```
In [ ]: project title-loan prediction
```

## LINKS RELATED TO PROJECT

f1-scores and accuracies - https://buffalo.box.com/s/f35i4pfe75kk7y32pesxi3839wnidm69

VIDEO - https://buffalo.box.com/s/48apuk09ezfz2ke48hio01gnpk81dqka

MLFLOW - https://dagshub.com/nithinyanna3/my-first-repo.mlflow/#/experiments/0? searchFilter=&orderByKey=attributes.start\_time&orderByAsc=false&startTime=ALL&lifecycleFilte

DAGSHUB - https://dagshub.com/nithinyanna3/my-first-repo/experiments

DOCKER - https://hub.docker.com/r/nithinyanna/fastapi-app/tags

Streamlit(cloud deployment) - https://streamlit-app-p2gr.onrender.com/

creating a database and loading with the data

```
In [5]: import sqlite3
        import pandas as pd
        import csv
        # Connect to SQLite database (or create it)
        conn = sqlite3.connect("loan db.db")
        cursor = conn.cursor()
        # Create tables (Person, Loan, Credit, LoanStatus)
        cursor.execute('''CREATE TABLE IF NOT EXISTS Person (
                             person_id INTEGER PRIMARY KEY,
                             person age INTEGER,
                             person income INTEGER,
                             person_home_ownership TEXT,
                             person_emp_length INTEGER);''')
        cursor.execute('''CREATE TABLE IF NOT EXISTS Loan (
                             loan_id INTEGER PRIMARY KEY,
                             person id INTEGER,
                             loan_intent TEXT,
                             loan_grade TEXT,
                             loan_amnt INTEGER,
                             loan_int_rate REAL,
                             loan_percent_income REAL,
                             FOREIGN KEY(person_id) REFERENCES Person(person_id));''')
        cursor.execute('''CREATE TABLE IF NOT EXISTS Credit (
                             credit_id INTEGER PRIMARY KEY,
                             person id INTEGER,
                             cb person default on file TEXT,
                             cb_person_cred_hist_length INTEGER,
                             FOREIGN KEY(person_id) REFERENCES Person(person_id));''')
```

```
cursor.execute('''CREATE TABLE IF NOT EXISTS LoanStatus (
                    loan_status_id INTEGER PRIMARY KEY,
                    loan id INTEGER,
                    loan status INTEGER,
                    FOREIGN KEY(loan_id) REFERENCES Loan(loan_id));''')
# Parse the CSV file and insert data into tables
with open("C:\\Users\\HP\\Downloads\\train.csv", 'r') as file:
   reader = csv.DictReader(file)
   for row in reader:
        # Insert into Person table
        cursor.execute('''INSERT OR IGNORE INTO Person (person_id, person_age, pers
                          VALUES (?, ?, ?, ?, ?)''',
                       (row['id'], row['person_age'], row['person_income'], row['pe
        # Insert into Loan table
        cursor execute('''INSERT OR IGNORE INTO Loan (loan_id, person_id, loan_inte
                          VALUES (?, ?, ?, ?, ?, ?)''',
                       (row['id'], row['id'], row['loan_intent'], row['loan_grade']
        cursor execute('''INSERT OR IGNORE INTO Credit (credit_id, person id, cb pe
                          VALUES (?, ?, ?, ?)''',
                       (row['id'], row['id'], row['cb_person_default_on_file'], row
        # Insert into LoanStatus table
        cursor.execute('''INSERT OR IGNORE INTO LoanStatus (loan_status_id, loan_id
                          VALUES (?, ?, ?)''',
                       (row['id'], row['id'], row['loan_status']))
# Commit the changes and close the connection
conn.commit()
        # Insert into Credit table
```

joining tables via sql queries

```
# Close the connection
conn.close()

# Print the resulting DataFrame
print(df)
```

	person_id	person_	age pers		erson_home_c	ownership \				
0	0		37	35000		RENT				
1	1		22	56000		OWN				
2	2		29	28800		OWN				
3	3		30	70000		RENT				
4	4		22	60000		RENT				
			24	120000						
58640	58640		34	120000		MORTGAGE				
58641	58641 58642		28	28800		RENT				
58642 58643	58643		23 22	44000 30000		RENT RENT				
58644	58644		31	75000		MORTGAGE				
38044	38044		<b>J1</b>	75000		MONTGAGE				
	person_emp	length	loan id	loan_intent	loan grade	loan_amnt	\			
0	per 3011_ep_	0	0	EDUCATION		6000	`			
1		6	1	MEDICAL		4000				
2		8	2	PERSONAL		6000				
3		14	3	VENTURE		12000				
4		2	4	MEDICAL	Α	6000				
						• • •				
58640		5	58640	EDUCATION	D	25000				
58641		0	58641	MEDICAL	С	10000				
58642		7	58642	EDUCATION	D	6800				
58643		2	58643	EDUCATION	Α	5000				
58644		2	58644	VENTURE	В	15000				
	<pre>loan_int_rate loan_percent_income cb_person_default_on_file</pre>									
	loan int ra	ate loa	n percent	income cb	person defau	lt on file	١			
0	loan_int_ra		n_percent		person_defau	lt_on_file N	\			
0 1	11	ate loa .49 .35	n_percent	_income cb_ 0.17 0.07	person_defau		\			
	11 13	.49	n_percent	0.17	person_defau	N	\			
1	11 13 8	.49 .35	n_percent	0.17 0.07	person_defau	N N	\			
1 2	11 13 8 11	.49 .35 .90	n_percent	0.17 0.07 0.21	person_defau	N N N	\			
1 2 3	11 13 8 11 6	.49 .35 .90 .11	n_percent	0.17 0.07 0.21 0.17	person_defau	N N N	\			
1 2 3 4	11 13 8 11 6	.49 .35 .90 .11 .92	n_percent	0.17 0.07 0.21 0.17 0.10 	person_defau	N N N	\			
1 2 3 4	11 13 8 11 6	.49 .35 .90 .11 .92	n_percent	0.17 0.07 0.21 0.17 0.10  0.21 0.35	person_defau	N N N N	\			
1 2 3 4  58640 58641 58642	11 13 8 11 6 15 12	.49 .35 .90 .11 .92  .95 .73	n_percent	0.17 0.07 0.21 0.17 0.10  0.21 0.35 0.15	person_defau	N N N N N  Y	\			
1 2 3 4  58640 58641 58642 58643	11 13 8 11 6 15 12 16 8	.49 .35 .90 .11 .92  .95 .73 .00	n_percent	0.17 0.07 0.21 0.17 0.10  0.21 0.35 0.15	person_defau	N N N N  Y N N	\			
1 2 3 4  58640 58641 58642	11 13 8 11 6 15 12 16 8	.49 .35 .90 .11 .92  .95 .73	n_percent	0.17 0.07 0.21 0.17 0.10  0.21 0.35 0.15	person_defau	N N N N N  Y	\			
1 2 3 4  58640 58641 58642 58643	11 13 8 11 6 15 12 16 8	.49 .35 .90 .11 .92  .95 .73 .00		0.17 0.07 0.21 0.17 0.10  0.21 0.35 0.15 0.17		N N N N  Y N N	\			
1 2 3 4  58640 58641 58642 58643	11 13 8 11 6 15 12 16 8	.49 .35 .90 .11 .92  .95 .73 .00		0.17 0.07 0.21 0.17 0.10  0.21 0.35 0.15 0.17 0.20		N N N N  Y N N	\			
1 2 3 4  58640 58641 58642 58643 58644	11 13 8 11 6 15 12 16 8	.49 .35 .90 .11 .92  .95 .73 .00	t_length	0.17 0.07 0.21 0.17 0.10 0.21 0.35 0.15 0.17 0.20	S	N N N N  Y N N	\			
1 2 3 4  58640 58641 58642 58643 58644	11 13 8 11 6 15 12 16 8	.49 .35 .90 .11 .92  .95 .73 .00	t_length 14 2 10	0.17 0.07 0.21 0.17 0.10  0.21 0.35 0.15 0.17 0.20	s 0	N N N N  Y N N	\			
1 2 3 4  58640 58641 58642 58643 58644	11 13 8 11 6 15 12 16 8	.49 .35 .90 .11 .92  .95 .73 .00	t_length 14 2 10 5	0.17 0.07 0.21 0.17 0.10  0.21 0.35 0.15 0.17 0.20	s 0 0	N N N N  Y N N	\			
1 2 3 4  58640 58641 58642 58643 58644	11 13 8 11 6 15 12 16 8	.49 .35 .90 .11 .92  .95 .73 .00	t_length 14 2 10	0.17 0.07 0.21 0.17 0.10  0.21 0.35 0.15 0.17 0.20	s 0 0	N N N N  Y N N				
1 2 3 4  58640 58641 58642 58643 58644	11 13 8 11 6 15 12 16 8	.49 .35 .90 .11 .92  .95 .73 .00	t_length 14 2 10 5 3	0.17 0.07 0.21 0.17 0.10  0.21 0.35 0.15 0.17 0.20	s 0 0 0 0	N N N N  Y N N				
1 2 3 4  58640 58641 58642 58643 58644	11 13 8 11 6 15 12 16 8	.49 .35 .90 .11 .92  .95 .73 .00	t_length 14 2 10 5 3 	0.17 0.07 0.21 0.17 0.10  0.21 0.35 0.15 0.17 0.20	s 0 0 0 0	N N N N  Y N N				
1 2 3 4  58640 58641 58642 58643 58644 0 1 2 3 4  58640 58641	11 13 8 11 6 15 12 16 8	.49 .35 .90 .11 .92  .95 .73 .00	t_length 14 2 10 5 3  10 8	0.17 0.07 0.21 0.17 0.10  0.21 0.35 0.15 0.17 0.20	s 0 0 0 0 0	N N N N  Y N N				
1 2 3 4  58640 58641 58642 58644 0 1 2 3 4  58640 58641 58642	11 13 8 11 6 15 12 16 8	.49 .35 .90 .11 .92  .95 .73 .00	t_length 14 2 10 5 3  10 8 2	0.17 0.07 0.21 0.17 0.10  0.21 0.35 0.15 0.17 0.20	s 0 0 0 0 0	N N N N  Y N N				
1 2 3 4  58640 58641 58642 58643 58644 0 1 2 3 4  58640 58641	11 13 8 11 6 15 12 16 8	.49 .35 .90 .11 .92  .95 .73 .00	t_length 14 2 10 5 3  10 8	0.17 0.07 0.21 0.17 0.10  0.21 0.35 0.15 0.17 0.20	s 0 0 0 0 0	N N N N  Y N N				

[58645 rows x 14 columns]

removing non data

```
In [12]: df = df.dropna(how='all')
    removing duplicate rows

In [18]: df = df.drop_duplicates()
    remove rows with missing data NAN

In [22]: df = df.dropna(how='any')
    exploring the dataset

In [25]: # Print the entire DataFrame
    print(df)
    # Print summary statistics
    print(df.describe())
    # Print DataFrame information
    print(df.info())
```

```
person_id
                    person_age
                                 person_income person_home_ownership
                0
                             37
                                          35000
                                                                    RENT
0
1
                             22
                                                                     OWN
                1
                                          56000
2
                2
                             29
                                                                     OWN
                                          28800
3
                3
                             30
                                          70000
                                                                    RENT
4
                4
                                                                    RENT
                             22
                                          60000
                            . . .
                                             . . .
                                                                      . . .
. . .
              . . .
58640
            58640
                             34
                                         120000
                                                                MORTGAGE
58641
            58641
                             28
                                          28800
                                                                    RENT
58642
            58642
                             23
                                          44000
                                                                    RENT
58643
            58643
                             22
                                          30000
                                                                    RENT
58644
                                                                MORTGAGE
            58644
                             31
                                          75000
                             loan_id loan_intent loan_grade
                                                                 loan amnt
       person_emp_length
0
                         0
                                   0
                                        EDUCATION
                                                                      6000
                                                             C
                                                                      4000
1
                         6
                                   1
                                          MEDICAL
2
                         8
                                    2
                                         PERSONAL
                                                             Α
                                                                      6000
3
                        14
                                   3
                                                             В
                                                                     12000
                                          VENTURE
4
                         2
                                   4
                                          MEDICAL
                                                             Α
                                                                      6000
                                 . . .
                                                                        . . .
. . .
                       . . .
                                                           . . .
58640
                         5
                               58640
                                        EDUCATION
                                                             D
                                                                     25000
58641
                                                             C
                         0
                               58641
                                          MEDICAL
                                                                     10000
58642
                         7
                               58642
                                        EDUCATION
                                                             D
                                                                      6800
58643
                         2
                               58643
                                        EDUCATION
                                                             Α
                                                                      5000
58644
                               58644
                                          VENTURE
                                                                     15000
                        loan_percent_income cb_person_default_on_file
       loan_int_rate
0
                11.49
                                         0.17
                13.35
                                         0.07
1
                                                                          Ν
2
                 8.90
                                         0.21
                                                                          Ν
                11.11
                                         0.17
3
                                                                          Ν
4
                 6.92
                                         0.10
                                                                          Ν
                   . . .
                                          . . .
                15.95
                                         0.21
                                                                          Υ
58640
58641
                12.73
                                         0.35
                                                                          N
58642
                16.00
                                         0.15
                                                                          N
                                         0.17
58643
                 8.90
                                                                          Ν
58644
                11.11
                                         0.20
                                                                          Ν
       cb_person_cred_hist_length
                                       loan_status
0
                                  14
                                                  0
                                   2
1
                                                  0
2
                                  10
                                                  0
3
                                   5
                                                  0
4
                                   3
                                                  0
58640
                                  10
                                                  0
58641
                                   8
                                                  1
                                   2
                                                  1
58642
58643
                                   3
                                                  0
                                    5
                                                  0
58644
[58645 rows x 14 columns]
                          person_age
           person id
                                       person_income
                                                        person_emp_length
count
       58645.000000
                       58645.000000
                                        5.864500e+04
                                                              58645.000000
        29322.000000
                                                                  4.701015
                           27.550857
                                        6.404617e+04
mean
```

```
std
       16929.497605
                         6.033216
                                     3.793111e+04
                                                            3.959784
min
           0.000000
                        20.000000
                                    4.200000e+03
                                                            0.000000
25%
                        23.000000
                                    4.200000e+04
       14661.000000
                                                            2.000000
       29322.000000
50%
                        26.000000
                                     5.800000e+04
                                                            4.000000
75%
       43983.000000
                        30.000000
                                    7.560000e+04
                                                            7.000000
       58644.000000
                       123.000000
                                    1.900000e+06
                                                          123.000000
max
            loan id
                        loan amnt
                                    loan int rate
                                                   loan percent income
       58645.000000
                     58645.000000
                                     58645.000000
                                                          58645.000000
count
       29322.000000
                      9217.556518
                                                              0.159238
mean
                                       10.677874
       16929.497605
std
                      5563.807384
                                        3.034697
                                                              0.091692
min
           0.000000
                       500.000000
                                        5.420000
                                                              0.000000
25%
       14661.000000
                                                              0.090000
                      5000.000000
                                        7.880000
50%
       29322.000000
                      8000.000000
                                        10.750000
                                                              0.140000
75%
       43983.000000
                     12000.000000
                                                              0.210000
                                        12.990000
       58644.000000
                     35000.000000
                                       23.220000
                                                              0.830000
max
       cb_person_cred_hist_length
                                    loan_status
                     58645.000000
                                   58645.000000
count
mean
                         5.813556
                                       0.142382
std
                         4.029196
                                       0.349445
min
                         2.000000
                                       0.000000
25%
                         3.000000
                                       0.000000
50%
                         4.000000
                                       0.000000
75%
                         8.000000
                                       0.000000
                        30.000000
                                       1.000000
<class 'pandas.core.frame.DataFrame'>
RangeIndex: 58645 entries, 0 to 58644
Data columns (total 14 columns):
     Column
                                 Non-Null Count Dtype
     _____
                                  _____
                                  58645 non-null int64
 0
     person id
 1
     person_age
                                  58645 non-null int64
 2
     person income
                                 58645 non-null int64
 3
     person_home_ownership
                                 58645 non-null object
     person_emp_length
                                 58645 non-null int64
 5
     loan id
                                 58645 non-null int64
 6
     loan intent
                                 58645 non-null object
 7
     loan_grade
                                 58645 non-null object
 8
     loan_amnt
                                 58645 non-null int64
 9
     loan_int_rate
                                 58645 non-null float64
     loan_percent_income
 10
                                 58645 non-null float64
     cb_person_default_on_file
                                 58645 non-null object
     cb person cred hist length
                                 58645 non-null int64
 12
 13 loan status
                                  58645 non-null int64
dtypes: float64(2), int64(8), object(4)
memory usage: 6.3+ MB
None
```

In [29]: print(df.dtypes)

```
person_id
                                 int64
                                 int64
person_age
person income
                                 int64
person_home_ownership
                                object
person_emp_length
                                 int64
loan id
                                 int64
loan intent
                                object
loan_grade
                                object
loan amnt
                                 int64
loan int rate
                               float64
loan_percent_income
                               float64
cb_person_default_on_file
                               object
cb_person_cred_hist_length
                                 int64
loan status
                                 int64
dtype: object
```

```
In [32]: loan_grade_weights = {'A': 1, 'B': 2, 'C': 3, 'D': 4, 'E': 5}
         df['loan_grade'] = df['loan_grade'].map(loan_grade_weights)
         # Importance weights for person home ownership
         home_ownership_weights = {'Own': 1, 'Mortgage': 2, 'Rent': 3}
         df['person_home_ownership'] = df['person_home_ownership'].map(home_ownership_weight
         # Importance weights for Loan intent
         loan intent weights = {'Personal': 3, 'Business': 2, 'Education': 1}
         df['loan_intent'] = df['loan_intent'].map(loan_intent_weights)
         # Importance weights for cb person default on file
         default on file weights = {'No': 1, 'Yes': 2}
         df['cb_person_default_on_file'] = df['cb_person_default_on_file'].map(default_on_fi
         # Handling missing or unrecognized categories by filling with default values (0 or
         df['loan_grade'] = df['loan_grade'].fillna(0).astype(int)
         df['person_home_ownership'] = df['person_home_ownership'].fillna(0).astype(int)
         df['loan_intent'] = df['loan_intent'].fillna(0).astype(int)
         df['cb_person_default_on_file'] = df['cb_person_default_on_file'].fillna(0).astype(
         # Display the updated DataFrame
         print(df.head())
```

```
person_id
              person_age person_income
                                           person_home_ownership
                                    35000
0
           0
                       37
           1
                       22
                                    56000
                                                                 0
1
2
           2
                       29
                                                                 0
                                    28800
3
           3
                       30
                                    70000
                                                                 0
4
           4
                       22
                                    60000
                                                                 0
                       loan_id loan_intent loan_grade loan_amnt \
   person_emp_length
0
                             0
                                                        2
                                                                 6000
                    0
                                           0
                    6
                             1
                                           0
                                                        3
                                                                 4000
1
2
                    8
                             2
                                           0
                                                        1
                                                                 6000
3
                   14
                             3
                                           0
                                                        2
                                                                12000
                    2
4
                             4
                                           0
                                                        1
                                                                 6000
   loan int rate loan percent income cb person default on file
0
           11.49
                                   0.17
                                                                   0
           13.35
                                   0.07
                                                                   0
1
2
            8.90
                                   0.21
                                                                   0
3
           11.11
                                   0.17
                                                                   0
4
            6.92
                                   0.10
                                                                   0
   cb_person_cred_hist_length loan_status
0
                            14
                                           0
                             2
                                           0
1
2
                            10
                                           0
3
                             5
                                           0
                             3
4
                                           0
```

```
In [35]: import pandas as pd

# Ordinal encoding for loan_grade
loan_grade_weights = {'A': 1, 'B': 2, 'C': 3, 'D': 4, 'E': 5}

df['loan_grade'] = df['loan_grade'].map(loan_grade_weights).fillna(0).astype(int)

# Binary encoding for cb_person_default_on_file
default_on_file_weights = {'N': 0, 'Y': 1}
df['cb_person_default_on_file'] = df['cb_person_default_on_file'].map(default_on_file)
# One-Hot Encoding for nominal features
df = pd.get_dummies(df, columns=['person_home_ownership', 'loan_intent'], drop_firs

# Display updated DataFrame
print(df.head())
```

```
person_id
               person_age person_income
                                           person_emp_length
                                                               loan id
0
           0
                       37
                                    35000
                                                             0
                       22
1
           1
                                    56000
                                                             6
                                                                      1
2
           2
                       29
                                                             8
                                                                      2
                                    28800
3
           3
                       30
                                    70000
                                                            14
                                                                      3
4
           4
                       22
                                    60000
                                                             2
   loan_grade
               loan_amnt
                           loan_int_rate
                                           loan_percent_income \
0
            0
                     6000
                                    11.49
                                                            0.17
            0
                     4000
                                    13.35
                                                            0.07
1
2
            0
                     6000
                                     8.90
                                                            0.21
3
            0
                    12000
                                    11.11
                                                            0.17
4
                     6000
                                     6.92
                                                            0.10
   cb person default on file cb person cred hist length loan status
                                                                         0
0
                                                          14
                             0
                                                          2
                                                                        0
1
2
                                                          10
                                                                        0
                             0
3
                             0
                                                           5
                                                                         0
4
                             0
                                                           3
                                                                        0
```

saving the data as firstupdate for no confusion

```
In [39]: # Save the updated DataFrame in the Jupyter environment with a new variable name
         firstupdate = df.copy()
         # Save the new DataFrame to a CSV file
         output_path_firstupdate = "C:\\Users\\HP\\Downloads\\firstupdate.csv" # Replace wi
         firstupdate.to_csv(output_path_firstupdate, index=False)
         print("DataFrame has been saved in the environment as 'firstupdate'")
         print(f"DataFrame saved to system as: {output_path_firstupdate}")
         print(firstupdate.head()) # Display the first few rows
        DataFrame has been saved in the environment as 'firstupdate'
        DataFrame saved to system as: C:\Users\HP\Downloads\firstupdate.csv
           person_id person_age person_income person_emp_length loan_id \
        0
                   0
                              37
                                           35000
                                                                  0
                                                                           0
        1
                   1
                              22
                                           56000
                                                                  6
                                                                           1
        2
                   2
                              29
                                                                  8
                                                                            2
                                           28800
        3
                   3
                              30
                                           70000
                                                                 14
                                                                            3
        4
                   4
                              22
                                           60000
                                                                  2
                                                                            Δ
                                  loan_int_rate
           loan_grade
                       loan_amnt
                                                  loan_percent_income \
                    0
                            6000
                                           11.49
        1
                    0
                            4000
                                           13.35
                                                                 0.07
        2
                    0
                                           8.90
                                                                 0.21
                            6000
        3
                    0
                           12000
                                           11.11
                                                                 0.17
        4
                    0
                            6000
                                            6.92
                                                                 0.10
           cb person default on file
                                      cb_person_cred_hist_length loan_status
        0
                                                               14
                                                                             0
                                                                2
                                    0
                                                                             0
        1
        2
                                    0
                                                               10
                                                                             0
```

