

```
In [1]: import numpy as np
import pandas as pd
import seaborn as sns
from sklearn.model_selection import train_test_split
from sklearn import svm
from sklearn.metrics import accuracy_score
```

Data Collection and Processing

```
In [2]: # loading the dataset to pandas DataFrame
loan_dataset = pd.read_csv('Loan.csv')
```

```
In [3]: type(loan_dataset)
```

Out[3]: pandas.core.frame.DataFrame

```
In [4]: # printing the first 5 rows of the dataframe
loan_dataset.head()
```

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

```
In [5]: # number of rows and columns
loan_dataset.shape
```

Out[5]: (614, 13)

```
In [6]: # statistical measures
loan_dataset.describe()
```

	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 [7]: # number of missing values in each column
loan_dataset.isnull().sum()
```

Out[7]: 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
dtype: int64

```
In [8]: # dropping the missing values
loan_dataset = loan_dataset.dropna()
```

```
In [9]: # number of missing values in each column
loan_dataset.isnull().sum()
```

Out[9]: 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
dtype: int64

```
In [11]: loan_dataset.replace({'Loan_Status':{'N':0,'Y':1}},inplace=True)
```

```
In [12]: # printing the first 5 rows of the dataframe
loan_dataset.head()
```

	Loan_ID	Gender	Married	Dependents	Education	Self_Employed	ApplicantIncome	CoapplicantIncome	LoanAmount	Loan_Amount_Term	Credit_History	Property_Area	Loan_Status
1	LP001003	Male	Yes	1	Graduate	No	4583	1508.0	128.0	360.0	1.0	Rural	0
2	LP001005	Male	Yes	0	Graduate	Yes	3000	0.0	66.0	360.0	1.0	Urban	1
3	LP001006	Male	Yes	0	Not Graduate	No	2583	2358.0	120.0	360.0	1.0	Urban	1
4	LP001008	Male	No	0	Graduate	No	6000	0.0	141.0	360.0	1.0	Urban	1
5	LP001011	Male	Yes	2	Graduate	Yes	5417	4196.0	267.0	360.0	1.0	Urban	1

```
In [13]: # dependent values
loan_dataset['Dependents'].value_counts()
```

Out[13]: 0 274
2 85
1 80
3+ 41
Name: Dependents, dtype: int64

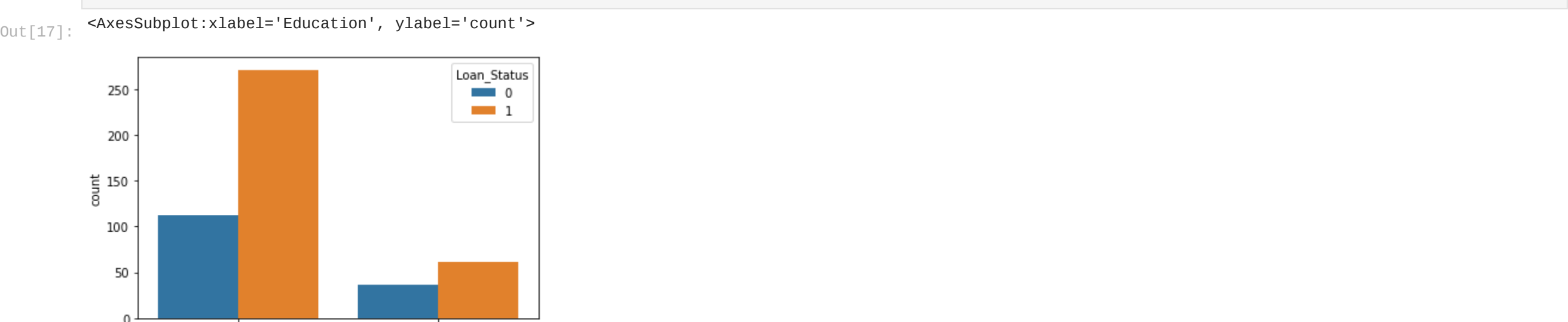
```
In [15]: # replacing the value of 3+ to 4
loan_dataset=loan_dataset.replace(to_replace='3+',value=4)
```

```
In [16]: # dependent values
loan_dataset['Dependents'].value_counts()
```

Out[16]: 0 274
2 85
1 80
4 41
Name: Dependents, dtype: int64

Data Visualization

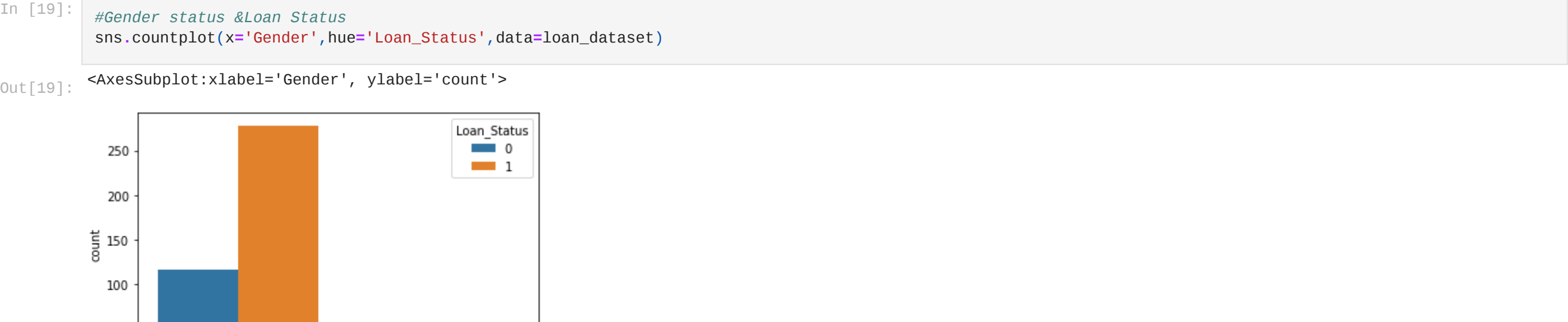
```
In [17]: sns.countplot(x='Education',hue='Loan_Status',data=loan_dataset)
```



```
In [18]: # marital status & Loan Status
sns.countplot(x='Married',hue='Loan_Status',data=loan_dataset)
```



```
In [19]: #Gender status &Loan Status
sns.countplot(x='Gender',hue='Loan_Status',data=loan_dataset)
```



```
In [20]: # convert categorical columns to numerical values
loan_dataset.replace({'Married':{'No':0,'Yes':1},'Gender':{'Male':1,'Female':0},'Self_Employed':{'No':0,'Yes':1},
'Property_Area':{'Rural':0,'Semiurban':1,'Urban':2},'Education':{'Graduate':1,'Not Graduate':0}},inplace=True)
```

```
In [21]: loan_dataset.head()
```

Out[21]:

	Loan_ID	Gender	Married	Dependents	Education	Self_Employed	ApplicantIncome	CoapplicantIncome	LoanAmount	Loan_Amount_Term	Credit_History	Property_Area	Loan_Status
1	LP001003	1	1	1	1	0	4583	1508.0	128.0	360.0	1.0	0	0
2	LP001005	1	1	0	1	1	3000	0.0	66.0	360.0	1.0	2	1
3	LP001006	1	1	0	0	0	2583	2358.0	120.0	360.0	1.0	2	1
4	LP001008	1	0	0	1	0	6000	0.0	141.0	360.0	1.0	2	1
5	LP001011	1	1	2	1	1	5417	4196.0	267.0	360.0	1.0	2	1

```
In [22]: # separating the data and label
X = loan_dataset.drop(columns=['Loan_ID','Loan_Status'],axis=1)
Y = loan_dataset['Loan_Status']
```

```
In [23]: print(X)
print(Y)
```

```
   Gender  Married  Dependents  Education  Self_Employed  ApplicantIncome \
0        1         1           1          1              0           4583
1        1         1           0          1              1           3000
2        1         1           0          0              0           2583
3        1         0           0          1              0           6000
4        1         1           2          1              1           5417
..      ...      ...      ...      ...      ...      ...
609      0         0           0          1              0           2900
610      1         1           4          1              0           4106
611      1         1           1          1              0           8072
612      1         1           2          1              0           7583
613      0         0           0          1              1           4583

   CoapplicantIncome  LoanAmount  Loan_Amount_Term  Credit_History \
0           1508.0           128.0           360.0           1.0
1              0.0            66.0           360.0           1.0
2          2358.0           120.0           360.0           1.0
3              0.0           141.0           360.0           1.0
4          4196.0           267.0           360.0           1.0
..              ...      ...      ...      ...
609              0.0            71.0           360.0           1.0
610              0.0            40.0           180.0           1.0
611           240.0           253.0           360.0           1.0
612              0.0           187.0           360.0           1.0
613              0.0           133.0           360.0           0.0

   Property_Area
0              0
1              2
2              2
3              2
4              2
5              2
..              ...
609              0
610              0
611              2
612              2
613              1

[480 rows x 11 columns]
0
1
2
3
4
5
..
609
610
611
612
613
0
Name: Loan_Status, Length: 480, dtype: int64
```

Train Test Split

```
In [24]: X_train, X_test,Y_train,Y_test = train_test_split(X,Y,test_size=0.1,stratify=Y, random_state=2)
```

```
In [25]: print(X.shape, X_train.shape, X_test.shape)
```

(480, 11) (432, 11) (48, 11)

Training the model:

Support Vector Machine Model

```
In [26]: classifier = svm.SVC(kernel='linear')
```

```
In [27]: #training the support Vector Macine model
classifier.fit(X_train,Y_train)
```

Out[27]: SVC(kernel='linear')

Model Evaluation

```
In [28]: # accuracy score on training data
X_train_prediction = classifier.predict(X_train)
training_data_accuracy = accuracy_score(X_train_prediction,Y_train)
```

```
In [29]: print('Accuracy on training data : ', training_data_accuracy)
```

Accuracy on training data : 0.7986111111111112

```
In [30]: # accuracy score on testing data
X_test_prediction = classifier.predict(X_test)
test_data_accuracy = accuracy_score(X_test_prediction,Y_test)
```

```
In [31]: print('Accuracy on test data : ', test_data_accuracy)
```

Accuracy on test data : 0.8333333333333334

```
In [ ]:
```