

## **EXPERIMENT – 11**

Write a program for the task of Credit Score Classification

### **CODE :**

```
# Credit Score Classification using Logistic Regression

import pandas as pd

from sklearn.model_selection import train_test_split

from sklearn.preprocessing import LabelEncoder

from sklearn.linear_model import LogisticRegression

from sklearn.metrics import accuracy_score, classification_report

# Sample dataset

data = {

    "Age": [25, 45, 35, 50, 23, 40, 60, 48],  
    "Income": [30000, 80000, 50000, 90000, 28000, 65000, 120000, 70000],  
    "Loan_Amount": [5000, 20000, 15000, 25000, 4000, 18000, 30000, 22000],  
    "Credit_Score": ["Poor", "Good", "Average", "Good", "Poor", "Average", "Good",  
    "Average"]  
}

df = pd.DataFrame(data)

# Encode target

le = LabelEncoder()

df["Credit_Score"] = le.fit_transform(df["Credit_Score"])

# Features & target

X = df[["Age", "Income", "Loan_Amount"]]

y = df["Credit_Score"]
```

```

# Train-test split
X_train, X_test, y_train, y_test = train_test_split(
    X, y, test_size=0.25, random_state=42
)

# Model training
model = LogisticRegression(max_iter=1000)
model.fit(X_train, y_train)

# Prediction
y_pred = model.predict(X_test)

# Output (warning fixed)
print("Accuracy:", accuracy_score(y_test, y_pred))
print("Classification Report:\n",
      classification_report(y_test, y_pred, zero_division=0))

# New customer prediction
new_customer = pd.DataFrame(
    [[30, 60000, 12000]],
    columns=["Age", "Income", "Loan_Amount"]
)

prediction = model.predict(new_customer)
print("Predicted Credit Score:", le.inverse_transform(prediction))

```

**OUTPUT :**

```
IDLE Shell 3.13.2
File Edit Shell Debug Options Window Help
Python 3.13.2 (tags/v3.13.2:4f8bb39, Feb  4 2025, 15:23:48) [MSC v.1942 64 bit (AMD64)] on win32
Type "help", "copyright", "credits" or "license()" for more information.

>>>
== RESTART: C:/Users/lalit/AppData/Local/Programs/Python/Python313/exp-11.py ==
Accuracy: 0.5
Classification Report:
precision    recall    f1-score   support
          0       0.00     0.00      0.00      1
          1       0.50     1.00      0.67      1

accuracy                           0.50      2
macro avg                            0.25      2
weighted avg                          0.25      2

Predicted Credit Score: ['Poor']
>>>
```