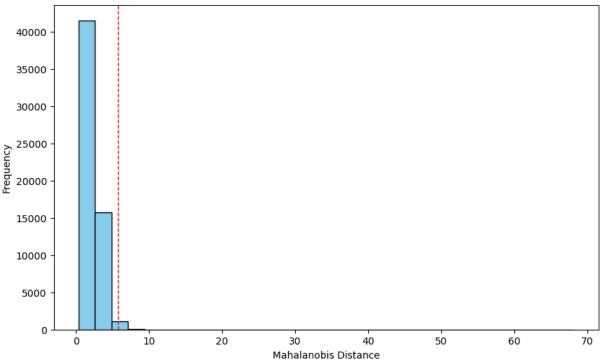
removing the outliers using mahalonibis distance and saving it as second update

```
In [53]: import numpy as np
         import pandas as pd
         from scipy.spatial import distance
         from sklearn.preprocessing import StandardScaler
         import matplotlib.pyplot as plt
         # Load the DataFrame from environment
         df = firstupdate # Assuming 'firstupdate' is already available in the environment
         # Select predictors
         predictors = df[['person_age', 'person_income', 'person_emp_length', 'loan_amnt',
                           'loan_int_rate', 'loan_percent_income', 'cb_person_cred_hist_lengt
         # Normalize the predictors
         scaler = StandardScaler()
         predictors scaled = scaler.fit transform(predictors)
         # Calculate the covariance matrix and its inverse
         cov matrix = np.cov(predictors scaled.T)
         inv_cov_matrix = np.linalg.inv(cov_matrix)
         # Compute the Mahalanobis distances
         mahal_distances = [distance.mahalanobis(x, np.mean(predictors_scaled, axis=0), inv_
                            for x in predictors_scaled]
         # Add the Mahalanobis distance to the DataFrame
         df['mahalanobis'] = mahal_distances
         # Identify outliers (using 99th percentile as threshold)
         threshold = np.percentile(df['mahalanobis'], 99) # 99th percentile
         outliers = df[df['mahalanobis'] > threshold]
         # Print the rows that are outliers
         print("Outlier rows:")
         print(outliers)
         # Remove outliers and save the cleaned data to 'secondupdate'
         secondupdate = df[df['mahalanobis'] <= threshold].drop(columns=['mahalanobis'])</pre>
         # Print shapes to confirm
         print(f"Original shape: {df.shape}, Shape after removing outliers: {secondupdate.sh
         # Optionally, visualize Mahalanobis distances
         plt.figure(figsize=(10, 6))
         plt.hist(df['mahalanobis'], bins=30, color='skyblue', edgecolor='black')
         plt.axvline(threshold, color='red', linestyle='dashed', linewidth=1)
         plt.title("Distribution of Mahalanobis Distances")
         plt.xlabel("Mahalanobis Distance")
         plt.ylabel("Frequency")
         plt.show()
```

```
Outlier rows:
       person_id person_age person_income
                                                 person_emp_length
                                                                     loan_id \
91
               91
                            24
                                        225000
                                                                           91
                                                                  0
583
              583
                            22
                                                                  4
                                                                          583
                                        250000
              597
597
                            60
                                         45000
                                                                  1
                                                                          597
967
              967
                            35
                                                                 19
                                                                          967
                                        150000
1064
            1064
                            46
                                         63000
                                                                 19
                                                                         1064
. . .
              . . .
                           . . .
                                           . . .
                                                                . . .
                                                                          . . .
57844
            57844
                            55
                                         54000
                                                                        57844
                                                                 17
58165
           58165
                            27
                                        156000
                                                                  9
                                                                        58165
58242
           58242
                            53
                                         90000
                                                                  7
                                                                        58242
58436
           58436
                            53
                                                                        58436
                                         26500
                                                                  1
58604
            58604
                            62
                                        150000
                                                                  3
                                                                        58604
       loan grade loan amnt
                                loan int rate loan percent income
91
                                         14.26
                                                                 0.01
                 0
                          3000
583
                 0
                         10000
                                          7.51
                                                                 0.04
597
                 0
                          8000
                                         12.99
                                                                 0.18
967
                         35000
                                         18.39
                                                                 0.23
1064
                 0
                          7700
                                         18.78
                                                                 0.12
                          . . .
                                          . . .
                                                                  . . .
57844
                 0
                                         13.48
                                                                 0.11
                          6000
                                                                 0.22
58165
                 0
                        35000
                                         14.27
58242
                 0
                          5600
                                          8.63
                                                                 0.06
58436
                 0
                          5000
                                         13.79
                                                                 0.19
58604
                 0
                         24000
                                         16.95
                                                                 0.16
       cb_person_default_on_file cb_person_cred_hist_length loan_status
91
                                 0
                                                                2
                                                                              0
                                                                3
583
                                 0
                                                                              0
                                 0
                                                               21
597
                                                                              0
                                 0
967
                                                                6
                                                                              0
1064
                                 0
                                                                              0
                                                               11
. . .
57844
                                 0
                                                               18
                                                                              0
58165
                                 0
                                                               8
                                                                              0
                                 0
                                                               30
58242
                                                                              0
                                 0
58436
                                                               30
                                                                              0
58604
                                 0
                                                               20
       mahalanobis
91
          6.154743
583
           5.772778
597
          6.023917
967
          7.165013
1064
          6.192444
. . .
                . . .
57844
          5.869117
58165
          5.968892
58242
          6.482798
58436
          6.748854
58604
          7.514088
[587 rows x 13 columns]
```

Original shape: (58645, 13), Shape after removing outliers: (58058, 12)





```
print(secondupdate.head())
                            person_income
                                            person_emp_length
                                                                 loan id
   person_id
               person_age
0
           0
                        37
                                     35000
                                                              0
                                                                        0
           1
                        22
                                     56000
                                                              6
                                                                        1
1
           2
2
                        29
                                     28800
                                                              8
                                                                        2
3
           3
                        30
                                     70000
                                                             14
                                                                        3
4
           4
                        22
                                                              2
                                     60000
   loan_grade
                loan_amnt
                            loan_int_rate
                                            loan_percent_income
0
                                     11.49
             0
                     6000
                                                             0.17
1
             0
                     4000
                                     13.35
                                                             0.07
2
             0
                     6000
                                     8.90
                                                             0.21
3
             0
                    12000
                                     11.11
                                                             0.17
4
             0
                                      6.92
                                                             0.10
                     6000
   cb_person_default_on_file cb_person_cred_hist_length loan_status
0
1
                             0
                                                            2
                                                                          0
2
                             0
                                                           10
                                                                          0
3
                             0
                                                            5
                                                                          0
                                                            3
```

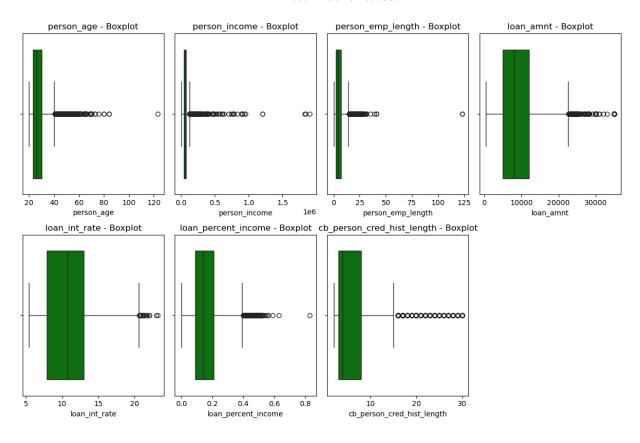
some exploratory data analysis

```
In [59]: import seaborn as sns
import matplotlib.pyplot as plt

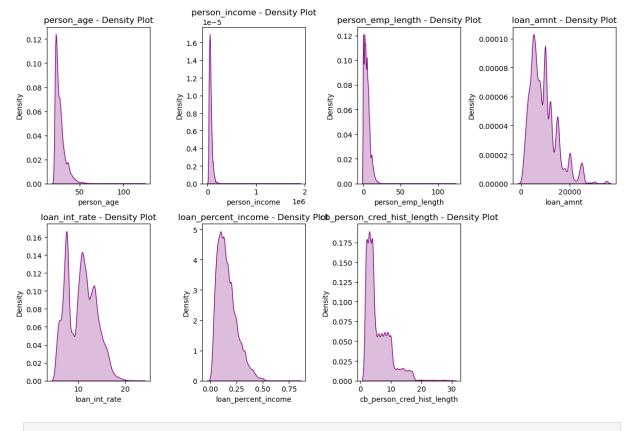
# Univariate Analysis: Histogram, Boxplot, and Density Plot

# List of numeric columns
numeric_columns = ['person_age', 'person_income', 'person_emp_length', 'loan_amnt',
```

```
'loan_int_rate', 'loan_percent_income', 'cb_person_cred_hist_len
 # Plot histograms
 plt.figure(figsize=(12, 8))
 for i, col in enumerate(numeric_columns, 1):
      plt.subplot(2, 4, i)
      sns.histplot(df[col], kde=True, bins=30, color='blue')
      plt.title(f'{col} - Histogram')
 plt.tight layout()
 plt.show()
 # Boxplots for Outlier Detection
 plt.figure(figsize=(12, 8))
 for i, col in enumerate(numeric_columns, 1):
      plt.subplot(2, 4, i)
      sns.boxplot(x=df[col], color='green')
      plt.title(f'{col} - Boxplot')
 plt.tight_layout()
 plt.show()
 # Density Plots
 plt.figure(figsize=(12, 8))
 for i, col in enumerate(numeric_columns, 1):
      plt.subplot(2, 4, i)
      sns.kdeplot(df[col], shade=True, color='purple')
      plt.title(f'{col} - Density Plot')
 plt.tight_layout()
 plt.show()
      person_age - Histogram
                               person_income - Histogram
                                                       person_emp_length - Histogram
                                                                                    loan_amnt - Histogram
 25000
                           60000
                                                     30000
                                                                                8000
                           50000
 20000
                                                     25000
                           40000
                                                                                6000
                                                     20000
                           30000
                                                     15000
                                                                                4000
 10000
                           20000
                                                     10000
                                                                               2000
 5000
                           10000
                                                      5000
                                                                50
                                                                       100
                  100
                                                                                       10000 20000
           person_age
                                    person income
                                                             person emp length
                                                                                          loan amnt
     loan_int_rate - Histogram
                            loan_percent_income - Histogramb_person_cred_hist_length - Histogram
 6000
                            8000
                                                     10000
 5000
                                                      8000
                            6000
  4000
                         4000
                                                     6000
3000
                                                      4000
 2000
                            2000
                                                      2000
  1000
          10
              15
                               0.00
                                   0.25 0.50
                                                           cb_person_cred_hist_length
          loan int rate
                                  loan_percent_income
```



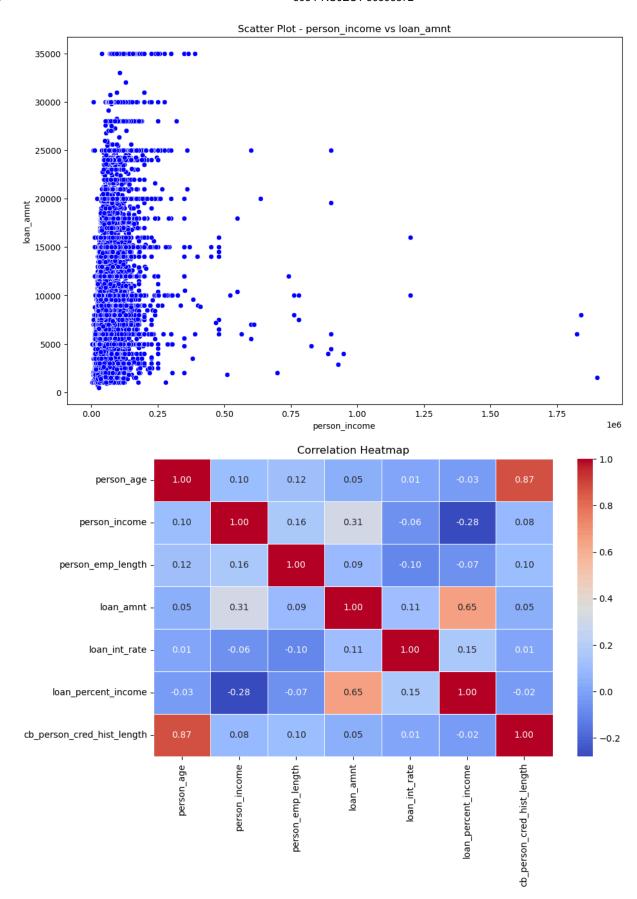
```
C:\Users\HP\AppData\Local\Temp\ipykernel_18368\2256259307.py:32: FutureWarning:
`shade` is now deprecated in favor of `fill`; setting `fill=True`.
This will become an error in seaborn v0.14.0; please update your code.
  sns.kdeplot(df[col], shade=True, color='purple')
C:\Users\HP\AppData\Local\Temp\ipykernel 18368\2256259307.py:32: FutureWarning:
`shade` is now deprecated in favor of `fill`; setting `fill=True`.
This will become an error in seaborn v0.14.0; please update your code.
  sns.kdeplot(df[col], shade=True, color='purple')
C:\Users\HP\AppData\Local\Temp\ipykernel_18368\2256259307.py:32: FutureWarning:
`shade` is now deprecated in favor of `fill`; setting `fill=True`.
This will become an error in seaborn v0.14.0; please update your code.
  sns.kdeplot(df[col], shade=True, color='purple')
C:\Users\HP\AppData\Local\Temp\ipykernel_18368\2256259307.py:32: FutureWarning:
`shade` is now deprecated in favor of `fill`; setting `fill=True`.
This will become an error in seaborn v0.14.0; please update your code.
 sns.kdeplot(df[col], shade=True, color='purple')
C:\Users\HP\AppData\Local\Temp\ipykernel_18368\2256259307.py:32: FutureWarning:
`shade` is now deprecated in favor of `fill`; setting `fill=True`.
This will become an error in seaborn v0.14.0; please update your code.
  sns.kdeplot(df[col], shade=True, color='purple')
C:\Users\HP\AppData\Local\Temp\ipykernel_18368\2256259307.py:32: FutureWarning:
`shade` is now deprecated in favor of `fill`; setting `fill=True`.
This will become an error in seaborn v0.14.0; please update your code.
  sns.kdeplot(df[col], shade=True, color='purple')
C:\Users\HP\AppData\Local\Temp\ipykernel_18368\2256259307.py:32: FutureWarning:
`shade` is now deprecated in favor of `fill`; setting `fill=True`.
This will become an error in seaborn v0.14.0; please update your code.
 sns.kdeplot(df[col], shade=True, color='purple')
```

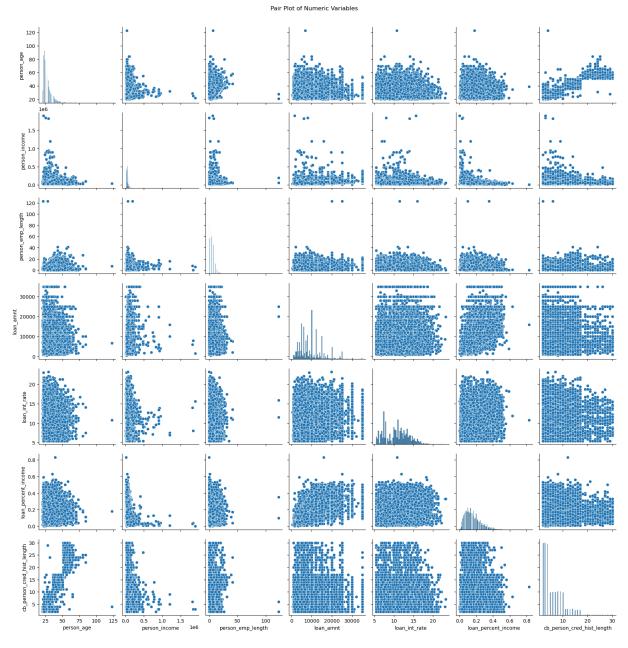


```
In [62]: # Scatter Plots
plt.figure(figsize=(12, 8))
sns.scatterplot(x='person_income', y='loan_amnt', data=df, color='blue')
plt.title('Scatter Plot - person_income vs loan_amnt')
plt.show()

# Correlation Heatmap
corr_matrix = df[numeric_columns].corr()
plt.figure(figsize=(10, 6))
sns.heatmap(corr_matrix, annot=True, cmap='coolwarm', fmt='.2f', linewidths=0.5)
plt.title('Correlation Heatmap')
plt.show()

# Pair Plot
sns.pairplot(df[numeric_columns], height=2.5)
plt.suptitle('Pair Plot of Numeric Variables', y=1.02)
plt.show()
```





```
In [66]: from mpl_toolkits.mplot3d import Axes3D
    from sklearn.preprocessing import LabelEncoder
    import pandas as pd

# Multivariate Analysis: 3D Plot

fig = plt.figure(figsize=(10, 8))
    ax = fig.add_subplot(111, projection='3d')
    ax.scatter(df['person_age'], df['loan_amnt'], df['loan_int_rate'], c='purple', mark
    ax.set_xlabel('person_age')
    ax.set_ylabel('loan_amnt')
    ax.set_zlabel('loan_int_rate')
    plt.title('3D Scatter Plot - person_age, loan_amnt, and loan_int_rate')
    plt.show()

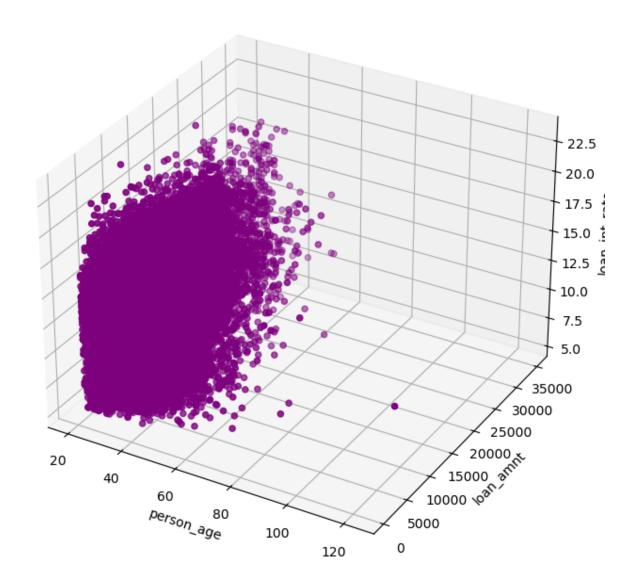
# Parallel Coordinate Plot (requires normalization)
    from pandas.plotting import parallel_coordinates
```

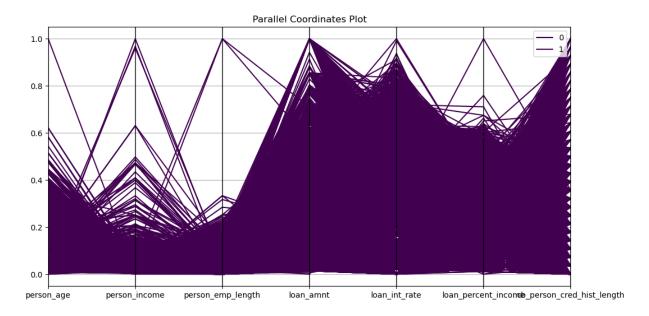
```
# Normalizing data for parallel coordinates plot
df_normalized = df[numeric_columns].copy()
df_normalized = (df_normalized - df_normalized.min()) / (df_normalized.max() - df_n

# Adding a target column for the color differentiation (using loan_status as an exa
df_normalized['loan_status'] = df['loan_status']

# Plotting the parallel coordinate plot
plt.figure(figsize=(12, 6))
parallel_coordinates(df_normalized, 'loan_status', color=plt.cm.viridis(df_normaliz
plt.title('Parallel Coordinates Plot')
plt.show()
```

3D Scatter Plot - person\_age, loan\_amnt, and loan\_int\_rate





transforming the test data

loading the test data and exploring

```
In [76]: import pandas as pd
         # Load the test data
         test_data = pd.read_csv('C:\\Users\\HP\\Downloads\\test.csv')
         # Display the head of the test data
         print(test_data.head())
              id person_age person_income person_home_ownership person_emp_length \
         58645
                                                                                  3.0
                          23
                                      69000
                                                              RENT
        1 58646
                          26
                                      96000
                                                         MORTGAGE
                                                                                  6.0
        2 58647
                          26
                                      30000
                                                              RENT
                                                                                  5.0
                                                              RFNT
        3 58648
                          33
                                      50000
                                                                                  4.0
        4 58649
                                     102000
                                                         MORTGAGE
                                                                                  8.0
                 loan_intent loan_grade loan_amnt loan_int_rate \
             HOMEIMPROVEMENT
                                      F
        0
                                             25000
                                                             15.76
                                      C
                    PERSONAL
                                             10000
                                                             12.68
        1
                     VENTURE
                                      Ε
                                                             17.19
        2
                                              4000
        3 DEBTCONSOLIDATION
                                              7000
                                                              8.90
             HOMEIMPROVEMENT
                                             15000
                                                             16.32
           loan_percent_income cb_person_default_on_file cb_person_cred_hist_length
        0
                          0.36
                                                                                    2
                          0.10
                                                        Υ
                                                                                    4
        1
        2
                          0.13
                                                        Υ
                                                                                    2
        3
                          0.14
                                                        Ν
        4
                          0.15
                                                        Υ
```

converting the test data into the form of training data for predictions

```
In [86]: import pandas as pd
```

```
# Load the test data
         test_data = pd.read_csv('C:\\Users\\HP\\Downloads\\test.csv')
         # Drop the 'person home ownership' column
         test_data = test_data.drop(columns=['person_home_ownership','loan_intent','id'],)
         # Label encoding for required columns
         home_ownership_weights = {'Own': 1, 'Mortgage': 2, 'Rent': 3}
         loan grade weights = {'A': 0, 'B': 1, 'C': 2, 'D': 3, 'E': 4, 'F': 5}
         test_data['loan_grade'] = test_data['loan_grade'].map(loan_grade_weights)
         # Convert 'cb_person_default_on_file' from strings to numeric
         default on file weights = {'N': 1, 'Y': 2}
         test data['cb person default on file'] = test data['cb person default on file'].map
         # Save the updated test data to the environment
         test_data.to_pickle('testdata.pkl')
         # Optionally, save it as a CSV
         test_data.to_csv('updatedtestdata.csv', index=False)
         # Display the head of the updated test data
         print(test_data.head())
           person_age person_income person_emp_length loan_grade loan_amnt \
                   23
                               69000
                                                    3.0
                                                                5.0
                                                                          25000
                   26
                               96000
                                                    6.0
                                                                2.0
                                                                          10000
        1
                                                                4.0
        2
                   26
                               30000
                                                    5.0
                                                                           4000
        3
                   33
                                                    4.0
                                                                0.0
                               50000
                                                                           7000
                   26
                              102000
                                                    8.0
                                                                3.0
                                                                          15000
           loan_int_rate loan_percent_income cb_person_default_on_file
        0
                   15.76
                                         0.36
                                                                       1
                                                                       2
        1
                   12.68
                                         0.10
        2
                   17.19
                                         0.13
                                                                        2
        3
                    8.90
                                         0.14
                                                                       1
        4
                   16.32
                                         0.15
                                                                        2
           cb person cred hist length
        0
                                    4
        1
        2
                                    2
        3
                                    7
        4
                                    4
In [94]: import pandas as pd
         columns_to_drop = ['person_id', 'loan_id'] # Add more columns if necessary
         secondupdate = secondupdate.drop(columns=columns to drop)
         # Print the head of the updated DataFrame
         print(secondupdate.head())
```

	person_age	person_income	person_er	np_length	loan_grade	loan_amnt	\			
0	37	35000		0	0	6000				
1	22	56000		6	0	4000				
2	29	28800		8	0	6000				
3	30	70000		14	0	12000				
4	22	60000		2	0	6000				
	loan_int_ra	te loan_percen	t_income	cb_person	_default_on_	file \				
0	11.	49	0.17			0				
1	13.	35	0.07			0				
2	8.	90	0.21			0				
3	11.	11	0.17			0				
4	6.	92	0.10			0				
cb_person_cred_hist_length loan_status										
0		14		0						
1		2		0						
2		10		0						
3		5		0						
4		3		0						

importing dagshub for logging ml model details

In [100... pip install mlflow dagshub

```
Requirement already satisfied: mlflow in c:\users\hp\anaconda3\lib\site-packages (2. 19.0)
```

Requirement already satisfied: dagshub in c:\users\hp\anaconda3\lib\site-packages (0.3.47)

Requirement already satisfied: mlflow-skinny==2.19.0 in c:\users\hp\anaconda3\lib\si te-packages (from mlflow) (2.19.0)

Requirement already satisfied: Flask<4 in c:\users\hp\anaconda3\lib\site-packages (f rom mlflow) (3.0.3)

Requirement already satisfied: Jinja2<4,>=3.0 in c:\users\hp\anaconda3\lib\site-pack ages (from mlflow) (3.1.4)

Requirement already satisfied: alembic!=1.10.0,<2 in c:\users\hp\anaconda3\lib\site-packages (from mlflow) (1.14.0)

Requirement already satisfied: docker<8,>=4.0.0 in c:\users\hp\anaconda3\lib\site-pa ckages (from mlflow) (7.1.0)

Requirement already satisfied: graphene<4 in c:\users\hp\anaconda3\lib\site-packages (from mlflow) (3.4.3)

Requirement already satisfied: markdown<4,>=3.3 in c:\users\hp\anaconda3\lib\site-pa ckages (from mlflow) (3.4.1)

Requirement already satisfied: matplotlib<4 in c:\users\hp\anaconda3\lib\site-packag es (from mlflow) (3.8.4)

Requirement already satisfied: numpy<3 in c:\users\hp\anaconda3\lib\site-packages (f rom mlflow) (1.26.4)

Requirement already satisfied: pandas<3 in c:\users\hp\anaconda3\lib\site-packages (from mlflow) (2.2.2)

Requirement already satisfied: pyarrow<19,>=4.0.0 in c:\users\hp\anaconda3\lib\site-packages (from mlflow) (14.0.2)

Requirement already satisfied: scikit-learn<2 in c:\users\hp\anaconda3\lib\site-pack ages (from mlflow) (1.4.2)

Requirement already satisfied: scipy<2 in c:\users\hp\anaconda3\lib\site-packages (f rom mlflow) (1.13.1)

Requirement already satisfied: sqlalchemy<3,>=1.4.0 in c:\users\hp\anaconda3\lib\sit e-packages (from mlflow) (2.0.30)

Requirement already satisfied: waitress<4 in c:\users\hp\anaconda3\lib\site-packages (from mlflow) (3.0.2)

Requirement already satisfied: cachetools<6,>=5.0.0 in c:\users\hp\anaconda3\lib\sit e-packages (from mlflow-skinny==2.19.0->mlflow) (5.3.3)

Requirement already satisfied: click<9,>=7.0 in c:\users\hp\anaconda3\lib\site-packa ges (from mlflow-skinny==2.19.0->mlflow) (8.1.7)

Requirement already satisfied: cloudpickle<4 in c:\users\hp\anaconda3\lib\site-packa ges (from mlflow-skinny==2.19.0->mlflow) (2.2.1)

Requirement already satisfied: databricks-sdk<1,>=0.20.0 in c:\users\hp\anaconda3\lib\site-packages (from mlflow-skinny==2.19.0->mlflow) (0.39.0)

Requirement already satisfied: gitpython<4,>=3.1.9 in c:\users\hp\anaconda3\lib\site -packages (from mlflow-skinny==2.19.0->mlflow) (3.1.37)

Requirement already satisfied: importlib\_metadata!=4.7.0,<9,>=3.7.0 in c:\users\hp\a naconda3\lib\site-packages (from mlflow-skinny==2.19.0->mlflow) (7.0.1)

Requirement already satisfied: opentelemetry-api<3,>=1.9.0 in c:\users\hp\anaconda3 \lib\site-packages (from mlflow-skinny==2.19.0->mlflow) (1.29.0)

Requirement already satisfied: opentelemetry-sdk<3,>=1.9.0 in c:\users\hp\anaconda3 \lib\site-packages (from mlflow-skinny==2.19.0->mlflow) (1.29.0)

Requirement already satisfied: packaging<25 in c:\users\hp\anaconda3\lib\site-packag es (from mlflow-skinny==2.19.0->mlflow) (23.2)

Requirement already satisfied: protobuf<6,>=3.12.0 in c:\users\hp\anaconda3\lib\site -packages (from mlflow-skinny==2.19.0->mlflow) (3.20.3)

Requirement already satisfied: pyyaml<7,>=5.1 in c:\users\hp\anaconda3\lib\site-pack ages (from mlflow-skinny==2.19.0->mlflow) (6.0.1)

```
Requirement already satisfied: requests<3,>=2.17.3 in c:\users\hp\anaconda3\lib\site -packages (from mlflow-skinny==2.19.0->mlflow) (2.32.2)
```

Requirement already satisfied: sqlparse<1,>=0.4.0 in c:\users\hp\anaconda3\lib\site-packages (from mlflow-skinny==2.19.0->mlflow) (0.5.3)

Requirement already satisfied: appdirs>=1.4.4 in c:\users\hp\anaconda3\lib\site-pack ages (from dagshub) (1.4.4)

Requirement already satisfied: httpx>=0.23.0 in c:\users\hp\anaconda3\lib\site-packa ges (from dagshub) (0.27.0)

Requirement already satisfied: rich>=13.1.0 in c:\users\hp\anaconda3\lib\site-packag es (from dagshub) (13.3.5)

Requirement already satisfied: dacite~=1.6.0 in c:\users\hp\anaconda3\lib\site-packa ges (from dagshub) (1.6.0)

Requirement already satisfied: tenacity>=8.2.2 in c:\users\hp\anaconda3\lib\site-pac kages (from dagshub) (8.2.2)

Requirement already satisfied: gql[requests] in c:\users\hp\anaconda3\lib\site-packa ges (from dagshub) (3.5.0)

Requirement already satisfied: dataclasses-json in c:\users\hp\anaconda3\lib\site-pa ckages (from dagshub) (0.6.7)

Requirement already satisfied: treelib>=1.6.4 in c:\users\hp\anaconda3\lib\site-pack ages (from dagshub) (1.7.0)

Requirement already satisfied: pathvalidate>=3.0.0 in c:\users\hp\anaconda3\lib\site -packages (from dagshub) (3.2.1)

Requirement already satisfied: python-dateutil in c:\users\hp\anaconda3\lib\site-pac kages (from dagshub) (2.9.0.post0)

Requirement already satisfied: boto3 in c:\users\hp\anaconda3\lib\site-packages (fro m dagshub) (1.35.81)

Requirement already satisfied: dagshub-annotation-converter>=0.1.0 in c:\users\hp\an aconda3\lib\site-packages (from dagshub) (0.1.2)

Requirement already satisfied: Mako in c:\users\hp\anaconda3\lib\site-packages (from alembic!=1.10.0,<2->mlflow) (1.3.8)

Requirement already satisfied: typing-extensions>=4 in c:\users\hp\anaconda3\lib\sit e-packages (from alembic!=1.10.0,<2->mlflow) (4.11.0)

Requirement already satisfied: colorama in c:\users\hp\anaconda3\lib\site-packages (from click<9,>=7.0->mlflow-skinny==2.19.0->mlflow) (0.4.6)

Requirement already satisfied: lxml in c:\users\hp\anaconda3\lib\site-packages (from dagshub-annotation-converter>=0.1.0->dagshub) (5.2.1)

Requirement already satisfied: pillow in c:\users\hp\anaconda3\lib\site-packages (fr om dagshub-annotation-converter>=0.1.0->dagshub) (10.3.0)

Requirement already satisfied: pydantic>=2.0.0 in c:\users\hp\anaconda3\lib\site-pac kages (from dagshub-annotation-converter>=0.1.0->dagshub) (2.5.3)

Requirement already satisfied: pywin32>=304 in c:\users\hp\anaconda3\lib\site-packag es (from docker<8,>=4.0.0->mlflow) (305.1)

Requirement already satisfied: urllib3>=1.26.0 in c:\users\hp\anaconda3\lib\site-pac kages (from docker<8,>=4.0.0->mlflow) (2.2.2)

Requirement already satisfied: Werkzeug>=3.0.0 in c:\users\hp\anaconda3\lib\site-pac kages (from Flask<4->mlflow) (3.0.3)

Requirement already satisfied: itsdangerous>=2.1.2 in c:\users\hp\anaconda3\lib\site -packages (from Flask<4->mlflow) (2.2.0)

Requirement already satisfied: blinker>=1.6.2 in c:\users\hp\anaconda3\lib\site-pack ages (from Flask<4->mlflow) (1.6.2)

Requirement already satisfied: gitdb<5,>=4.0.1 in c:\users\hp\anaconda3\lib\site-pac kages (from gitpython<4,>=3.1.9->mlflow-skinny==2.19.0->mlflow) (4.0.7)

Requirement already satisfied: graphql-core<3.3,>=3.1 in c:\users\hp\anaconda3\lib\s ite-packages (from graphene<4->mlflow) (3.2.5)

Requirement already satisfied: graphql-relay<3.3,>=3.1 in c:\users\hp\anaconda3\lib \site-packages (from graphene<4->mlflow) (3.2.0)

```
Requirement already satisfied: anyio in c:\users\hp\anaconda3\lib\site-packages (fro m httpx>=0.23.0->dagshub) (4.2.0)
```

Requirement already satisfied: certifi in c:\users\hp\anaconda3\lib\site-packages (f rom httpx>=0.23.0->dagshub) (2024.7.4)

Requirement already satisfied: httpcore==1.\* in c:\users\hp\anaconda3\lib\site-packa ges (from httpx>=0.23.0->dagshub) (1.0.2)

Requirement already satisfied: idna in c:\users\hp\anaconda3\lib\site-packages (from httpx>=0.23.0->dagshub) (3.7)

Requirement already satisfied: sniffio in c:\users\hp\anaconda3\lib\site-packages (f rom httpx>=0.23.0->dagshub) (1.3.0)

Requirement already satisfied: h11<0.15,>=0.13 in c:\users\hp\anaconda3\lib\site-pac kages (from httpcore==1.\*->httpx>=0.23.0->dagshub) (0.14.0)

Requirement already satisfied: MarkupSafe>=2.0 in c:\users\hp\anaconda3\lib\site-pac kages (from Jinja2<4,>=3.0->mlflow) (2.1.3)

Requirement already satisfied: contourpy>=1.0.1 in c:\users\hp\anaconda3\lib\site-pa ckages (from matplotlib<4->mlflow) (1.2.0)

Requirement already satisfied: cycler>=0.10 in c:\users\hp\anaconda3\lib\site-packag es (from matplotlib<4->mlflow) (0.11.0)

Requirement already satisfied: fonttools>=4.22.0 in c:\users\hp\anaconda3\lib\site-p ackages (from matplotlib<4->mlflow) (4.51.0)

Requirement already satisfied: kiwisolver>=1.3.1 in c:\users\hp\anaconda3\lib\site-p ackages (from matplotlib<4->mlflow) (1.4.4)

Requirement already satisfied: pyparsing>=2.3.1 in c:\users\hp\anaconda3\lib\site-pa ckages (from matplotlib<4->mlflow) (3.0.9)

Requirement already satisfied: pytz>=2020.1 in c:\users\hp\anaconda3\lib\site-packag es (from pandas<3->mlflow) (2024.1)

Requirement already satisfied: tzdata>=2022.7 in c:\users\hp\anaconda3\lib\site-pack ages (from pandas<3->mlflow) (2023.3)

Requirement already satisfied: six>=1.5 in c:\users\hp\anaconda3\lib\site-packages (from python-dateutil->dagshub) (1.16.0)

Requirement already satisfied: markdown-it-py<3.0.0,>=2.2.0 in c:\users\hp\anaconda3 \lib\site-packages (from rich>=13.1.0->dagshub) (2.2.0)

Requirement already satisfied: pygments<3.0.0,>=2.13.0 in c:\users\hp\anaconda3\lib \site-packages (from rich>=13.1.0->dagshub) (2.15.1)

Requirement already satisfied: joblib>=1.2.0 in c:\users\hp\anaconda3\lib\site-packa ges (from scikit-learn<2->mlflow) (1.4.2)

Requirement already satisfied: threadpoolctl>=2.0.0 in c:\users\hp\anaconda3\lib\sit e-packages (from scikit-learn<2->mlflow) (2.2.0)

Requirement already satisfied: greenlet!=0.4.17 in c:\users\hp\anaconda3\lib\site-pa ckages (from sqlalchemy<3,>=1.4.0->mlflow) (3.0.1)

Requirement already satisfied: botocore<1.36.0,>=1.35.81 in c:\users\hp\anaconda3\lib\site-packages (from boto3->dagshub) (1.35.81)

Requirement already satisfied: jmespath<2.0.0,>=0.7.1 in c:\users\hp\anaconda3\lib\s ite-packages (from boto3->dagshub) (1.0.1)

Requirement already satisfied: s3transfer<0.11.0,>=0.10.0 in c:\users\hp\anaconda3\l ib\site-packages (from boto3->dagshub) (0.10.4)

Requirement already satisfied: marshmallow<4.0.0,>=3.18.0 in c:\users\hp\anaconda3\l ib\site-packages (from dataclasses-json->dagshub) (3.23.1)

Requirement already satisfied: typing-inspect<1,>=0.4.0 in c:\users\hp\anaconda3\lib\site-packages (from dataclasses-json->dagshub) (0.9.0)

Requirement already satisfied: yarl<2.0,>=1.6 in c:\users\hp\anaconda3\lib\site-pack ages (from gql[requests]->dagshub) (1.9.3)

Requirement already satisfied: backoff<3.0,>=1.11.1 in c:\users\hp\anaconda3\lib\sit e-packages (from gql[requests]->dagshub) (2.2.1)

Requirement already satisfied: requests-toolbelt<2,>=1.0.0 in c:\users\hp\anaconda3 \lib\site-packages (from gql[requests]->dagshub) (1.0.0)

