```
import pandas as pd
In [1]:
         import numpy as np
         import matplotlib.pyplot as plt
         import seaborn as sns
         import warnings
         warnings.filterwarnings("ignore")
         df=pd.read_csv("C:/Users/ASUS/Desktop/Use Data for learn ML/Loan_Data.csv")
In [2]:
         df.head()
                                                Education Self_Employed ApplicantIncome CoapplicantIncome
Out[2]:
            Loan_ID Gender Married
                                     Dependents
         0 LP001002
                       Male
                                              0
                                                  Graduate
                                                                    No
                                                                                  5849
                                                                                                     0.0
                                 No
         1 LP001003
                       Male
                                                                                  4583
                                                                                                   1508.0
                                Yes
                                              1
                                                  Graduate
                                                                    No
         2 LP001005
                       Male
                                              0
                                                  Graduate
                                                                    Yes
                                                                                  3000
                                                                                                      0.0
                                Yes
                                                      Not
         3 LP001006
                       Male
                                Yes
                                              0
                                                                    No
                                                                                  2583
                                                                                                   2358.0
                                                  Graduate
         4 LP001008
                       Male
                                                 Graduate
                                                                    No
                                                                                  6000
                                                                                                      0.0
                                 No
         df.shape
In [3]:
         (614, 13)
Out[3]:
         df.info()
In [4]:
         <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
                                 599 non-null
         3
             Dependents
                                                  object
                                 614 non-null
         4
             Education
                                                  object
         5
             Self_Employed
                                 582 non-null
                                                  object
         6
                                                  int64
             ApplicantIncome
                                 614 non-null
         7
             CoapplicantIncome
                                 614 non-null
                                                  float64
         8
                                                  float64
             LoanAmount
                                  592 non-null
         9
             Loan_Amount_Term
                                                  float64
                                 600 non-null
         10 Credit_History
                                 564 non-null
                                                  float64
         11 Property_Area
                                  614 non-null
                                                  object
                                                  object
         12 Loan Status
                                 614 non-null
         dtypes: float64(4), int64(1), object(8)
        memory usage: 62.5+ KB
In [5]:
        df.isnull().sum()
```

```
3
          Married
          Dependents
                                   15
                                     0
          Education
          Self_Employed
                                   32
          ApplicantIncome
                                     0
          CoapplicantIncome
                                     0
          LoanAmount
                                    22
          Loan_Amount_Term
                                   14
                                   50
          Credit_History
          Property_Area
                                     0
          Loan_Status
                                     0
          dtype: int64
          df.isnull().sum().sum()/df.shape[0]*100
In [6]:
          24.267100977198698
Out[6]:
          sns.heatmap(df.isnull())
In [7]:
          plt.show()
                                                                                             - 1.0
              0
            24
            48
            72
            96
           120
                                                                                              0.8
           144
           168
           192
           216
           240
                                                                                              0.6
           264
           288
           312
           336
           360
                                                                                              0.4
           384
           408
           432
           456
           480
                                                                                              0.2
           504
           528
552
           576
600
                                                                                              0.0
                                                                      Credit_History
                       Gender
                                  Dependents
                                            Self_Employed
                                                 ApplicantIncome
                                                                                 Loan_Status
                                                       CoapplicantIncome
                             Married
                                       Education
                                                            LoanAmount
                                                                            Property_Area
                                                                 Loan_Amount_Term
In [ ]:
In [8]:
          # Handle numerical columns missing values
In [9]:
          df.columns
          Index(['Loan_ID', 'Gender', 'Married', 'Dependents', 'Education',
Out[9]:
                   'Self_Employed', 'ApplicantIncome', 'CoapplicantIncome', 'LoanAmount',
                   'Loan_Amount_Term', 'Credit_History', 'Property_Area', 'Loan_Status'],
                 dtype='object')
```

Loan\_ID

Gender

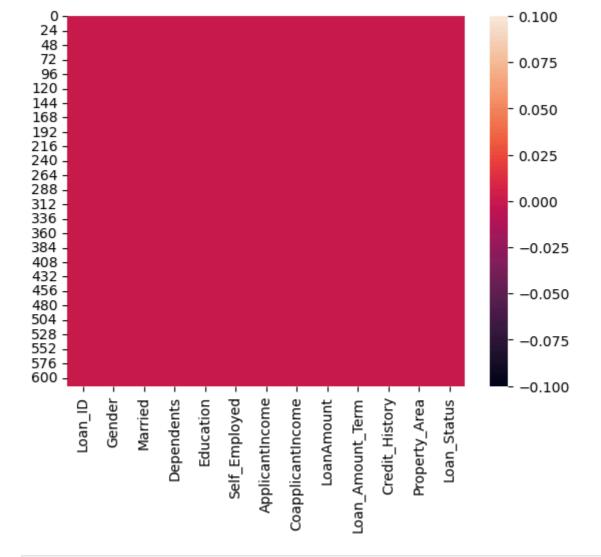
Out[5]:

0

13

```
In [10]: df["Credit_History"].unique()
         array([ 1., 0., nan])
Out[10]:
         df["LoanAmount"]=df["LoanAmount"].fillna(df["LoanAmount"].mean())
In [11]:
          df["Loan_Amount_Term"]=df["Loan_Amount_Term"].fillna(df["Loan_Amount_Term"].mean())
         df['Credit_History']=df["Credit_History"].fillna(df["Credit_History"].mode()[0])
         df["Credit_History"].unique()
In [12]:
         array([1., 0.])
Out[12]:
In [13]:
         # Handle Categorical missing values
         df.select_dtypes(include="object").columns
In [14]:
         Index(['Loan_ID', 'Gender', 'Married', 'Dependents', 'Education',
Out[14]:
                 'Self_Employed', 'Property_Area', 'Loan_Status'],
               dtype='object')
         for i in df.select_dtypes(include="object").columns:
In [15]:
              df[i].fillna(df[i].mode()[0],inplace=True)
         df.isnull().sum()
In [16]:
                               0
         Loan_ID
Out[16]:
                               0
         Gender
         Married
                               0
         Dependents
                               0
         Education
                               0
         Self_Employed
                               0
         ApplicantIncome
                               0
         CoapplicantIncome
         LoanAmount
                               0
         Loan_Amount_Term
                               0
         Credit_History
                               0
         Property_Area
                               0
         Loan_Status
                               0
         dtype: int64
         sns.heatmap(df.isnull())
In [17]:
         <Axes: >
```

Out[17]:



```
In [18]: df["Dependents"].replace("3+","3",inplace=True)
    df["Dependents"]=df["Dependents"].astype("int64")
```

In [19]: # outlier detection

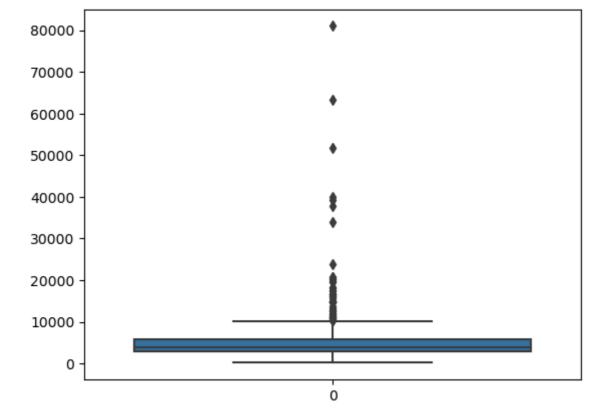
In [20]: df.describe()

Out[20]:

**Dependents** ApplicantIncome CoapplicantIncome LoanAmount Loan\_Amount\_Term Credit\_History 614.000000 614.000000 614.000000 614.000000 614.000000 614.000000 count 0.744300 mean 5403.459283 1621.245798 146.412162 342.000000 0.855049 1.009623 6109.041673 2926.248369 84.037468 64.372489 0.352339 std 0.000000 12.000000 0.000000 min 150.000000 0.000000 9.000000 25% 0.000000 2877.500000 0.000000 100.250000 360.000000 1.000000 **50%** 0.000000 1188.500000 129.000000 360.000000 1.000000 3812.500000 **75**% 1.000000 5795.000000 2297.250000 164.750000 360.000000 1.000000 max 3.000000 81000.000000 41667.000000 700.000000 480.000000 1.000000

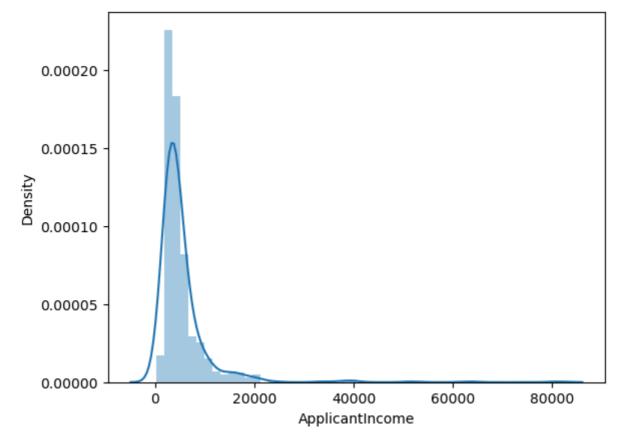
```
In [21]: sns.boxplot(df["ApplicantIncome"])
```

Out[21]: <Axes: >



```
sns.distplot(df["ApplicantIncome"])
In [22]:
```

<Axes: xlabel='ApplicantIncome', ylabel='Density'> Out[22]:



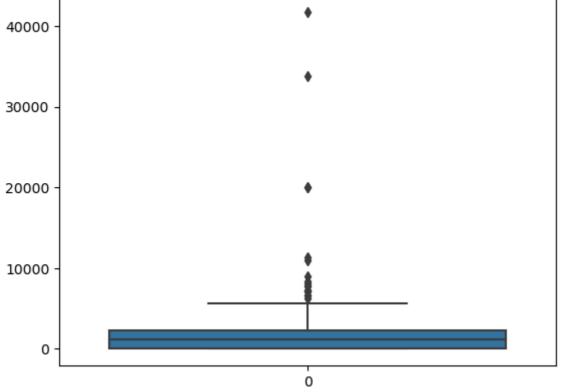
```
q1,q3=df['ApplicantIncome'].quantile([0.25,0.75])
In [23]:
          IQR=q3-q1
          min_range=q1-(1.5*IQR)
          max_range=q3+(1.5*IQR)
          min_range,max_range
         (-1498.75, 10171.25)
```

Out[23]:

```
df1=df[df["ApplicantIncome"]<=max_range]</pre>
In [24]:
```

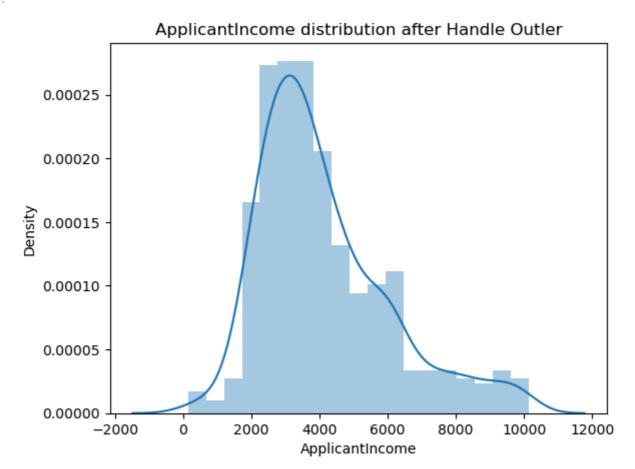
```
In [25]: df1.shape
Out[25]: (564, 13)

In [26]: sns.boxplot(df["CoapplicantIncome"])
Out[26]: <Axes: >
```



```
In [27]: sns.distplot(df1["ApplicantIncome"])
  plt.title("ApplicantIncome distribution after Handle Outler")
```

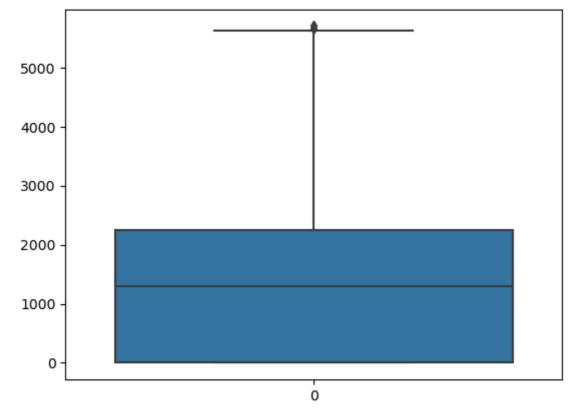
Out[27]: Text(0.5, 1.0, 'ApplicantIncome distribution after Handle Outler')



```
In [28]: sns.boxplot(df1["CoapplicantIncome"])
         <Axes: >
Out[28]:
          40000
          30000
          20000
          10000
               0
                                                     0
         q1,q3=df1['CoapplicantIncome'].quantile([0.25,0.75])
In [29]:
         IQR=q3-q1
         min_range=q1-(1.5*IQR)
         max_range=q3+(1.5*IQR)
         min_range,max_range
         (-3505.5, 5842.5)
Out[29]:
In [30]:
         df2=df1[df1["CoapplicantIncome"]<=max_range]</pre>
         sns.boxplot(df2["CoapplicantIncome"])
In [31]:
```

