

```
In [1]: import pandas as pd
import numpy as np
import seaborn as sns
import matplotlib.pyplot as plt
%matplotlib inline
```

```
In [2]: train = pd.read_csv('C:/Users/lekshmi/Downloads/train_LE.csv')
train.head()
```

Out[2]:

	Loan_ID	Gender	Married	Dependents	Education	Self_Employed	ApplicantIncome	Co
0	LP001002	Male	No	0	Graduate	No	5849	
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	

missing values are found

```
In [3]: train.shape
```

Out[3]: (614, 13)

```
In [4]: train.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
1   Gender                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
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    object
12  Loan_Status           614 non-null    object
dtypes: float64(4), int64(1), object(8)
memory usage: 62.5+ KB
```

```
In [5]: train.describe()
```

```
Out[5]:
```

	ApplicantIncome	CoapplicantIncome	LoanAmount	Loan_Amount_Term	Credit_History
count	614.000000	614.000000	592.000000	600.00000	564.000000
mean	5403.459283	1621.245798	146.412162	342.00000	0.842199
std	6109.041673	2926.248369	85.587325	65.12041	0.364878
min	150.000000	0.000000	9.000000	12.00000	0.000000
25%	2877.500000	0.000000	100.000000	360.00000	1.000000
50%	3812.500000	1188.500000	128.000000	360.00000	1.000000
75%	5795.000000	2297.250000	168.000000	360.00000	1.000000
max	81000.000000	41667.000000	700.000000	480.00000	1.000000

```
In [6]: pd.crosstab(train['Credit_History'],train['Loan_Status'], margins=True)
```

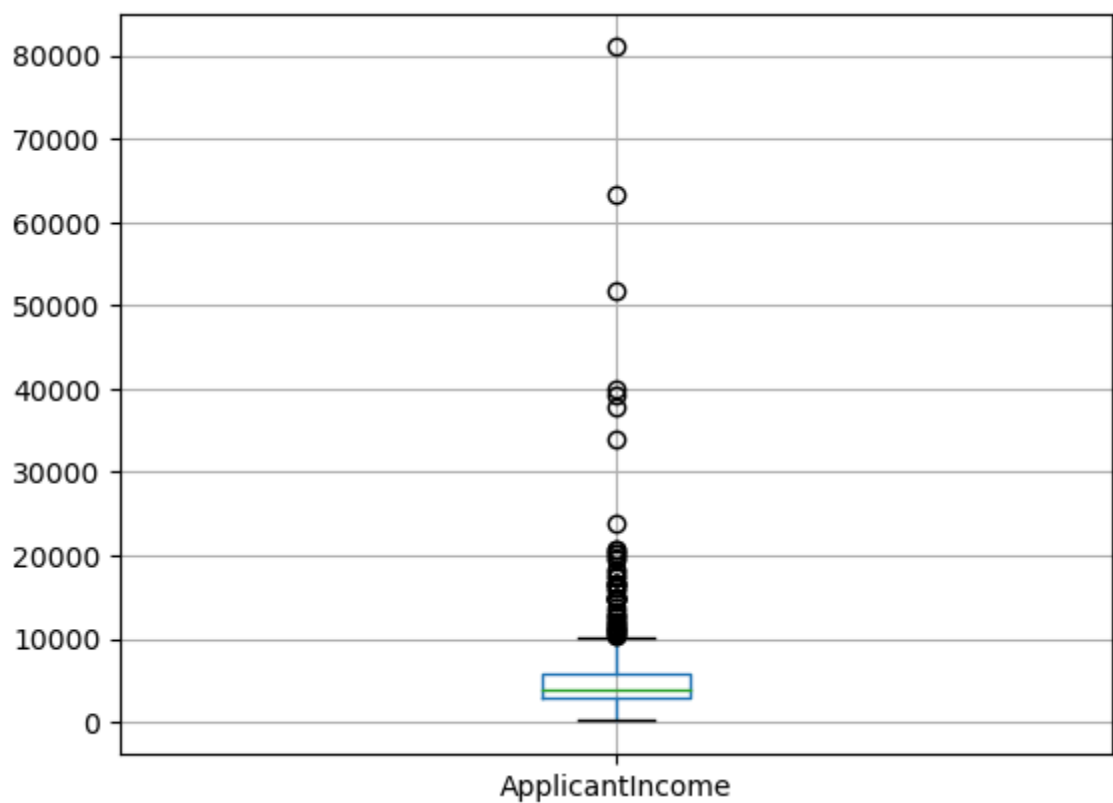
```
Out[6]:
```

	Loan_Status			
	N	Y	All	
Credit_History				
0.0	82	7	89	
1.0	97	378	475	
All	179	385	564	

higher credit history more eligible

```
In [7]: train.boxplot(column='ApplicantIncome')
```

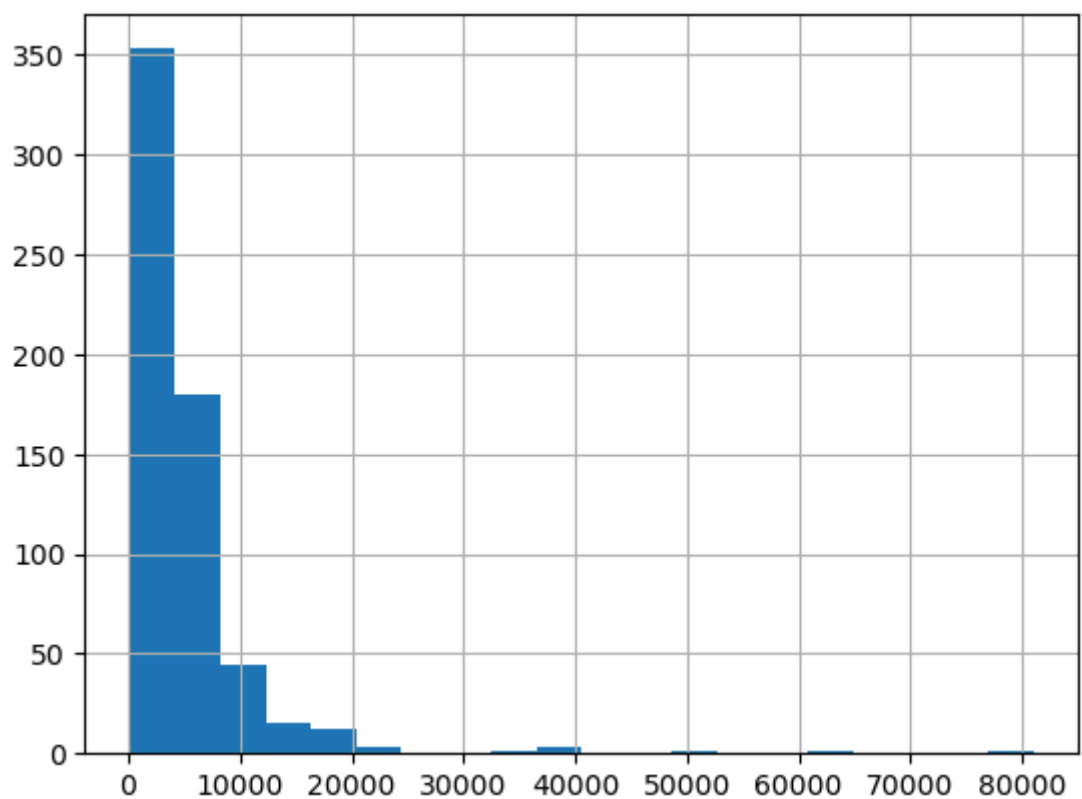
```
Out[7]: <Axes: >
```



outliers are there

```
In [8]: train['ApplicantIncome'].hist(bins=20)
```

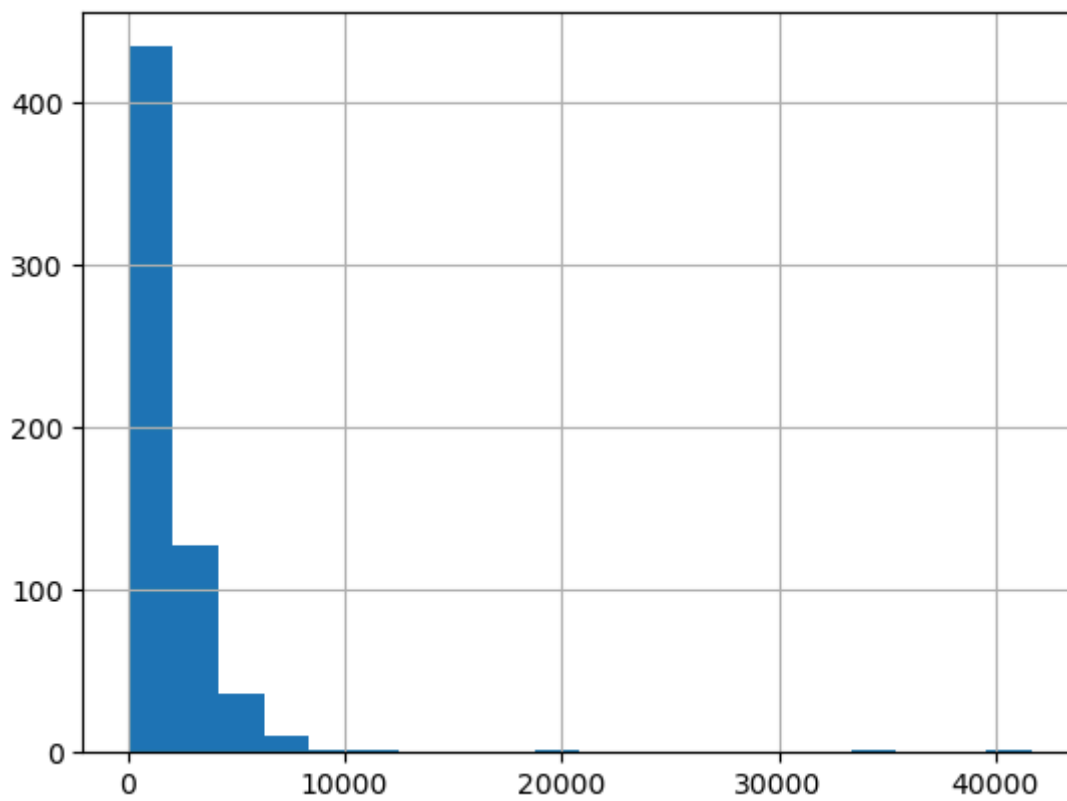
```
Out[8]: <Axes: >
```



skewed histogram. hence need to normalise

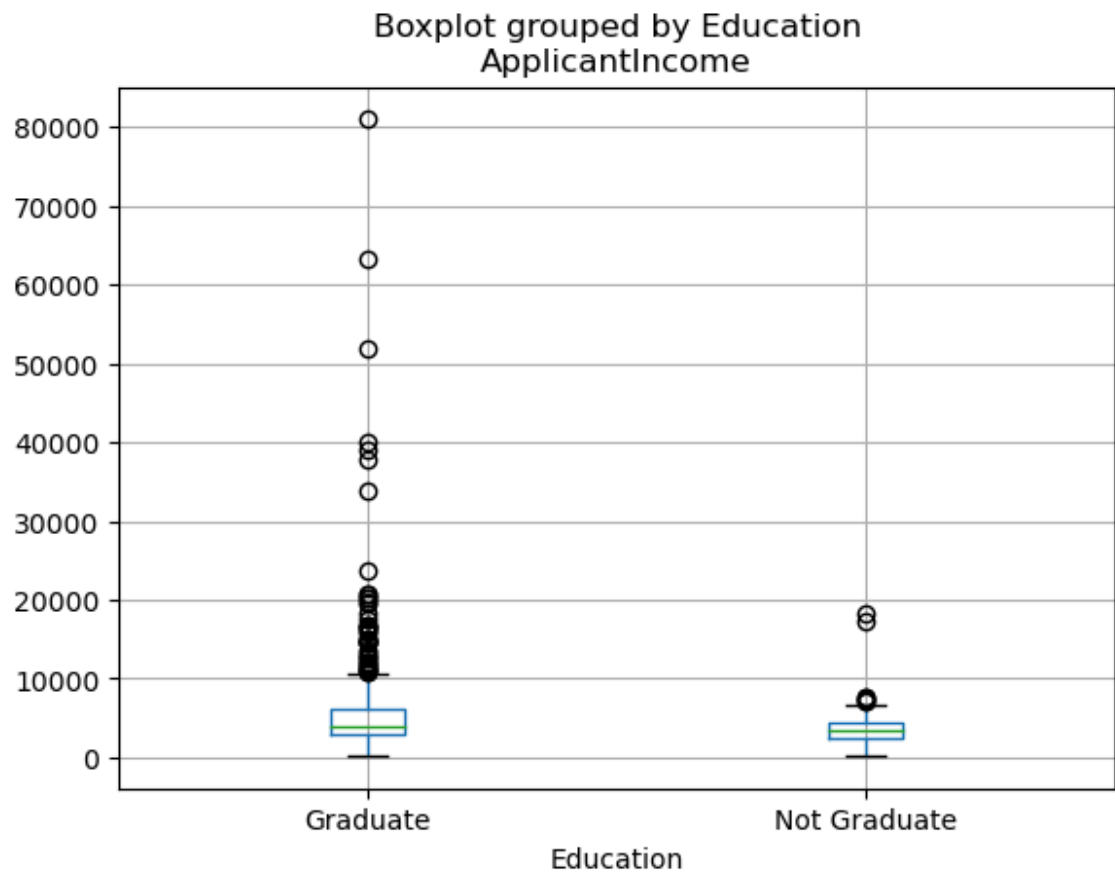
```
In [9]: train['CoapplicantIncome'].hist(bins=20)
```

Out[9]: <Axes: >



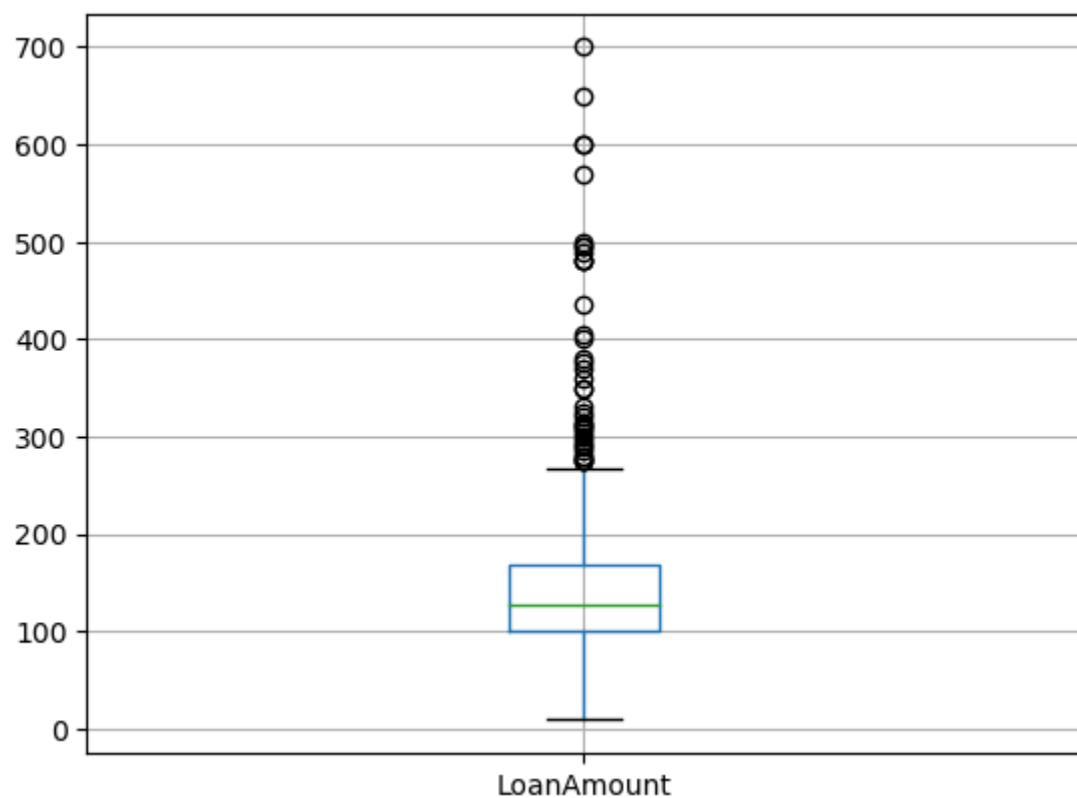
```
In [10]: train.boxplot(column='ApplicantIncome', by = 'Education')
```

```
Out[10]: <Axes: title={'center': 'ApplicantIncome'}, xlabel='Education'>
```



```
In [11]: train.boxplot(column='LoanAmount')
```

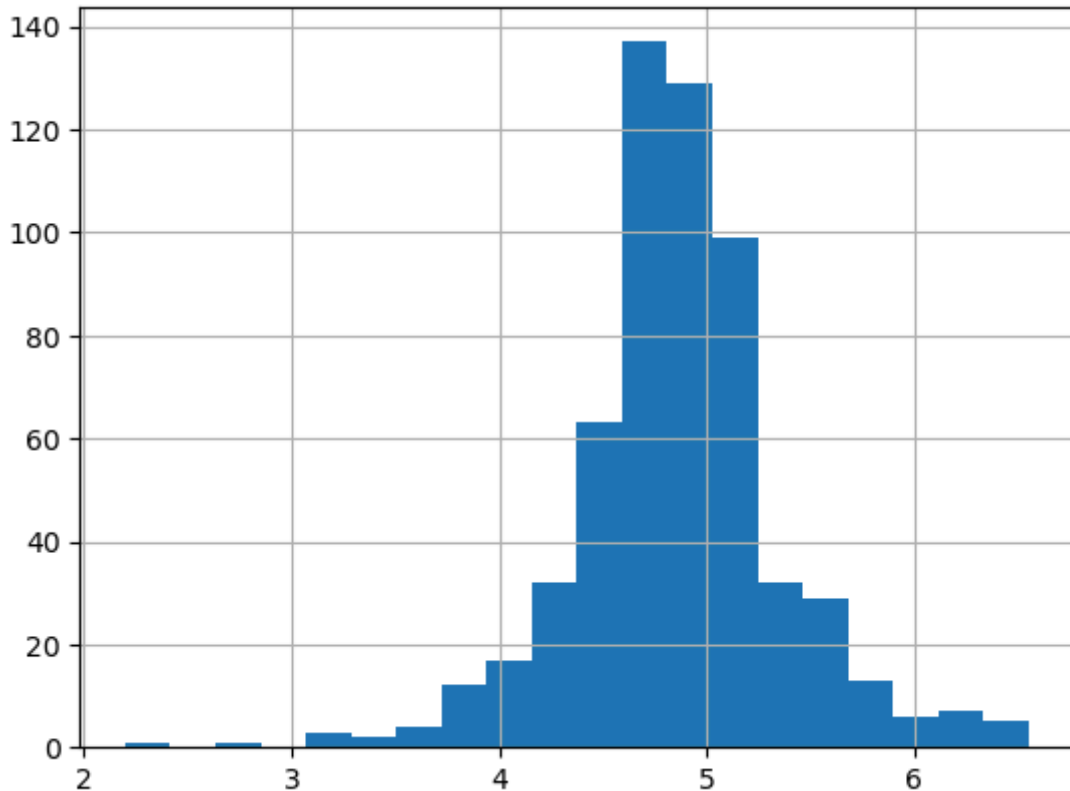
```
Out[11]: <Axes: >
```



Normalisation

```
In [12]: train['LoanAmount_log']=np.log(train['LoanAmount'])  
train['LoanAmount_log'].hist(bins=20)
```

Out[12]: <Axes: >



the data looks more normalised now

```
In [13]: train.isnull().sum()
```

```
Out[13]: 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  
Property_Area   0  
Loan_Status     0  
LoanAmount_log   22  
dtype: int64
```

```
In [14]: train['Gender'].fillna(train['Gender'].mode()[0], inplace=True)
train['Married'].fillna(train['Married'].mode()[0], inplace=True)
train['Dependents'].fillna(train['Dependents'].mode()[0], inplace=True)
train['Self_Employed'].fillna(train['Self_Employed'].mode()[0], inplace=True)
train['Credit_History'].fillna(train['Credit_History'].mode()[0], inplace=True)
```

```
In [15]: train['Loan_Amount_Term'].fillna(train['Loan_Amount_Term'].mode()[0], inplace=True)
```

```
In [16]: train['LoanAmount'] = train['LoanAmount'].fillna(train['LoanAmount'].mean())
```

```
In [17]: train['LoanAmount_log'] = train['LoanAmount_log'].fillna(train['LoanAmount_log'].mean())
```

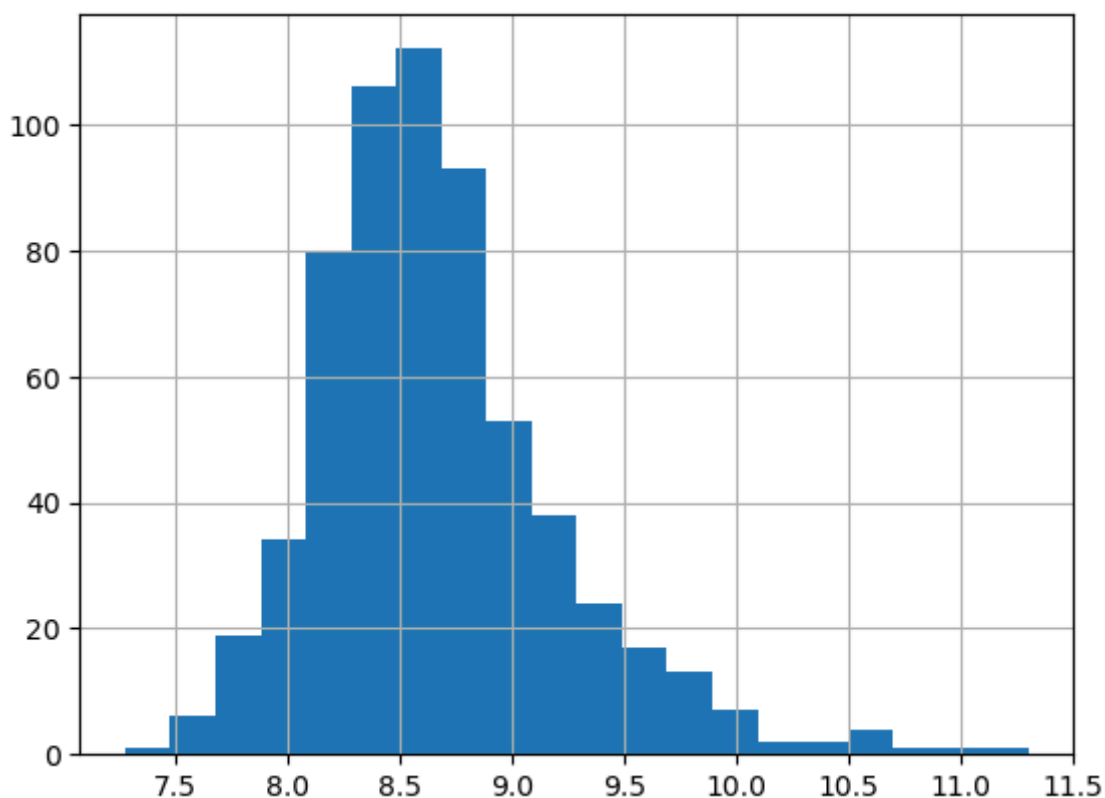
```
In [18]: train.isnull().sum()
```

```
Out[18]: Loan_ID          0
Gender          0
Married         0
Dependents      0
Education       0
Self_Employed   0
ApplicantIncome 0
CoapplicantIncome 0
LoanAmount      0
Loan_Amount_Term 0
Credit_History  0
Property_Area   0
Loan_Status     0
LoanAmount_log  0
dtype: int64
```

```
In [19]: train['Total_Income'] = train['ApplicantIncome'] + train['CoapplicantIncome']
train['Total_Income_log'] = np.log(train['Total_Income'])
```

```
In [20]: train['Total_Income_log'].hist(bins=20)
```

```
Out[20]: <Axes: >
```



division into independent and dependent variables

```
In [21]: X=train.iloc[:,np.r_[1:5,9:11,13:15]].values  
y=train.iloc[:,12].values
```

```
In [22]: X
```

```
Out[22]: array([[ 'Male', 'No', '0', ..., 1.0, 4.857444178729352, 5849.0],  
                [ 'Male', 'Yes', '1', ..., 1.0, 4.852030263919617, 6091.0],  
                [ 'Male', 'Yes', '0', ..., 1.0, 4.189654742026425, 3000.0],  
                ...,  
                [ 'Male', 'Yes', '1', ..., 1.0, 5.53338948872752, 8312.0],  
                [ 'Male', 'Yes', '2', ..., 1.0, 5.231108616854587, 7583.0],  
                [ 'Female', 'No', '0', ..., 0.0, 4.890349128221754, 4583.0]],  
          dtype=object)
```


[illegible]

```
from sklearn.model_selection import train_test_split
X_train, X_test, y_train, y_test = train_test_split(X,y, test_size=0.2,rand
```

```
In [25]: X_train
```

```
Out[25]: array([[ 'Male', 'Yes', '0', ..., 1.0, 4.875197323201151, 5858.0],
 [ 'Male', 'No', '1', ..., 1.0, 5.278114659230517, 11250.0],
 [ 'Male', 'Yes', '0', ..., 0.0, 5.003946305945459, 5681.0],
 ...,
 [ 'Male', 'Yes', '3+', ..., 1.0, 5.298317366548036, 8334.0],
 [ 'Male', 'Yes', '0', ..., 1.0, 5.075173815233827, 6033.0],
 [ 'Female', 'Yes', '0', ..., 1.0, 5.204006687076795, 6486.0]],
 dtype=object)
```

as there are some categorical variables, it should be converted to numerical hence label encoding can be used

```
In [26]: from sklearn.preprocessing import LabelEncoder
labelencoder_X=LabelEncoder()
```

```
In [27]: for i in range(0,5):
          X_train[:,i]=labelencoder_X.fit_transform(X_train[:,i])
```

```
In [28]: X_train[:,7]=labelencoder_X.fit_transform(X_train[:,7])
```

```
In [29]: X_train
```

```
Out[29]: array([[1, 1, 0, ..., 1.0, 4.875197323201151, 267],
 [1, 0, 1, ..., 1.0, 5.278114659230517, 407],
 [1, 1, 0, ..., 0.0, 5.003946305945459, 249],
 ...,
 [1, 1, 3, ..., 1.0, 5.298317366548036, 363],
 [1, 1, 0, ..., 1.0, 5.075173815233827, 273],
 [0, 1, 0, ..., 1.0, 5.204006687076795, 301]], dtype=object)
```

```
In [30]: labelencoder_y=LabelEncoder()
y_train=labelencoder_y.fit_transform(y_train)
```



```
In [36]: y_test
```

```
Out[36]: array([1, 0, 1, 0, 1, 0, 1, 1, 0, 1, 1, 1, 1, 1, 1, 0, 0, 1, 1, 0, 0, 1,
                1, 1, 1, 1, 1, 1, 0, 0, 1, 1, 1, 1, 1, 0, 1, 1, 1, 1, 0, 1, 1,
                1, 1, 1, 1, 0, 1, 1, 1, 1, 1, 1, 1, 1, 0, 1, 1, 1, 0, 1, 0, 1, 1,
                1, 1, 1, 1, 0, 1, 1, 1, 1, 1, 0, 0, 1, 0, 1, 0, 0, 1, 0, 1, 1, 1,
                1, 1, 1, 0, 0, 0, 1, 0, 1, 1, 1, 1, 1, 1, 0, 1, 1, 1, 1, 1, 0,
                1, 0, 0, 1, 0, 1, 1, 1, 1, 1, 1, 0, 1, 1, 1, 1, 1, 0, 1])
```

it is important to scale data as the variables are of different ranges and the algorithm fits better

```
In [37]: from sklearn.preprocessing import StandardScaler
         ss=StandardScaler()
         X_train=ss.fit_transform(X_train)
         X_test=ss.fit_transform(X_test)
```

Application of Algorithms

DECISION TREE

```
In [38]: from sklearn.tree import DecisionTreeClassifier
         DTClassifier=DecisionTreeClassifier(criterion='entropy',random_state=0)
         DTClassifier.fit(X_train,y_train)
```

```
Out[38]: DecisionTreeClassifier
         DecisionTreeClassifier(criterion='entropy', random_state=0)
```

```
In [39]: y_pred=DTClassifier.predict(X_test)
         y_pred
```

```
Out[39]: array([0, 1, 0, 1, 1, 1, 0, 0, 0, 1, 1, 0, 0, 1, 1, 1, 0, 1, 1, 0, 0, 1,
                1, 1, 1, 1, 1, 1, 0, 0, 0, 1, 0, 1, 1, 0, 1, 1, 0, 0, 1,
                1, 1, 1, 0, 0, 0, 1, 1, 1, 1, 1, 0, 0, 0, 1, 1, 0, 0, 1, 0, 1, 1,
                1, 1, 1, 1, 1, 1, 1, 0, 1, 1, 1, 0, 1, 0, 1, 1, 0, 1, 1, 1, 1,
                1, 0, 0, 1, 0, 0, 1, 0, 1, 1, 0, 1, 1, 0, 1, 1, 1, 1, 0, 1, 1, 1,
                1, 0, 1, 1, 0, 0, 1, 1, 0, 1, 0, 0, 1])
```

```
In [40]: from sklearn import metrics
         metrics.accuracy_score(y_pred,y_test)
```

```
Out[40]: 0.7073170731707317
```

as the accuracy score is low, another algorithm can be applied

NAIVE BAYES

```
In [41]: from sklearn.naive_bayes import GaussianNB
NBClassifier=GaussianNB()
NBClassifier.fit(X_train,y_train)
```

```
Out[41]: ▾ GaussianNB
GaussianNB()
```

```
In [42]: y_pred=NBClassifier.predict(X_test)
y_pred
```

```
Out[42]: array([1, 1, 1, 1, 1, 0, 1, 1, 0, 1, 1, 1, 1, 1, 1, 1, 1, 1, 0, 0, 1,
1, 1, 1, 1, 1, 0, 0, 1, 1, 1, 1, 1, 0, 1, 1,
1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 0, 1, 1, 0, 1, 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, 0, 1, 0, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1,
1, 1, 1, 1, 0, 0, 1, 1, 1, 1, 1, 0, 1])
```

```
In [43]: metrics.accuracy_score(y_pred,y_test)
```

```
Out[43]: 0.8292682926829268
```

IMPLEMENTATION ON TEST DATA

```
In [44]: test = pd.read_csv('C:/Users/lekshmi/Downloads/test_LE.csv')
```

```
In [45]: test.head()
```

```
Out[45]:
```

	Loan_ID	Gender	Married	Dependents	Education	Self_Employed	ApplicantIncome	Co
0	LP001015	Male	Yes	0	Graduate	No	5720	
1	LP001022	Male	Yes	1	Graduate	No	3076	
2	LP001031	Male	Yes	2	Graduate	No	5000	
3	LP001035	Male	Yes	2	Graduate	No	2340	
4	LP001051	Male	No	0	Not Graduate	No	3276	

```
In [46]: test.info()
```

```
<class 'pandas.core.frame.DataFrame'>
RangeIndex: 367 entries, 0 to 366
Data columns (total 12 columns):
#   Column                Non-Null Count  Dtype
---  -
0   Loan_ID               367 non-null   object
1   Gender                356 non-null   object
2   Married               367 non-null   object
3   Dependents            357 non-null   object
4   Education             367 non-null   object
5   Self_Employed         344 non-null   object
6   ApplicantIncome       367 non-null   int64
7   CoapplicantIncome     367 non-null   int64
8   LoanAmount            362 non-null   float64
9   Loan_Amount_Term      361 non-null   float64
10  Credit_History        338 non-null   float64
11  Property_Area         367 non-null   object
dtypes: float64(3), int64(2), object(7)
memory usage: 34.5+ KB
```

```
In [47]: test.isnull().sum()
```

```
Out[47]: Loan_ID           0
Gender             11
Married            0
Dependents         10
Education          0
Self_Employed     23
ApplicantIncome    0
CoapplicantIncome  0
LoanAmount         5
Loan_Amount_Term   6
Credit_History    29
Property_Area      0
dtype: int64
```

```
In [48]: test['Gender'].fillna(test['Gender'].mode()[0], inplace=True)
test['Dependents'].fillna(test['Dependents'].mode()[0], inplace=True)
test['Self_Employed'].fillna(test['Self_Employed'].mode()[0], inplace=True)
test['Credit_History'].fillna(test['Credit_History'].mode()[0], inplace=True)
test['Loan_Amount_Term'].fillna(test['Loan_Amount_Term'].mode()[0], inplace=True)
test['LoanAmount'].fillna(test['LoanAmount'].mean(), inplace=True)
```

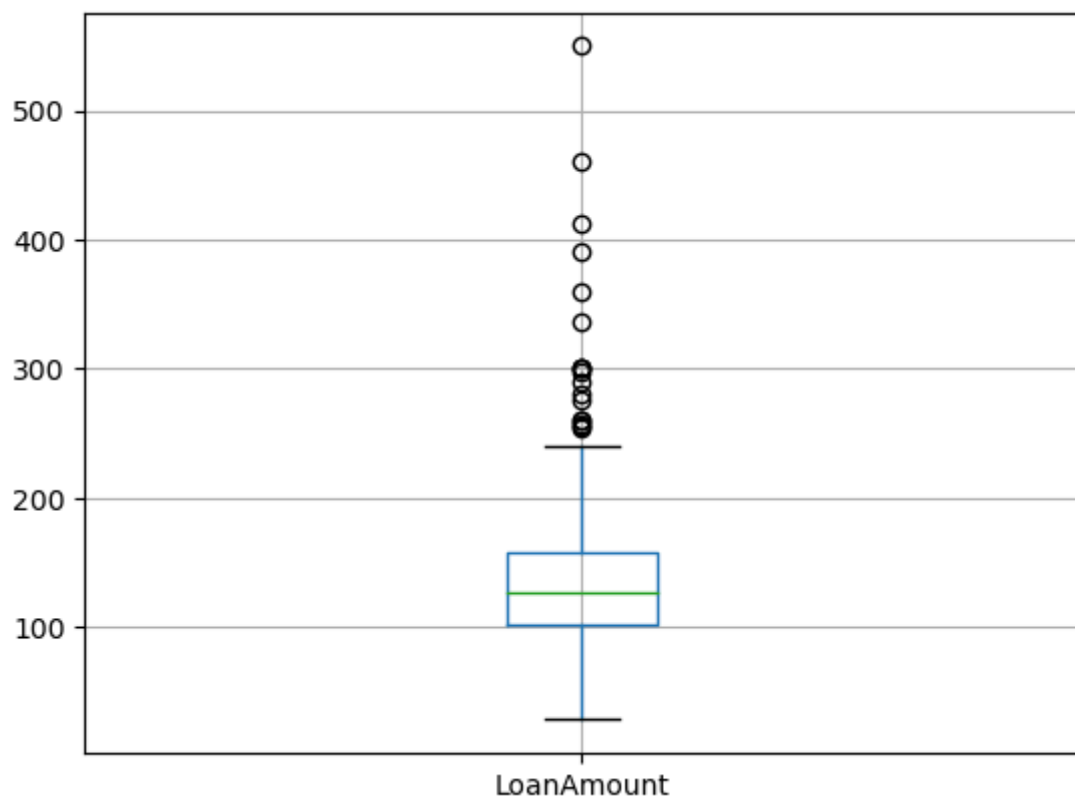
```
In [49]: test['LoanAmount_log'] = np.log(test['LoanAmount'])
```

```
In [50]: test.isnull().sum()
```

```
Out[50]: Loan_ID          0
Gender          0
Married         0
Dependents      0
Education       0
Self_Employed  0
ApplicantIncome 0
CoapplicantIncome 0
LoanAmount      0
Loan_Amount_Term 0
Credit_History 0
Property_Area   0
LoanAmount_log  0
dtype: int64
```

```
In [51]: test.boxplot(column='LoanAmount')
```

```
Out[51]: <Axes: >
```



```
In [52]: test['Total_Income']=test['ApplicantIncome']+test['CoapplicantIncome']
test['Total_Income_log'] = np.log(test['Total_Income'])
```

```
In [53]: test.head()
```

```
Out[53]:
```

	Loan_ID	Gender	Married	Dependents	Education	Self_Employed	ApplicantIncome	Co
0	LP001015	Male	Yes	0	Graduate	No	5720	
1	LP001022	Male	Yes	1	Graduate	No	3076	
2	LP001031	Male	Yes	2	Graduate	No	5000	
3	LP001035	Male	Yes	2	Graduate	No	2340	
4	LP001051	Male	No	0	Not Graduate	No	3276	



```
In [54]: testX=test.iloc[:,np.r_[1:5,9:11,13:15]].values
```

```
In [55]: for i in range(0,5):  
         testX[:,i]=labelencoder_X.fit_transform(testX[:,i])
```

```
In [56]: testX[:,7]=labelencoder_X.fit_transform(testX[:,7])
```

```
In [57]: testX
```

```
Out[57]: array([[1, 1, 0, ..., 1.0, 5720, 207],  
                [1, 1, 1, ..., 1.0, 4576, 124],  
                [1, 1, 2, ..., 1.0, 6800, 251],  
                ...,  
                [1, 0, 0, ..., 1.0, 5243, 174],  
                [1, 1, 0, ..., 1.0, 7393, 268],  
                [1, 0, 0, ..., 1.0, 9200, 311]], dtype=object)
```

```
In [58]: testX=ss.fit_transform(testX)
```

```
In [59]: pred=NBClassifier.predict(testX)
```

```
In [60]: pred
```

```
Out[60]: array([1, 1, 1, 1, 1, 1, 1, 0, 1, 1, 1, 1, 1, 0, 1, 1, 1, 1, 1, 1, 1, 1,  
                1, 1, 1, 0, 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, 1, 0, 1, 1, 0, 1, 1, 1, 1, 0, 1, 1,  
                0, 0, 1, 0, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 0, 0, 0, 1, 0, 1, 1, 1,  
                1, 1, 1, 1, 1, 1, 0, 1, 1, 1, 1, 1, 1, 0, 1, 1, 1, 1, 0, 1, 1, 1,  
                1, 1, 1, 1, 1, 1, 1, 0, 0, 0, 1, 1, 1, 0, 0, 1, 0, 1, 1, 1, 1, 1,  
                1, 1, 1, 1, 1, 1, 1, 0, 1, 0, 1, 1, 1, 1, 0, 1, 1, 1, 1, 1, 0,  
                1, 1, 1, 1, 1, 1, 1, 0, 1, 1, 1, 0, 0, 1, 0, 1, 1, 1, 1, 0, 0, 1,  
                1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 0, 0, 1, 1, 0, 1,  
                0, 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, 0, 1, 1, 1, 1, 0, 1, 1, 1, 1, 1, 0, 0, 1, 1, 1, 1, 0,  
                1, 0, 1, 0, 1, 1, 1, 1, 0, 1, 1, 1, 1, 0, 1, 1, 1, 1, 1, 1, 1, 1,  
                1, 1, 0, 1, 0, 1, 1, 1, 1, 0, 0, 1, 1, 1, 0, 1, 1, 1, 1, 1, 1, 1,  
                1, 1, 1, 1, 1, 1, 0, 1, 1, 1, 1, 1, 1, 1, 0, 1, 1, 1, 1, 1, 1, 1,  
                1, 1, 1, 0, 1, 1, 1, 1, 1, 0, 1, 1, 1, 1, 1, 1, 1, 0, 1, 1, 1, 1,  
                1, 1, 1, 1, 1, 1, 1, 1, 1, 0, 1, 1, 1, 1, 1, 1, 1, 0, 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])
```


In []:

In []: