ML-MAJOR-MAY-ML-05-MLB1

- 1 Major Project By Leeladhar Issar
- 2 Importing Basic Libraries

```
[193]: import numpy as np
import matplotlib.pyplot as plt
import pandas as pd
import seaborn as sns
```

3 Importing the dataset

```
[194]: df=pd.read_csv("archive\loan-predictionUC.csv.csv")
```

4 Analizing the dataset

```
[195]: df.head()
           Loan_ID Gender Married Dependents
[195]:
                                                   Education Self_Employed
       0 LP001002
                      Male
                                No
                                             0
                                                    Graduate
                                                                         No
       1 LP001003
                      Male
                               Yes
                                             1
                                                    Graduate
                                                                         No
       2 LP001005
                     Male
                               Yes
                                             0
                                                    Graduate
                                                                         Yes
       3 LP001006
                     Male
                               Yes
                                             0
                                               Not Graduate
                                                                         No
       4 LP001008
                     Male
                                No
                                                    Graduate
                                                                         No
          ApplicantIncome
                            CoapplicantIncome
                                                LoanAmount Loan_Amount_Term
       0
                      5849
                                           0.0
                                                       NaN
                                                                         360.0
                      4583
                                        1508.0
                                                      128.0
                                                                         360.0
       1
                      3000
       2
                                           0.0
                                                      66.0
                                                                         360.0
       3
                      2583
                                        2358.0
                                                     120.0
                                                                         360.0
       4
                      6000
                                           0.0
                                                     141.0
                                                                         360.0
          Credit_History Property_Area Loan_Status
       0
                      1.0
                                  Urban
                                                   Υ
                      1.0
                                  Rural
       1
                                                   N
       2
                      1.0
                                                   Y
                                  Urban
```

```
3 1.0 Urban Y
4 1.0 Urban Y
```

4.0.1 Dividing the dataset to X(features) and Y(Labels)

```
[196]: X=df.iloc[:,1:-1].values #since Loan Status doesn't depend on Loan_ID
       Y=df['Loan_Status']
[197]: print(X)
       print(Y)
      [['Male' 'No' '0' ... 360.0 1.0 'Urban']
       ['Male' 'Yes' '1' ... 360.0 1.0 'Rural']
       ['Male' 'Yes' '0' ... 360.0 1.0 'Urban']
       ['Male' 'Yes' '1' ... 360.0 1.0 'Urban']
       ['Male' 'Yes' '2' ... 360.0 1.0 'Urban']
       ['Female' 'No' '0' ... 360.0 0.0 'Semiurban']]
      0
             Y
      1
             N
      2
             Y
      3
             Y
      4
             Y
      609
             Y
             Y
      610
             Y
      611
      612
             Y
      613
      Name: Loan_Status, Length: 614, dtype: object
[198]: df.isnull().sum()
[198]: Loan_ID
                              0
       Gender
                             13
       Married
                              3
       Dependents
                             15
       Education
                              0
       Self_Employed
                             32
       ApplicantIncome
                              0
       CoapplicantIncome
                              0
       LoanAmount
                             22
       Loan_Amount_Term
                             14
       Credit_History
                             50
                              0
       Property_Area
       Loan_Status
                              0
       dtype: int64
```

```
[199]: df.info()
      <class 'pandas.core.frame.DataFrame'>
      RangeIndex: 614 entries, 0 to 613
      Data columns (total 13 columns):
       #
           Column
                              Non-Null Count
                                               Dtype
      ___
       0
           Loan_ID
                              614 non-null
                                               object
           Gender
       1
                              601 non-null
                                               object
       2
           Married
                              611 non-null
                                               object
       3
           Dependents
                              599 non-null
                                               object
       4
           Education
                              614 non-null
                                               object
       5
           Self Employed
                              582 non-null
                                               object
       6
           ApplicantIncome
                              614 non-null
                                               int64
       7
           CoapplicantIncome 614 non-null
                                               float64
           LoanAmount
                              592 non-null
                                               float64
           Loan Amount Term
                              600 non-null
                                               float64
       10 Credit_History
                              564 non-null
                                               float64
       11 Property_Area
                              614 non-null
                                               object
                              614 non-null
       12 Loan_Status
                                               object
      dtypes: float64(4), int64(1), object(8)
      memory usage: 62.5+ KB
          Dealing with missing values
```

```
[200]: from sklearn.impute import SimpleImputer
       imputer_freq=SimpleImputer(missing_values=np.nan,strategy='most_frequent')
       imputer_freq.fit(X[:,:5]) #using most frequent strategy as this is categorical
       X[:,:5]=imputer_freq.transform(X[:,:5])
[201]: | imputer=SimpleImputer(missing_values=np.nan,strategy='mean')
       imputer.fit(X[:,7:10]) #using the mean strategy as this isn't category based
       X[:,7:10] = imputer.transform(X[:,7:10])
      Converting all Semi-urban and semiurban to Semiurban to reduce number of labels
[202]: for i,prop in enumerate(X[:,-1]):
           if prop in ['Semi-urban', 'semiurban']:
               X[:,-1][i]='Semiurban'
[203]: X
[203]: array([['Male', 'No', '0', ..., 360.0, 1.0, 'Urban'],
              ['Male', 'Yes', '1', ..., 360.0, 1.0, 'Rural'],
              ['Male', 'Yes', '0', ..., 360.0, 1.0, 'Urban'],
              ['Male', 'Yes', '1', ..., 360.0, 1.0, 'Urban'],
```

```
['Male', 'Yes', '2', ..., 360.0, 1.0, 'Urban'],
['Female', 'No', '0', ..., 360.0, 0.0, 'Semiurban']], dtype=object)
```

5.0.1 Encoding categorical data using LabelEncoder

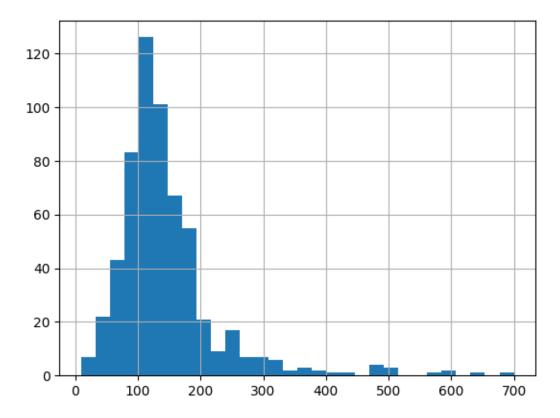
```
[204]: from sklearn.preprocessing import LabelEncoder
      enc=LabelEncoder()
[205]: for i in range(5):
          X[:,i]=enc.fit_transform(X[:,i])
      X[:,-1] = enc.fit_transform(X[:,-1])
[206]: X
[206]: array([[1, 0, 0, ..., 360.0, 1.0, 2],
             [1, 1, 1, ..., 360.0, 1.0, 0],
             [1, 1, 0, ..., 360.0, 1.0, 2],
             [1, 1, 1, ..., 360.0, 1.0, 2],
             [1, 1, 2, ..., 360.0, 1.0, 2],
             [0, 0, 0, ..., 360.0, 0.0, 1]], dtype=object)
[207]: Y=enc.fit_transform(Y)
[208]: Y
[208]: array([1, 0, 1, 1, 1, 1, 1, 0, 1, 0, 1, 1, 1, 0, 1, 1, 1, 0, 0, 1, 0, 1,
             0, 0, 0, 1, 1, 1, 0, 1, 0, 0, 0, 1, 0, 1, 0, 1, 1, 1, 0, 1, 1, 1,
             1, 1, 1, 1, 0, 1, 1, 1, 0, 0, 0, 1, 1, 0, 1, 1, 1, 1, 0, 0, 0, 0,
             0, 1, 1, 0, 1, 1, 1, 0, 1, 0, 0, 0, 0, 1, 1, 1, 0, 0, 1, 1, 1, 1,
             1, 1, 1, 1, 1, 1, 1, 0, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 0, 0, 1,
             1, 1, 0, 1, 1, 1, 1, 1, 0, 1, 1, 1, 1, 1, 1, 1, 1, 1, 0, 0, 1, 1,
             1, 1, 1, 0, 0, 1, 0, 0, 0, 1, 1, 1, 1, 1, 1, 1, 0, 1, 0, 1, 0, 0,
             1, 1, 1, 1, 1, 1, 1, 0, 0, 1, 1, 1, 0, 1, 0, 1, 1, 1, 0, 1, 0, 1,
             1, 0, 1, 0, 0, 0, 1, 0, 1, 1, 0, 1, 1, 1, 1, 0, 0, 1, 1, 0, 1, 1,
             1, 0, 1, 1, 0, 1, 1, 1, 1, 1, 0, 0, 0, 1, 1, 1, 1, 0, 1, 0, 1,
             1, 1, 1, 0, 1, 1, 1, 1, 0, 0, 1, 1, 0, 1, 0, 0, 0, 0, 1, 1, 0, 1,
             1, 1, 1, 1, 0, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 0, 1, 1, 1, 0, 1,
             0, 1, 1, 1, 1, 0, 1, 0, 1, 1, 1, 1, 0, 0, 0, 1, 1, 1, 1, 0, 1, 0,
             0, 1, 1, 1, 1, 1, 0, 1, 1, 1, 0, 1, 1, 1, 1, 1, 1, 0, 1, 1, 0, 1,
             1, 1, 1, 1, 1, 1, 1, 0, 1, 0, 0, 1, 1, 1, 1, 0, 1, 1, 1, 0,
             1, 0, 1, 1, 1, 0, 0, 1, 0, 1, 1, 1, 1, 0, 0, 0, 1, 0, 1, 1, 1, 0,
             1, 1, 1, 1, 0, 1, 1, 1, 1, 1, 0, 1, 1, 0, 1, 1, 1, 1, 1, 1, 1, 1,
             0, 1, 1, 0, 0, 0, 1, 1, 0, 1, 1, 1, 0, 0, 0, 1, 0, 1, 0, 1, 0, 0,
             1, 1, 1, 0, 1, 0, 1, 1, 0, 1, 1, 1, 1, 0, 1, 1, 1, 1, 1, 1, 1, 0, 1,
```

6 Visualisation

6.0.1 Histogram showing relation between loan amount and number of applicants to that amount

```
[209]: df['LoanAmount'].hist(bins=30)
```

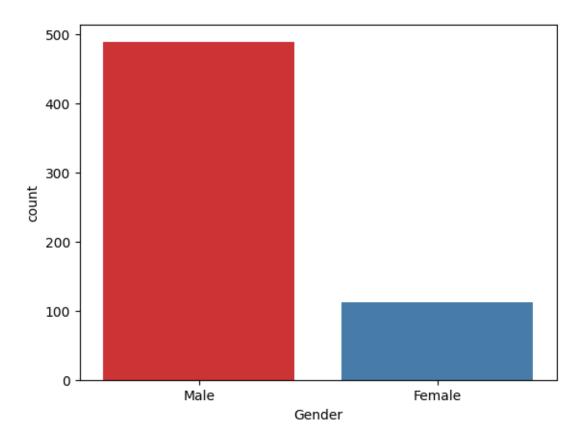
[209]: <Axes: >



6.0.2 Countplot describing the count of males and females applying for loan

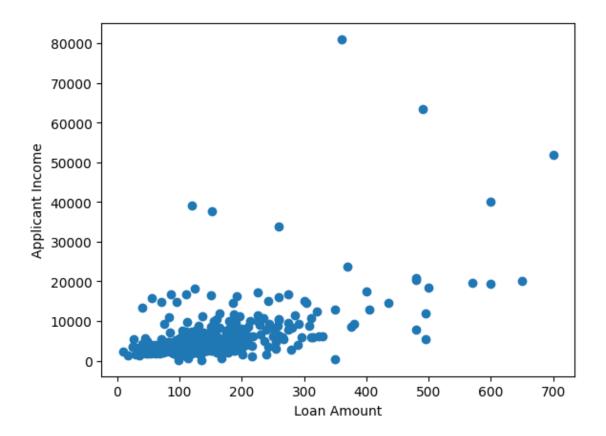
```
[210]: sns.countplot(x='Gender',data=df,palette='Set1')
```

[210]: <Axes: xlabel='Gender', ylabel='count'>



6.0.3 Shows us the relation between Loan Amount requested and the applicant income

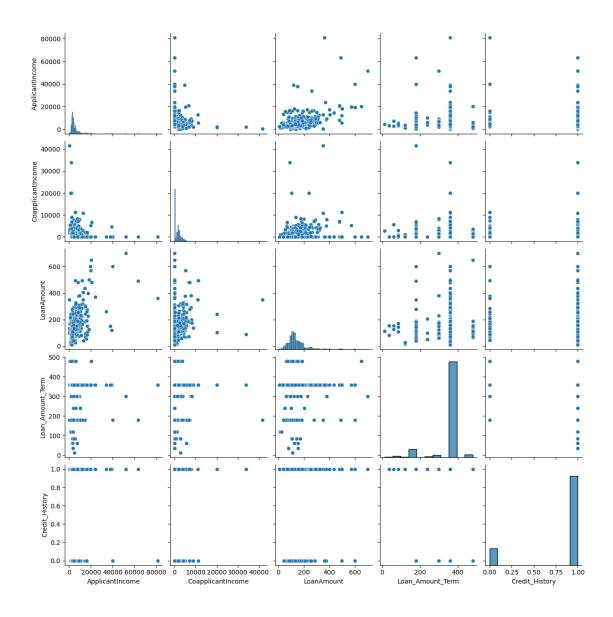
```
[211]: plt.scatter(df['LoanAmount'],df['ApplicantIncome'])
    plt.xlabel("Loan Amount")
    plt.ylabel("Applicant Income")
    plt.show()
```



6.0.4 Shows us the relation between different pairs of features

[212]: sns.pairplot(df)

[212]: <seaborn.axisgrid.PairGrid at 0x2053e5b2740>



7 Test Train Split

```
[1 0 0 ... 300.0 1.0 1]
  [1 1 1 ... 360.0 1.0 0]
  [0 1 0 ... 360.0 1.0 1]]
 5401
[215]: print(xtest)
 print(xtest.size)
 [[1 0 1 ... 360.0 0.8421985815602837 1]
  [0 1 0 ... 360.0 0.8421985815602837 1]
  [1 0 0 ... 360.0 1.0 2]
  [1 1 1 ... 180.0 1.0 2]
  [1 0 0 ... 360.0 0.0 1]
  [0 0 0 ... 360.0 1.0 1]]
 1353
[216]: print(ytrain)
 print(ytrain.size)
 1 1 1 1 0 0 1 1 1 1]
 491
[217]: print(ytest)
 print(ytest.size)
 1 1 0 0 1 1 1 0 0 1 0 1]
 123
```

8 Feature Scaling

Feature Scaling is done to optimize the gradient descent and make it smoother

```
[218]: from sklearn.preprocessing import StandardScaler
       sc=StandardScaler()
       xtrain[:,5:9]=sc.fit_transform(xtrain[:,5:9])
       xtest[:,5:9]=sc.transform(xtest[:,5:9])
[219]: print(xtrain)
       [[1 1 2 ... 0.2969290648905011 0.0 1]
       [1 0 0 ... 0.2969290648905011 1.0 2]
       [0 1 0 ... 0.2969290648905011 1.0 2]
       [1 0 0 ... -0.614272002992225 1.0 1]
       [1 1 1 ... 0.2969290648905011 1.0 0]
       [0 1 0 ... 0.2969290648905011 1.0 1]]
[220]: print(xtest)
      [[1 0 1 ... 0.2969290648905011 0.8421985815602837 1]
       [0 1 0 ... 0.2969290648905011 0.8421985815602837 1]
       [1 0 0 ... 0.2969290648905011 1.0 2]
       [1 1 1 ... -2.436674138757677 1.0 2]
       [1 0 0 ... 0.2969290648905011 0.0 1]
       [0 0 0 ... 0.2969290648905011 1.0 1]]
```

9 Creating Different Models

Using classification models as this is a classification problem

```
[221]: from sklearn.svm import SVC
   from sklearn.neighbors import KNeighborsClassifier
   from sklearn.linear_model import LogisticRegression
   from sklearn.ensemble import RandomForestClassifier
   from sklearn.naive_bayes import GaussianNB

model_log = LogisticRegression()
   model_svc = SVC()
   model_rfc=RandomForestClassifier()
   model_nb=GaussianNB()
```

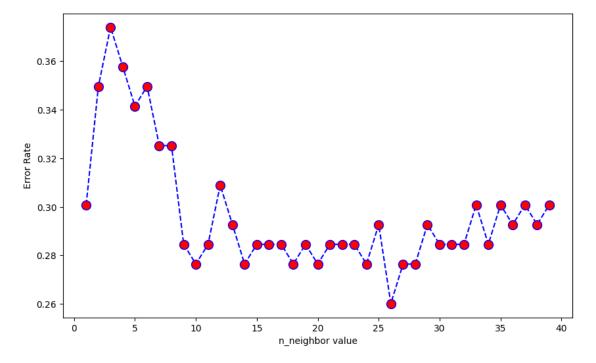
9.1 KNN classifier

```
[222]: error_rate=[]
       for i in range (1,40):
           model_knn=KNeighborsClassifier(n_neighbors=i)
           model_knn.fit(xtrain,ytrain)
           pred_i=model_knn.predict(xtest)
           error_rate.append(np.mean(pred_i!=ytest))
[223]:
       error_rate
[223]: [0.3008130081300813,
        0.34959349593495936,
        0.37398373983739835,
        0.35772357723577236,
        0.34146341463414637,
        0.34959349593495936,
        0.3252032520325203,
        0.3252032520325203,
        0.2845528455284553,
        0.2764227642276423,
        0.2845528455284553,
        0.3089430894308943,
        0.2926829268292683,
        0.2764227642276423,
        0.2845528455284553,
        0.2845528455284553,
        0.2845528455284553,
        0.2764227642276423,
        0.2845528455284553,
        0.2764227642276423,
        0.2845528455284553,
        0.2845528455284553,
        0.2845528455284553,
        0.2764227642276423,
        0.2926829268292683,
        0.2601626016260163,
        0.2764227642276423,
        0.2764227642276423,
        0.2926829268292683,
        0.2845528455284553,
        0.2845528455284553,
        0.2845528455284553,
        0.3008130081300813,
        0.2845528455284553,
        0.3008130081300813,
        0.2926829268292683,
```

```
0.3008130081300813,
```

- 0.2926829268292683,
- 0.3008130081300813]

Elbow method to find the best value for the amount of neighbours



```
[225]: best_k_ar,=np.where(error_rate == np.min(error_rate))
best_k=best_k_ar[0]
print(best_k)
```

25

```
[226]: model_knn=KNeighborsClassifier(n_neighbors=best_k) model_knn.fit(xtrain,ytrain)
```

[226]: KNeighborsClassifier(n_neighbors=25)

```
[227]: ypred=model_knn.predict(xtest)
    ypred
1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 0, 1, 1, 1, 1, 1, 1, 1,
         1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1])
    9.1.1 The performance of KNN
[228]: from sklearn.metrics import classification_report,confusion_matrix
    from sklearn.metrics import accuracy_score
    accuracy_score(ytest,ypred)
[228]: 0.7073170731707317
[229]: print(classification_report(ytest,ypred))
    print(confusion_matrix(ytest,ypred))
             precision
                      recall f1-score
                                    support
           0
                 1.00
                        0.08
                               0.14
                                       39
           1
                 0.70
                        1.00
                               0.82
                                       84
                               0.71
       accuracy
                                      123
      macro avg
                 0.85
                        0.54
                               0.48
                                      123
    weighted avg
                 0.80
                        0.71
                               0.61
                                      123
    [[ 3 36]
    [ 0 84]]
    9.2 Logistic Regressor
[230]: model_log.fit(xtrain,ytrain)
[230]: LogisticRegression()
[231]: ypred_log=model_log.predict(xtest)
    print(ypred_log)
```

1 1 1 0 1 1 1 1 1 1 0 1]

9.2.1 Logistic Regressor Performance

```
[232]: accuracy_score(ytest,ypred_log)
[232]: 0.7967479674796748
[233]: print(classification_report(ytest,ypred_log))
     print(confusion_matrix(ytest,ypred_log))
               precision
                          recall f1-score
                                         support
             0
                   0.89
                           0.41
                                   0.56
                                             39
             1
                   0.78
                           0.98
                                   0.87
                                             84
        accuracy
                                   0.80
                                            123
       macro avg
                   0.83
                           0.69
                                   0.71
                                            123
    weighted avg
                           0.80
                                   0.77
                                            123
                   0.82
     [[16 23]
     [ 2 82]]
    9.3 Support Vector Classifier
[234]: model_svc.fit(xtrain,ytrain)
[234]: SVC()
[235]: ypred_svc=model_svc.predict(xtest)
     print(ypred_svc)
     1 1 1 0 1 1 1 1 1 1 0 1]
    9.3.1 SVC performance
[236]: accuracy_score(ytest,ypred_svc)
[236]: 0.8048780487804879
[237]: print(classification_report(ytest,ypred_svc))
     print(confusion_matrix(ytest,ypred_svc))
               precision
                          recall f1-score
                                         support
             0
                   0.94
                           0.41
                                   0.57
                                             39
```

0.87

84

0.99

1

0.78

```
accuracy 0.80 123
macro avg 0.86 0.70 0.72 123
weighted avg 0.83 0.80 0.78 123

[[16 23]
[ 1 83]]
```

9.4 Random Forest Classifier

[238]: model_rfc.fit(xtrain,ytrain)

[238]: RandomForestClassifier()

[239]: ypred_rfc=model_rfc.predict(xtest)
print(ypred_rfc)

9.4.1 RFC performance

[240]: accuracy_score(ytest,ypred_rfc)

[240]: 0.7886178861788617

[241]: print(classification_report(ytest,ypred_rfc))
print(confusion_matrix(ytest,ypred_rfc))

support	f1-score	recall	precision	
39 84	0.57 0.86	0.44 0.95	0.81 0.78	0 1
123	0.79			accuracy
123	0.71	0.69	0.80	macro avg
123	0.77	0.79	0.79	weighted avg

[[17 22] [4 80]]

9.5 Naive Bayes Classifier

[242]: model_nb.fit(xtrain,ytrain)

[242]: GaussianNB()

```
[243]: ypred_nb=model_nb.predict(xtest) print(ypred_nb)
```

9.5.1 Naive Bayes performance

```
[244]: accuracy_score(ytest,ypred_nb)
```

[244]: 0.8048780487804879

```
[245]: print(classification_report(ytest,ypred_nb))
print(confusion_matrix(ytest,ypred_nb))
```

	precision	recall	f1-score	support
0	0.86	0.46	0.60	39
1	0.79	0.96	0.87	84
accuracy			0.80	123
macro avg	0.83	0.71	0.74	123
weighted avg	0.81	0.80	0.79	123

[[18 21] [3 81]]

10 Conclusion

NaiveBayesClassifier(NBC) and SupportVectorClassifier(SVC) gives the best accuracy trained on the given dataset with an accuracy of 80.48%

LogisticRegressor has a 79.67% accuracy score

RandomForestClassifier has a 78.04% accuracy score

KNN had a 70.73% accuracy score

So, thereby the model gave best performance with NaiveBayes and SupportVectorClassifier

The accuracy of the models can be increased by taking a larger dataset , as for now NaiveBayes or SupportVectorClassifier to be used