<Axes: >

Out[31]:



```
350 -

300 -

250 -

200 -

150 -

100 -

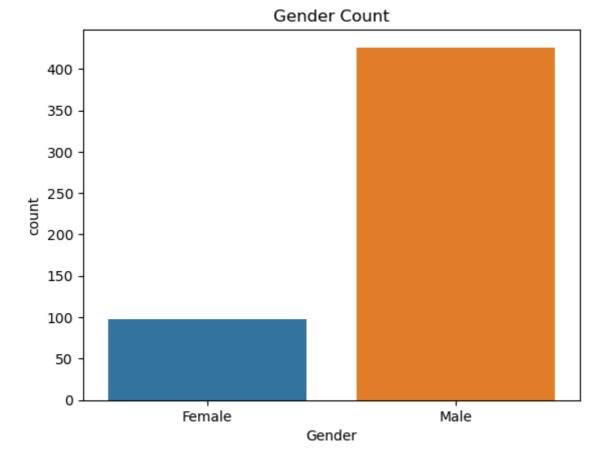
50 -

0 -
```

Out[33]: (13.0, 245.0)

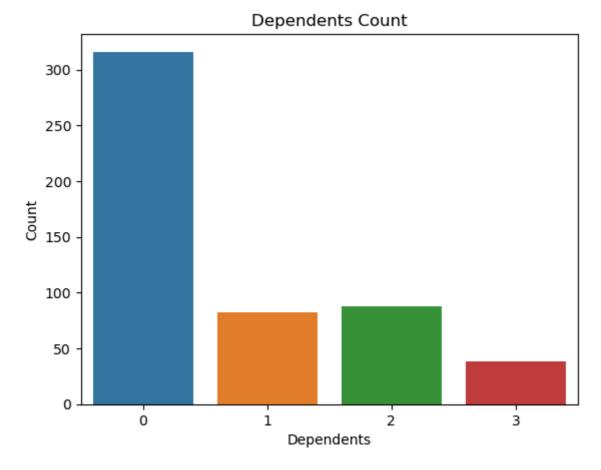
```
In [34]: df3=df2[(df2["LoanAmount"]>=min_range) & (df2["LoanAmount"]<=max_range)]
In [35]: sns.boxplot(df3["LoanAmount"])</pre>
```

```
Out[35]: <Axes: >
           250
           200
           150
           100
            50
                                                      0
          df3.shape
In [36]:
          (524, 13)
Out[36]:
          df3.head()
In [37]:
Out[37]:
              Loan_ID Gender Married Dependents Education Self_Employed ApplicantIncome CoapplicantIncome
          0 LP001002
                         Male
                                                 0
                                                     Graduate
                                                                        No
                                                                                       5849
                                                                                                           0.0
                                   No
            LP001003
                         Male
                                                                                       4583
                                                                                                        1508.0
                                   Yes
                                                     Graduate
                                                                        No
          2 LP001005
                                                 0
                                                     Graduate
                                                                                       3000
                                                                                                           0.0
                         Male
                                   Yes
                                                                        Yes
                                                         Not
          3 LP001006
                         Male
                                   Yes
                                                 0
                                                                        No
                                                                                       2583
                                                                                                        2358.0
                                                     Graduate
          4 LP001008
                         Male
                                                 0
                                                     Graduate
                                                                                       6000
                                                                                                           0.0
                                   No
                                                                        No
          # perform EDA
In [38]:
          gen_count=df3.groupby("Gender")["Gender"].count().reset_index(name="count")
In [39]:
          gen_count
Out[39]:
             Gender count
                        98
          0
             Female
               Male
                       426
          sns.barplot(x=gen_count["Gender"],y=gen_count["count"])
In [40]:
          plt.title("Gender Count")
          Text(0.5, 1.0, 'Gender Count')
Out[40]:
```



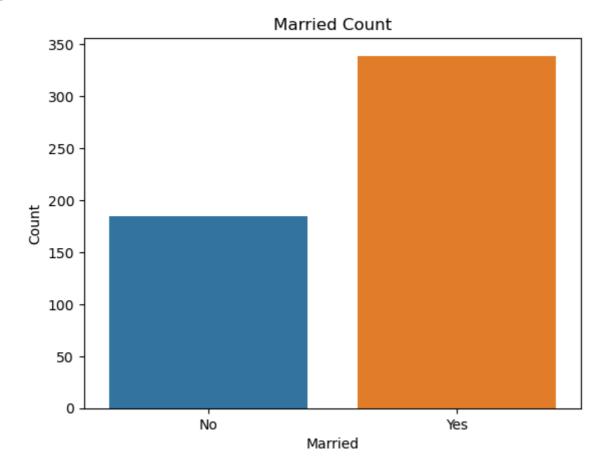
```
In [41]: count_dep=df3.groupby("Dependents")["Dependents"].count().reset_index(name="Count")
In [42]: sns.barplot(x=count_dep["Dependents"],y=count_dep["Count"])
    plt.title("Dependents Count")
```

Out[42]: Text(0.5, 1.0, 'Dependents Count')



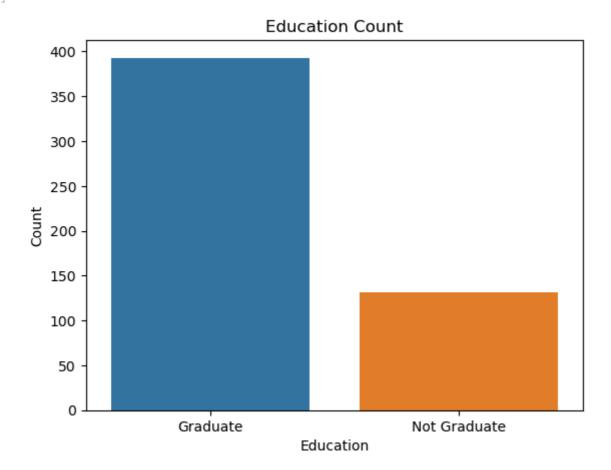
```
In [43]: count_mer=df3.groupby("Married")["Married"].count().reset_index(name="Count")
    sns.barplot(x=count_mer["Married"],y=count_mer["Count"])
    plt.title("Married Count")
```

