

```
In [1]: import numpy as np
import matplotlib.pyplot as plt
import pandas as pd
from sklearn.model_selection import train_test_split
from sklearn.linear_model import LogisticRegression
import math
import random
from sklearn.metrics import r2_score
from sklearn.preprocessing import StandardScaler, MinMaxScaler
from sklearn.utils import shuffle
from sklearn.metrics import accuracy_score, precision_score, recall_score
```

```
In [2]: df = pd.read_csv("cross-validation.csv")
df.dropna()
```

```
Out[2]:
```

	Loan_ID	Gender	Married	Dependents	Education	Self_Employed	ApplicantIncome	Coapp
1	LP001003	Male	Yes	1	Graduate	No	4583	
2	LP001005	Male	Yes	0	Graduate	Yes	3000	
3	LP001006	Male	Yes	0	Not Graduate	No	2583	
4	LP001008	Male	No	0	Graduate	No	6000	
5	LP001011	Male	Yes	2	Graduate	Yes	5417	
...	
609	LP002978	Female	No	0	Graduate	No	2900	
610	LP002979	Male	Yes	3+	Graduate	No	4106	
611	LP002983	Male	Yes	1	Graduate	No	8072	
612	LP002984	Male	Yes	2	Graduate	No	7583	
613	LP002990	Female	No	0	Graduate	Yes	4583	

480 rows × 13 columns

```
In [3]: df.insert(0, 'bias', '1')
df['Loan_Status'].replace(['N', 'Y'], [0, 1], inplace=True)
del df['Loan_ID']
df['Loan_Status'].replace(['N', 'Y'], [0, 1], inplace=True)
df['Gender'].replace(['Male', 'Female'], [0, 1], inplace=True)
df['Married'].replace(['No', 'Yes'], [0, 1], inplace=True)
df['Dependents'].replace(['0', '1', '2', '3+'], [0, 1, 2, 4], inplace=True)
df['Education'].replace(['Graduate', 'Not Graduate'], [0, 1], inplace=True)
df['Self_Employed'].replace(['No', 'Yes'], [0, 1], inplace=True)
df['Property_Area'].replace(['Urban', 'Rural', 'Semiurban'], [0, 1, 2], inplace=True)
```

```
In [4]: df.info()
```

```
<class 'pandas.core.frame.DataFrame'>
RangeIndex: 614 entries, 0 to 613
Data columns (total 13 columns):
#   Column                Non-Null Count  Dtype
---  -
0   bias                   614 non-null   object
1   Gender                 601 non-null   float64
2   Married                611 non-null   float64
3   Dependents             599 non-null   float64
4   Education              614 non-null   int64
5   Self_Employed          582 non-null   float64
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   int64
12  Loan_Status            614 non-null   int64
dtypes: float64(8), int64(4), object(1)
memory usage: 62.5+ KB
```

```
In [5]: df.head()
df = shuffle(df)
```

```
In [37]: data=np.array(df,dtype=float)
data=data[~np.isnan(data).any(axis=1)]
data.shape
X=data[:, :12]
Y=data[:, -1]
scaler = StandardScaler()
X = scaler.fit_transform(X)
X[:,0]+=1
```

splitting data into 5 parts

```
In [38]: x1,x2,x3,x4,x5=np.array_split(X, 5)
y1,y2,y3,y4,y5=np.array_split(Y, 5)
mean_accuracy = []
mean_precision = []
mean_recall = []
```

```
In [39]: def accuracy(y,y_p):
          acc = accuracy_score(y, y_p)
          mean_accuracy.append(acc)
          return acc
          def precision(y,y_p):
              pre = precision_score(y, y_p)
              mean_precision.append(pre)
              return pre
          def recall(y,y_p):
              re = recall_score(y, y_p)
              mean_recall.append(re)
              return re
```

```
In [40]: def k_fold(clf,x_train,y_train,x_test,y_test):
          clf.fit(x_train, y_train)
          y_p=clf.predict(x_test)
          print( "accuracy : " +str (accuracy(y_test,y_p)))
          print("precision : " + str(precision(y_test,y_p)))
          print("recall : " +str(recall(y_test,y_p)))
          return clf
```

5th part used for test

```
In [41]: clf = LogisticRegression(random_state=0,solver='saga',penalty='none',max_iter=4000)
          x_temp=np.concatenate((x1, x2,x3,x4), axis = 0)
          y_temp=np.concatenate((y1, y2,y3,y4), axis = 0)
          k_fold(clf,x_temp,y_temp,x5,y5)
```

```
accuracy : 0.7291666666666666
precision : 0.7195121951219512
recall : 0.9516129032258065
```

```
Out[41]: LogisticRegression(max_iter=4000, penalty='none', random_state=0, solver='saga')
```

4th part used for test

```
In [42]: clf = LogisticRegression(random_state=0,solver='saga',penalty='none',max_iter=4000)
          x_temp=np.concatenate((x1, x2,x3,x5), axis = 0)
          y_temp=np.concatenate((y1, y2,y3,y5), axis = 0)
          k_fold(clf,x_temp,y_temp,x4,y4)
```

```
accuracy : 0.8125
precision : 0.8125
recall : 0.9558823529411765
```

```
Out[42]: LogisticRegression(max_iter=4000, penalty='none', random_state=0, solver='saga')
```

3rd part used for test

```
In [43]: clf = LogisticRegression(random_state=0,solver='saga',penalty='none',max_iter=4000)
x_temp=np.concatenate((x1, x2,x4,x5), axis = 0)
y_temp=np.concatenate((y1, y2,y4,y5), axis = 0)
k_fold(clf,x_temp,y_temp,x3,y3)

accuracy : 0.8125
precision : 0.8076923076923077
recall : 0.9545454545454546
Out[43]: LogisticRegression(max_iter=4000, penalty='none', random_state=0, solver='saga')
```

2nd part used for test

```
In [44]: clf = LogisticRegression(random_state=0,solver='saga',penalty='none',max_iter=4000)
x_temp=np.concatenate((x1, x3,x4,x5), axis = 0)
y_temp=np.concatenate((y1, y3,y4,y5), axis = 0)
k_fold(clf,x_temp,y_temp,x2,y2)

accuracy : 0.7708333333333334
precision : 0.7710843373493976
recall : 0.9552238805970149
Out[44]: LogisticRegression(max_iter=4000, penalty='none', random_state=0, solver='saga')
```

1st part used for test

```
In [45]: clf = LogisticRegression(random_state=0,solver='saga',penalty='none',max_iter=4000)
x_temp=np.concatenate((x2, x3,x4,x5), axis = 0)
y_temp=np.concatenate((y2, y3,y4,y5), axis = 0)
k_fold(clf,x_temp,y_temp,x1,y1)

accuracy : 0.8541666666666666
precision : 0.8313253012048193
recall : 1.0
Out[45]: LogisticRegression(max_iter=4000, penalty='none', random_state=0, solver='saga')
```

average accuracy,precision and recall

```
In [46]: print("Mean Accuracy " + str(sum(mean_accuracy)/len(mean_accuracy)))
print("Mean Precision " + str(sum(mean_precision)/len(mean_precision)))
print("Mean Recall " + str(sum(mean_recall)/len(mean_recall)))
```

```
Mean Accuracy 0.7958333333333333
Mean Precision 0.7884228282736951
Mean Recall 0.9634529182618905
```

In []:

In []: