

```

import pandas as pd
import numpy as np
import pickle
import matplotlib.pyplot as plt
%matplotlib inline
import seaborn as sns
import sklearn
from sklearn.tree import DecisionTreeClassifier
from statsmodels.stats.outliers_influence import
variance_inflation_factor
from sklearn.ensemble import GradientBoostingClassifier,
RandomForestClassifier
from sklearn.neighbors import KNeighborsClassifier
from sklearn.model_selection import RandomizedSearchCV
from sklearn.linear_model import LogisticRegression
import imblearn
from sklearn.model_selection import train_test_split
from sklearn.preprocessing import StandardScaler
from sklearn.metrics import accuracy_score, classification_report,
confusion_matrix, f1_score

data = pd.read_csv('/content/test.csv')
data

```

	Loan_ID	Gender	Married	Dependents		Education	Self_Employed	\
0	LP001015	Male	Yes	0		Graduate	No	
1	LP001022	Male	Yes	1		Graduate	No	
2	LP001031	Male	Yes	2		Graduate	No	
3	LP001035	Male	Yes	2		Graduate	No	
4	LP001051	Male	No	0	Not	Graduate	No	
..	
362	LP002971	Male	Yes	3+	Not	Graduate	Yes	
363	LP002975	Male	Yes	0		Graduate	No	
364	LP002980	Male	No	0		Graduate	No	
365	LP002986	Male	Yes	0		Graduate	No	
366	LP002989	Male	No	0		Graduate	Yes	

	ApplicantIncome	CoapplicantIncome	LoanAmount	Loan_Amount_Term	\
0	5720	0	110.0	360.0	
1	3076	1500	126.0	360.0	
2	5000	1800	208.0	360.0	
3	2340	2546	100.0	360.0	
4	3276	0	78.0	360.0	
..	

362	4009	1777	113.0	360.0
363	4158	709	115.0	360.0
364	3250	1993	126.0	360.0
365	5000	2393	158.0	360.0
366	9200	0	98.0	180.0

	Credit_History	Property_Area
0	1.0	Urban
1	1.0	Urban
2	1.0	Urban
3	NaN	Urban
4	1.0	Urban
...
362	1.0	Urban
363	1.0	Urban
364	NaN	Semiurban
365	1.0	Rural
366	1.0	Rural

[367 rows x 12 columns]

data.drop(['Loan_ID'],axis=1,inplace=True)

data

	Gender	Married	Dependents	Education	Self_Employed
ApplicantIncome \					
0	Male	Yes	0	Graduate	No
5720					
1	Male	Yes	1	Graduate	No
3076					
2	Male	Yes	2	Graduate	No
5000					
3	Male	Yes	2	Graduate	No
2340					
4	Male	No	0	Not Graduate	No
3276					
...
...					
362	Male	Yes	3+	Not Graduate	Yes
4009					
363	Male	Yes	0	Graduate	No
4158					
364	Male	No	0	Graduate	No
3250					

365	Male	Yes	0	Graduate	No
5000					
366	Male	No	0	Graduate	Yes
9200					

	CoapplicantIncome	LoanAmount	Loan_Amount_Term	
Credit_History \				
0	0	110.0	360.0	1.0
1	1500	126.0	360.0	1.0
2	1800	208.0	360.0	1.0
3	2546	100.0	360.0	NaN
4	0	78.0	360.0	1.0
..
362	1777	113.0	360.0	1.0
363	709	115.0	360.0	1.0
364	1993	126.0	360.0	NaN
365	2393	158.0	360.0	1.0
366	0	98.0	180.0	1.0

	Property_Area
0	Urban
1	Urban
2	Urban
3	Urban
4	Urban
..	...
362	Urban
363	Urban
364	Semiurban
365	Rural
366	Rural

[367 rows x 11 columns]

```
#data['Gender'].unique()
```

```
data['Gender']=data['Gender'].map({'Female':1,'Male':0})
data.head()
```

	Gender	Married	Dependents	Education	Self_Employed
ApplicantIncome \					
0	0.0	Yes	0	Graduate	No
5720					
1	0.0	Yes	1	Graduate	No
3076					
2	0.0	Yes	2	Graduate	No
5000					
3	0.0	Yes	2	Graduate	No
2340					
4	0.0	No	0	Not Graduate	No
3276					

	CoapplicantIncome	LoanAmount	Loan_Amount_Term	Credit_History	\
0	0	110.0	360.0	1.0	
1	1500	126.0	360.0	1.0	
2	1800	208.0	360.0	1.0	
3	2546	100.0	360.0	NaN	
4	0	78.0	360.0	1.0	

	Property_Area
0	Urban
1	Urban
2	Urban
3	Urban
4	Urban

```
data['Property_Area']=data['Property_Area'].map({'Urban':2,
'Semiurban': 1, 'Rural':0})
data.head()
```

	Gender	Married	Dependents	Education	Self_Employed
ApplicantIncome \					
0	0.0	Yes	0	Graduate	No
5720					
1	0.0	Yes	1	Graduate	No
3076					
2	0.0	Yes	2	Graduate	No
5000					
3	0.0	Yes	2	Graduate	No
2340					
4	0.0	No	0	Not Graduate	No
3276					

	CoapplicantIncome	LoanAmount	Loan_Amount_Term	Credit_History	\
0	0	110.0	360.0	1.0	
1	1500	126.0	360.0	1.0	
2	1800	208.0	360.0	1.0	
3	2546	100.0	360.0	NaN	
4	0	78.0	360.0	1.0	

```

Property_Area
0      2
1      2
2      2
3      2
4      2

```

```

data['Married']=data['Married'].map({'Yes':1,'No':0})
data.head()

```

```

Gender  Married  Dependents  Education  Self_Employed
ApplicantIncome \
0      0.0      1          0      Graduate      No
5720
1      0.0      1          1      Graduate      No
3076
2      0.0      1          2      Graduate      No
5000
3      0.0      1          2      Graduate      No
2340
4      0.0      0          0  Not Graduate      No
3276

```

```

CoapplicantIncome  LoanAmount  Loan_Amount_Term  Credit_History \
0      0          110.0          360.0          1.0
1      1500        126.0          360.0          1.0
2      1800        208.0          360.0          1.0
3      2546        100.0          360.0          NaN
4      0           78.0          360.0          1.0

```

```

Property_Area
0      2
1      2
2      2
3      2
4      2

```

```

data['Education']=data['Education'].map({'Graduate':1, 'Not
Graduate':0})
data.head()

```

```

Gender  Married  Dependents  Education  Self_Employed
ApplicantIncome \
0      0.0      1          0          1      No
5720
1      0.0      1          1          1      No
3076
2      0.0      1          2          1      No
5000

```

3	0.0	1	2	1	No
2340					
4	0.0	0	0	0	No
3276					

	CoapplicantIncome	LoanAmount	Loan_Amount_Term	Credit_History	\
0	0	110.0	360.0	1.0	
1	1500	126.0	360.0	1.0	
2	1800	208.0	360.0	1.0	
3	2546	100.0	360.0	NaN	
4	0	78.0	360.0	1.0	

	Property_Area
0	2
1	2
2	2
3	2
4	2

```
data['Self_Employed']=data['Self_Employed'].map({'Yes':1, 'No':0})
data.head()
```

	Gender	Married	Dependents	Education	Self_Employed
ApplicantIncome	\				
0	0.0	1	0	1	0.0
5720					
1	0.0	1	1	1	0.0
3076					
2	0.0	1	2	1	0.0
5000					
3	0.0	1	2	1	0.0
2340					
4	0.0	0	0	0	0.0
3276					

	CoapplicantIncome	LoanAmount	Loan_Amount_Term	Credit_History	\
0	0	110.0	360.0	1.0	
1	1500	126.0	360.0	1.0	
2	1800	208.0	360.0	1.0	
3	2546	100.0	360.0	NaN	
4	0	78.0	360.0	1.0	

	Property_Area
0	2
1	2
2	2
3	2
4	2

```
data.isnull().sum()
```

```
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
```

```
data['Gender'] = data['Gender'].fillna(data['Gender'].mode()[0])
```

```
data['Married'] = data['Married'].fillna(data['Married'].mode()[0])
```

```
data['Dependents']=data['Dependents'].str.replace('+','') #0 1 2 3+
----- 3
```

```
<ipython-input-16-2accd703ef08>:1: FutureWarning: The default value of
regex will change from True to False in a future version. In addition,
single character regular expressions will *not* be treated as literal
strings when regex=True.
```

```
data['Dependents']=data['Dependents'].str.replace('+','') #0 1 2 3+
----- 3
```

```
data['Dependents'] =
data['Dependents'].fillna(data['Dependents'].mode()[0])
```

```
data['Self_Employed'] =
data['Self_Employed'].fillna(data['Self_Employed'].mode()[0])
```

```
data['LoanAmount'] =
data['LoanAmount'].fillna(data['LoanAmount'].mode()[0])
```

```
data['Loan_Amount_Term'] =
data['Loan_Amount_Term'].fillna(data['Loan_Amount_Term'].mode()[0])
```

```
data['Credit_History'] =
data['Credit_History'].fillna(data['Credit_History'].mode()[0])
```

```
data.isnull().sum()
```

```
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
dtype: int64
```

```
data.info()
```

```
<class 'pandas.core.frame.DataFrame'>
```

```
RangeIndex: 367 entries, 0 to 366
```

```
Data columns (total 11 columns):
```

#	Column	Non-Null Count	Dtype
0	Gender	367 non-null	float64
1	Married	367 non-null	int64
2	Dependents	367 non-null	object
3	Education	367 non-null	int64
4	Self_Employed	367 non-null	float64
5	ApplicantIncome	367 non-null	int64
6	CoapplicantIncome	367 non-null	int64
7	LoanAmount	367 non-null	float64
8	Loan_Amount_Term	367 non-null	float64
9	Credit_History	367 non-null	float64
10	Property_Area	367 non-null	int64

```
dtypes: float64(5), int64(5), object(1)
```

```
memory usage: 31.7+ KB
```

```
data['Gender']=data['Gender'].astype('int64')
data['Married']=data['Married'].astype('int64')
data['Dependents']=data['Dependents'].astype("Int64")
data['Self_Employed']=data['Self_Employed'].astype('int64')
data['CoapplicantIncome']=data['CoapplicantIncome'].astype('int64')
data['LoanAmount']=data['LoanAmount'].astype('int64')
data['Loan_Amount_Term']=data['Loan_Amount_Term'].astype('int64')
data['Credit_History']=data['Credit_History'].astype('int64')
```

```
data.info()
```

```
<class 'pandas.core.frame.DataFrame'>
```

```
RangeIndex: 367 entries, 0 to 366
```

```
Data columns (total 12 columns):
```

#	Column	Non-Null Count	Dtype
0	Gender	367 non-null	int64
1	Married	367 non-null	int64
2	Dependents	367 non-null	Int64
3	Education	367 non-null	int64
4	Self_Employed	367 non-null	float64
5	ApplicantIncome	367 non-null	int64
6	CoapplicantIncome	367 non-null	int64
7	LoanAmount	367 non-null	int64


```
8   Loan_Amount_Term    367 non-null    int64
9   Credit_History      367 non-null    int64
10  Property_Area       367 non-null    int64
11  Self_Employed       367 non-null    int64
```

```
dtypes: Int64(1), float64(1), int64(10)
```

```
memory usage: 34.9 KB
```

Data visualization

```
plt.figure(figsize=(12,5))
plt.subplot(121)
sns.distplot(data['ApplicantIncome'], color='r')
plt.subplot(122)
sns.distplot(data['Credit_History'])
plt.show()
```

```
<ipython-input-43-4b78f43a4171>:3: UserWarning:
```

```
`distplot` is a deprecated function and will be removed in seaborn
v0.14.0.
```

Please adapt your code to use either ``displot`` (a figure-level function with similar flexibility) or ``histplot`` (an axes-level function for histograms).

For a guide to updating your code to use the new functions, please see <https://gist.github.com/mwaskom/de44147ed2974457ad6372750bbe5751>

```
sns.distplot(data['ApplicantIncome'], color='r')
```

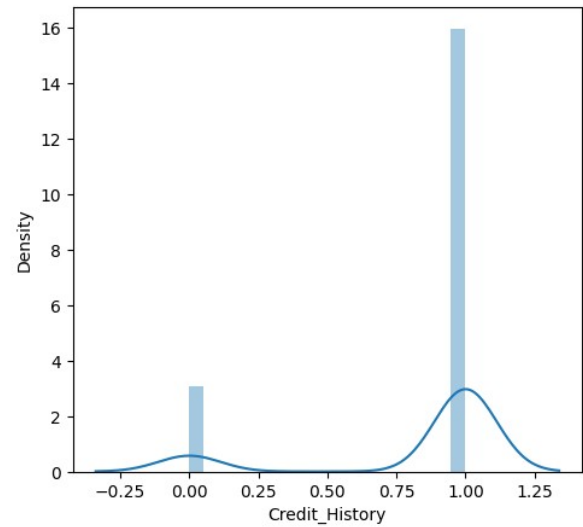
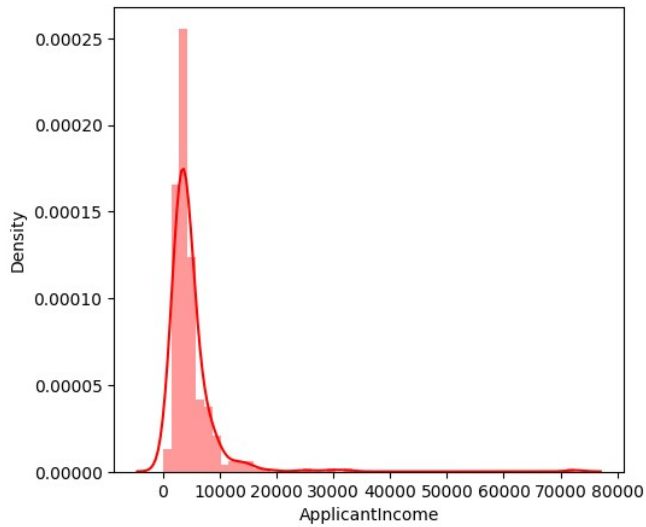
```
<ipython-input-43-4b78f43a4171>:5: UserWarning:
```

```
`distplot` is a deprecated function and will be removed in seaborn
v0.14.0.
```

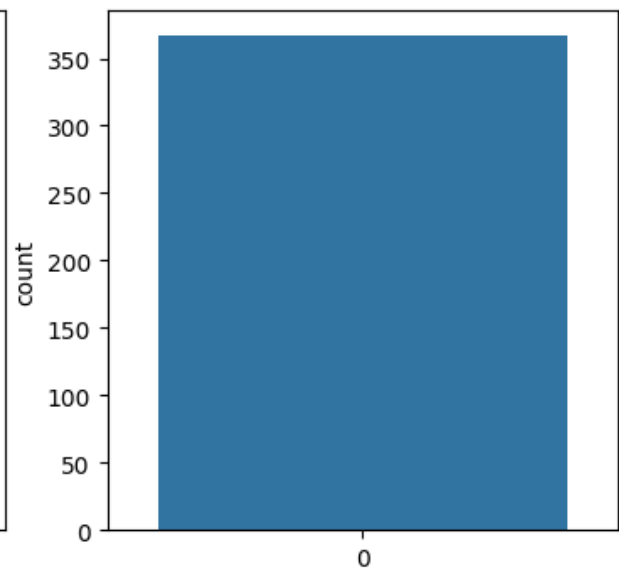
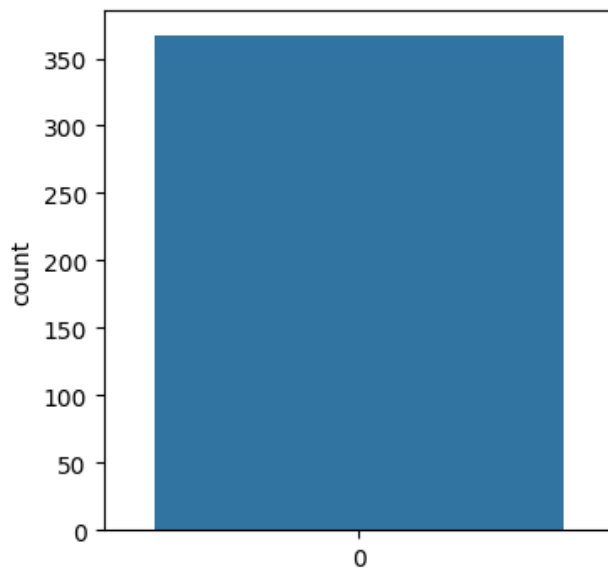
Please adapt your code to use either ``displot`` (a figure-level function with similar flexibility) or ``histplot`` (an axes-level function for histograms).

For a guide to updating your code to use the new functions, please see <https://gist.github.com/mwaskom/de44147ed2974457ad6372750bbe5751>

```
sns.distplot(data['Credit_History'])
```



```
plt.figure(figsize=(18,4))
plt.subplot(1,4,1)
sns.countplot(data['Gender'])
plt.subplot(1,4,2)
sns.countplot(data['Education'])
plt.show()
```



```
pd.crosstab(data['Gender'],[data['Self_Employed']])
```

Self_Employed	0.0	1.0
Gender		
0	264	33
1	66	4

```
from imblearn.combine import SMOTETomek
```

```

smote = SMOTETomek()

sc=StandardScaler()
x_bal=sc.fit_transform

x_bal

<bound method TransformerMixin.fit_transform of StandardScaler(>

def RandomForest(X_train,x_test,y_train,y_test):
    model = RandomForestClassifier()
    model.fit(X_train,y_train)
    y_tr = model.predict(X_train)
    print(accuracy_score(y_tr,y_train))
    yPred = model.predict(X_test)
    print(accuracy_score(yPred,y_test))

def decisionTree(X_train,x_test,y_train,y_test):
    model = DecisionTreeClassifier()
    model.fit(X_train,y_train)
    y_tr = model.predict(X_train)
    print(accuracy_score(y_tr,y_train))
    yPred = model.predict(X_test)
    print(accuracy_score(yPred,y_test))

def KNN(X_train,X_test,y_train,y_test):
    model = KNeighborsClassifier()
    model.fit(X_train,y_train)
    y_tr = model.predict(X_train)
    print(accuracy_score(y_tr,y_train))
    yPred = model.predict(x_test)
    print(accuracy_score(yPred,y_test))

def XGB(X_train,X_test,y_train,y_test):
    model = GradientBoostingClassifier()
    model.fit(x_train,y_train)
    y_tr = model.predict(x_train)
    print(accuracy_score(y_tr,y_train))
    yPred = model.predict(X_test)
    print(accuracy_score(yPred,y_test))

from tensorflow.keras.models import Sequential
from tensorflow.keras.layers import Dense

classifier = Sequential()
classifier.add(Dense(units=100, activation='relu', input_dim=11))

classifier.add(Dense(units=50, activation='relu'))

classifier.add(Dense(units=1, activation='sigmoid'))

```

```

classifier.compile(optimizer="adam", loss="binary_crossentropy",
metrics=['accuracy'])

rf = RandomForestClassifier()

parameters = {
    'n_estimators' : [1,20,30,55,68,74,90,120,115],
    'criterion': ['gini','entropy'],
    'max_features' : ["auto", "sqrt", "log2"],
    'max_depth' : [2,5,8,10], 'verbose' : [1,2,3,4,6,8,9,10]
}

RCV = RandomizedSearchCV(estimator=rf, param_distributions=parameters,
cv=10,n_iter=4)

def RandomForest(X_train,X_test,y_train,y_test):
    model = RandomForestClassifier(verbose= 9, n_estimators= 120,
max_features= 'log2',max_depth=8, criterion= 'entropy')
    model.fit(X_train,y_train)
    y_tr = model.predict(X_train)
    print("Training Accuracy")
    print(accuracy_score (y_tr,y_train))
    yPred = model.predict(X_test)
    print('Testing Accuracy')
    print(accuracy_score(yPred,y_test))

pickle.dump(model,open('rdf.pkl','wb'))

```

```

-----
-----
NameError                                Traceback (most recent call
last)
<ipython-input-243-bcc86464d947> in <cell line: 1>()
----> 1 pickle.dump(model,open('rdf.pkl','wb'))

NameError: name 'model' is not defined

```