Out[43]: Text(0.5, 1.0, 'Married Count')



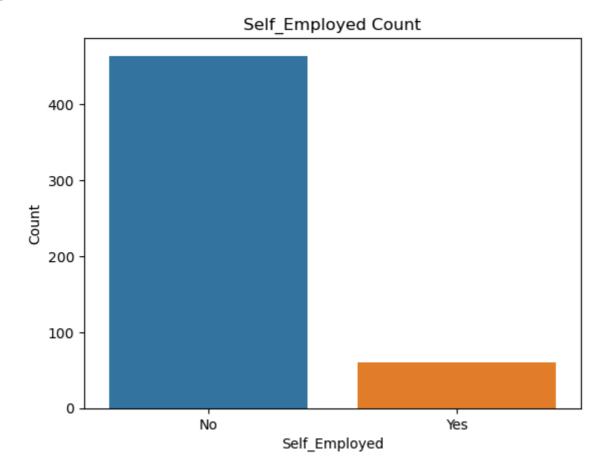
```
In [44]: count_edu=df3.groupby("Education")["Education"].count().reset_index(name="Count")
    sns.barplot(x=count_edu["Education"],y=count_edu["Count"])
    plt.title("Education Count")
```

Out[44]: Text(0.5, 1.0, 'Education Count')



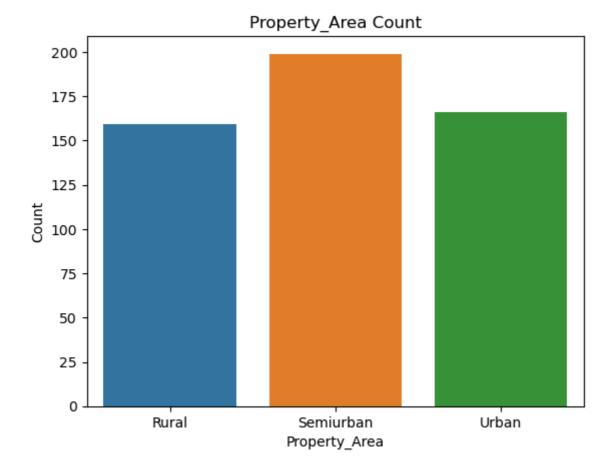
```
In [45]: count_s_Emy=df3.groupby("Self_Employed")["Self_Employed"].count().reset_index(name="Count")
    sns.barplot(x=count_s_Emy["Self_Employed"],y=count_s_Emy["Count"])
    plt.title("Self_Employed Count")
```

Out[45]: Text(0.5, 1.0, 'Self\_Employed Count')



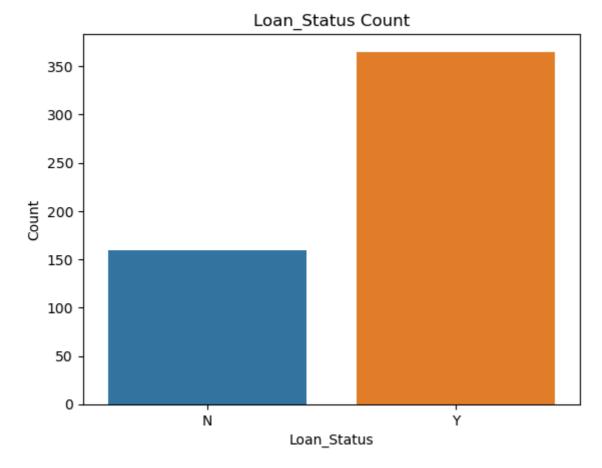
In [46]: count\_p\_area=df3.groupby("Property\_Area")["Property\_Area"].count().reset\_index(name="Count")
 sns.barplot(x=count\_p\_area["Property\_Area"],y=count\_p\_area["Count"])
 plt.title("Property\_Area Count")

Out[46]: Text(0.5, 1.0, 'Property\_Area Count')



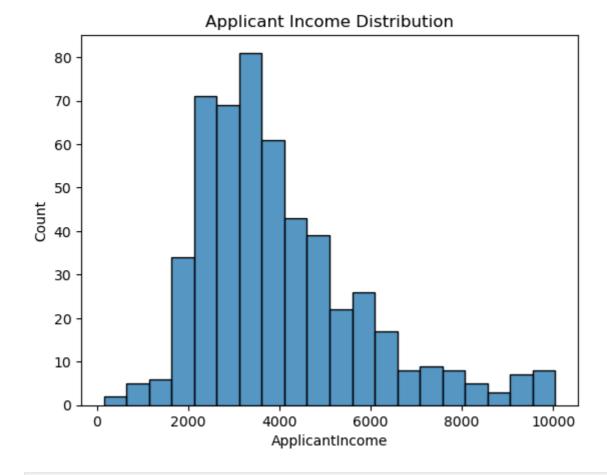
In [47]: count\_Loan\_Status=df3.groupby("Loan\_Status")["Loan\_Status"].count().reset\_index(name="Count")
 sns.barplot(x=count\_Loan\_Status["Loan\_Status"],y=count\_Loan\_Status["Count"])
 plt.title("Loan\_Status Count")

Out[47]. Text(0.5, 1.0, 'Loan\_Status Count')



```
In [48]: sns.histplot(df3["ApplicantIncome"])
plt.title("Applicant Income Distribution")
```

Out[48]: Text(0.5, 1.0, 'Applicant Income Distribution')

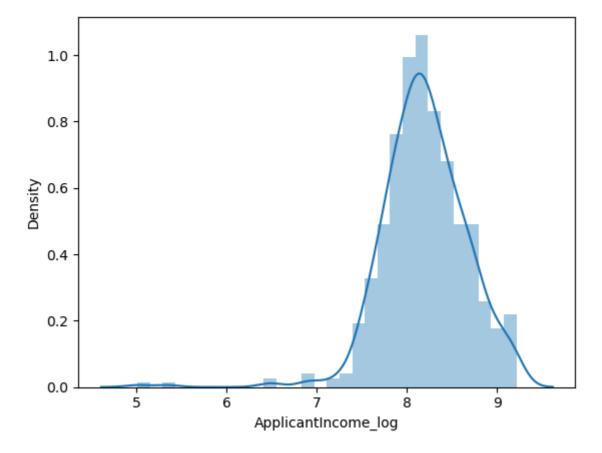


Out[50]:		Loan_ID	Gender	Married	Dependents	Education	Self_Employed	ApplicantIncome	CoapplicantIncome	L
	0	LP001002	Male	No	0	Graduate	No	5849	0.0	
	1	LP001003	Male	Yes	1	Graduate	No	4583	1508.0	
	2	LP001005	Male	Yes	0	Graduate	Yes	3000	0.0	
	3	LP001006	Male	Yes	0	Not Graduate	No	2583	2358.0	
	4	LP001008	Male	No	0	Graduate	No	6000	0.0	

In [51]: # Perform Feature scaling

In [52]: df3["ApplicantIncome\_log"]=np.log(df3["ApplicantIncome"])
sns.distplot(df3["ApplicantIncome\_log"])

Out[52]: <Axes: xlabel='ApplicantIncome\_log', ylabel='Density'>



In [53]: df3["CoapplicantIncome"]=df3["CoapplicantIncome"].astype("int64")

In [54]: df3.info()

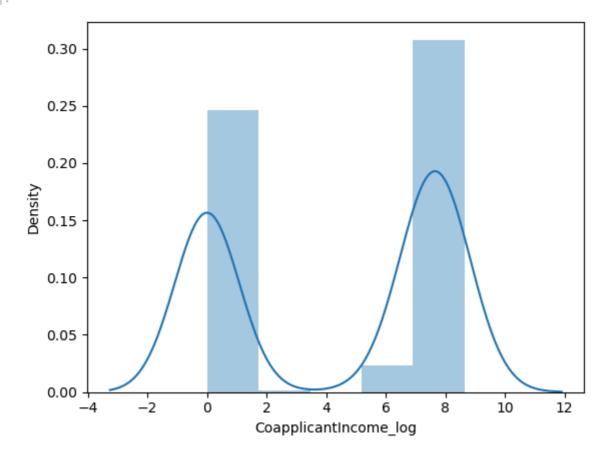
```
Int64Index: 524 entries, 0 to 613
Data columns (total 15 columns):
     Column
                          Non-Null Count
                                          Dtype
0
    Loan_ID
                          524 non-null
                                          object
1
    Gender
                          524 non-null
                                          object
2
    Married
                          524 non-null
                                          object
3
    Dependents
                          524 non-null
                                          int64
    Education
                                          object
                          524 non-null
    Self_Employed
                          524 non-null
                                          object
    ApplicantIncome
                          524 non-null
                                          int64
7
    CoapplicantIncome
                          524 non-null
                                          int64
8
    LoanAmount
                          524 non-null
                                          float64
    Loan_Amount_Term
                          524 non-null
                                          float64
10 Credit_History
                          524 non-null
                                          float64
11 Property_Area
                          524 non-null
                                          object
    Loan_Status
 12
                          524 non-null
                                          object
13 Total_Income
                                          float64
                          524 non-null
14 ApplicantIncome_log 524 non-null
                                          float64
dtypes: float64(5), int64(3), object(7)
```

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

memory usage: 81.7+ KB

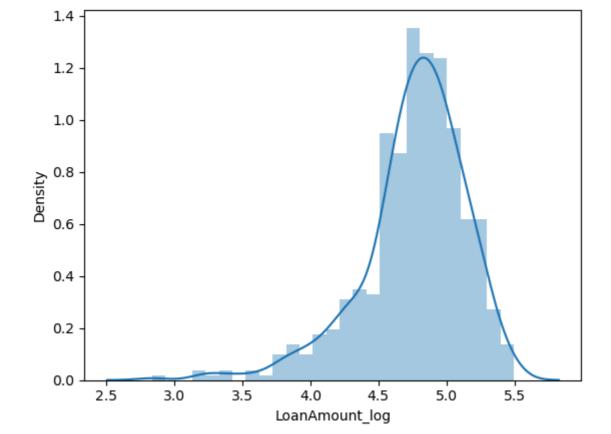
```
df3["CoapplicantIncome_log"]=np.log1p(df3["CoapplicantIncome"])
In [55]:
         sns.distplot(df3["CoapplicantIncome_log"])
```

<Axes: xlabel='CoapplicantIncome\_log', ylabel='Density'> Out[55]:



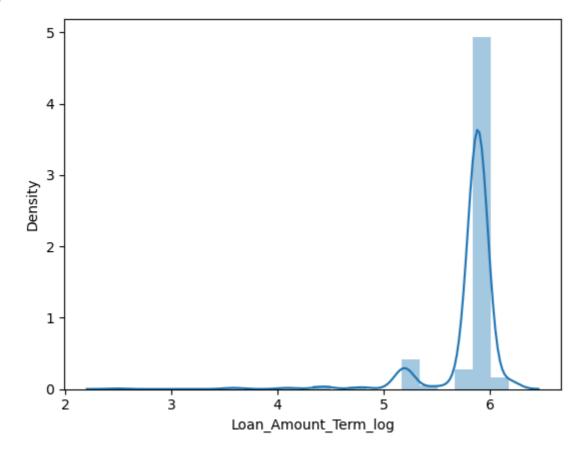
```
df3["LoanAmount_log"]=np.log(df3["LoanAmount"])
In [56]:
         sns.distplot(df3["LoanAmount_log"])
```

<Axes: xlabel='LoanAmount\_log', ylabel='Density'> Out[56]:



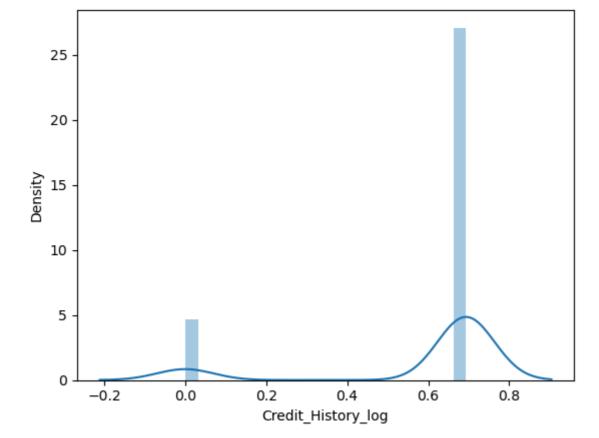
```
In [57]: df3["Loan_Amount_Term_log"]=np.log(df3["Loan_Amount_Term"])
sns.distplot(df3["Loan_Amount_Term_log"])
```

Out[57]: <Axes: xlabel='Loan\_Amount\_Term\_log', ylabel='Density'>



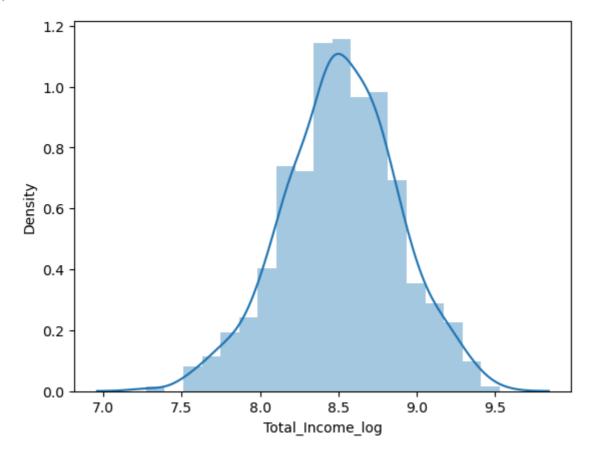
```
In [58]: df3["Credit_History_log"]=np.log1p(df3["Credit_History"])
    sns.distplot(df3["Credit_History_log"])
```

Out[58]: <Axes: xlabel='Credit\_History\_log', ylabel='Density'>



```
In [59]: df3["Total_Income_log"]=np.log(df3["Total_Income"])
    sns.distplot(df3["Total_Income_log"])
```

Out[59]: <Axes: xlabel='Total\_Income\_log', ylabel='Density'>



```
In [60]: df3.head()
```

```
Out[60]:
                   Loan ID Gender Married
                                                   Dependents
                                                                   Education Self_Employed ApplicantIncome CoapplicantIncome
                LP001002
                                 Male
                                              No
                                                                     Graduate
                                                                                              No
                                                                                                                  5849
                                                                                                                                             0
                 LP001003
                                 Male
                                                                1
                                                                     Graduate
                                                                                              No
                                                                                                                  4583
                                                                                                                                          1508
                                              Yes
             2 LP001005
                                                                0
                                                                                                                  3000
                                                                                                                                             0
                                 Male
                                              Yes
                                                                     Graduate
                                                                                              Yes
                                                                          Not
                 LP001006
                                 Male
                                                                0
                                                                                                                  2583
                                                                                                                                          2358
             3
                                              Yes
                                                                                              Nο
                                                                     Graduate
             4 LP001008
                                 Male
                                                                0
                                                                     Graduate
                                                                                              No
                                                                                                                  6000
                                                                                                                                             0
                                              No
 In [ ]:
              # correlation matrix
In [61]:
             plt.figure(figsize=(14,7))
In [62]:
              sns.heatmap(df3.corr(),annot=True)
             <Axes: >
Out[62]:
                                                                                                                                             1.0
                                                 -0.045
                                                         0.094
                                                                        -0.029
                                                                               0.061
                                                                                                      0.088
                                                                                                                     -0.029
                      Dependents -
                                    1
                                                                 -0.093
                                                                                                              -0.072
                                                  -0.28
                                                                                               -0.36
                   ApplicantIncome
                                   0.1
                                           1
                                                                        0.057
                                                                                0.73
                                                                                        0.92
                                                                                                              -0.052
                                                                                                                     0.057
                                                                                                                                            - 0.8
                 CoapplicantIncome -
                                          -0.28
                                                                                       -0.29
                                  -0.045
                                                   1
                                                                 -0.012
                                                                       0.0023
                                                                                               0.86
                                                                                                              -0.014
                                                                                                                     0.0023
                                                                                                       0.29
                      LoanAmount -
                                  0.094
                                                          1
                                                                       0.0037
                                                                                                      0.96
                                                                                                              0.076
                                                                                                                     0.0037
                                                                                                                                             0.6
                 Loan_Amount_Term -
                                  -0.093
                                                                  1
                                                                                -0.075
                                                                                       -0.079
                                                                                                              0.94
                                                                                                                            -0.064
                                  -0.029
                                                                 -0.013
                                                                         1
                                                                                       0.032
                                                                                              0.0085
                                                                                                      -0.018
                                                                                                              -0.024
                                                                                                                       1
                                                                                                                             0.045
                     Credit_History ·
                                                                                                                                             0.4
                      Total_Income -
                                  0.061
                                           0.73
                                                                 -0.075
                                                                        0.055
                                                                                 1
                                                                                               0.28
                                                                                                              -0.058
                                                                                                                     0.055
                                                                                                                             0.97
                                                  -0.29
                                                                                               -0.36
                                                          0.38
                                                                                        1
                ApplicantIncome_log
                                           0.92
                                                                 -0.079
                                                                        0.032
                                                                                                              -0.062
                                                                                                                     0.032
                                                                                                                                             0.2
              CoapplicantIncome_log
                                          -0.36
                                                                                       -0.36
                                                                                                1
                                   0.011
                                                  0.86
                                                                                0.28
                                                                                                                     0.0085
                                                          0.96
                                                                        -0.018
                                                                                                       1
                                                                                                                     -0.018
                   LoanAmount log
                                                                                                                                             0.0
             Loan Amount Term log -
                                  -0.072
                                          -0.052
                                                 -0.014
                                                         0.076
                                                                 0.94
                                                                        -0.024
                                                                                -0.058
                                                                                       -0.062
                                                                                              0.026
                                                                                                               1
                                                                                                                     -0.024
                                                                                                                             -0.048
                  Credit_History_log -
                                  -0.029
                                          0.057
                                                 0.0023
                                                         0.0037
                                                                 -0.013
                                                                         1
                                                                                0.055
                                                                                       0.032
                                                                                              0.0085
                                                                                                      -0.018
                                                                                                              -0.024
                                                                                                                      1
                                                                                                                             0.045
                                                                                                                                             -0.2
                                                                        0.045
                   Total_Income_log -
                                  0.061
                                                                                0.97
                                                                                                                     0.045
                                                                                                                              1
                                                                                                                              log
                                                                                 Income
                                    Dependents
                                                   CoapplicantIncome
                                                                                        ApplicantIncome_log
                                                                                                                      Credit_History_log
                                                                  Loan_Amount_Term
                                                                                                       LoanAmount_log
                                                                                                               Loan_Amount_Term_log
                                                                         Credit_History
                                                                                                CoapplicantIncome
                                                                                                                              Total Income
                                                                                 Total
             df3.columns
In [63]:
             Index(['Loan_ID', 'Gender', 'Married', 'Dependents', 'Education',
Out[63]:
                        'Self_Employed', 'ApplicantIncome', 'CoapplicantIncome', 'LoanAmount',
                        'Loan_Amount_Term', 'Credit_History', 'Property_Area', 'Loan_Status',
                        'Total_Income', 'ApplicantIncome_log', 'CoapplicantIncome_log',
                       'LoanAmount_log', 'Loan_Amount_Term_log', 'Credit_History_log',
                       'Total_Income_log'],
                      dtype='object')
In [64]:
             # Remove Unwanted columns
             df3.drop(columns=[
In [65]:
                    'Loan_ID', 'ApplicantIncome', 'CoapplicantIncome', 'LoanAmount',
                    'Loan_Amount_Term', 'Total_Income', 'Credit_History', 'CoapplicantIncome_log'
              ], inplace=True)
```

```
In [66]: # Perform Encoding
         from sklearn.preprocessing import LabelEncoder
In [67]:
          cols=['Gender', 'Married', 'Education',
In [68]:
                  'Self_Employed','Property_Area', 'Loan_Status']
          le=LabelEncoder()
          for col in cols:
              df3[col]=le.fit_transform(df3[col])
          df3.head()
In [69]:
                            Dependents Education Self_Employed Property_Area Loan_Status ApplicantIncome_log
Out[69]:
             Gender
                   Married
          0
                          0
                                                             0
                                                                           2
                  1
                                     0
                                               0
                                                                                      1
                                                                                                   8.674026
          1
                                               0
                                                             0
                                                                                      0
                                                                                                   8.430109
                  1
                          1
                                      1
                                                                          0
          2
                          1
                                     0
                                               0
                                                             1
                                                                           2
                  1
                                                                                      1
                                                                                                   8.006368
          3
                          1
                                     0
                                               1
                                                             0
                                                                           2
                                                                                      1
                                                                                                   7.856707
                          0
                                     0
                                               0
                                                             0
                                                                           2
                                                                                      1
          4
                  1
                                                                                                   8.699515
          x=df3.drop(columns=['Loan_Status',"Total_Income_log"],axis=1)
In [70]:
          y=df3["Loan_Status"]
In [71]:
          # Train_test_split
          from sklearn.model_selection import train_test_split
In [72]:
          x_train,x_test,y_train,y_test=train_test_split(x,y,test_size=0.25,random_state=42)
In [73]:
In [74]:
          # perform cross-validation
          from sklearn.model_selection import cross_val_score
In [75]:
          from sklearn.model_selection import ShuffleSplit
          from sklearn.linear_model import LogisticRegression
In [76]:
          from sklearn.svm import SVC
          from sklearn.tree import DecisionTreeClassifier
          from sklearn.neighbors import KNeighborsClassifier
          from sklearn.ensemble import RandomForestClassifier
          cv=ShuffleSplit(n_splits=5,test_size=0.2,random_state=0)
In [77]:
          p=cross_val_score(LogisticRegression(),x,y,cv=cv)
          Lg_score=(p*100).mean()
          Lg_score
          80.38095238095238
Out[77]:
In [78]:
          cv=ShuffleSplit(n_splits=5,test_size=0.2,random_state=0)
          p=cross_val_score(SVC(),x,y,cv=cv)
          svc_score=(p*100).mean()
          svc_score
          66.66666666667
Out[78]:
          cv=ShuffleSplit(n_splits=5,test_size=0.2,random_state=0)
In [79]:
          p=cross val score(DecisionTreeClassifier(),x,y,cv=cv)
          dt_score=(p*100).mean()
          dt_score
```

```
Out[79]:
In [80]:
          cv=ShuffleSplit(n_splits=5,test_size=0.2,random_state=0)
          p=cross_val_score(KNeighborsClassifier(),x,y,cv=cv)
          knn_score=(p*100).mean()
          knn_score
          68.95238095238095
Out[80]:
In [81]:
          cv=ShuffleSplit(n_splits=5,test_size=0.2,random_state=0)
          p=cross_val_score(RandomForestClassifier(),x,y,cv=cv)
          rdf_score=(p*100).mean()
          rdf_score
          79.23809523809524
Out[81]:
          compare_score=pd.DataFrame({"Models":["Logistic Regression","Support Vector Classifier","Deci
In [82]:
                                                "KNeighborsClassifier", "RandomForestClassifier"],
                                       "Score":[Lg_score,svc_score,dt_score,knn_score,rdf_score]})
          compare_score
Out[82]:
                         Models
                                    Score
                                 80.380952
                 Logistic Regression
          1 Support Vector Classifier 66.666667
               DecisionTreeClassifier 72.000000
          3
               KNeighborsClassifier 68.952381
             RandomForestClassifier 79.238095
In [83]:
          # based on cross- validation random forest is good
          # Train model
In [84]:
          random_forest=RandomForestClassifier()
In [85]:
          random_forest.fit(x_train,y_train)
Out[85]:
          ▼ RandomForestClassifier
          RandomForestClassifier()
          random_forest.score(x_test,y_test)*100
In [86]:
          80.91603053435115
Out[86]:
          random_forest.score(x_train,y_train)*100
In [87]:
          100.0
Out[87]:
In [88]:
          # In this model is overfitting
In [89]:
          # Hyperperameter tuning
In [90]:
          random_f=(RandomForestClassifier(n_estimators=100,min_samples_split=25,max_depth=7,max_featur)
          random_f.fit(x_train,y_train)
Out[90]:
                                       RandomForestClassifier
          RandomForestClassifier(max_depth=7, max_features=1, min_samples_split=25)
```

72.0

```
In [91]:
         random_f.score(x_train,y_train)*100
         83.96946564885496
Out[91]:
In [92]:
         random_f.score(x_test,y_test)*100
         81.67938931297711
Out[92]:
         from sklearn.metrics import confusion_matrix, ConfusionMatrixDisplay,accuracy_score,precision
In [93]:
         y_pred = random_f.predict(x_test)
         cm = confusion_matrix(y_test, y_pred)
         disp = ConfusionMatrixDisplay(confusion_matrix=cm, display_labels=random_f.classes_)
          disp.plot()
          plt.title("Confusion Matrix - Randomforest")
          plt.ylabel("Actual label")
          plt.show()
```

## Confusion Matrix - Randomforest 90 80 70 16 22 0 - 60 Actual label - 50 - 40 - 30 91 1 - 20 - 10 0 1 Predicted label

```
accuracy_score(y_test,random_f.predict(x_test))*100
In [94]:
         81.67938931297711
Out[94]:
In [95]:
          precision_score(y_test,random_f.predict(x_test))*100
         80.53097345132744
Out[95]:
          recall_score(y_test,random_f.predict(x_test))*100
In [96]:
         97.84946236559139
Out[96]:
In [97]:
          f1_score(y_test,random_f.predict(x_test))*100
         88.3495145631068
Out[97]:
In [98]:
          df3.columns
```

```
Index(['Gender', 'Married', 'Dependents', 'Education', 'Self_Employed',
Out[98]:
                'Property_Area', 'Loan_Status', 'ApplicantIncome_log', 'LoanAmount_log',
                'Loan_Amount_Term_log', 'Credit_History_log', 'Total_Income_log'],
              dtype='object')
In [99]:
         # predict output on unseen data
 In [ ]:
         random_f.predict(x_test)
In [100...
         array([1, 1, 0, 1, 1, 1, 0, 0, 1, 0, 1, 0, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1,
Out[100]:
                1, 0, 1, 1, 1, 1, 1, 1, 0, 0, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1,
                1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 0, 1, 1, 1, 1, 1, 1, 1, 1]
In [101...
         y_test.values
         array([1, 1, 0, 0, 1, 0, 0, 0, 0, 0, 0, 1, 1, 1, 1, 1, 1, 1, 0, 1, 1,
Out[101]:
                1, 1, 1, 1, 1, 1, 0, 1, 0, 0, 1, 1, 0, 0, 0, 1, 1, 1, 1, 1, 1,
                0, 1, 1, 0, 1, 1, 0, 1, 1, 1, 1, 1, 1, 1, 1, 0, 1, 1, 1, 0, 1,
                0, 0, 0, 1, 1, 0, 1, 1, 1, 1, 1, 1, 0, 1, 1, 0, 0, 0, 0, 1, 0, 1,
                1, 1, 0, 1, 1, 1, 1, 1, 0, 1, 1, 0, 1, 1, 1, 1, 1, 1, 1, 1, 1]
         random f.predict([[1,0,0,0,0,2,8.674026,4.986426,5.886104,0.693147]])
In [102...
         array([1])
Out[102]:
         # values convert in human input
In [103...
         df.head()
In [104...
Out[104]:
                                  Dependents Education Self_Employed ApplicantIncome CoapplicantIncome
             Loan_ID Gender Married
         0 LP001002
                      Male
                                          0
                                             Graduate
                                                             No
                                                                          5849
                                                                                           0.0
                              Nο
         1 LP001003
                      Male
                                          1
                                             Graduate
                                                             No
                                                                          4583
                                                                                        1508.0
         2 LP001005
                                          0
                                             Graduate
                                                                          3000
                      Male
                                                             Yes
                                                                                           0.0
                              Yes
                                                 Not
         3 LP001006
                      Male
                              Yes
                                          0
                                                             No
                                                                          2583
                                                                                        2358.0
                                             Graduate
         4 LP001008
                      Male
                              No
                                          0
                                             Graduate
                                                             No
                                                                          6000
                                                                                           0.0
         df3.head()
In [105...
                          Dependents Education Self_Employed Property_Area Loan_Status ApplicantIncome_log
Out[105]:
            Gender
                  Married
         0
                1
                       0
                                  0
                                          0
                                                      0
                                                                  2
                                                                            1
                                                                                        8.674026
         1
                1
                       1
                                  1
                                          0
                                                      0
                                                                  0
                                                                            0
                                                                                        8.430109
                       1
                                          0
                                                                  2
                                                                            1
         2
                1
                                  0
                                                      1
                                                                                        8.006368
         3
                1
                        1
                                  0
                                          1
                                                      0
                                                                  2
                                                                            1
                                                                                        7.856707
                                          0
                                                                  2
                                                                            1
         4
                1
                       0
                                  0
                                                      0
                                                                                        8.699515
         import numpy as np
In [106...
```

import pandas as pd

```
def predict_loan_status(Gender, Married, Dependents, Education, Self_Employed,
                                   Property_Area, ApplicantIncome, LoanAmount,
                                   Loan_Amount_Term, Credit_History):
               # Manual encoding based on what was used during training
               gender_map = {'Male': 1, 'Female': 0}
              married_map = {'Yes': 1, 'No': 0}
              dependents_map = {'0': 0, '1': 1, '2': 2,"3" : 3}
               education_map = {'Graduate': 0, 'Not Graduate': 1}
               self_employed_map = {'Yes': 1, 'No': 0}
               property_area_map = {'Urban': 2, 'Semiurban': 1, 'Rural': 0}
               # Apply mappings
              gender = gender_map.get(Gender, 0)
              married = married_map.get(Married, 0)
              dependents = dependents_map.get(Dependents, 0)
               education = education_map.get(Education, 1)
               self_employed = self_employed_map.get(Self_Employed, 0)
              property_area = property_area_map.get(Property_Area, 1)
               # Log-transform numerical values
              ApplicantIncome_log = np.log(ApplicantIncome + 1)
               LoanAmount_log = np.log(LoanAmount + 1)
               Loan_Amount_Term_log = np.log(Loan_Amount_Term + 1)
              Credit_History_log = np.log(Credit_History + 1) if Credit_History > 0 else 0
               # Prepare input DataFrame
               input_df = pd.DataFrame([{
                   'Gender': gender,
                   'Married': married,
                   'Dependents': dependents,
                   'Education': education,
                   'Self_Employed': self_employed,
                   'Property_Area': property_area,
                   'ApplicantIncome_log': ApplicantIncome_log,
                   'LoanAmount_log': LoanAmount_log,
                   'Loan_Amount_Term_log': Loan_Amount_Term_log,
                   'Credit_History_log': Credit_History_log,
              }])
               # Predict using your trained model
              prediction = random_f.predict(input_df)
               return prediction[0]
          # predict output
          predict_loan_status(
In [108...
               Gender='Female',
              Married='No',
              Dependents='0',
               Education='Graduate',
              Self_Employed='Yes',
              Property_Area='Semiurban',
              ApplicantIncome=4583,
               LoanAmount=133.000000,
               Loan_Amount_Term=360.0,
              Credit History=0.0
           )
Out[108]:
          import pickle
          with open("Loan eligibility predication model", "wb") as f:
              pickle.dump(random_f,f)
           import json
```

In [107...

In [109...

In [110...

columns={

```
"data_columns" :[col.lower() for col in x.columns]
}
with open("columns.json","w") as f:
    f.write(json.dumps(columns))
```

```
In [ ]:
```