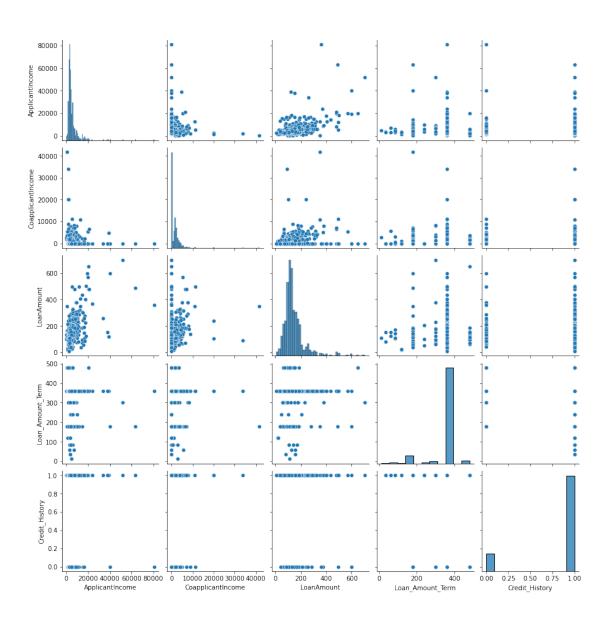
code

September 12, 2021

```
[8]: import pandas as pd
      import numpy as np
      import seaborn as sns
      import matplotlib.pyplot as plt
 [9]: train = pd.read_csv('./loan_train.csv')
      train.head()
 [9]:
          Loan_ID Gender Married Dependents
                                                  Education Self_Employed
      0 LP001002
                    Male
                               No
                                            0
                                                   Graduate
                                                                        No
      1 LP001003
                    Male
                              Yes
                                            1
                                                   Graduate
                                                                        No
      2 LP001005
                    Male
                              Yes
                                            0
                                                   Graduate
                                                                       Yes
      3 LP001006
                    Male
                              Yes
                                            0
                                                                        No
                                               Not Graduate
      4 LP001008
                    Male
                               No
                                            0
                                                   Graduate
                                                                        No
         ApplicantIncome
                           CoapplicantIncome
                                              LoanAmount Loan_Amount_Term \
                                                                       360.0
      0
                     5849
                                          0.0
                                                      NaN
      1
                     4583
                                      1508.0
                                                    128.0
                                                                       360.0
      2
                                          0.0
                                                     66.0
                     3000
                                                                       360.0
      3
                     2583
                                      2358.0
                                                    120.0
                                                                       360.0
      4
                     6000
                                          0.0
                                                    141.0
                                                                       360.0
         Credit_History Property_Area Loan_Status
      0
                     1.0
                                 Urban
                                                  Y
      1
                     1.0
                                 Rural
                                                  N
      2
                     1.0
                                                  Y
                                 Urban
      3
                                                  Y
                     1.0
                                 Urban
      4
                     1.0
                                                  Y
                                 Urban
[10]: test = pd.read_csv('./loan_test.csv')
      test.head()
[10]:
          Loan_ID Gender Married Dependents
                                                  Education Self_Employed
      0 LP001015
                    Male
                              Yes
                                            0
                                                   Graduate
                                                                        No
                    Male
                              Yes
                                            1
      1 LP001022
                                                   Graduate
                                                                        No
                    Male
                              Yes
                                            2
      2 LP001031
                                                   Graduate
                                                                        No
      3 LP001035
                    Male
                              Yes
                                            2
                                                   Graduate
                                                                        No
```

```
4 LP001051
                    Male
                               No
                                              Not Graduate
                                                                        No
         ApplicantIncome
                           CoapplicantIncome
                                               LoanAmount Loan_Amount_Term \
      0
                     5720
                                                    110.0
                                                                       360.0
      1
                     3076
                                         1500
                                                    126.0
                                                                       360.0
      2
                     5000
                                         1800
                                                    208.0
                                                                       360.0
      3
                     2340
                                         2546
                                                    100.0
                                                                       360.0
      4
                     3276
                                            0
                                                     78.0
                                                                       360.0
         Credit_History Property_Area
      0
                     1.0
                                 Urban
      1
                     1.0
                                 Urban
      2
                     1.0
                                 Urban
      3
                    NaN
                                 Urban
      4
                     1.0
                                 Urban
[13]: train_original = train.copy()
      test_original = test.copy()
[17]: train.dtypes
[17]: Loan_ID
                             object
      Gender
                             object
      Married
                             object
      Dependents
                             object
      Education
                             object
      Self_Employed
                             object
      ApplicantIncome
                              int64
      CoapplicantIncome
                            float64
      LoanAmount
                            float64
      Loan_Amount_Term
                            float64
      Credit_History
                            float64
      Property_Area
                             object
      Loan_Status
                             object
      dtype: object
[19]: train.shape
[19]: (614, 13)
[21]:
      test.shape
[21]: (367, 12)
[22]:
      sns.pairplot(train)
[22]: <seaborn.axisgrid.PairGrid at 0x7f2ccbfaad30>
```



[23]: train.isnull().sum()

[23]: Loan_ID 0 Gender 13 Married 3 Dependents 15 0 Education Self_Employed 32 ApplicantIncome 0 CoapplicantIncome 0 LoanAmount 22 Loan_Amount_Term 14 Credit_History 50

```
Property_Area
      Loan_Status
                            0
      dtype: int64
[26]: train['Gender'].fillna(train['Gender'].mode()[0], inplace=True)
      train['Married'].fillna(train['Married'].mode()[0], inplace=True)
      train['Dependents'].fillna(train['Dependents'].mode()[0], inplace=True)
      train['Self_Employed'].fillna(train['Self_Employed'].mode()[0], inplace=True)
      train['Credit History'].fillna(train['Credit History'].mode()[0], inplace=True)
[28]: train['Loan_Amount_Term'].fillna(train['Loan_Amount_Term'].mode()[0],__
       →inplace=True)
[30]: train['LoanAmount'].fillna(train['LoanAmount'].median(), inplace=True)
[31]: train.isnull().sum()
[31]: Loan ID
                           0
      Gender
                           0
     Married
                           0
      Dependents
                           0
      Education
                           0
      Self_Employed
                           0
      ApplicantIncome
                           0
      CoapplicantIncome
      LoanAmount
                           0
      Loan_Amount_Term
                           0
      Credit_History
                           0
     Property_Area
                           0
     Loan Status
                           0
      dtype: int64
[33]: test['Gender'].fillna(train['Gender'].mode()[0], inplace=True)
      test['Married'].fillna(train['Married'].mode()[0], inplace=True)
      test['Dependents'].fillna(train['Dependents'].mode()[0], inplace=True)
      test['Self_Employed'].fillna(train['Self_Employed'].mode()[0], inplace=True)
      test['Credit_History'].fillna(train['Credit_History'].mode()[0], inplace=True)
      test['Loan_Amount_Term'].fillna(train['Loan_Amount_Term'].mode()[0],u
       →inplace=True)
      test['LoanAmount'].fillna(train['LoanAmount'].median(), inplace=True)
[35]: train['LoanAmount_log'] = np.log(train['LoanAmount'])
      test['LoanAmount_log'] = np.log(test['LoanAmount'])
[36]: train = train.drop('Loan_ID', axis=1)
      test = test.drop('Loan_ID', axis=1)
```

0

```
[38]: X = train.drop('Loan_Status', 1)
      y = train.Loan_Status
[41]: X = pd.get_dummies(X)
      train = pd.get_dummies(train)
      test = pd.get_dummies(test)
[42]: from sklearn.model_selection import train_test_split
      x_train, x_cv, y_train, y_cv = train_test_split(X, y, test_size=0.3)
[44]: from sklearn.linear_model import LogisticRegression
      from sklearn.metrics import accuracy_score
      model = LogisticRegression(solver="liblinear")
      model.fit(x_train, y_train)
[44]: LogisticRegression(solver='liblinear')
[45]: pred_cv = model.predict(x_cv)
      accuracy_score(y_cv, pred_cv)
[45]: 0.8432432432432433
[46]: pred_test = model.predict(test)
[47]: from sklearn.model_selection import cross_val_score
      from sklearn.model_selection import KFold
      k = 5
[48]: kf = KFold(n_splits=k, random_state=None)
[52]: model = LogisticRegression(solver='liblinear')
      result = cross_val_score(model, X, y, cv=kf)
      print("Avg accuracy before scaling: {}".format(result.mean()))
     Avg accuracy before scaling: 0.809462881514061
 []:
```