import libraries

In [13]: import pandas as pd

import the loan dataset

	df = p	od.read_d	csv('loan_anal	ysis_datase	t.csv')				
:		ld	Address_State	Emp_length	Emp_status	Home_Ownership	Issue_Date	Last_Credit_Pull_Date	Last_Payment_Date
	0	1077430	GA	1	Ryder	RENT	2/11/2021	9/13/2021	4/13/2021
	1	1072053	CA	9	MKC Accounting	RENT	1/1/2021	12/14/2021	1/15/2021
	2	1069243	CA	4	Chemat Technology Inc	RENT	1/5/2021	12/12/2021	1/9/2021
	3	1041756	TX	1	barnes distribution	MORTGAGE	2/25/2021	12/12/2021	3/12/2021
	4	1068350	IL	10	J&J Steel Inc	MORTGAGE	1/1/2021	12/14/2021	1/15/2021
	38571	803452	NJ	1	Joseph M Sanzari Company	MORTGAGE	7/11/2021	5/16/2021	5/16/2021
	38572	970377	NY	8	Swat Fame	RENT	10/11/2021	4/16/2021	5/16/2021
	38573	875376	CA	5	Anaheim Regional Medical Center	RENT	9/11/2021	5/16/2021	5/16/2021
	38574	972997	NY	5	Brooklyn Radiology	RENT	10/11/2021	5/16/2021	5/16/2021
	38575	682952	NY	4	Allen Edmonds	RENT	7/11/2021	5/16/2021	5/16/2021
(38576 r	ows × 21 d	columns						
	4)

display top 5 rows

In [17]:	df	.head()								
Out[17]:		ld	Address_State	Emp_length	Emp_status	Home_Ownership	Issue_Date	Last_Credit_Pull_Date	Last_Payment_Date	rej
	0	1077430	GA	1	Ryder	RENT	2/11/2021	9/13/2021	4/13/2021	
	1	1072053	CA	9	MKC Accounting	RENT	1/1/2021	12/14/2021	1/15/2021	F
	2	1069243	CA	4	Chemat Technology Inc	RENT	1/5/2021	12/12/2021	1/9/2021	
	3	1041756	TX	1	barnes distribution	MORTGAGE	2/25/2021	12/12/2021	3/12/2021	F
	4	1068350	IL	10	J&J Steel Inc	MORTGAGE	1/1/2021	12/14/2021	1/15/2021	F
	5 rc	ows × 21 c	columns							
	4									b

display last 5 rows

In [18]: df.tail()

it[18]:		ld	Address_State	Emp_length	Emp_status	Home_Ownership	Issue_Date	Last_Credit_Pull_Date	Last_Payment_Date
	38571	803452	NJ	1	Joseph M Sanzari Company	MORTGAGE	7/11/2021	5/16/2021	5/16/2021
	38572	970377	NY	8	Swat Fame	RENT	10/11/2021	4/16/2021	5/16/2021
	38573	875376	CA	5	Anaheim Regional Medical Center	RENT	9/11/2021	5/16/2021	5/16/2021
	38574	972997	NY	5	Brooklyn Radiology	RENT	10/11/2021	5/16/2021	5/16/2021
	38575	682952	NY	4	Allen Edmonds	RENT	7/11/2021	5/16/2021	5/16/2021
	5 rows >	× 21 colur	mns						
	4)

find how many rows and columns are there

```
In [19]: df.shape
Out[19]: (38576, 21)
```

check the data info

```
In [20]: df.info()
           <class 'pandas.core.frame.DataFrame'>
           RangeIndex: 38576 entries, 0 to 38575
           Data columns (total 21 columns):
           # Column
                                      Non-Null Count Dtype
                -----
                                                -----
                                           38576 non-null int64
38576 non-null object
38576 non-null int64
           0 Id
               Address_State
Emp_length
            1
           - Lump_tength 38576 non-null int64
3 Emp_status 37138 non-null object
4 Home_Ownership 38576 non-null object
5 Issue Date 39576 non-null object
               Issue_Date 38576 non-null object
Last_Credit_Pull_Date 38576 non-null object
                                                38576 non-null object
           7 Last_Payment_Date 38576 non-null object 8 repayment 38576 non-null object 9 Loan_Category 38576 non-null object 10 Next_Payment_Date 38576 non-null object 11 Member_Id 38576 non-null int64 12 Purpose 38576 non-null object
                                              38576 non-null object
            12 Purpose
            13 loan time
                                                38576 non-null object
            14 Annual_Income
                                                38576 non-null
            15 DTI
                                              38576 non-null object
            16 Installment
                                              38576 non-null float64
            17 Int Rate
                                                38576 non-null object
            18 Loan Amount
                                                38576 non-null
                                                                      int64
            19 Total Acc
                                                38576 non-null int64
            20 Total Payment
                                                38576 non-null int64
           dtypes: float64(2), int64(6), object(13)
           memory usage: 6.2+ MB
```

we covert the Issue date,Last_Credit_Pull_Date, Last Payment Date, Next Payment Date in to date format

```
In [27]: df['Issue_Date'] = pd.to_datetime(df['Issue_Date'])
    df['Last_Credit_Pull_Date'] = pd.to_datetime(df['Last_Credit_Pull_Date'])
    df['Last_Payment_Date'] = pd.to_datetime(df['Last_Payment_Date'])
    df['Next_Payment_Date'] = pd.to_datetime(df['Next_Payment_Date'])
In [28]: df.info()
```

find how many unique, count, top values in each column

In [29]:	df.describe(inc	lude =	'object	t').T	
Out[29]:		count	unique	top	freq
	Address_State	38576	50	CA	6894
	Emp_status	37138	28525	US Army	135
	Home_Ownership	38576	5	RENT	18439
	repayment	38576	3	Fully Paid	32145
	Loan_Category	38576	2	Good Loan	33243
	Purpose	38576	14	Debt consolidation	18214
	loan_time	38576	2	36 months	28237
	DTI	38576	301	14.4%	222
	Int_Rate	38576	21	11%	4947

checking for null values

```
In [30]: df.isna().sum()
Out[30]: Id
                                      0
          Address State
                                      0
          Emp length
                                      0
          Emp status
                                   1438
          Home_Ownership
                                      0
          Issue Date
          Last Credit Pull Date
          Last Payment Date
          {\it repayment}
          Loan_Category
          Next_Payment_Date
          Member Id
                                      0
          Purpose
          loan time
                                      0
          Annual_Income
                                     0
          DTI
          Installment
                                      0
          Int_Rate
                                      0
          Loan Amount
                                     0
          Total Acc
          Total Payment
                                      0
          dtype: int64
```

remove the null and missing values

```
In [31]: df.dropna(inplace = True)
```

check for any duplicate values are present or not

```
In [32]: df.duplicated()
Out[32]: 0
                  False
         2
                  False
                  False
         4
                 False
         38571
                  False
         38572
                  False
                False
         38573
         38574
                  False
         38575
               False
         Length: 37138, dtype: bool
```

now again checking our data is clean or not

```
In [33]: df.isna().sum()
Out[33]: Id
                                  0
         Address State
                                  0
         Emp length
         Emp status
         Home_Ownership
         Issue Date
         Last_Credit_Pull_Date
         Last_Payment_Date
         repayment
         Loan Category
         Next_Payment_Date
         Member Id
         Purpose
                                  0
         loan time
         Annual_Income
         Installment
                                 0
         Int Rate
         Loan Amount
                                 0
         Total Acc
         Total_Payment
         dtype: int64
```

in this dataset now no null values, missing values, no duplicated values and no outlier

now we download this cleaned dataset for visualisations

```
In [34]: df.to_csv('loan_analysis_clean.csv', index=False)
In []:
In []:
Loading [MathJax]/jax/output/CommonHTML/fonts/TeX/fontdata.js
```