Requirement already satisfied: google-auth~=2.0 in c:\users\hp\anaconda3\lib\site-pa ckages (from databricks-sdk<1,>=0.20.0->mlflow-skinny==2.19.0->mlflow) (2.37.0) Requirement already satisfied: smmap<5,>=3.0.1 in c:\users\hp\anaconda3\lib\site-pac kages (from gitdb<5,>=4.0.1->gitpython<4,>=3.1.9->mlflow-skinny==2.19.0->mlflow) (4.0.0)

Requirement already satisfied: zipp>=0.5 in c:\users\hp\anaconda3\lib\site-packages (from importlib\_metadata!=4.7.0,<9,>=3.7.0->mlflow-skinny==2.19.0->mlflow) (3.17.0) Requirement already satisfied: mdurl~=0.1 in c:\users\hp\anaconda3\lib\site-packages (from markdown-it-py<3.0.0,>=2.2.0->rich>=13.1.0->dagshub) (0.1.0)

Requirement already satisfied: deprecated>=1.2.6 in c:\users\hp\anaconda3\lib\site-p ackages (from opentelemetry-api<3,>=1.9.0->mlflow-skinny==2.19.0->mlflow) (1.2.15) Requirement already satisfied: opentelemetry-semantic-conventions==0.50b0 in c:\user s\hp\anaconda3\lib\site-packages (from opentelemetry-sdk<3,>=1.9.0->mlflow-skinny== 2.19.0->mlflow) (0.50b0)

Requirement already satisfied: annotated-types>=0.4.0 in c:\users\hp\anaconda3\lib\s ite-packages (from pydantic>=2.0.0->dagshub-annotation-converter>=0.1.0->dagshub) (0.6.0)

Requirement already satisfied: pydantic-core==2.14.6 in c:\users\hp\anaconda3\lib\si te-packages (from pydantic>=2.0.0->dagshub-annotation-converter>=0.1.0->dagshub) (2.14.6)

Requirement already satisfied: charset-normalizer<4,>=2 in c:\users\hp\anaconda3\lib\site-packages (from requests<3,>=2.17.3->mlflow-skinny==2.19.0->mlflow) (2.0.4)
Requirement already satisfied: mypy-extensions>=0.3.0 in c:\users\hp\anaconda3\lib\site-packages (from typing-inspect<1,>=0.4.0->dataclasses-json->dagshub) (1.0.0)
Requirement already satisfied: multidict>=4.0 in c:\users\hp\anaconda3\lib\site-packages (from yarl<2.0,>=1.6->gql[requests]->dagshub) (6.0.4)

Requirement already satisfied: wrapt<2,>=1.10 in c:\users\hp\anaconda3\lib\site-pack ages (from deprecated>=1.2.6->opentelemetry-api<3,>=1.9.0->mlflow-skinny==2.19.0->ml flow) (1.14.1)

Requirement already satisfied: pyasn1-modules>=0.2.1 in c:\users\hp\anaconda3\lib\si te-packages (from google-auth~=2.0->databricks-sdk<1,>=0.20.0->mlflow-skinny==2.19.0 ->mlflow) (0.2.8)

Requirement already satisfied: rsa<5,>=3.1.4 in c:\users\hp\anaconda3\lib\site-packa ges (from google-auth~=2.0->databricks-sdk<1,>=0.20.0->mlflow-skinny==2.19.0->mlflow) (4.9)

Requirement already satisfied: pyasn1<0.5.0,>=0.4.6 in c:\users\hp\anaconda3\lib\sit e-packages (from pyasn1-modules>=0.2.1->google-auth~=2.0->databricks-sdk<1,>=0.20.0->mlflow-skinny==2.19.0->mlflow) (0.4.8)

Note: you may need to restart the kernel to use updated packages.

## In [ ]: initiating the repository

```
import mlflow
import dagshub

# Initialize DagsHub
dagshub.init(repo_owner='nithinyanna3', repo_name='my-first-repo', mlflow=True)
```

Accessing as nithinyanna3

Initialized MLflow to track repo "nithinyanna3/my-first-repo" Repository nithinyanna3/my-first-repo initialized!

performing logistic regression with pipeline and data transforming

```
In [159...
          import numpy as np
          import pandas as pd
          from sklearn.model_selection import train_test_split, StratifiedKFold, GridSearchCV
          from sklearn.pipeline import Pipeline
          from sklearn.preprocessing import StandardScaler, MinMaxScaler, OneHotEncoder
          from sklearn.compose import ColumnTransformer
          from sklearn.linear_model import LogisticRegression
          from sklearn.metrics import f1_score, confusion_matrix, accuracy_score
          import joblib
          import mlflow
          import mlflow.sklearn
          import matplotlib.pyplot as plt
          # Assuming secondupdate and test data are already loaded DataFrames
          # Training data
          df = secondupdate.copy() # Use the `secondupdate` DataFrame
          X = df.drop("loan_status", axis=1)
          y = df["loan_status"]
          # Testing data
          test_features = test_data.copy()
          # Train-test split
          X_train, X_test, y_train, y_test = train_test_split(X, y, test_size=0.2, random_sta
          # Separate numerical and categorical columns
          numerical_features = X.select_dtypes(include=["int64", "float64"]).columns
          categorical_features = X.select_dtypes(include=["object", "category"]).columns
          # Preprocessing steps
          numerical_transformer = Pipeline(steps=[
              ("scaler", StandardScaler()), # Standardize numerical data
              ("minmax", MinMaxScaler()) # Normalize between 0 and 1
          ])
          categorical_transformer = Pipeline(steps=[
              ("onehot", OneHotEncoder(handle_unknown="ignore")) # One-hot encoding for cate
          ])
          # Combine preprocessors
          preprocessor = ColumnTransformer(
              transformers=[
                  ("num", numerical_transformer, numerical_features),
                  ("cat", categorical_transformer, categorical_features)
              ]
          )
          # Full pipeline with logistic regression
          pipeline = Pipeline(steps=[
              ("preprocessor", preprocessor),
              ("classifier", LogisticRegression(solver="liblinear", random state=42))
          ])
          # Hyperparameter tuning with GridSearchCV
          param_grid = {
```

```
"classifier__C": [0.01, 0.1, 1, 10, 100], # Regularization strength
    "classifier__penalty": ["l1", "l2"] # L1/L2 regularization
# Stratified K-Fold Cross Validation
cv = StratifiedKFold(n_splits=10, shuffle=True, random_state=42)
# Grid search for best parameters
grid search = GridSearchCV(estimator=pipeline, param grid=param grid, cv=cv, scorin
grid_search.fit(X_train, y_train)
# Best parameters and results
best_model = grid_search.best_estimator_
cv_results = grid_search.cv_results_
mean f1 = grid search.best score
std_f1 = cv_results["std_test_score"][grid_search.best_index_]
# Predictions and metrics on the test set
y_pred = best_model.predict(X_test)
# Evaluate Accuracy
accuracy = accuracy_score(y_test, y_pred)
# F1-score
f1 = f1_score(y_test, y_pred)
# Confusion Matrix
tn, fp, fn, tp = confusion_matrix(y_test, y_pred).ravel()
print("Best Parameters:", grid_search.best_params_)
print("F1 Score (CV):", mean_f1)
print("Standard Deviation of F1 Score (CV):", std_f1)
print("Accuracy on Test Set:", accuracy)
print("F1 Score on Test Set:", f1)
print("Confusion Matrix (TN, FP, FN, TP):", tn, fp, fn, tp)
# Testing on first 5 rows of test_data
test predictions = best model.predict(test features.head(5))
print("Predictions for the first 5 rows of test_data:", test_predictions)
# Save the model using joblib
joblib.dump(best_model, "logistic_regression_model.pkl")
# Log experiment in MLflow
with mlflow.start run():
   # Log parameters
   mlflow.log_param("best_C", grid_search.best_params_["classifier__C"])
   mlflow.log_param("best_penalty", grid_search.best_params_["classifier__penalty")
   mlflow.log_param("cv_splits", 10)
   # Log metrics
   mlflow.log_metric("accuracy", accuracy)
   mlflow.log_metric("f1_score", f1)
   mlflow.log_metric("mean_cv_f1", mean_f1)
   mlflow.log_metric("std_cv_f1", std_f1)
   mlflow.log_metric("TP", tp)
   mlflow.log_metric("TN", tn)
```

```
mlflow.log_metric("FP", fp)
mlflow.log_metric("FN", fn)

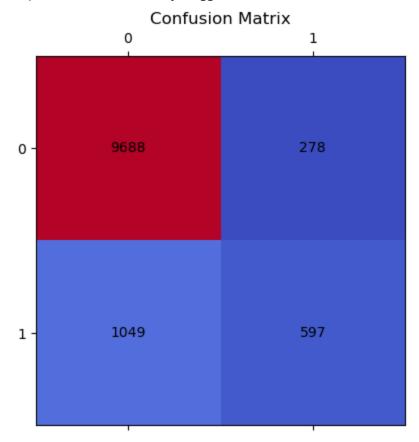
# Log model
mlflow.sklearn.log_model(best_model, "logistic_regression_model")

# Save and Log confusion matrix
cm = confusion_matrix(y_test, y_pred)
fig, ax = plt.subplots()
ax.matshow(cm, cmap="coolwarm")
for (i, j), val in np.ndenumerate(cm):
    ax.text(j, i, val, ha="center", va="center")
plt.title("Confusion Matrix")
plt.savefig("confusion_matrix.png")
mlflow.log_artifact("confusion_matrix.png")
print("Experiment successfully logged to MLflow!")
```

```
Best Parameters: {'classifier__C': 100, 'classifier__penalty': '12'}
F1 Score (CV): 0.4728985183873246
Standard Deviation of F1 Score (CV): 0.019636412673607086
Accuracy on Test Set: 0.8857216672407854
F1 Score on Test Set: 0.4736215787385958
Confusion Matrix (TN, FP, FN, TP): 9688 278 1049 597
Predictions for the first 5 rows of test_data: [1 0 1 0 0]
```

2024/12/17 14:20:58 WARNING mlflow.models.model: Model logged without a signature and input example. Please set `input\_example` parameter when logging the model to auto infer the model signature.

Experiment successfully logged to MLflow!



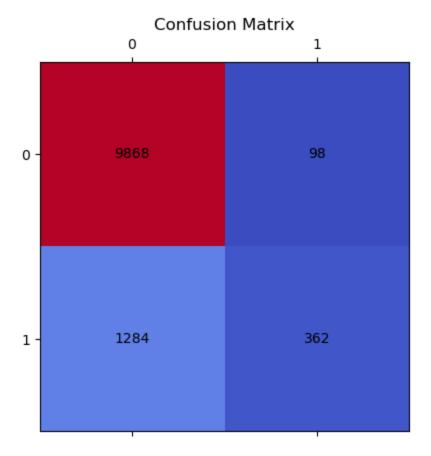
performing ridge classifier with pipeline and data transforming

```
In [109...
          import numpy as np
          import pandas as pd
          from sklearn.model selection import train test split, StratifiedKFold, GridSearchCV
          from sklearn.pipeline import Pipeline
          from sklearn.preprocessing import StandardScaler, OneHotEncoder
          from sklearn.compose import ColumnTransformer
          from sklearn.linear_model import RidgeClassifier
          from sklearn.metrics import accuracy_score, f1_score, confusion_matrix
          import joblib
          import mlflow
          import mlflow.sklearn
          import matplotlib.pyplot as plt
          # Assuming `secondupdate` and `test_data` DataFrames are already Loaded
          # Training data
          df = secondupdate.copy() # Use the `secondupdate` DataFrame
          X = df.drop("loan_status", axis=1)
          y = df["loan_status"]
          # Testing data
          test_features = test_data.copy()
          # Train-test split
          X_train, X_test, y_train, y_test = train_test_split(X, y, test_size=0.2, random_sta
          # Separate numerical and categorical columns
          numerical_features = X.select_dtypes(include=["int64", "float64"]).columns
          categorical_features = X.select_dtypes(include=["object", "category"]).columns
          # Preprocessing steps
          numerical_transformer = Pipeline(steps=[
              ("scaler", StandardScaler()) # Standardize numerical data
          1)
          categorical transformer = Pipeline(steps=[
              ("onehot", OneHotEncoder(handle_unknown="ignore")) # One-hot encoding for cate
          ])
          # Combine preprocessors
          preprocessor = ColumnTransformer(
              transformers=[
                  ("num", numerical_transformer, numerical_features),
                  ("cat", categorical_transformer, categorical_features)
              ]
          )
          # Define the Ridge Classifier model
          model = RidgeClassifier()
          # Hyperparameter tuning with GridSearchCV
          param_grid = {
              'classifier__alpha': [0.1, 1, 10], # Regularization strength
              'classifier__solver': ['auto', 'svd', 'cholesky', 'lsqr', 'sparse_cg'] # Solve
```

```
# Full pipeline with model
pipeline = Pipeline(steps=[
    ("preprocessor", preprocessor),
    ("classifier", model)
1)
# Stratified K-Fold Cross Validation
cv = StratifiedKFold(n_splits=10, shuffle=True, random_state=42)
# Grid search for best parameters
grid_search = GridSearchCV(estimator=pipeline, param_grid=param_grid, cv=cv, scorin
grid_search.fit(X_train, y_train)
# Best model and parameters
best_model = grid_search.best_estimator_
# Predict on test set
y_pred = best_model.predict(X_test)
# Calculate metrics
accuracy = accuracy_score(y_test, y_pred)
f1 = f1_score(y_test, y_pred, average='weighted')
mean_f1 = np.mean(grid_search.cv_results_["mean_test_score"])
std_f1 = np.std(grid_search.cv_results_["std_test_score"])
# Confusion matrix
cm = confusion_matrix(y_test, y_pred)
tn, fp, fn, tp = cm.ravel()
# Test first 5 rows of `test data`
test_predictions = best_model.predict(test_features.head(5))
print("Predictions for the first 5 rows of test_data:", test_predictions)
# Save the model using joblib
joblib.dump(best_model, "ridge_classifier_model.pkl")
# Start MLflow Run
with mlflow.start_run():
   # Log parameters
   mlflow.log_param("best_alpha", grid_search.best_params_["classifier__alpha"])
   mlflow.log_param("best_solver", grid_search.best_params_["classifier__solver"])
   mlflow.log_param("cv_splits", 10)
   # Log metrics
   mlflow.log_metric("accuracy", accuracy)
   mlflow.log_metric("f1_score", f1)
   mlflow.log_metric("mean_cv_f1", mean_f1)
   mlflow.log metric("std cv f1", std f1)
   mlflow.log_metric("TP", tp)
   mlflow.log_metric("TN", tn)
   mlflow.log_metric("FP", fp)
   mlflow.log_metric("FN", fn)
   # Log model
```

```
mlflow.sklearn.log_model(best_model, "ridge_classifier_model")
# Save and Log confusion matrix
fig, ax = plt.subplots()
ax.matshow(cm, cmap="coolwarm")
for (i, j), val in np.ndenumerate(cm):
    ax.text(j, i, val, ha="center", va="center")
plt.title("Confusion Matrix")
plt.savefig("confusion matrix.png")
mlflow.log_artifact("confusion_matrix.png")
# Print metrics to notebook
print("Accuracy:", accuracy)
print("F1 Score (Weighted):", f1)
print("Mean F1 Score (CV):", mean_f1)
print("Std F1 Score (CV):", std_f1)
print("Confusion Matrix:")
print(cm)
print("True Positives (TP):", tp)
print("False Negatives (FN):", fn)
print("False Positives (FP):", fp)
print("True Negatives (TN):", tn)
print("Experiment successfully logged to MLflow!")
```

```
Predictions for the first 5 rows of test_data: [0 0 0 0 0]
2024/12/17 13:22:08 WARNING mlflow.models.model: Model logged without a signature an
d input example. Please set `input_example` parameter when logging the model to auto
infer the model signature.
Accuracy: 0.880985187736824
F1 Score (Weighted): 0.8508153925100107
Mean F1 Score (CV): 0.8808867768311529
Std F1 Score (CV): 1.6995211594251085e-05
Confusion Matrix:
[[9868
        981
[1284 362]]
True Positives (TP): 362
False Negatives (FN): 1284
False Positives (FP): 98
True Negatives (TN): 9868
Experiment successfully logged to MLflow!
🏂 View run mysterious-goat-182 at: https://dagshub.com/nithinyanna3/my-first-repo.
mlflow/#/experiments/0/runs/ab78a0a385734998a0e00c5c5ba607f1
View experiment at: https://dagshub.com/nithinyanna3/my-first-repo.mlflow/#/expe
riments/0
```



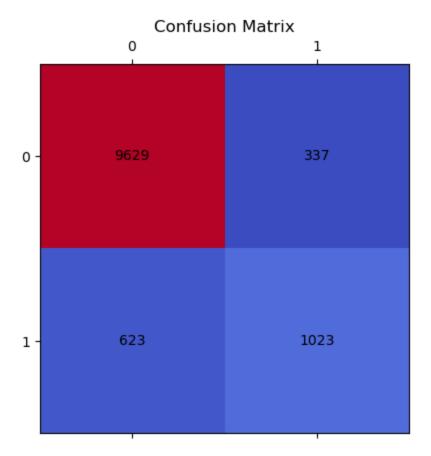
performing XGBClassifier with pipeline and data transforming

```
In [113...
          import numpy as np
          import pandas as pd
          from sklearn.model_selection import train_test_split, StratifiedKFold, GridSearchCV
          from sklearn.pipeline import Pipeline
          from sklearn.preprocessing import StandardScaler, OneHotEncoder
          from sklearn.compose import ColumnTransformer
          from xgboost import XGBClassifier
          from sklearn.metrics import accuracy_score, f1_score, confusion_matrix
          import mlflow
          import mlflow.sklearn
          import matplotlib.pyplot as plt
          import joblib
          # Assuming `secondupdate` and `test_data` DataFrames are already loaded
          # Training data
          df = secondupdate.copy() # Use the `secondupdate` DataFrame
          X = df.drop("loan_status", axis=1)
          y = df["loan_status"]
          # Testing data
          test_features = test_data.copy()
          # Train-test split
          X_train, X_test, y_train, y_test = train_test_split(X, y, test_size=0.2, random_sta
          # Separate numerical and categorical columns
          numerical_features = X.select_dtypes(include=["int64", "float64"]).columns
```

```
categorical_features = X.select_dtypes(include=["object", "category"]).columns
# Preprocessing steps
numerical_transformer = Pipeline(steps=[
    ("scaler", StandardScaler()) # Standardize numerical data
1)
categorical_transformer = Pipeline(steps=[
    ("onehot", OneHotEncoder(handle_unknown="ignore")) # One-hot encoding for cate
])
# Combine preprocessors
preprocessor = ColumnTransformer(
   transformers=[
        ("num", numerical transformer, numerical features),
        ("cat", categorical_transformer, categorical_features)
# Define the XGB Classifier model
model = XGBClassifier(random_state=42, use_label_encoder=False, eval_metric='mloglo'
# Hyperparameter tuning with GridSearchCV
param_grid = {
    'classifier__n_estimators': [50, 100, 200], # Number of trees in the forest
    'classifier max depth': [3, 6, 10], # Maximum depth of the tree
    'classifier__learning_rate': [0.01, 0.1, 0.2], # Learning rate
    'classifier__subsample': [0.8, 1.0], # Fraction of samples used for fitting
    'classifier__colsample_bytree': [0.8, 1.0] # Fraction of features used for eac
# Full pipeline with model
pipeline = Pipeline(steps=[
    ("preprocessor", preprocessor),
    ("classifier", model)
1)
# Stratified K-Fold Cross Validation
cv = StratifiedKFold(n_splits=10, shuffle=True, random_state=42)
# Grid search for best parameters
import time
# Timer starts
start_time = time.time()
print("Starting GridSearchCV...")
grid_search = GridSearchCV(
   estimator=pipeline,
   param_grid=param_grid,
   cv=cv,
   scoring="accuracy",
   n jobs=-1,
   verbose=2 # Verbosity level to show progress
```

```
grid_search.fit(X_train, y_train)
# Timer ends
end time = time.time()
execution_time = end_time - start_time
print(f"\nGridSearchCV completed in {execution_time:.2f} seconds.")
# Best model and parameters
best_model = grid_search.best_estimator_
# Predict on test set
y_pred = best_model.predict(X_test)
# Calculate metrics
accuracy = accuracy_score(y_test, y_pred)
f1 = f1_score(y_test, y_pred, average='weighted')
mean_f1 = np.mean(grid_search.cv_results_["mean_test_score"])
std_f1 = np.std(grid_search.cv_results_["std_test_score"])
# Confusion matrix
cm = confusion_matrix(y_test, y_pred)
tn, fp, fn, tp = cm.ravel()
# Test first 5 rows of `test_data`
test predictions = best model.predict(test features.head(5))
print("\nPredictions for the first 5 rows of test_data:", test_predictions)
# Save the model using joblib
joblib.dump(best_model, "xgb_classifier_model.pkl")
print("Model saved as 'xgb classifier model.pkl'.")
# Start MLflow Run
with mlflow.start run():
   # Log parameters
   mlflow.log_param("best_n_estimators", grid_search.best_params_["classifier__n_e
   mlflow.log_param("best_max_depth", grid_search.best_params_["classifier__max_de
   mlflow.log_param("best_learning_rate", grid_search.best_params_["classifier__le
   mlflow.log_param("best_subsample", grid_search.best_params_["classifier__subsam
   mlflow.log_param("best_colsample_bytree", grid_search.best_params_["classifier")
   mlflow.log_param("cv_splits", 10)
   # Log metrics
   mlflow.log_metric("accuracy", accuracy)
   mlflow.log_metric("f1_score", f1)
   mlflow.log_metric("mean_cv_f1", mean_f1)
   mlflow.log_metric("std_cv_f1", std_f1)
   mlflow.log_metric("TP", tp)
   mlflow.log_metric("TN", tn)
   mlflow.log metric("FP", fp)
   mlflow.log_metric("FN", fn)
   # Log model
   mlflow.sklearn.log_model(best_model, "xgb_classifier_model")
   # Save and Log confusion matrix
```

```
fig, ax = plt.subplots()
     ax.matshow(cm, cmap="coolwarm")
     for (i, j), val in np.ndenumerate(cm):
         ax.text(j, i, val, ha="center", va="center")
     plt.title("Confusion Matrix")
     plt.savefig("confusion_matrix.png")
     mlflow.log_artifact("confusion_matrix.png")
     # Print metrics to notebook
     print("\nMetrics:")
     print("Accuracy:", accuracy)
     print("F1 Score (Weighted):", f1)
     print("Mean F1 Score (CV):", mean_f1)
     print("Std F1 Score (CV):", std_f1)
     print("Confusion Matrix:")
     print(cm)
     print("True Positives (TP):", tp)
     print("False Negatives (FN):", fn)
     print("False Positives (FP):", fp)
     print("True Negatives (TN):", tn)
     print("Experiment successfully logged to MLflow!")
Starting GridSearchCV...
Fitting 10 folds for each of 108 candidates, totalling 1080 fits
C:\Users\HP\anaconda3\Lib\site-packages\xgboost\core.py:158: UserWarning: [13:31:42]
WARNING: C:\buildkite-agent\builds\buildkite-windows-cpu-autoscaling-group-i-0c55ff5
f71b100e98-1\xgboost\xgboost-ci-windows\src\learner.cc:740:
Parameters: { "use_label_encoder" } are not used.
 warnings.warn(smsg, UserWarning)
GridSearchCV completed in 161.41 seconds.
Predictions for the first 5 rows of test_data: [1 0 1 0 0]
Model saved as 'xgb_classifier_model.pkl'.
2024/12/17 13:31:53 WARNING mlflow.models.model: Model logged without a signature an
d input example. Please set `input_example` parameter when logging the model to auto
infer the model signature.
Metrics:
Accuracy: 0.9173269032035825
F1 Score (Weighted): 0.9139787570137752
Mean F1 Score (CV): 0.906618580447282
Std F1 Score (CV): 0.0016429811984086614
Confusion Matrix:
[[9629 337]
[ 623 1023]]
True Positives (TP): 1023
False Negatives (FN): 623
False Positives (FP): 337
True Negatives (TN): 9629
Experiment successfully logged to MLflow!
🏂 View run marvelous-crab-821 at: https://dagshub.com/nithinyanna3/my-first-repo.m
lflow/#/experiments/0/runs/07275b51f40a43719b58c994bef13fd2
🥟 View experiment at: https://dagshub.com/nithinyanna3/my-first-repo.mlflow/#/expe
riments/0
```



performing Random forest with pipeline and data transforming

```
In [116...
          import numpy as np
          import pandas as pd
          from sklearn.model_selection import train_test_split, StratifiedKFold, GridSearchCV
          from sklearn.pipeline import Pipeline
          from sklearn.preprocessing import StandardScaler, OneHotEncoder
          from sklearn.compose import ColumnTransformer
          from sklearn.ensemble import RandomForestClassifier
          from sklearn.metrics import accuracy_score, f1_score, confusion_matrix
          import mlflow
          import mlflow.sklearn
          import matplotlib.pyplot as plt
          import joblib
          # Assuming `secondupdate` and `test_data` DataFrames are already loaded
          # Training data
          df = secondupdate.copy() # Use the `secondupdate` DataFrame
          X = df.drop("loan_status", axis=1)
          y = df["loan_status"]
          # Testing data
          test_features = test_data.copy()
          # Train-test split
          X_train, X_test, y_train, y_test = train_test_split(X, y, test_size=0.2, random_sta
          # Separate numerical and categorical columns
          numerical_features = X.select_dtypes(include=["int64", "float64"]).columns
```

```
categorical_features = X.select_dtypes(include=["object", "category"]).columns
# Preprocessing steps
numerical transformer = Pipeline(steps=[
    ("scaler", StandardScaler()) # Standardize numerical data
1)
categorical_transformer = Pipeline(steps=[
    ("onehot", OneHotEncoder(handle_unknown="ignore")) # One-hot encoding for cate
])
# Combine preprocessors
preprocessor = ColumnTransformer(
   transformers=[
        ("num", numerical transformer, numerical features),
        ("cat", categorical_transformer, categorical_features)
# Define the Random Forest Classifier model
model = RandomForestClassifier(random_state=42)
# Hyperparameter tuning with GridSearchCV
param_grid = {
    'classifier__n_estimators': [50, 100, 200], # Number of trees in the forest
    'classifier__max_depth': [None, 10, 20], # Maximum depth of the tree
    'classifier__min_samples_split': [2, 5, 10], # Minimum number of samples requi
    'classifier_min_samples_leaf': [1, 2, 4] # Minimum number of samples required
}
# Full pipeline with model
pipeline = Pipeline(steps=[
   ("preprocessor", preprocessor),
   ("classifier", model)
])
# Stratified K-Fold Cross Validation
cv = StratifiedKFold(n_splits=10, shuffle=True, random_state=42)
# Grid search for best parameters
print("Starting GridSearchCV...")
grid_search = GridSearchCV(estimator=pipeline, param_grid=param_grid, cv=cv, scorin
grid_search.fit(X_train, y_train)
# Best model and parameters
best_model = grid_search.best_estimator_
# Predict on test set
y_pred = best_model.predict(X_test)
# Calculate metrics
accuracy = accuracy_score(y_test, y_pred)
f1 = f1_score(y_test, y_pred, average='weighted')
mean_f1 = np.mean(grid_search.cv_results_["mean_test_score"])
std_f1 = np.std(grid_search.cv_results_["std_test_score"])
```

```
# Confusion matrix
cm = confusion_matrix(y_test, y_pred)
tn, fp, fn, tp = cm.ravel()
# Test first 5 rows of `test_data`
test_predictions = best_model.predict(test_features.head(5))
print("\nPredictions for the first 5 rows of test_data:", test_predictions)
# Save the model using joblib
joblib.dump(best_model, "random_forest_classifier_model.pkl")
print("Model saved as 'random_forest_classifier_model.pkl'.")
# Start MLflow Run
with mlflow.start_run():
   # Log parameters
   mlflow.log_param("best_n_estimators", grid_search.best_params_["classifier__n_e
   mlflow.log_param("best_max_depth", grid_search.best_params_["classifier__max_de
   mlflow.log_param("best_min_samples_split", grid_search.best_params_["classifier
   mlflow.log_param("best_min_samples_leaf", grid_search.best_params_["classifier_
   mlflow.log_param("cv_splits", 10)
   # Log metrics
   mlflow.log_metric("accuracy", accuracy)
   mlflow.log_metric("f1_score", f1)
   mlflow.log_metric("mean_cv_f1", mean_f1)
   mlflow.log_metric("std_cv_f1", std_f1)
   mlflow.log_metric("TP", tp)
   mlflow.log_metric("TN", tn)
   mlflow.log_metric("FP", fp)
   mlflow.log_metric("FN", fn)
   # Log model
   mlflow.sklearn.log_model(best_model, "random_forest_classifier_model")
   # Save and log confusion matrix
   fig, ax = plt.subplots()
   ax.matshow(cm, cmap="coolwarm")
   for (i, j), val in np.ndenumerate(cm):
        ax.text(j, i, val, ha="center", va="center")
   plt.title("Confusion Matrix")
   plt.savefig("confusion_matrix.png")
   mlflow.log_artifact("confusion_matrix.png")
   # Print metrics to notebook
   print("\nMetrics:")
   print("Accuracy:", accuracy)
   print("F1 Score (Weighted):", f1)
   print("Mean F1 Score (CV):", mean_f1)
   print("Std F1 Score (CV):", std_f1)
   print("Confusion Matrix:")
   print(cm)
   print("True Positives (TP):", tp)
   print("False Negatives (FN):", fn)
   print("False Positives (FP):", fp)
    print("True Negatives (TN):", tn)
```

## print("Experiment successfully logged to MLflow!")

Starting GridSearchCV...

Fitting 10 folds for each of 81 candidates, totalling 810 fits

Predictions for the first 5 rows of test\_data: [1 0 1 0 0] Model saved as 'random\_forest\_classifier\_model.pkl'.

2024/12/17 13:49:18 WARNING mlflow.models.model: Model logged without a signature and input example. Please set `input\_example` parameter when logging the model to auto infer the model signature.

### Metrics:

Accuracy: 0.9099207716155701

F1 Score (Weighted): 0.9056951580786216 Mean F1 Score (CV): 0.9126145944244894 Std F1 Score (CV): 0.0003477845852202995

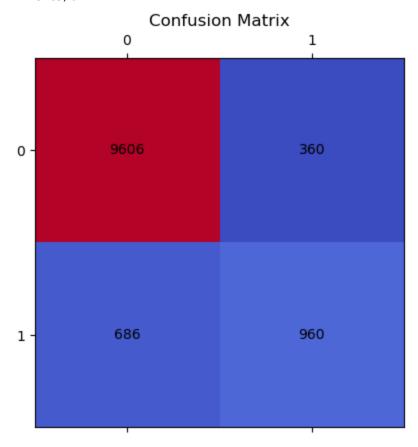
Confusion Matrix: [[9606 360] [ 686 960]]

True Positives (TP): 960 False Negatives (FN): 686 False Positives (FP): 360 True Negatives (TN): 9606

Experiment successfully logged to MLflow!

View run flawless-midge-434 at: https://dagshub.com/nithinyanna3/my-first-repo.mlflow/#/experiments/0/runs/e68d2fa0504f4a009868e8353f4dd6d7

View experiment at: https://dagshub.com/nithinyanna3/my-first-repo.mlflow/#/experiments/0



```
import mlflow
import dagshub

# Initialize DagsHub
dagshub.init(repo_owner='nithinyanna3', repo_name='my-first-repo', mlflow=True)
```

Initialized MLflow to track repo "nithinyanna3/my-first-repo" Repository nithinyanna3/my-first-repo initialized!

applying column transformations and performing all the 4 models and logging into dagshub

```
In [184...
          import numpy as np
          import pandas as pd
          import tempfile
          import joblib
          from sklearn.model_selection import train_test_split
          from sklearn.pipeline import Pipeline
          from sklearn.preprocessing import StandardScaler, OneHotEncoder
          from sklearn.compose import ColumnTransformer
          from sklearn.linear_model import LogisticRegression, RidgeClassifier
          from sklearn.ensemble import RandomForestClassifier
          from xgboost import XGBClassifier
          from sklearn.metrics import accuracy_score, f1_score, confusion_matrix
          import mlflow
          import mlflow.sklearn
          import matplotlib.pyplot as plt
          import seaborn as sns
          # Feature Engineering Function
          def feature_engineering(df):
              df = df.copy()
              # Derived features
              df['loan_to_income_ratio'] = df['loan_amnt'] / (df['person_income'] + 1e-5)
              df['income_to_age_ratio'] = df['person_income'] / (df['person_age'] + 1e-5)
              df['credit_age_ratio'] = df['cb_person_cred_hist_length'] / (df['person_age'] +
              df['high_loan'] = (df['loan_amnt'] > 10000).astype(int)
              df['log_loan_amnt'] = np.log1p(df['loan_amnt'])
              df['log_income'] = np.log1p(df['person_income'])
              # Return modified DataFrame and list of new features
              new_features = [
                   'loan_to_income_ratio', 'income_to_age_ratio', 'credit_age_ratio',
                  'high_loan', 'log_loan_amnt', 'log_income'
              return df, new features
          # Process the training data (secondupdate)
          print("Processing training data...")
          thirdupdate, new_features = feature_engineering(secondupdate)
          print("Training data processed. Shape:", thirdupdate.shape)
          # Process the testing data (test data)
          print("Processing test data...")
          test_data_fe, _ = feature_engineering(test_data)
```

```
print("Test data processed. Shape:", test_data_fe.shape)
# Save feature-engineered datasets (optional)
thirdupdate.to_csv("thirdupdate.csv", index=False)
test_data_fe.to_csv("test_data_fe.csv", index=False)
# Prepare training and target variables
X = thirdupdate.drop("loan_status", axis=1) # Independent variables
y = thirdupdate["loan status"] # Target variable
# Train-test split
X_train, X_test, y_train, y_test = train_test_split(X, y, test_size=0.2, random_sta
# Identify numerical and categorical columns
numerical_features = X_train.select_dtypes(include=["int64", "float64"]).columns
categorical_features = X_train.select_dtypes(include=["object", "category"]).column
# Preprocessing Pipelines
numerical_transformer = Pipeline(steps=[
   ("scaler", StandardScaler())
])
categorical_transformer = Pipeline(steps=[
   ("onehot", OneHotEncoder(handle_unknown="ignore"))
])
preprocessor = ColumnTransformer(transformers=[
   ("num", numerical_transformer, numerical_features),
   ("cat", categorical_transformer, categorical_features)
])
# Define models
models = {
   "LogisticRegression": LogisticRegression(max_iter=500, random_state=42),
   "RidgeClassifier": RidgeClassifier(random_state=42),
    "RandomForestClassifier": RandomForestClassifier(random_state=42),
    "XGBClassifier": XGBClassifier(random_state=42, use_label_encoder=False, eval m
}
# Set the MLflow tracking URI and experiment name
mlflow.set_tracking_uri("https://dagshub.com/nithinyanna3/my-first-repo.mlflow") #
mlflow.set_experiment("Default") # Set experiment name
# Train and Log Models
for model_name, model in models.items():
   with mlflow.start_run(run_name=f"{model_name}_FeatureEngineering"):
        print(f"\nTraining {model_name}...")
        # Full pipeline
        pipeline = Pipeline(steps=[
            ("preprocessor", preprocessor),
            ("classifier", model)
        1)
        # Train the model
        pipeline.fit(X train, y train)
```

```
# Predict
       y pred = pipeline.predict(X test)
        acc = accuracy_score(y_test, y_pred)
       f1 = f1_score(y_test, y_pred, average='weighted')
       cm = confusion_matrix(y_test, y_pred)
        # Print metrics
        print(f"Model: {model name}")
        print(f"Accuracy: {acc:.4f}")
        print(f"F1 Score: {f1:.4f}")
        print(f"Confusion Matrix:\n{cm}")
        # Extract confusion matrix values
       tp, fn, fp, tn = cm.ravel()
        # Print confusion matrix values
        print(f"True Positives (TP): {tp}")
        print(f"True Negatives (TN): {tn}")
        print(f"False Positives (FP): {fp}")
        print(f"False Negatives (FN): {fn}")
       # Visualize confusion matrix
        plt.figure(figsize=(6, 4))
        sns.heatmap(cm, annot=True, fmt="d", cmap="Blues", xticklabels=np.unique(y)
        plt.xlabel('Predicted')
        plt.ylabel('Actual')
        plt.title(f'Confusion Matrix - {model_name}')
        plt.show()
        # Save the model using joblib
       model filename = f"{model name} pipeline.joblib"
        joblib.dump(pipeline, model_filename)
        print(f"Model saved as {model_filename}")
        # Log metrics and model to MLflow
       mlflow.log_param("model_name", model_name)
       mlflow.log_metric("accuracy", acc)
       mlflow.log_metric("f1_score", f1)
       mlflow.log_metric("TP", tp)
       mlflow.log_metric("TN", tn)
       mlflow.log_metric("FP", fp)
       mlflow.log_metric("FN", fn)
       mlflow.sklearn.log model(pipeline, f"{model name} model")
        # Predict for the first 5 rows of test data
        print(f"\nPredictions on first 5 rows of test_data_fe using {model name}:")
        predictions = pipeline.predict(test_data_fe.head(5))
        print(predictions)
print("\nAll models have been trained, logged, and saved successfully.")
```

Processing training data...

Training data processed. Shape: (58058, 16)

Processing test data...

Test data processed. Shape: (39098, 15)

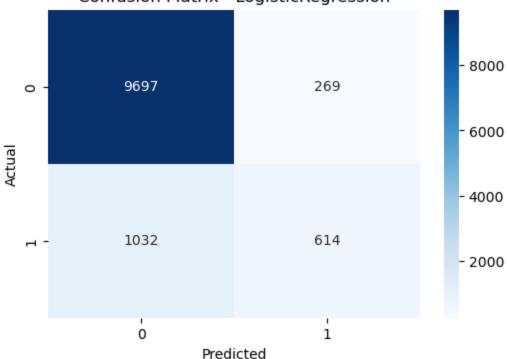
Training LogisticRegression...

Model: LogisticRegression

Accuracy: 0.8880 F1 Score: 0.8731 Confusion Matrix: [[9697 269]

[1032 614]]
True Positives (TP): 9697
True Negatives (TN): 614
False Positives (FP): 1032
False Negatives (FN): 269

# Confusion Matrix - LogisticRegression



Model saved as LogisticRegression\_pipeline.joblib

2024/12/17 14:29:30 WARNING mlflow.models.model: Model logged without a signature an d input example. Please set `input\_example` parameter when logging the model to auto infer the model signature.

Predictions on first 5 rows of test\_data\_fe using LogisticRegression: [1 0 1 0 0]

View run LogisticRegression\_FeatureEngineering at: https://dagshub.com/nithinyan na3/my-first-repo.mlflow/#/experiments/0/runs/8b49ef5c002744b4b5664f42119eddf3

View experiment at: https://dagshub.com/nithinyanna3/my-first-repo.mlflow/#/expe
riments/0

Training RidgeClassifier...

Model: RidgeClassifier

Accuracy: 0.8826 F1 Score: 0.8563 Confusion Matrix: [[9834 132] [1231 415]]

True Positives (TP): 9834
True Negatives (TN): 415
False Positives (FP): 1231
False Negatives (FN): 132

# Confusion Matrix - RidgeClassifier - 8000 - 9834 - 6000 - 4000 - 1231 - 1231 - 2000

Predicted

Model saved as RidgeClassifier\_pipeline.joblib

2024/12/17 14:29:42 WARNING mlflow.models.model: Model logged without a signature an d input example. Please set `input\_example` parameter when logging the model to auto infer the model signature.

Predictions on first 5 rows of test\_data\_fe using RidgeClassifier:
[1 0 0 0 0]

View run RidgeClassifier\_FeatureEngineering at: https://dagshub.com/nithinyanna
3/my-first-repo.mlflow/#/experiments/0/runs/a065305fdb5d44968434ebe6c4e56f9d

View experiment at: https://dagshub.com/nithinyanna3/my-first-repo.mlflow/#/experiments/0

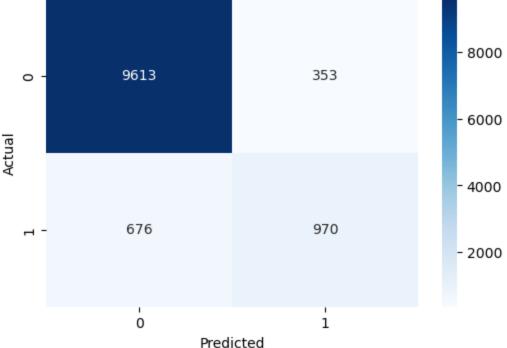
Training RandomForestClassifier...

Model: RandomForestClassifier

Accuracy: 0.9114 F1 Score: 0.9073 Confusion Matrix: [[9613 353] [ 676 970]]

True Positives (TP): 9613
True Negatives (TN): 970
False Positives (FP): 676
False Negatives (FN): 353

# Confusion Matrix - RandomForestClassifier



Model saved as RandomForestClassifier\_pipeline.joblib

2024/12/17 14:30:00 WARNING mlflow.models.model: Model logged without a signature and input example. Please set `input\_example` parameter when logging the model to auto infer the model signature.

Predictions on first 5 rows of test\_data\_fe using RandomForestClassifier:
[1 0 1 0 0]

View run RandomF-Fe at: https://dagshub.com/nithinyanna3/my-first-repo.mlflow/#/
experiments/0/runs/3b554e23bfd540e0a3a90200bf75c977

View experiment at: https://dagshub.com/nithinyanna3/my-first-repo.mlflow/#/expe
riments/0

Training XGBClassifier...

C:\Users\HP\anaconda3\Lib\site-packages\xgboost\core.py:158: UserWarning: [14:30:32] WARNING: C:\buildkite-agent\builds\buildkite-windows-cpu-autoscaling-group-i-0c55ff5 f71b100e98-1\xgboost\xgboost-ci-windows\src\learner.cc:740: Parameters: { "use\_label\_encoder" } are not used.

warnings.warn(smsg, UserWarning)

Model: XGBClassifier Accuracy: 0.9179 F1 Score: 0.9150 Confusion Matrix: [[9618 348] [ 605 1041]]

True Positives (TP): 9618 True Negatives (TN): 1041 False Positives (FP): 605 False Negatives (FN): 348

# 

Model saved as XGBClassifier\_pipeline.joblib

2024/12/17 14:30:38 WARNING mlflow.models.model: Model logged without a signature an d input example. Please set `input\_example` parameter when logging the model to auto infer the model signature.

Predictions on first 5 rows of test\_data\_fe using XGBClassifier: [1 0 1 0 0]

View run XGBClassifier\_FeatureEngineering at: https://dagshub.com/nithinyanna3/my-first-repo.mlflow/#/experiments/0/runs/f7171e6b1e654dd3b58dcd1aedbd806a

View experiment at: https://dagshub.com/nithinyanna3/my-first-repo.mlflow/#/expe
riments/0

All models have been trained, logged, and saved successfully.

applying variance threshold for the dataset and refining the dataset

```
In [196...
          import pandas as pd
          from sklearn.feature selection import VarianceThreshold
          # Assuming dfsecondupdate is already loaded in the environment
          # dfsecondupdate = pd.read_csv("path_to_your_dfsecondupdate.csv") # Uncomment and
          # Create a copy of dfsecondupdate
          df = secondupdate.copy()
          # Separate target variable
          X = df.drop("loan_status", axis=1) # Features (excluding target)
          y = df["loan_status"] # Target variable
          # Step 1: Apply Variance Threshold to remove low variance features
          variance_threshold = VarianceThreshold(threshold=0.01) # You can adjust the thresh
          # Apply VarianceThreshold to the features (X)
          X_var = variance_threshold.fit_transform(X)
          # Step 2: Identify the columns that were removed
          removed_columns = X.columns[~variance_threshold.get_support()]
          # Step 3: Convert the resulting array back to a DataFrame
          X_var_df = pd.DataFrame(X_var, columns=X.columns[variance_threshold.get_support()])
          # Add the target variable back to the DataFrame
          X var df["loan status"] = y
          # Step 4: Save the dataset with low-variance features removed
          output_path = "fourthupdate.csv" # Save in the environment
          X_var_df.to_csv(output_path, index=False)
          # Print details
          print(f"Low-variance features removed: {', '.join(removed_columns)}")
          print(f"Original dataset size: {X.shape}")
          print(f"New dataset size after removing low-variance features: {X_var_df.shape}")
          # Print the columns in secondupdate and fourthupdate to see the difference
          print(f"Columns in secondupdate: {X.columns.tolist()}")
          print(f"Columns in fourthupdate: {X_var_df.columns.tolist()}")
         Low-variance features removed: loan_grade, loan_percent_income, cb_person_default_on
         _file
         Original dataset size: (58058, 9)
         New dataset size after removing low-variance features: (58058, 7)
         Columns in secondupdate: ['person_age', 'person_income', 'person_emp_length', 'loan_
         grade', 'loan_amnt', 'loan_int_rate', 'loan_percent_income', 'cb_person_default_on_f
         ile', 'cb person cred hist length']
         Columns in fourthupdate: ['person_age', 'person_income', 'person_emp_length', 'loan_
         amnt', 'loan_int_rate', 'cb_person_cred_hist_length', 'loan_status']
          knowing the highly correlated variables
In [212...
          import pandas as pd
```

```
localhost:8888/lab/tree/503 PROJECT 50593872.ipynb
```

import seaborn as sns

```
import matplotlib.pyplot as plt
# Load the dataset after applying Variance Threshold
df_variance_threshold = pd.read_csv("fourthupdate.csv")
# Separate target variable
X_var = df_variance_threshold.drop("loan_status", axis=1) # Features (excluding ta
y = df_variance_threshold["loan_status"] # Target variable
# Calculate the correlation matrix for the features (X_var)
correlation_matrix = X_var.corr()
# Print the correlation matrix
print("Correlation Matrix:")
print(correlation matrix)
# Extract high correlated variables with a threshold, e.g., |correlation| > 0.7
correlation_threshold = 0.7
highly_correlated_vars = correlation_matrix[abs(correlation_matrix) > correlation_t
highly_correlated_vars = highly_correlated_vars[highly_correlated_vars != 1] # Exc
# Print highly correlated variables
print(f"High correlated variables (threshold > {correlation_threshold}):")
print(highly_correlated_vars)
# Plotting the heatmap for better visualization
plt.figure(figsize=(12, 8))
sns.heatmap(correlation_matrix, annot=True, cmap="coolwarm", fmt=".2f", linewidths=
plt.title("Correlation Matrix Heatmap")
plt.show()
```

# Correlation Matrix:

corretacton nacrix:									
	person_age	person_income	person_emp_length	\					
person_age	1.000000	0.115944	0.116679						
person_income	0.115944	1.000000	0.199807						
person_emp_length	0.116679	0.199807	1.000000						
loan_amnt	0.047632	0.378064	0.092139						
loan_int_rate	0.005217	-0.074235	-0.108780						
cb_person_cred_hist_length	0.871600	0.095027	0.101096						
	loan_amnt	loan_int_rate	\						
person_age	0.047632	0.005217							
person_income	0.378064	-0.074235							
person_emp_length	0.092139	-0.108780							
loan_amnt	1.000000	0.113635							
loan_int_rate	0.113635	1.000000							
cb_person_cred_hist_length	0.041843	0.003802							
cb_person_cred_hist_length									
person_age		0.871600	)						
person_income		0.095027	7						
person_emp_length		0.101096	5						
loan_amnt		0.041843	3						
loan_int_rate		0.003802	2						
cb_person_cred_hist_length	1.000000								
High correlated variables (threshold > 0.7):									
person_age	cb_person_o	cred_hist_length	0.8716						
<pre>cb_person_cred_hist_length dtype: float64</pre>	person_age		0.8716						



```
import pandas as pd

# Assuming the file is saved in the environment as 'updatedtestdata.csv'
file_path = "updatedtestdata.csv"

# Load the dataset
df_updated_test = pd.read_csv(file_path)

# Display the first few rows of the dataset
print(df_updated_test.head())
```

```
person_age person_income person_emp_length loan_grade loan_amnt \
                    23
                                69000
                                                     3.0
                                                                 5.0
                                                                           25000
                    26
                                                                 2.0
                                96000
                                                     6.0
                                                                           10000
         1
                    26
                                                     5.0
                                                                 4.0
         2
                                30000
                                                                            4000
         3
                    33
                                50000
                                                     4.0
                                                                 0.0
                                                                            7000
         4
                    26
                               102000
                                                     8.0
                                                                 3.0
                                                                           15000
            loan_int_rate loan_percent_income cb_person_default_on_file
         0
                    15.76
                                          0.36
                    12.68
                                          0.10
                                                                         2
         1
         2
                    17.19
                                          0.13
                                                                         2
                                          0.14
                                                                         1
         3
                     8.90
         4
                    16.32
                                          0.15
                                                                         2
            cb person cred hist length
         0
                                     2
                                     4
         1
         2
                                     2
                                     7
         3
         4
                                     4
 In [ ]: updating the test data accordingly
In [209...
          import pandas as pd
          # Assuming the file is saved in the environment as 'updatedtestdata.csv'
          file path = "updatedtestdata.csv"
          # Load the dataset
          df_updated_test = pd.read_csv(file_path)
          # Columns to be removed (replace with your desired columns)
          columns_to_remove = ['loan_grade', 'cb_person_default_on_file','loan_percent_income
          # Remove specified columns
          df_test_variance = df_updated_test.drop(columns=columns_to_remove)
          # Save the new dataframe as 'test_variance.csv'
          output path = "test variance.csv"
          df_test_variance.to_csv(output_path, index=False)
          # Display the first few rows of the modified dataset
          print(df_test_variance.head())
```

```
person_age person_income person_emp_length loan_amnt loan_int_rate \
0
           23
                       69000
                                             3.0
                                                      25000
                                                                      15.76
           26
                       96000
                                             6.0
                                                      10000
                                                                      12.68
1
2
           26
                       30000
                                             5.0
                                                       4000
                                                                      17.19
3
           33
                       50000
                                             4.0
                                                       7000
                                                                       8.90
4
           26
                      102000
                                             8.0
                                                      15000
                                                                      16.32
   cb_person_cred_hist_length
0
                             4
1
2
                             2
                             7
3
4
                             4
```

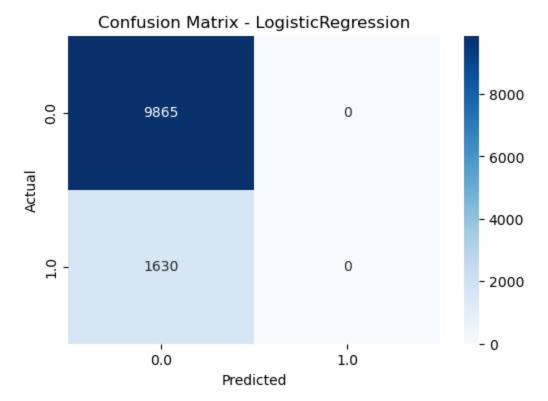
deplyomnet along with logging to dagshub

```
In [228...
          import pandas as pd
          import numpy as np
          import joblib
          from sklearn.model selection import train test split
          from sklearn.pipeline import Pipeline
          from sklearn.preprocessing import StandardScaler, OneHotEncoder
          from sklearn.compose import ColumnTransformer
          from sklearn.linear_model import LogisticRegression, RidgeClassifier
          from sklearn.ensemble import RandomForestClassifier
          from xgboost import XGBClassifier
          from sklearn.metrics import accuracy score, f1 score, confusion matrix
          import mlflow
          import mlflow.sklearn
          import matplotlib.pyplot as plt
          import seaborn as sns
          # Load data from fourthupdate.csv
          df = pd.read_csv("fourthupdate.csv")
          # Separate target variable
          X = df.drop("loan_status", axis=1) # Features (excluding target)
          y = df["loan_status"] # Target variable
          # Handling NaN values
          X.dropna(inplace=True)
          y.dropna(inplace=True)
          # Train-test split
          X_train, X_test, y_train, y_test = train_test_split(X, y, test_size=0.2, random_sta
          # Identify numerical and categorical columns
          numerical_features = X_train.select_dtypes(include=["int64", "float64"]).columns
          categorical_features = X_train.select_dtypes(include=["object", "category"]).column
          # Preprocessing Pipelines
          numerical_transformer = Pipeline(steps=[
              ("scaler", StandardScaler())
          ])
          categorical_transformer = Pipeline(steps=[
```

```
("onehot", OneHotEncoder(handle unknown="ignore"))
])
preprocessor = ColumnTransformer(transformers=[
    ("num", numerical_transformer, numerical_features),
    ("cat", categorical_transformer, categorical_features)
1)
mlflow.set tracking uri("https://dagshub.com/nithinyanna3/my-first-repo.mlflow") #
mlflow.set_experiment("Default")
# Define models
models = {
   "LogisticRegression": LogisticRegression(max_iter=500, random_state=42),
    "RidgeClassifier": RidgeClassifier(random_state=42),
   "RandomForestClassifier": RandomForestClassifier(random_state=42),
    "XGBClassifier": XGBClassifier(random_state=42, use_label_encoder=False, eval_m
}
# Training and Logging Models
for model_name, model in models.items():
   with mlflow.start run(run name=f"{model name} Variance"):
        print(f"\nTraining {model_name}...")
        # Full pipeline
        pipeline = Pipeline(steps=[
            ("preprocessor", preprocessor),
            ("classifier", model)
        1)
        # Train the model
        pipeline.fit(X_train, y_train)
       # Predict
       y_pred = pipeline.predict(X_test)
        acc = accuracy_score(y_test, y_pred)
        f1 = f1_score(y_test, y_pred, average='weighted')
        cm = confusion_matrix(y_test, y_pred)
        # Print metrics
        print(f"Model: {model_name}")
        print(f"Accuracy: {acc:.4f}")
        print(f"F1 Score: {f1:.4f}")
        print(f"Confusion Matrix:\n{cm}")
        # Extract confusion matrix values
        tp, fn, fp, tn = cm.ravel()
        # Print confusion matrix values
        print(f"True Positives (TP): {tp}")
        print(f"True Negatives (TN): {tn}")
        print(f"False Positives (FP): {fp}")
        print(f"False Negatives (FN): {fn}")
        # Visualize confusion matrix
        plt.figure(figsize=(6, 4))
```

```
sns.heatmap(cm, annot=True, fmt="d", cmap="Blues", xticklabels=np.unique(y)
         plt.xlabel('Predicted')
         plt.ylabel('Actual')
         plt.title(f'Confusion Matrix - {model_name}')
         plt.show()
         # Save the model using joblib
         model_filename = f"{model_name}_pipeline.joblib"
         joblib.dump(pipeline, model filename)
         print(f"Model saved as {model_filename}")
         # Log metrics and model to MLflow
         mlflow.log_param("model_name", model_name)
         mlflow.log_metric("accuracy", acc)
         mlflow.log_metric("f1_score", f1)
         mlflow.log_metric("TP", tp)
         mlflow.log_metric("TN", tn)
         mlflow.log_metric("FP", fp)
         mlflow.log_metric("FN", fn)
         # Predict for the first 5 rows of test data
         print(f"\nPredictions on first 5 rows of test_variance using {model_name}:"
         test_variance = pd.read_csv("test_variance.csv")
         predictions = pipeline.predict(test_variance.head(5))
         print(predictions)
 print("\nAll models have been trained, logged, and saved successfully.")
Training LogisticRegression...
```

Model: LogisticRegression
Accuracy: 0.8582
F1 Score: 0.7927
Confusion Matrix:
[[9865 0]
[1630 0]]
True Positives (TP): 9865
True Negatives (TN): 0
False Positives (FP): 1630
False Negatives (FN): 0



Model saved as LogisticRegression\_pipeline.joblib

Predictions on first 5 rows of test\_variance using LogisticRegression: [0. 0. 0. 0. 0.]

View run LogisticRegression\_Variance at: https://dagshub.com/nithinyanna3/my-fir st-repo.mlflow/#/experiments/0/runs/7adc4544b4e048f9ae6f148345ce147c

View experiment at: https://dagshub.com/nithinyanna3/my-first-repo.mlflow/#/expe
riments/0

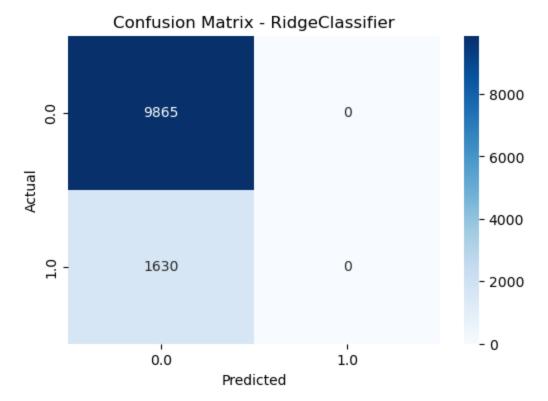
Training RidgeClassifier...

Model: RidgeClassifier

Accuracy: 0.8582 F1 Score: 0.7927 Confusion Matrix:

[[9865 0] [1630 0]]

True Positives (TP): 9865 True Negatives (TN): 0 False Positives (FP): 1630 False Negatives (FN): 0



Model saved as RidgeClassifier\_pipeline.joblib

Predictions on first 5 rows of test\_variance using RidgeClassifier: [0. 0. 0. 0. 0.]

View run RidgeClassifier\_Variance at: https://dagshub.com/nithinyanna3/my-firstrepo.mlflow/#/experiments/0/runs/09fcc6bef97448b190f27e428ce5a0bf

View experiment at: https://dagshub.com/nithinyanna3/my-first-repo.mlflow/#/expe
riments/0

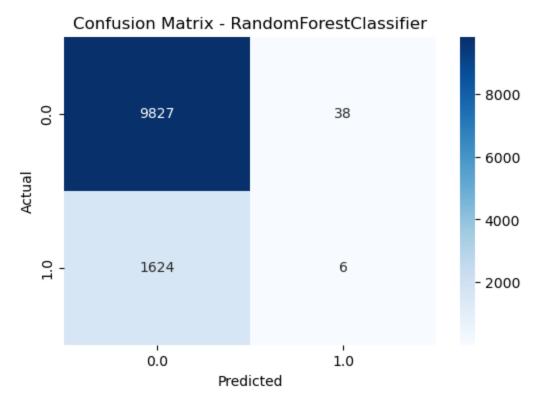
Training RandomForestClassifier...

Model: RandomForestClassifier

Accuracy: 0.8554 F1 Score: 0.7923 Confusion Matrix:

[[9827 38] [1624 6]]

True Positives (TP): 9827 True Negatives (TN): 6 False Positives (FP): 1624 False Negatives (FN): 38



Model saved as RandomForestClassifier\_pipeline.joblib

```
Predictions on first 5 rows of test_variance using RandomForestClassifier:

[0. 0. 0. 0. 0.]

* View run RandomForestClassifier_Variance at: https://dagshub.com/nithinyanna3/my-first-repo.mlflow/#/experiments/0/runs/52644c1f354c4987b26ee160b363833d

* View experiment at: https://dagshub.com/nithinyanna3/my-first-repo.mlflow/#/experiments/0

Training XGBClassifier...

Model: XGBClassifier

Accuracy: 0.8574

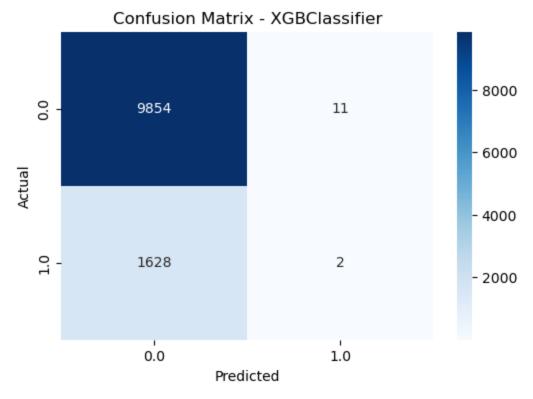
F1 Score: 0.7927
```

Confusion Matrix: [[9854 11] [1628 2]]

True Positives (TP): 9854
True Negatives (TN): 2
False Positives (FP): 1628
False Negatives (FN): 11

C:\Users\HP\anaconda3\Lib\site-packages\xgboost\core.py:158: UserWarning: [15:11:49]
WARNING: C:\buildkite-agent\builds\buildkite-windows-cpu-autoscaling-group-i-0c55ff5
f71b100e98-1\xgboost\xgboost-ci-windows\src\learner.cc:740:
Parameters: { "use\_label\_encoder" } are not used.

warnings.warn(smsg, UserWarning)



Model saved as XGBClassifier\_pipeline.joblib

Predictions on first 5 rows of test\_variance using XGBClassifier: [0 0 0 0 0]

View run XGBClassifier\_Variance at: https://dagshub.com/nithinyanna3/my-first-re
po.mlflow/#/experiments/0/runs/a9122eb3c2a84bda89bdc0b3994da7cc

View experiment at: https://dagshub.com/nithinyanna3/my-first-repo.mlflow/#/expe
riments/0

All models have been trained, logged, and saved successfully.

Use PCA for dimensionality reduction on all the features and testing it on random forest

```
In [244...
          import pandas as pd
          import mlflow
          import mlflow.sklearn
          from sklearn.decomposition import PCA
          from sklearn.model_selection import train_test_split
          from sklearn.ensemble import RandomForestClassifier
          from sklearn.metrics import accuracy_score, f1_score, confusion_matrix
          from sklearn.preprocessing import StandardScaler
          import numpy as np
          import joblib
          # Load dataset
          df = secondupdate.copy()
          # Separate features and target
          X = df.drop("loan_status", axis=1)
          y = df["loan_status"]
          # Standardization
```

```
scaler = StandardScaler()
X_scaled = scaler.fit_transform(X)
# Split the dataset into training and testing sets
X_train, X_test, y_train, y_test = train_test_split(X_scaled, y, test_size=0.2, ran
# PCA
pca = PCA()
X train pca = pca.fit transform(X train)
X_test_pca = pca.transform(X_test)
# Determine number of components for 95% explained variance
explained_variance = pca.explained_variance_ratio_
cumulative_explained_variance = np.cumsum(explained_variance)
n components = np.argmax(cumulative explained variance >= 0.95) + 1
print(f"Number of components selected for 95% explained variance: {n_components}")
# Apply PCA with the selected number of components
pca = PCA(n_components=n_components)
X_train_pca = pca.fit_transform(X_train)
X_test_pca = pca.transform(X_test)
# Train RandomForest model
model = RandomForestClassifier(random_state=42)
model.fit(X_train_pca, y_train)
# Save model using joblib
joblib.dump(model, "random_forest_pca_model.joblib")
mlflow.set_tracking_uri("https://dagshub.com/nithinyanna3/my-first-repo.mlflow") #
mlflow.set experiment("PCA")
# Log model to MLflow
with mlflow.start run():
   mlflow.sklearn.log_model(model, "RandomForest_PCA_Model")
   # Predictions
   y_pred = model.predict(X_test_pca)
   acc = accuracy_score(y_test, y_pred)
   f1 = f1_score(y_test, y_pred, average='weighted')
   cm = confusion_matrix(y_test, y_pred)
   # Log metrics
   mlflow.log_metric("accuracy", acc)
   mlflow.log_metric("f1_score", f1)
   # Confusion Matrix
   tp, fn, fp, tn = cm.ravel()
   mlflow.log_metric("TP", tp)
   mlflow.log metric("TN", tn)
   mlflow.log_metric("FP", fp)
   mlflow.log_metric("FN", fn)
   # Print results
   print("Random Forest with PCA Classification Metrics:")
   print(f"Accuracy: {acc}")
```

```
print(f"F1 Score (weighted): {f1}")
   print(f"Confusion Matrix:\n{cm}")
   print(f"True Positive (TP): {tp}, False Negative (FN): {fn}, False Positive (FP)
   # Test with 5 rows from updatedtestdata.csv
   df_test = pd.read_csv("updatedtestdata.csv")
   if "loan_status" in df_test.columns:
       X_test_sample = df_test.iloc[:5]
       y test sample = df test["loan status"].iloc[:5]
       X_test_sample_scaled = scaler.transform(X_test_sample)
       X_test_sample_pca = pca.transform(X_test_sample_scaled)
       y_test_sample_pred = model.predict(X_test_sample_pca)
       # Print 5 test samples predictions
       for i in range(5):
           print(f"Row {i + 1}: Predicted loan_status = {y_test_sample_pred[i]}, A
   else:
        print("The 'loan_status' column is missing in the test dataset.")
print("Model training and logging completed.")
```

Number of components selected for 95% explained variance: 5

2024/12/17 15:39:17 WARNING mlflow.models.model: Model logged without a signature an d input example. Please set `input\_example` parameter when logging the model to auto infer the model signature.

Random Forest with PCA Classification Metrics:

Accuracy: 0.8995005167068549

F1 Score (weighted): 0.8908174486589133

Confusion Matrix:

[[9611 299]

[ 868 834]]

True Positive (TP): 9611, False Negative (FN): 299, False Positive (FP): 868, True N egative (TN): 834

The 'loan\_status' column is missing in the test dataset.

- 🏃 View run charming-bass-298 at: https://dagshub.com/nithinyanna3/my-first-repo.ml flow/#/experiments/5/runs/b656d71806fb4f22af40c29e6fb28b13
- 🥟 View experiment at: https://dagshub.com/nithinyanna3/my-first-repo.mlflow/#/expe riments/5

Model training and logging completed.

the custom experiment i performed is KNN with PCA and logged into dagshub

```
In [248...
          import pandas as pd
          import mlflow
          import mlflow.sklearn
          from sklearn.decomposition import PCA
          from sklearn.model_selection import train_test_split
          from sklearn.neighbors import KNeighborsClassifier
          from sklearn.metrics import accuracy score, f1 score, confusion matrix
          from sklearn.preprocessing import StandardScaler
          import numpy as np
          import joblib
          # Load dataset
          df = secondupdate.copy()
```

```
# Separate features and target
X = df.drop("loan_status", axis=1)
y = df["loan_status"]
# Standardization
scaler = StandardScaler()
X_scaled = scaler.fit_transform(X)
# Split the dataset into training and testing sets
X_train, X_test, y_train, y_test = train_test_split(X_scaled, y, test_size=0.2, ran
# PCA
pca = PCA()
X_train_pca = pca.fit_transform(X_train)
X test pca = pca.transform(X test)
# Determine number of components for 95% explained variance
explained_variance = pca.explained_variance_ratio_
cumulative_explained_variance = np.cumsum(explained_variance)
n_components = np.argmax(cumulative_explained_variance >= 0.95) + 1
print(f"Number of components selected for 95% explained variance: {n_components}")
# Apply PCA with the selected number of components
pca = PCA(n_components=n_components)
X_train_pca = pca.fit_transform(X_train)
X_test_pca = pca.transform(X_test)
# Train KNN model
model = KNeighborsClassifier(n_neighbors=5)
model.fit(X_train_pca, y_train)
# Save model using joblib
joblib.dump(model, "knn_pca_model.joblib")
mlflow.set_tracking_uri("https://dagshub.com/nithinyanna3/my-first-repo.mlflow") #
mlflow.set_experiment("PCA")
# Log model to MLflow
with mlflow.start_run():
    mlflow.sklearn.log_model(model, "KNN_PCA_Model")
    # Predictions
    y_pred = model.predict(X_test_pca)
    acc = accuracy_score(y_test, y_pred)
    f1 = f1_score(y_test, y_pred, average='weighted')
    cm = confusion_matrix(y_test, y_pred)
    # Log metrics
    mlflow.log_metric("accuracy", acc)
    mlflow.log metric("f1 score", f1)
    # Confusion Matrix
    tp, fn, fp, tn = cm.ravel()
    mlflow.log_metric("TP", tp)
    mlflow.log_metric("TN", tn)
    mlflow.log_metric("FP", fp)
```

```
mlflow.log_metric("FN", fn)
   # Print results
   print("KNN with PCA Classification Metrics:")
   print(f"Accuracy: {acc}")
   print(f"F1 Score (weighted): {f1}")
   print(f"Confusion Matrix:\n{cm}")
   print(f"True Positive (TP): {tp}, False Negative (FN): {fn}, False Positive (FP
# Test with 5 rows from updatedtestdata.csv
   df_test = pd.read_csv("updatedtestdata.csv")
   if "loan_status" in df_test.columns:
       X_test_sample = df_test.iloc[:5]
       y_test_sample = df_test["loan_status"].iloc[:5]
       X_test_sample_scaled = scaler.transform(X_test_sample)
       X test sample pca = pca.transform(X test sample scaled)
       y_test_sample_pred = model.predict(X_test_sample_pca)
       # Print 5 test samples predictions
       for i in range(5):
           print(f"Row {i + 1}: Predicted loan_status = {y_test_sample_pred[i]}, A
   else:
        print("The 'loan_status' column is missing in the test dataset.")
print("Model training and logging completed.")
```

Number of components selected for 95% explained variance: 5

```
2024/12/17 15:47:13 WARNING mlflow.models.model: Model logged without a signature an
d input example. Please set `input_example` parameter when logging the model to auto
infer the model signature.
```

KNN with PCA Classification Metrics:

Accuracy: 0.8944195659662418

F1 Score (weighted): 0.8865163979822601

Confusion Matrix:

[[9550 360]

[ 866 836]]

True Positive (TP): 9550, False Negative (FN): 360, False Positive (FP): 866, True N egative (TN): 836

The 'loan\_status' column is missing in the test dataset.

- 🏃 View run nosy-fowl-4 at: https://dagshub.com/nithinyanna3/my-first-repo.mlflow/ #/experiments/5/runs/2ebe3c8c0a914053b6c42cf1b4ccd2ef
- View experiment at: https://dagshub.com/nithinyanna3/my-first-repo.mlflow/#/expe riments/5

Model training and logging completed.

the second custom experiment i performed is SVM with PCA

```
In [253...
         import pandas as pd
          import mlflow
          import mlflow.sklearn
          from sklearn.decomposition import PCA
          from sklearn.model_selection import train_test_split
          from sklearn.svm import SVC
          from sklearn.metrics import accuracy_score, f1_score, confusion_matrix
          from sklearn.preprocessing import StandardScaler
          import numpy as np
          import joblib
```

```
# Load dataset
df = secondupdate.copy()
# Separate features and target
X = df.drop("loan_status", axis=1)
y = df["loan_status"]
# Standardization
scaler = StandardScaler()
X_scaled = scaler.fit_transform(X)
# Split the dataset into training and testing sets
X_train, X_test, y_train, y_test = train_test_split(X_scaled, y, test_size=0.2, ran
# PCA
pca = PCA()
X_train_pca = pca.fit_transform(X_train)
X_test_pca = pca.transform(X_test)
# Determine number of components for 95% explained variance
explained_variance = pca.explained_variance_ratio_
cumulative_explained_variance = np.cumsum(explained_variance)
n_components = np.argmax(cumulative_explained_variance >= 0.95) + 1
print(f"Number of components selected for 95% explained variance: {n components}")
# Apply PCA with the selected number of components
pca = PCA(n components=n components)
X_train_pca = pca.fit_transform(X_train)
X_test_pca = pca.transform(X_test)
# Train SVM model
model = SVC(kernel='rbf', random_state=42)
model.fit(X_train_pca, y_train)
# Save model using joblib
joblib.dump(model, "svm_pca_model.joblib")
mlflow.set_tracking_uri("https://dagshub.com/nithinyanna3/my-first-repo.mlflow")
mlflow.set_experiment("PCA")
# Log model to MLflow
with mlflow.start_run():
    mlflow.sklearn.log_model(model, "SVM_PCA_Model")
    # Predictions
   y_pred = model.predict(X_test_pca)
    acc = accuracy_score(y_test, y_pred)
   f1 = f1_score(y_test, y_pred, average='weighted')
    cm = confusion_matrix(y_test, y_pred)
    # Log metrics
    mlflow.log_metric("accuracy", acc)
    mlflow.log_metric("f1_score", f1)
    # Confusion Matrix
```

```
tp, fn, fp, tn = cm.ravel()
   mlflow.log_metric("TP", tp)
   mlflow.log_metric("TN", tn)
   mlflow.log_metric("FP", fp)
   mlflow.log_metric("FN", fn)
   # Print results
   print("SVM with PCA Classification Metrics:")
   print(f"Accuracy: {acc}")
   print(f"F1 Score (weighted): {f1}")
   print(f"Confusion Matrix:\n{cm}")
   print(f"True Positive (TP): {tp}, False Negative (FN): {fn}, False Positive (FP
   # Test with 5 rows from updatedtestdata.csv
   df test = pd.read csv("updatedtestdata.csv")
   if "loan_status" in df_test.columns:
       X_test_sample = df_test.iloc[:5]
       y_test_sample = df_test["loan_status"].iloc[:5]
       X_test_sample_scaled = scaler.transform(X_test_sample)
       X_test_sample_pca = pca.transform(X_test_sample_scaled)
       y_test_sample_pred = model.predict(X_test_sample_pca)
       # Print 5 test samples predictions
       for i in range(5):
           print(f"Row {i + 1}: Predicted loan status = {y test sample pred[i]}, A
   else:
        print("The 'loan_status' column is missing in the test dataset.")
print("Model training and logging completed.")
```

Number of components selected for 95% explained variance: 5

```
2024/12/17 15:55:43 WARNING mlflow.models.model: Model logged without a signature an
d input example. Please set `input_example` parameter when logging the model to auto
infer the model signature.
SVM with PCA Classification Metrics:
Accuracy: 0.8965725111953152
F1 Score (weighted): 0.8827149247633431
Confusion Matrix:
[[9709 201]
[1000 702]]
True Positive (TP): 9709, False Negative (FN): 201, False Positive (FP): 1000, True
Negative (TN): 702
The 'loan_status' column is missing in the test dataset.
🏃 View run PCA with SVM at: https://dagshub.com/nithinyanna3/my-first-repo.mlflow/
#/experiments/5/runs/5790d03e0dc04550885c47f049ad18f1
🥟 View experiment at: https://dagshub.com/nithinyanna3/my-first-repo.mlflow/#/expe
riments/5
Model training and logging completed.
```

Create meaningful F1-score plots and accuracies to compare experiments and determine the best model.

```
In [ ]:
```

printing outpus from best model with 92% accuracy XGBoost

```
In [267...
          import pandas as pd
          import mlflow
          import xgboost as xgb
          import joblib
          # Load the saved XGBoost model
          model = joblib.load("xgb_classifier_model.pkl")
          # Load the test dataset
          df_test = pd.read_csv("updatedtestdata.csv")
          # Predict
          y_test_sample_pred = model.predict(df_test)
          # Add predictions to the DataFrame
          df_test['Predicted loan_status'] = y_test_sample_pred
          # Display the test data with predictions
          print(df_test)
          print("Prediction on test data completed.")
```

	person_age	person_income	person_e	mp_length	loan_grade	loan_amnt
0	23	69000		3.0	5.0	25000
1	26	96000		6.0	2.0	10000
2	26	30000		5.0	4.0	4000
3	33	50000		4.0	0.0	7000
4	26	102000		8.0	3.0	15000
• • •	• • •	•••		• • •	• • •	• • •
39093	22	31200		2.0	1.0	3000
39094	22	48000		6.0	0.0	7000
39095	51	60000		0.0	0.0	15000
39096	22	36000		4.0	3.0	14000
39097	31	45000		6.0	1.0	19450
	loan_int_ra	te loan_percen	t_income	cb_person	_default_on_	file \
0	15.7	76	0.36			1
1	12.6	68	0.10			2
2	17.1	19	0.13			2
3	8.9	90	0.14			1
4	16.3	32	0.15			2
• • •		• •	• • •			
39093	10.3	37	0.10			1
39094	6.0	03	0.15			1
39095	7.5	51	0.25			1
39096	15.6	62	0.39			2
39097	9.9	91	0.44			1
	cb person ci	red_hist_length	Predict	ed loan_st	atus	
0	_p = = = = = = = = = = = = = = = =	2			1	
1		4			0	
2		2			1	
3	7		0			
4		4			0	
• • •		• • •			• • •	
39093		4			0	
39094		3			0	
39095		25			0	
39096		4			1	
39097		9			1	

[39098 rows x 10 columns]

Prediction on test data completed.

Save the final model using joblib. Create a FastAPI application to serve the model. Containerize the FastAPI application using Docker and push to Docker Hub. Deploy the containerized API to a cloud platform.

Create a Streamlit app to interact with the deployed model for real-time classification.

```
In [263... pip install scikit-learn joblib
```

Requirement already satisfied: scikit-learn in c:\users\hp\anaconda3\lib\site-packag es (1.4.2)

Requirement already satisfied: joblib in c:\users\hp\anaconda3\lib\site-packages (1. 4.2)

Requirement already satisfied: numpy>=1.19.5 in c:\users\hp\anaconda3\lib\site-packa ges (from scikit-learn) (1.26.4)

Requirement already satisfied: scipy>=1.6.0 in c:\users\hp\anaconda3\lib\site-packag es (from scikit-learn) (1.13.1)

Requirement already satisfied: threadpoolctl>=2.0.0 in c:\users\hp\anaconda3\lib\sit e-packages (from scikit-learn) (2.2.0)

Note: you may need to restart the kernel to use updated packages.

```
import joblib
from xgboost import XGBClassifier

# Assuming 'model' is your trained XGBoost model
joblib.dump(model, 'xgb_classifier_model.pkl')
```

Out[265... ['xgb\_classifier\_model.pkl']

# In [273... pip install fastapi uvicorn

Requirement already satisfied: fastapi in c:\users\hp\anaconda3\lib\site-packages (0.115.6)

Requirement already satisfied: uvicorn in c:\users\hp\anaconda3\lib\site-packages (0.34.0)

Requirement already satisfied: starlette<0.42.0,>=0.40.0 in c:\users\hp\anaconda3\lib\site-packages (from fastapi) (0.41.3)

Requirement already satisfied: pydantic!=1.8,!=1.8.1,!=2.0.0,!=2.0.1,!=2.1.0,<3.0.0, >=1.7.4 in c:\users\hp\anaconda3\lib\site-packages (from fastapi) (2.5.3)

Requirement already satisfied: typing-extensions>=4.8.0 in c:\users\hp\anaconda3\lib \site-packages (from fastapi) (4.11.0)

Requirement already satisfied: click>=7.0 in c:\users\hp\anaconda3\lib\site-packages (from uvicorn) (8.1.7)

Requirement already satisfied: h11>=0.8 in c:\users\hp\anaconda3\lib\site-packages (from uvicorn) (0.14.0)

Requirement already satisfied: colorama in c:\users\hp\anaconda3\lib\site-packages (from click>=7.0->uvicorn) (0.4.6)

Requirement already satisfied: annotated-types>=0.4.0 in c:\users\hp\anaconda3\lib\s ite-packages (from pydantic!=1.8,!=1.8.1,!=2.0.0,!=2.0.1,!=2.1.0,<3.0.0,>=1.7.4->fas tapi) (0.6.0)

Requirement already satisfied: pydantic-core==2.14.6 in c:\users\hp\anaconda3\lib\si te-packages (from pydantic!=1.8,!=1.8.1,!=2.0.0,!=2.0.1,!=2.1.0,<3.0.0,>=1.7.4->fast api) (2.14.6)

Requirement already satisfied: anyio<5,>=3.4.0 in c:\users\hp\anaconda3\lib\site-pac kages (from starlette<0.42.0,>=0.40.0->fastapi) (4.2.0)

Requirement already satisfied: idna>=2.8 in c:\users\hp\anaconda3\lib\site-packages (from anyio<5,>=3.4.0->starlette<0.42.0,>=0.40.0->fastapi) (3.7)

Requirement already satisfied: sniffio>=1.1 in c:\users\hp\anaconda3\lib\site-packag es (from anyio<5,>=3.4.0->starlette<0.42.0,>=0.40.0->fastapi) (1.3.0)

Note: you may need to restart the kernel to use updated packages.

local deployment of fastapi

```
In [4]: import uvicorn
from fastapi import FastAPI
```

```
from pydantic import BaseModel
import numpy as np
import pandas as pd
import joblib
import nest_asyncio
# Apply nest_asyncio to fix event loop issues in Jupyter
nest_asyncio.apply()
# Load the model
model = joblib.load("best_xgb_model_with_scaler.pkl")
app = FastAPI()
class InputData(BaseModel):
    person_age: float
    person_income: float
    person_emp_length: float
    loan grade: float
    loan_amnt: float
    loan_int_rate: float
    loan percent income: float
    cb_person_default_on_file: float
    cb_person_cred_hist_length: float
@app.post("/predict")
async def predict(data: InputData):
    try:
        input_features = np.array([
            data.person_age,
            data.person income,
            data.person_emp_length,
            data.loan_grade,
            data.loan amnt,
            data.loan_int_rate,
            data.loan_percent_income,
            data.cb person default on file,
            data.cb_person_cred_hist_length,
        ])
        # Convert the array to a DataFrame with the appropriate column names
        input_df = pd.DataFrame([input_features], columns=[
            'person_age', 'person_income', 'person_emp_length', 'loan_grade',
            'loan_amnt', 'loan_int_rate', 'loan_percent_income',
            'cb_person_default_on_file', 'cb_person_cred_hist_length'
        ])
        # Make prediction
        prediction = model.predict(input_df)
        return {"prediction": int(prediction[0])}
    except Exception as e:
        return {"error": str(e)}
if __name__ == "__main__":
    config = uvicorn.Config(app, host="127.0.0.1", port=8002, log_level="info")
```

```
server = uvicorn.Server(config)
            await server.serve()
       TNFO:
                 Started server process [14084]
       INFO:
                 Waiting for application startup.
       INFO:
                 Application startup complete.
       INFO:
                 Uvicorn running on http://127.0.0.1:8002 (Press CTRL+C to quit)
       INFO:
                 Shutting down
                 Waiting for application shutdown.
       INFO:
       INFO:
                 Application shutdown complete.
       INFO:
                 Finished server process [14084]
In [6]: !pip install docker render-python
       Requirement already satisfied: docker in c:\users\hp\anaconda3\lib\site-packages (7.
       1.0)
       Collecting render-python
         Downloading render_python-2.3.1-py3-none-any.whl.metadata (567 bytes)
       Requirement already satisfied: pywin32>=304 in c:\users\hp\anaconda3\lib\site-packag
       es (from docker) (305.1)
       Requirement already satisfied: requests>=2.26.0 in c:\users\hp\anaconda3\lib\site-pa
       ckages (from docker) (2.32.2)
       Requirement already satisfied: urllib3>=1.26.0 in c:\users\hp\anaconda3\lib\site-pac
       kages (from docker) (2.2.2)
       Requirement already satisfied: decorator in c:\users\hp\anaconda3\lib\site-packages
       (from render-python) (5.1.1)
       Requirement already satisfied: numpy in c:\users\hp\anaconda3\lib\site-packages (fro
       m render-python) (1.26.4)
       Requirement already satisfied: pillow in c:\users\hp\anaconda3\lib\site-packages (fr
       om render-python) (10.3.0)
       Requirement already satisfied: scipy in c:\users\hp\anaconda3\lib\site-packages (fro
       m render-python) (1.13.1)
       Requirement already satisfied: six in c:\users\hp\anaconda3\lib\site-packages (from
       render-python) (1.16.0)
       Collecting sphinxcontrib-napoleon (from render-python)
         Downloading sphinxcontrib_napoleon-0.7-py2.py3-none-any.whl.metadata (6.2 kB)
       Requirement already satisfied: charset-normalizer<4,>=2 in c:\users\hp\anaconda3\lib
       \site-packages (from requests>=2.26.0->docker) (2.0.4)
       Requirement already satisfied: idna<4,>=2.5 in c:\users\hp\anaconda3\lib\site-packag
       es (from requests>=2.26.0->docker) (3.7)
       Requirement already satisfied: certifi>=2017.4.17 in c:\users\hp\anaconda3\lib\site-
       packages (from requests>=2.26.0->docker) (2024.8.30)
       Collecting pockets>=0.3 (from sphinxcontrib-napoleon->render-python)
         Downloading pockets-0.9.1-py2.py3-none-any.whl.metadata (4.4 kB)
       Downloading render_python-2.3.1-py3-none-any.whl (67 kB)
       Downloading sphinxcontrib_napoleon-0.7-py2.py3-none-any.whl (17 kB)
       Downloading pockets-0.9.1-py2.py3-none-any.whl (26 kB)
       Installing collected packages: pockets, sphinxcontrib-napoleon, render-python
       Successfully installed pockets-0.9.1 render-python-2.3.1 sphinxcontrib-napoleon-0.7
        working with dockerfile directory
In [3]: dockerfile_content = """
        # Use the official Python image as the base image
        FROM python:3.10-slim
```

```
# Set the working directory in the container
         WORKDIR /app
         # Copy the requirements file to the container
         COPY requirements.txt .
         # Install the required Python libraries
         RUN pip install --no-cache-dir -r requirements.txt
         # Copy the FastAPI app code to the container
         COPY . .
         # Expose the application port
         EXPOSE 8001
         # Command to run the application
         CMD ["uvicorn", "main:app", "--host", "0.0.0.0", "--port", "8002"]
         with open("Dockerfile", "w") as file:
             file.write(dockerfile_content)
In [5]: requirements_content = """
         fastapi
         uvicorn
         numpy
         pandas
         joblib
         nest_asyncio
         with open("requirements.txt", "w") as file:
             file.write(requirements_content)
In [11]: import os
         os.chdir("C:\\Users\\HP")
In [17]: mkdir C:\Users\HP\docker_build
In [13]: import uvicorn
         from fastapi import FastAPI
         from pydantic import BaseModel
         import numpy as np
         import pandas as pd
         import joblib
         import os
         # Define the Python code as a string
         python_code = """
         import uvicorn
         from fastapi import FastAPI
         from pydantic import BaseModel
         import numpy as np
         import pandas as pd
```

```
import joblib
# Load the model
model = joblib.load("best_xgb_model_with_scaler.pkl")
# Initialize the FastAPI app
app = FastAPI()
# Define the input data schema
class InputData(BaseModel):
    person_age: float
    person_income: float
    person_emp_length: float
    loan grade: float
    loan amnt: float
    loan_int_rate: float
    loan_percent_income: float
    cb_person_default_on_file: float
    cb_person_cred_hist_length: float
# Prediction endpoint
@app.post("/predict")
async def predict(data: InputData):
    try:
        # Prepare the input features for the model
        input_features = np.array([
            data.person_age,
            data.person income,
            data.person_emp_length,
            data.loan_grade,
            data.loan amnt,
            data.loan int rate,
            data.loan_percent_income,
            data.cb person default on file,
            data.cb_person_cred_hist_length,
        ])
        # Convert to a DataFrame
        input_df = pd.DataFrame([input_features], columns=[
            'person_age', 'person_income', 'person_emp_length', 'loan_grade',
            'loan_amnt', 'loan_int_rate', 'loan_percent_income',
            'cb_person_default_on_file', 'cb_person_cred_hist_length'
        ])
        # Make a prediction
        prediction = model.predict(input_df)
        return {"prediction": int(prediction[0])}
    except Exception as e:
        # Return error details if something goes wrong
        return {"error": str(e)}
if __name__ == "__main__":
    uvicorn.run(app, host="0.0.0.0", port=8002, log_level="info")
# Define the target directory
```

```
target_dir = r"C:\Users\HP\docker_build"

# Create the target directory if it doesn't exist
os.makedirs(target_dir, exist_ok=True)

# Save the script as main.py in the target directory
file_path = os.path.join(target_dir, "main.py")
try:
    with open(file_path, "w") as file:
        file.write(python_code)
    print(f"main.py saved successfully in {target_dir}")
except Exception as e:
    print(f"Error saving main.py: {e}")
```

main.py saved successfully in C:\Users\HP\docker build

```
import os
import shutil

# Create target directory if it doesn't exist
target_dir = r"C:\Users\HP\docker_build"
os.makedirs(target_dir, exist_ok=True)

# Move the Dockerfile
shutil.move(r"C:\Users\HP\Dockerfile", target_dir)

# Move other necessary files (example: requirements.txt)
shutil.move(r"C:\Users\HP\requirements.txt", target_dir)
```

Out[21]: 'C:\\Users\\HP\\docker\_build\\requirements.txt'

```
In [17]: import docker

# Initialize Docker client
client = docker.from_env()

# Build the Docker image
try:
    image, build_logs = client.images.build(
        path=r"C:\Users\HP\docker_build",
        tag="nithinyanna/fastapi-app:v1"
    )
        print("Docker image built successfully!")
except Exception as e:
        print(f"Error building Docker image: {e}")
```

```
Task exception was never retrieved
future: <Task finished name='Task-1' coro=<Server.serve() done, defined at C:\Users</pre>
\HP\anaconda3\Lib\site-packages\uvicorn\server.py:68> exception=KeyboardInterrupt()>
Traceback (most recent call last):
 File "C:\Users\HP\anaconda3\Lib\site-packages\uvicorn\main.py", line 579, in run
    server.run()
 File "C:\Users\HP\anaconda3\Lib\site-packages\uvicorn\server.py", line 66, in run
    return asyncio.run(self.serve(sockets=sockets))
          ^^^^^^
  File "C:\Users\HP\anaconda3\Lib\site-packages\nest_asyncio.py", line 30, in run
    return loop.run until complete(task)
          ^^^^^^
 File "C:\Users\HP\anaconda3\Lib\site-packages\nest_asyncio.py", line 92, in run_un
til_complete
   self._run_once()
  File "C:\Users\HP\anaconda3\Lib\site-packages\nest_asyncio.py", line 133, in _run_
   handle._run()
 File "C:\Users\HP\anaconda3\Lib\asyncio\events.py", line 88, in _run
    self._context.run(self._callback, *self._args)
  File "C:\Users\HP\anaconda3\Lib\asyncio\tasks.py", line 396, in __wakeup
    self. step()
 File "C:\Users\HP\anaconda3\Lib\asyncio\tasks.py", line 303, in step
    self.__step_run_and_handle_result(exc)
 File "C:\Users\HP\anaconda3\Lib\asyncio\tasks.py", line 314, in __step_run_and_han
dle result
    result = coro.send(None)
            ^^^^^^
 File "C:\Users\HP\anaconda3\Lib\site-packages\uvicorn\server.py", line 69, in serv
   with self.capture_signals():
 File "C:\Users\HP\anaconda3\Lib\contextlib.py", line 144, in __exit__
    next(self.gen)
  File "C:\Users\HP\anaconda3\Lib\site-packages\uvicorn\server.py", line 330, in cap
ture signals
    signal.raise_signal(captured_signal)
KeyboardInterrupt
C:\Users\HP\anaconda3\Lib\site-packages\paramiko\transport.py:219: CryptographyDepre
cationWarning: Blowfish has been deprecated and will be removed in a future release
  "class": algorithms.Blowfish,
Docker image built successfully!
```

```
In [25]: import docker
         client = docker.from env()
         try:
             image, logs = client.images.build(path=r"C:\Users\HP\docker_build", tag="nithin")
             print("Docker image built successfully!")
             print(f"Image ID: {image.id}")
             # Print build logs (optional)
             for log in logs:
                 if 'stream' in log:
                     print(log['stream'].strip())
         except docker.errors.BuildError as e:
             print("Error during build:", e)
```

```
except docker.errors.APIError as e:
             print("Docker API error:", e)
        Docker image built successfully!
        Image ID: sha256:24ce2b9269b6b9760d33bf0e03423fdb99f567b49dd8e094b79535285042fd54
        Step 1/7 : FROM python:3.10-slim
        ---> 61912260e578
        Step 2/7 : WORKDIR /app
        ---> Using cache
        ---> 4496453a7ea0
        Step 3/7 : COPY requirements.txt .
        ---> Using cache
        ---> aa7de811e07f
        Step 4/7 : RUN pip install --no-cache-dir -r requirements.txt
        ---> Using cache
        ---> e7a5aeec47fc
        Step 5/7 : COPY . .
        ---> Using cache
        ---> 1f55e8daf29f
        Step 6/7 : EXPOSE 8001
        ---> Using cache
        ---> e59cb9fd0778
        Step 7/7 : CMD ["uvicorn", "main:app", "--host", "0.0.0.0", "--port", "8002"]
        ---> Using cache
        ---> 24ce2b9269b6
        Successfully built 24ce2b9269b6
        Successfully tagged nithinyanna/fastapi-app:v1
         successfully created dockerimages
In [19]: client.login(username="nithinyanna", password="N@ithin789")
         client.images.push("nithinyanna/fastapi-app:v1")
         print("Docker image pushed to Docker Hub.")
        Docker image pushed to Docker Hub.
         to deply the model using cloud i have used render cloud which is easy and reliable and
         below is the loal deplyment of streamlitt application
 In [1]: pip install streamlit
```

```
Requirement already satisfied: streamlit in c:\users\hp\anaconda3\lib\site-packages (1.32.0)
Requirement already satisfied: altair<6,>=4.0 in c:\users\hp\anaconda3\lib\site-packages (from streamlit) (5.0.1)
```

Requirement already satisfied: blinker<2,>=1.0.0 in c:\users\hp\anaconda3\lib\site-p ackages (from streamlit) (1.6.2)

Requirement already satisfied: cachetools<6,>=4.0 in c:\users\hp\anaconda3\lib\site-packages (from streamlit) (5.3.3)

Requirement already satisfied: click<9,>=7.0 in c:\users\hp\anaconda3\lib\site-packa ges (from streamlit) (8.1.7)

Requirement already satisfied: numpy<2,>=1.19.3 in c:\users\hp\anaconda3\lib\site-pa ckages (from streamlit) (1.26.4)

Requirement already satisfied: packaging<24,>=16.8 in c:\users\hp\anaconda3\lib\site -packages (from streamlit) (23.2)

Requirement already satisfied: pandas<3,>=1.3.0 in c:\users\hp\anaconda3\lib\site-pa ckages (from streamlit) (2.2.2)

Requirement already satisfied: pillow<11,>=7.1.0 in c:\users\hp\anaconda3\lib\site-p ackages (from streamlit) (10.3.0)

Requirement already satisfied: protobuf<5,>=3.20 in c:\users\hp\anaconda3\lib\site-p ackages (from streamlit) (3.20.3)

Requirement already satisfied: pyarrow>=7.0 in c:\users\hp\anaconda3\lib\site-packag es (from streamlit) (14.0.2)

Requirement already satisfied: requests<3,>=2.27 in c:\users\hp\anaconda3\lib\site-p ackages (from streamlit) (2.32.2)

Requirement already satisfied: rich<14,>=10.14.0 in c:\users\hp\anaconda3\lib\site-p ackages (from streamlit) (13.3.5)

Requirement already satisfied: tenacity<9,>=8.1.0 in c:\users\hp\anaconda3\lib\site-packages (from streamlit) (8.2.2)

Requirement already satisfied: toml<2,>=0.10.1 in c:\users\hp\anaconda3\lib\site-pac kages (from streamlit) (0.10.2)

Requirement already satisfied: typing-extensions<5,>=4.3.0 in c:\users\hp\anaconda3 \lib\site-packages (from streamlit) (4.11.0)

Requirement already satisfied: gitpython!=3.1.19,<4,>=3.0.7 in c:\users\hp\anaconda3 \lib\site-packages (from streamlit) (3.1.37)

Requirement already satisfied: pydeck<1,>=0.8.0b4 in c:\users\hp\anaconda3\lib\site-packages (from streamlit) (0.8.0)

Requirement already satisfied: tornado<7,>=6.0.3 in c:\users\hp\anaconda3\lib\site-p ackages (from streamlit) (6.4.1)

Requirement already satisfied: watchdog>=2.1.5 in c:\users\hp\anaconda3\lib\site-pac kages (from streamlit) (4.0.1)

Requirement already satisfied: jinja2 in c:\users\hp\anaconda3\lib\site-packages (fr om altair<6,>=4.0->streamlit) (3.1.4)

Requirement already satisfied: jsonschema>=3.0 in c:\users\hp\anaconda3\lib\site-pac kages (from altair<6,>=4.0->streamlit) (4.19.2)

Requirement already satisfied: toolz in c:\users\hp\anaconda3\lib\site-packages (fro m altair<6,>=4.0->streamlit) (0.12.0)

Requirement already satisfied: colorama in c:\users\hp\anaconda3\lib\site-packages (from click<9,>=7.0->streamlit) (0.4.6)

Requirement already satisfied: gitdb<5,>=4.0.1 in c:\users\hp\anaconda3\lib\site-pac kages (from gitpython!=3.1.19,<4,>=3.0.7->streamlit) (4.0.7)

Requirement already satisfied: python-dateutil>=2.8.2 in c:\users\hp\anaconda3\lib\s ite-packages (from pandas<3,>=1.3.0->streamlit) (2.9.0.post0)

Requirement already satisfied: pytz>=2020.1 in c:\users\hp\anaconda3\lib\site-packag es (from pandas<3,>=1.3.0->streamlit) (2024.1)

Requirement already satisfied: tzdata>=2022.7 in c:\users\hp\anaconda3\lib\site-pack ages (from pandas<3,>=1.3.0->streamlit) (2023.3)

```
Requirement already satisfied: charset-normalizer<4,>=2 in c:\users\hp\anaconda3\lib
\site-packages (from requests<3,>=2.27->streamlit) (2.0.4)
Requirement already satisfied: idna<4,>=2.5 in c:\users\hp\anaconda3\lib\site-packag
es (from requests<3,>=2.27->streamlit) (3.7)
Requirement already satisfied: urllib3<3,>=1.21.1 in c:\users\hp\anaconda3\lib\site-
packages (from requests<3,>=2.27->streamlit) (2.2.2)
Requirement already satisfied: certifi>=2017.4.17 in c:\users\hp\anaconda3\lib\site-
packages (from requests<3,>=2.27->streamlit) (2024.8.30)
Requirement already satisfied: markdown-it-py<3.0.0,>=2.2.0 in c:\users\hp\anaconda3
\lib\site-packages (from rich<14,>=10.14.0->streamlit) (2.2.0)
Requirement already satisfied: pygments<3.0.0,>=2.13.0 in c:\users\hp\anaconda3\lib
\site-packages (from rich<14,>=10.14.0->streamlit) (2.15.1)
Requirement already satisfied: smmap<5,>=3.0.1 in c:\users\hp\anaconda3\lib\site-pac
kages (from gitdb<5,>=4.0.1->gitpython!=3.1.19,<4,>=3.0.7->streamlit) (4.0.0)
Requirement already satisfied: MarkupSafe>=2.0 in c:\users\hp\anaconda3\lib\site-pac
kages (from jinja2->altair<6,>=4.0->streamlit) (2.1.3)
Requirement already satisfied: attrs>=22.2.0 in c:\users\hp\anaconda3\lib\site-packa
ges (from jsonschema>=3.0->altair<6,>=4.0->streamlit) (23.1.0)
Requirement already satisfied: jsonschema-specifications>=2023.03.6 in c:\users\hp\a
naconda3\lib\site-packages (from jsonschema>=3.0->altair<6,>=4.0->streamlit) (2023.
7.1)
Requirement already satisfied: referencing>=0.28.4 in c:\users\hp\anaconda3\lib\site
-packages (from jsonschema>=3.0->altair<6,>=4.0->streamlit) (0.30.2)
Requirement already satisfied: rpds-py>=0.7.1 in c:\users\hp\anaconda3\lib\site-pack
ages (from jsonschema>=3.0->altair<6,>=4.0->streamlit) (0.10.6)
Requirement already satisfied: mdurl~=0.1 in c:\users\hp\anaconda3\lib\site-packages
(from markdown-it-py<3.0.0,>=2.2.0->rich<14,>=10.14.0->streamlit) (0.1.0)
Requirement already satisfied: six>=1.5 in c:\users\hp\anaconda3\lib\site-packages
(from python-dateutil>=2.8.2->pandas<3,>=1.3.0->streamlit) (1.16.0)
Note: you may need to restart the kernel to use updated packages.
```

```
In [ ]: import streamlit as st
        import joblib
        import pandas as pd
        import numpy as np
        # Load the model
        model = joblib.load("best_xgb_model_with_scaler.pkl")
        # Streamlit app
        st.title("Loan Default Prediction")
        # Define input fields
        person_age = st.number_input("Age", min_value=18, max_value=100, value=30)
        person_income = st.number_input("Income", min_value=0, value=50000)
        person_emp_length = st.number_input("Employment Length (in years)", min_value=0, ma
        loan_grade = st.number_input("Loan Grade", min_value=1, max_value=10, value=5)
        loan_amnt = st.number_input("Loan Amount", min_value=0, value=10000)
        loan_int_rate = st.number_input("Interest Rate (%)", min_value=0.0, value=5.0)
        loan_percent_income = st.number_input("Loan % of Income", min_value=0.0, value=10.0
        cb_person_default_on_file = st.number_input("Default on File", min_value=0, max_val
        cb_person_cred_hist_length = st.number_input("Credit History Length", min_value=0,
        # Create a DataFrame with the input data
        input_data = pd.DataFrame([[person_age, person_income, person_emp_length, loan_grad
                                    loan_amnt, loan_int_rate, loan_percent_income,
```