

```
In [13]: import pandas as pd  
import numpy as np  
  
ld = pd.read_csv("C:/Users/RAM1/Desktop/DSP/loandata.csv")
```

```
In [14]: ld["Amount.Requested"] = pd.to_numeric(ld["Amount.Requested"], errors="coerse")
```

```
In [15]: #Help function
         help(pd.to_numeric)
```

Help on function to_numeric in module pandas.core.tools.numeric:

```
to_numeric(arg, errors='raise', downcast=None)
    Convert argument to a numeric type.
```

Parameters

```
arg : list, tuple, 1-d array, or Series
errors : {'ignore', 'raise', 'coerce'}, default 'raise'
    - If 'raise', then invalid parsing will raise an exception
    - If 'coerce', then invalid parsing will be set as NaN
    - If 'ignore', then invalid parsing will return the input
downcast : {'integer', 'signed', 'unsigned', 'float'}, default None
    If not None, and if the data has been successfully cast to a
    numerical dtype (or if the data was numeric to begin with),
    downcast that resulting data to the smallest numerical dtype
    possible according to the following rules:

    - 'integer' or 'signed': smallest signed int dtype (min.: np.int8)
    - 'unsigned': smallest unsigned int dtype (min.: np.uint8)
    - 'float': smallest float dtype (min.: np.float32)
```

As this behaviour is separate from the core conversion to numeric values, any errors raised during the downcasting will be surfaced regardless of the value of the 'errors' input.

In addition, downcasting will only occur if the size of the resulting data's dtype is strictly larger than the dtype it is to be cast to, so if none of the dtypes checked satisfy that specification, no downcasting will be performed on the data.

.. versionadded:: 0.19.0

Returns

```
ret : numeric if parsing succeeded.
    Return type depends on input. Series if Series, otherwise ndarray
```

Examples

Take separate series and convert to numeric, coercing when told to

```
>>> import pandas as pd
>>> s = pd.Series(['1.0', '2', -3])
>>> pd.to_numeric(s)
0    1.0
1    2.0
2   -3.0
dtype: float64
>>> pd.to_numeric(s, downcast='float')
0    1.0
1    2.0
```

```

2    -3.0
dtype: float32
>>> pd.to_numeric(s, downcast='signed')
0     1
1     2
2    -3
dtype: int8
>>> s = pd.Series(['apple', '1.0', '2', -3])
>>> pd.to_numeric(s, errors='ignore')
0     apple
1      1.0
2        2
3       -3
dtype: object
>>> pd.to_numeric(s, errors='coerce')
0     NaN
1      1.0
2      2.0
3     -3.0
dtype: float64

```

See also

pandas.DataFrame.astype : Cast argument to a specified dtype.

pandas.to_datetime : Convert argument to datetime.

pandas.to_timedelta : Convert argument to timedelta.

numpy.ndarray.astype : Cast a numpy array to a specified type.

```
In [16]: ld["Amount.Requested"] = pd.to_numeric(ld["Amount.Requested"], errors="ignore")
ld.head()
```

Out[16]:

	ID	Amount.Requested	Amount.Funded.By.Investors	Interest.Rate	Loan.Length	Loan.Pu
0	81174.0	20000.0	20000	8.90%	36 months	debt_consoli
1	99592.0	19200.0	19200	12.12%	36 months	debt_consoli
2	80059.0	35000.0	35000	21.98%	60 months	debt_consoli
3	15825.0	10000.0	9975	9.99%	36 months	debt_consoli
4	33182.0	12000.0	12000	11.71%	36 months	crediti

```
In [17]: ld["Interest.Rate"] = ld["Interest.Rate"].str.replace("%", "")
```

```
In [18]: #To check data types
ld.dtypes
```

```
Out[18]: ID                                float64
Amount.Requested                          float64
Amount.Funded.By.Investors                object
Interest.Rate                             object
Loan.Length                               object
Loan.Purpose                                object
Debt.To.Income.Ratio                      object
State                                     object
Home.Ownership                            object
Monthly.Income                            float64
FICO.Range                                object
Open.CREDIT.Lines                         object
Revolving.CREDIT.Balance                  object
Inquiries.in.the.Last.6.Months            float64
Employment.Length                         object
dtype: object
```

```
In [19]: ld["Interest.Rate"].dtype
ld["Interest.Rate"]=pd.to_numeric(ld["Interest.Rate"],errors="coerce")
```

```
In [20]: ld["Debt.To.Income.Ratio"]=ld["Debt.To.Income.Ratio"].str.replace("%","")
ld["Debt.To.Income.Ratio"]=pd.to_numeric(ld["Debt.To.Income.Ratio"],errors="coerce")
ld["Debt.To.Income.Ratio"].dtypes
```

```
Out[20]: dtype('float64')
```

```
In [ ]:
```

```
In [21]: ld["Loan.Length"].value_counts()
```

```
Out[21]: 36 months    1950
60 months     548
.              1
Name: Loan.Length, dtype: int64
```

```
In [22]: ld["Loan.Length"] = ld["Loan.Length"].str.replace("months", "")
ld["Loan.Length"].value_counts()
ld["Loan.Length"] = pd.to_numeric(ld["Loan.Length"], errors="coerse")
ld.head()
```

Out[22]:

	ID	Amount.Requested	Amount.Funded.By.Investors	Interest.Rate	Loan.Length	Loan.Pu
0	81174.0	20000.0	20000	8.90	36.0	debt_consoli
1	99592.0	19200.0	19200	12.12	36.0	debt_consoli
2	80059.0	35000.0	35000	21.98	60.0	debt_consoli
3	15825.0	10000.0	9975	9.99	36.0	debt_consoli
4	33182.0	12000.0	12000	11.71	36.0	credi

```
In [23]: ld["Loan.Length"] = pd.to_numeric(ld["Loan.Length"], errors="ignore")
ld["Loan.Length"].dtypes
```

Out[23]: dtype('float64')

```
In [24]: ld["Amount.Funded.By.Investors"] = pd.to_numeric(ld["Amount.Funded.By.Investors"], e
ld.dtypes
```

```
Out[24]: ID                                float64
Amount.Requested                          float64
Amount.Funded.By.Investors                 float64
Interest.Rate                             float64
Loan.Length                               float64
Loan.Purpose                                object
Debt.To.Income.Ratio                       float64
State                                      object
Home.Ownership                             object
Monthly.Income                             float64
FICO.Range                                 object
Open.CREDIT.Lines                          object
Revolving.CREDIT.Balance                    object
Inquiries.in.the.Last.6.Months              float64
Employment.Length                           object
dtype: object
```

In []:

```
In [25]: ld["F1"] = ld["FICO.Range"].str[:3]
ld["F1"] = pd.to_numeric(ld["F1"], errors="coerse")
```

```
In [26]: ld["F2"] = ld["FICO.Range"].str[4:7]
ld["F2"] = pd.to_numeric(ld["F1"], errors="coerse")
```

In [27]: `ld.dtypes`

```
Out[27]: ID                float64
Amount.Requested         float64
Amount.Funded.By.Investors float64
Interest.Rate            float64
Loan.Length              float64
Loan.Purpose               object
Debt.To.Income.Ratio     float64
State                   object
Home.Ownership           object
Monthly.Income           float64
FICO.Range              object
Open.CREDIT.Lines        object
Revolving.CREDIT.Balance object
Inquiries.in.the.Last.6.Months float64
Employment.Length        object
F1                       int64
F2                       int64
dtype: object
```

In [28]: `ld["F3"]=(ld["F1"]+ld["F2"])/2`
`ld.head()`

Out[28]:

	ID	Amount.Requested	Amount.Funded.By.Investors	Interest.Rate	Loan.Length	Loan.Pu
0	81174.0	20000.0	20000.0	8.90	36.0	debt_consoli
1	99592.0	19200.0	19200.0	12.12	36.0	debt_consoli
2	80059.0	35000.0	35000.0	21.98	60.0	debt_consoli
3	15825.0	10000.0	9975.0	9.99	36.0	debt_consoli
4	33182.0	12000.0	12000.0	11.71	36.0	credii

In []:

In []:

In [29]: `ld=ld.drop(["F1", "F2", "FICO.Range"],axis=1)`

```
In [30]: ld.dtypes
```

```
Out[30]: ID                                float64
Amount.Requested                          float64
Amount.Funded.By.Investors                float64
Interest.Rate                             float64
Loan.Length                               float64
Loan.Purpose                                object
Debt.To.Income.Ratio                      float64
State                                      object
Home.Ownership                             object
Monthly.Income                            float64
Open.CREDIT.Lines                         object
Revolving.CREDIT.Balance                   object
Inquiries.in.the.Last.6.Months            float64
Employment.Length                          object
F3                                          float64
dtype: object
```

```
In [ ]:
```

```
In [ ]:
```

```
In [31]: ld["Employment.Length"]=ld["Employment.Length"].str.replace("years","")
ld["Employment.Length"]=ld["Employment.Length"].str.replace("year","")
ld["Employment.Length"]=ld["Employment.Length"].str.replace("< 1","0")
ld["Employment.Length"]=ld["Employment.Length"].str.replace("+","")
ld.head()
ld["Employment.Length"].value_counts()
```

```
Out[31]: 10      653
0       249
2       243
3       235
5       202
4       191
1       177
6       163
7       127
8       108
9        72
.         2
Name: Employment.Length, dtype: int64
```

```
In [32]: ld["Employment.Length"]=pd.to_numeric(ld["Employment.Length"],errors="coerse")
```

```
In [33]: ld.dtypes
```

```
Out[33]: ID                                float64
Amount.Requested                          float64
Amount.Funded.By.Investors                 float64
Interest.Rate                             float64
Loan.Length                               float64
Loan.Purpose                                object
Debt.To.Income.Ratio                       float64
State                                       object
Home.Ownership                             object
Monthly.Income                             float64
Open.CREDIT.Lines                          object
Revolving.CREDIT.Balance                   object
Inquiries.in.the.Last.6.Months             float64
Employment.Length                          float64
F3                                          float64
dtype: object
```

```
In [34]: ld["Open.CREDIT.Lines"]=pd.to_numeric(ld["Open.CREDIT.Lines"],errors="coerse")
```

```
In [35]: ld["Home.Ownership"].value_counts()
```

```
Out[35]: MORTGAGE    1147
RENT              1146
OWN               200
OTHER              5
NONE              1
Name: Home.Ownership, dtype: int64
```

```
In [36]: dummy=pd.get_dummies(ld["Home.Ownership"])
```

```
In [37]: dummy=dummy.drop(["NONE"],axis=1)
```

```
In [ ]:
```

```
In [38]: dummy["MORTGAGE"].value_counts()
```

```
Out[38]: 0    1353
1     1147
Name: MORTGAGE, dtype: int64
```

```
In [39]: ld=pd.concat([ld,dummy],axis=1)
```



```
In [40]: ld.head()
```

```
Out[40]:
```

	ID	Amount.Requested	Amount.Funded.By.Investors	Interest.Rate	Loan.Length	Loan.Pu
0	81174.0	20000.0	20000.0	8.90	36.0	debt_consoli
1	99592.0	19200.0	19200.0	12.12	36.0	debt_consoli
2	80059.0	35000.0	35000.0	21.98	60.0	debt_consoli
3	15825.0	10000.0	9975.0	9.99	36.0	debt_consoli
4	33182.0	12000.0	12000.0	11.71	36.0	credi

```
In [41]: ld=ld.drop(["Home.Ownership"],axis=1)
```

```
In [42]: ld.head()
```

```
Out[42]:
```

	ID	Amount.Requested	Amount.Funded.By.Investors	Interest.Rate	Loan.Length	Loan.Pu
0	81174.0	20000.0	20000.0	8.90	36.0	debt_consoli
1	99592.0	19200.0	19200.0	12.12	36.0	debt_consoli
2	80059.0	35000.0	35000.0	21.98	60.0	debt_consoli
3	15825.0	10000.0	9975.0	9.99	36.0	debt_consoli
4	33182.0	12000.0	12000.0	11.71	36.0	credi

```
In [43]: ld["State"].value_counts()
```

```
Out[43]: CA      433  
        NY      255  
        TX      174  
        FL      169  
        IL      101  
        GA       97  
        PA       96  
        NJ       94  
        VA       78  
        MA       73  
        OH       71  
        MD       68  
        NC       64  
        CO       61  
        WA       58  
        CT       50  
        AZ       46  
        MI       45  
        AL       38  
        MN       38  
        MO       33  
        NV       32  
        OR       30  
        SC       28  
        WI       26  
        KY       23  
        LA       22  
        KS       21  
        OK       21  
        UT       16  
        NH       15  
        RI       15  
        WV       14  
        AR       13  
        NM       13  
        HI       12  
        DC       11  
        AK       11  
        DE        8  
        MT        7  
        VT        5  
        SD        4  
        WY        4  
        IN        3  
        MS        1  
        IA        1  
        .         1  
Name: State, dtype: int64
```

```
In [44]: ld=ld.drop(["State"],axis=1)
ld.head()
```

Out[44]:

	ID	Amount.Requested	Amount.Funded.By.Investors	Interest.Rate	Loan.Length	Loan.Pu
0	81174.0	20000.0	20000.0	8.90	36.0	debt_consoli
1	99592.0	19200.0	19200.0	12.12	36.0	debt_consoli
2	80059.0	35000.0	35000.0	21.98	60.0	debt_consoli
3	15825.0	10000.0	9975.0	9.99	36.0	debt_consoli
4	33182.0	12000.0	12000.0	11.71	36.0	credi

```
In [45]: ld.dtypes
```

```
Out[45]: ID                                float64
Amount.Requested                          float64
Amount.Funded.By.Investors                float64
Interest.Rate                             float64
Loan.Length                              float64
Loan.Purpose                                object
Debt.To.Income.Ratio                      float64
Monthly.Income                            float64
Open.CREDIT.Lines                         float64
Revolving.CREDIT.Balance                  object
Inquiries.in.the.Last.6.Months            float64
Employment.Length                         float64
F3                                         float64
MORTGAGE                                  uint8
OTHER                                     uint8
OWN                                       uint8
RENT                                     uint8
dtype: object
```

```
In [46]: ld["Loan.Purpose"].value_counts()
```

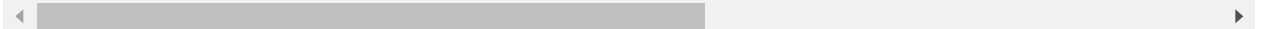
```
Out[46]: debt_consolidation    1307
credit_card                    444
other                          200
home_improvement              152
major_purchase                 101
small_business                  87
car                             50
wedding                        39
medical                        30
moving                         29
vacation                       21
house                          20
educational                    15
renewable_energy               4
Name: Loan.Purpose, dtype: int64
```

```
In [47]: dummy2=pd.get_dummies(ld["Loan.Purpose"])
```

```
In [48]: dummy2.head()
```

```
Out[48]:
```

	car	credit_card	debt_consolidation	educational	home_improvement	house	major_purchase	n
0	0	0	1	0	0	0	0	
1	0	0	1	0	0	0	0	
2	0	0	1	0	0	0	0	
3	0	0	1	0	0	0	0	
4	0	1	0	0	0	0	0	



```
In [ ]:
```

```
In [63]: ld1 = pd.concat([ld,dummy2[["debt_consolidation","credit_card","other","home_improvement"]],axis=1)
```

```
In [64]: ld1["Revolving.CREDIT.Balance"]=pd.to_numeric(ld["Revolving.CREDIT.Balance"],errors='coerce')
```

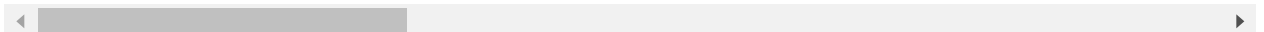
In [65]: 1 ld1

Out[65]:

	ID	Amount.Requested	Amount.Funded.By.Investors	Interest.Rate	Loan.Length	Lo
0	81174.0	20000.0	20000.00	8.90	36.0	debt_c
1	99592.0	19200.0	19200.00	12.12	36.0	debt_c
2	80059.0	35000.0	35000.00	21.98	60.0	debt_c
3	15825.0	10000.0	9975.00	9.99	36.0	debt_c
4	33182.0	12000.0	12000.00	11.71	36.0	
5	62403.0	6000.0	6000.00	15.31	36.0	
6	48808.0	10000.0	10000.00	7.90	36.0	debt_c
7	22090.0	33500.0	33450.00	17.14	60.0	
8	76404.0	14675.0	14675.00	14.33	36.0	
9	15867.0	NaN	7000.00	6.91	36.0	
10	94971.0	2000.0	2000.00	19.72	36.0	
11	36911.0	10625.0	10625.00	14.27	36.0	debt_c
12	41200.0	28000.0	27975.00	21.67	60.0	debt_c
13	83869.0	35000.0	34950.00	8.90	36.0	debt_c
14	53853.0	9600.0	9600.00	7.62	36.0	debt_c
15	21399.0	25000.0	24975.00	15.65	60.0	debt_c
16	62127.0	10000.0	10000.00	12.12	36.0	debt_c
17	23446.0	14000.0	13900.25	10.37	60.0	debt_c
18	44987.0	10000.0	10000.00	9.76	36.0	
19	17977.0	5200.0	5175.00	9.99	60.0	debt_c
20	86099.0	22000.0	21975.00	21.98	36.0	debt_c
21	99483.0	30000.0	30000.00	19.05	60.0	
22	28798.0	6500.0	6500.00	17.99	60.0	
23	24168.0	17400.0	17400.00	11.99	36.0	
24	10356.0	4000.0	4000.00	16.82	60.0	
25	46027.0	7200.0	7200.00	7.90	36.0	debt_c
26	2238.0	8000.0	8000.00	14.42	36.0	debt_c
27	65278.0	8000.0	8000.00	15.31	36.0	debt_c
28	4227.0	3000.0	NaN	8.59	36.0	
29	50182.0	14500.0	14500.00	7.90	36.0	debt_c
...
2470	84265.0	20000.0	20000.00	22.95	60.0	debt_c
2471	80231.0	19000.0	19000.00	7.90	36.0	debt_c
2472	49533.0	17300.0	17250.00	22.45	60.0	

	ID	Amount.Requested	Amount.Funded.By.Investors	Interest.Rate	Loan.Length	Lo
2473	102514.0	7000.0	711.54	15.13	36.0	maji
2474	78618.0	7200.0	7200.00	18.75	36.0	debt_c
2475	86953.0	10000.0	10000.00	14.09	36.0	maji
2476	80129.0	4000.0	3925.00	14.09	36.0	
2477	85216.0	17500.0	17500.00	8.90	36.0	debt_c
2478	38247.0	20000.0	20000.00	11.71	36.0	
2479	91245.0	16200.0	16200.00	15.80	60.0	debt_c
2480	53041.0	10000.0	10000.00	6.03	36.0	sm
2481	63051.0	27000.0	27000.00	6.62	36.0	debt_c
2482	14446.0	4500.0	4475.00	7.51	36.0	sm
2483	68628.0	NaN	15875.00	14.33	36.0	sm
2484	98758.0	15000.0	15000.00	10.16	36.0	
2485	13070.0	25000.0	24950.00	10.75	36.0	debt_c
2486	45836.0	7000.0	7000.00	17.27	36.0	
2487	52330.0	15000.0	15000.00	19.99	36.0	
2488	48243.0	17000.0	17000.00	15.81	36.0	debt_c
2489	63256.0	19075.0	19075.00	18.75	36.0	debt_c
2490	42124.0	10000.0	10000.00	11.71	36.0	debt_c
2491	78043.0	8475.0	8475.00	7.62	36.0	debt_c
2492	925.0	6400.0	6350.00	10.08	36.0	debt_c
2493	74047.0	30000.0	30000.00	23.28	60.0	
2494	49957.0	24000.0	23975.00	14.65	36.0	debt_c
2495	23735.0	30000.0	29950.00	16.77	60.0	debt_c
2496	65882.0	16000.0	16000.00	14.09	60.0	home_ii
2497	55610.0	10000.0	10000.00	13.99	36.0	debt_c
2498	38576.0	6000.0	6000.00	12.42	36.0	maji
2499	3116.0	9000.0	5242.75	13.79	36.0	debt_c

2500 rows × 21 columns



In [66]: `ld1=ld1.drop(["Loan.Purpose"],axis=1)`

```
In [67]: ld1.dtypes
```

```
Out[67]: ID                                float64
Amount.Requested                          float64
Amount.Funded.By.Investors                float64
Interest.Rate                            float64
Loan.Length                              float64
Debt.To.Income.Ratio                      float64
Monthly.Income                           float64
Open.CREDIT.Lines                        float64
Revolving.CREDIT.Balance                  float64
Inquiries.in.the.Last.6.Months           float64
Employment.Length                        float64
F3                                        float64
MORTGAGE                                uint8
OTHER                                   uint8
OWN                                    uint8
RENT                                   uint8
debt_consolidation                       uint8
credit_card                             uint8
other                                   uint8
home_improvement                         uint8
dtype: object
```

```
In [78]: ld1=ld.dropna()
```

```
In [69]: #To deleting the NaN values from the table
ld1=ld1.dropna()
```

```
In [79]: ld1.isnull().sum()
```

```
Out[79]: ID                                0
Amount.Requested                          0
Amount.Funded.By.Investors                0
Interest.Rate                            0
Loan.Length                              0
Loan.Purpose                               0
Debt.To.Income.Ratio                      0
Monthly.Income                           0
Open.CREDIT.Lines                        0
Revolving.CREDIT.Balance                  0
Inquiries.in.the.Last.6.Months           0
Employment.Length                        0
F3                                        0
MORTGAGE                                0
OTHER                                   0
OWN                                    0
RENT                                   0
dtype: int64
```

```
In [80]: ld1.dtypes
ld1=ld1.drop(["Loan.Purpose", "Revolving.CREDIT.Balance"],axis=1)
```

```
In [72]: #sklearn module -> train_test_split

from sklearn.model_selection import train_test_split
from sklearn.linear_model import LinearRegression
```

```
In [82]: #ld1=ld1.drop(["z"],axis=1)
#ld1.dtypes
```

```
In [83]: ld1.dtypes
```

```
Out[83]: ID                                float64
Amount.Requested                          float64
Amount.Funded.By.Investors                 float64
Interest.Rate                             float64
Loan.Length                               float64
Debt.To.Income.Ratio                       float64
Monthly.Income                             float64
Open.CREDIT.Lines                          float64
Inquiries.in.the.Last.6.Months             float64
Employment.Length                          float64
F3                                          float64
MORTGAGE                                  uint8
OTHER                                     uint8
OWN                                       uint8
RENT                                     uint8
dtype: object
```

```
In [ ]:
```

```
In [84]: x= ld1.drop(["Interest.Rate","ID"],axis=1)
y= ld1["Interest.Rate"]
```

```
In [85]: xtrain,xtest,ytrain,ytest = train_test_split(x,y,test_size = 1/3,random_state=0)
```

```
In [ ]: #xtrain,xtest,ytrain,ytest = train_test_split(x,y,train_size = 1/3,random_state=0)
```

```
In [86]: LR = LinearRegression() #Storing Linear Regression function into var to use multi
```

```
In [87]: LR.fit(xtrain,ytrain)
```

```
Out[87]: LinearRegression(copy_X=True, fit_intercept=True, n_jobs=1, normalize=False)
```

```
In [88]: yprediction=LR.predict(xtest)
```

```
In [89]: ypred=LR.predict(xtest)
```


In [90]: ypred

Out[90]: array([14.48808559, 13.48765184, 17.95978345, 7.69693303, 15.04468916,
10.7443494 , 12.06251739, 13.68461121, 18.87113524, 6.15254873,
14.95691383, 9.69631468, 15.75210821, 14.92458522, 10.77675455,
6.64758602, 14.5911197 , 7.32208395, 8.17609713, 13.83092889,
13.04124941, 14.22692924, 14.94373201, 15.2695556 , 15.30337707,
10.86110868, 13.83263192, 14.42597651, 10.29514321, 12.3321702 ,
15.75005724, 12.38568244, 13.39344383, 9.60096016, 13.57178983,
8.93484071, 8.56971593, 18.20930142, 14.04724334, 9.69062188,
11.23430867, 11.70499626, 14.22091174, 10.28738897, 14.32986162,
11.06558764, 13.6550816 , 17.19921243, 12.74083446, 13.00456066,
16.51177296, 6.23696289, 10.21827662, 13.60543981, 8.45776004,
15.67230686, 15.57554332, 13.25274415, 15.81142866, 14.16383374,
4.04024222, 6.83302199, 7.30747011, 20.32637258, 9.21149876,
15.27182108, 13.93541695, 6.41700887, 13.31524881, 9.46180807,
13.44142013, 16.09153691, 7.11476954, 11.43658688, 16.07464453,
5.73495891, 17.80492823, 12.03393791, 17.48818261, 10.65885018,
14.18917795, 18.14214117, 6.8229581 , 7.70154364, 15.40516748,
10.67267572, 10.1715663 , 17.32008187, 15.87422258, 11.3321291 ,
16.23365451, 13.5845811 , 15.20765763, 18.98569338, 13.33292506,
13.00077000, 13.44145000, 13.00000000, 14.00000000, 13.75000000])

In []:

In []: