650 5850000.0 4095000.0 5850000.0 NaN NaN 346243 113979.690 5850000.0 4509688.5 5850000.0 -2443.0 -1513.0 324681 83707.830 5085000.0 3051000.0 5085000.0 -2598.0 -2598.0	CURR_CustID AMT_ANNUITY AMT_APPLICATION AMT_CREDIT AMT_GOODS_PRICE FIRST_DUEDay LAST_DUEDay DAYS_TERMINATION 412009 NaN 6905160.0 6905160.0 6905160.0 NaN NaN NaN 346243 103498.650 5850000.0 4095000.0 5850000.0 NaN NaN NaN NaN NaN 346243 113979.690 5850000.0 4509688.5 5850000.0 -2443.0 -1513.0 -1505.0 324681 83707.830 5085000.0 3051000.0 5085000.0 -2598.0 -2598.0 -2598.0 -2591.0

Plotting graph for approved loan amount



conclusion: