

 main ▾



[deepLearningWithTensorflowKeras](#) / [houseloan-data-analysis.ipynb](#)

 **mohsencho** fixing data path History

 0 contributors

1 lines (1 sloc) | 30.6 KB ...



```
In [ ]: import pandas as pd
import sklearn
import numpy as np
import matplotlib.pyplot as plt
import os
import warnings
import seaborn as sns
from sklearn.preprocessing import OneHotEncoder
from sklearn.datasets import make_blobs
from sklearn.impute import SimpleImputer
from sklearn.pipeline import Pipeline
from sklearn.compose import ColumnTransformer
from sklearn.preprocessing import StandardScaler
from sklearn.svm import LinearSVC
from sklearn.metrics import roc_auc_score
from sklearn.linear_model import LogisticRegression
from sklearn.metrics import roc_auc_score
from sklearn.calibration import CalibratedClassifierCV
from sklearn.metrics import confusion_matrix
from sklearn.ensemble import RandomForestClassifier
from sklearn.metrics import accuracy_score
from sklearn.linear_model import SGDClassifier
import plotly.offline as py
import plotly.graph_objs as go
from plotly.offline import init_notebook_mode
from sklearn.model_selection import train_test_split
init_notebook_mode(connected=True)
import cufflinks as cf
cf.go_offline()
import pickle
import gc
import lightgbm as lgb
warnings.filterwarnings('ignore')
%matplotlib inline
```

```
In [ ]: house_loan=pd.read_csv('loan_data_.csv')
house_loan.describe()
```

```
In [ ]: house_loan.columns
```

```
In [ ]: house_loan.info()
```

```
In [ ]: house_loan.isnull().sum()
```

```
In [ ]: house_loan.head()
```

```
In [ ]: defaulters=(house_loan.TARGET==1).sum()
payers=(house_loan.TARGET==0).sum()
print((defaulters/payers)*100)
```

```
In [ ]: without_id=[column for column in house_loan.columns
                    if column not in ['id']]

#check for duplicate values
na=house_loan[house_loan.duplicated(subset=without_id)]
print("Duplicates are: ",na.shape[0])
```

```
In [ ]: house_loan.TARGET.value_counts().plot(kind='bar')
```

```
In [ ]: import matplotlib as plt
```

```
In [ ]: shuffled_data=house_loan.sample(frac=1,random
unpaid_home_loan=shuffled_data.loc[shuffled_c
paid_home_loan=shuffled_data.loc[shuffled_dat
normalised_home_loan=pd.concat([unpaid_home_l
normalised_home_loan.TARGET.value_counts().pl
```

```
In [ ]: import tensorflow as tf
```

```
In [ ]: normalised_home_loan.info()
```

```
In [ ]: normalised_home_loan.head
```

```
In [ ]: normalised_home_loan.dropna(axis=0)
normalised_home_loan.info()
```

```
In [ ]: normalised_home_loan.isnull().sum()
```

```
In [ ]: #print(normalised_home_loan.apply())
```

```
In [ ]: print(pd.unique(normalised_home_loan.AMT_REQ_
print(pd.unique(normalised_home_loan.AMT_REQ_
print(pd.unique(normalised_home_loan.AMT_REQ_
print(pd.unique(normalised_home_loan.AMT_REQ_
print(pd.unique(normalised_home_loan.AMT_REQ_
```

```
In [ ]: normalised_home_loan.dropna(axis=0)
```

```
In [ ]: print(normalised_home_loan.info())
print(normalised_home_loan.isnull().sum())
```

```
In [ ]: normalised_home_loan.TARGET.value_counts().pl
```

```
In [ ]: normalised_home_loan.NAME_CONTRACT_TYPE.value
#high amount of cash loans
```

```
In [ ]: normalised_home_loan.CODE_GENDER.value_counts
#roughly equal amount
```

```
In [ ]: normalised_home_loan.FLAG_OWN_CAR.value_count
```

```
In [ ]: normalised_home_loan.CNT_CHILDREN.value_count
```

```
In [ ]: #!pip install chart_studio

cf.set_config_file(theme='polar')

normalised_home_loan[normalised_home_loan['AM
    xTitle = 'Total Income', yTitle = 'Count of
        title='Distribution of AMT_INCOM
```

```
In [ ]: (normalised_home_loan[normalised_home_loan['P
```

```
In [ ]: #print((normalised_home_loan[normalised_home_
print((normalised_home_loan[normalised_home_l
print((normalised_home_loan[normalised_home_l
#as number of children is increasing lone dei
```

```
In [ ]: print((normalised_home_loan[normalised_home_l
print((normalised_home_loan[normalised_home_l

#people with own cars are slightly more likei
```

```
In [ ]: print((normalised_home_loan[normalised_home_l
print((normalised_home_loan[normalised_home_l

#men more likely to default in payment of loa
```

```
In [ ]: print((normalised_home_loan[normalised_home_l
print((normalised_home_loan[normalised_home_l

#cash loans have a higher percent of defaulte
```

```
In [ ]: normalised_home_loan=normalised_home_loan.sam
```

```
In [ ]: from sklearn.preprocessing import OrdinalEnc

ordenc=OrdinalEncoder()
normalised_home_loan['NAME_CONTRACT_TYPE_CODE']
print(normalised_home_loan[['NAME_CONTRACT_TY
print(normalised_home_loan['NAME_CONTRACT_TY
```

```
In [ ]: normalised_home_loan['CODE_GENDER_CODE']=orde
print(normalised_home_loan[['CODE_GENDER','CC
print(normalised_home_loan['CODE_GENDER_CODE'
```

```
In [ ]: #2 other values in code_gender
normalised_home_loan.loc[normalised_home_loan
```

```
In [ ]: normalised_home_loan['FLAG_OWN_CAR_CODE']=orc
print(normalised_home_loan[['FLAG_OWN_CAR','F
print(normalised_home_loan['FLAG_OWN_CAR_CODE
```

```
In [ ]: normalised_home_loan['CNT_CHILDREN_CODE']=orc
print(normalised_home_loan[['CNT_CHILDREN_COI
print(normalised_home_loan['CNT_CHILDREN_CODE
```

```
In [ ]: normalised_home_loan=normalised_home_loan.sam
```

```
In [ ]: normalised_home_loan['TARGET'].value_counts()
```

```
In [ ]: y=normalised_home_loan.TARGET
```

```
In [ ]: #y=y.sample(frac=1,random_state=45)
```

```
In [ ]: normalised_home_loan_features=['SK_ID_CURR', 'SK_ID_EN'
```

```
In [ ]: from sklearn.model_selection import train_test_split
```

```
In [ ]: X=normalised_home_loan[normalised_home_loan_features]
```

```
In [ ]: #X=X.sample(frac=1,random_state=45)
```

```
In [ ]: blobs_random_seed = 42
centers = [(0,0), (5,5)]
cluster_std = 1
frac_test_split = 0.33
num_features_for_samples = 2
num_samples_total = 49650

# Generate data
inputs, targets = make_blobs(n_samples = num_samples_total,
                              centers = centers, cluster_std = cluster_std,
                              random_state = blobs_random_seed)

X_train,X_test,y_train,y_test=train_test_split(X,targets,frac_test_split,
```

```
In [ ]: print(X_train.shape, X_test.shape, y_train.shape, y_test.shape)
```

```
In [ ]: plt.pyplot.scatter(X_train[:,0], X_train[:,1], c=y_train)
plt.pyplot.title('Linearly separable data')
plt.pyplot.xlabel('X1')
plt.pyplot.ylabel('X2')
plt.pyplot.show()
```

```
In [ ]: from sklearn import svm
from sklearn.metrics import ConfusionMatrixDisplay
```

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

```
In [ ]: clf=clf.fit(X_train,y_train)
```

```
In [ ]: predictions = clf.predict(X_test)

# Generate confusion matrix
matrix = ConfusionMatrixDisplay.from_predictions(X_test, predictions)
plt.pyplot.title('Confusion matrix for our classifier')
plt.pyplot.show(matrix)
plt.pyplot.show()
```

```
In [ ]: from sklearn.metrics import precision_score, recall_score, f1_score
```

```
In [ ]: print(precision_score(y_test, predictions))
print(recall_score(y_test, predictions))
print(f1_score(y_test,predictions,average='weighted'))
```

```
In [ ]: support_vectors = clf.support_vectors_

# Visualize support vectors
plt.pyplot.scatter(X_train[:,0], X_train[:,1], c=y_train)
plt.pyplot.scatter(support_vectors[:,0], support_vectors[:,1], c='red')
plt.pyplot.title('Linearly separable data with support vectors')
plt.pyplot.xlabel('X1')
```

```
plt.pyplot.ylabel('X2')  
plt.pyplot.show()
```

```
In [ ]: from mlxtend.plotting import plot_decision_re
```

```
In [ ]: plot_decision_regions(X_test, y_test, clf=clf  
plt.pyplot.show())
```

```
In [ ]:
```