In [1]:

```
import pandas as pd
import numpy as np
import seaborn as sns
import matplotlib.pyplot as plt
%matplotlib inline
import warnings
warnings.filterwarnings('ignore')
```

In [2]:

```
1 df1=pd.read_csv('test.csv')
2 df2=pd.read_csv('train.csv')
```

In [3]:

```
1 df=df1.append(df2)
```

In [4]:

```
1 df.head()
```

Out[4]:

	Loan_ID	Gender	Married	Dependents	Education	Self_Employed	ApplicantIncome	Coapr
0	LP001015	Male	Yes	0	Graduate	No	5720	
1	LP001022	Male	Yes	1	Graduate	No	3076	
2	LP001031	Male	Yes	2	Graduate	No	5000	
3	LP001035	Male	Yes	2	Graduate	No	2340	
4	LP001051	Male	No	0	Not Graduate	No	3276	
4								>

In [5]:

```
1 df.shape
```

Out[5]:

(981, 13)

In [6]:

1 df.describe()

Out[6]:

	ApplicantIncome	CoapplicantIncome	LoanAmount	Loan_Amount_Term	Credit_History
count	981.000000	981.000000	954.000000	961.000000	902.000000
mean	5179.795107	1601.916330	142.511530	342.201873	0.835920
std	5695.104533	2718.772806	77.421743	65.100602	0.370553
min	0.000000	0.000000	9.000000	6.000000	0.000000
25%	2875.000000	0.000000	100.000000	360.000000	1.000000
50%	3800.000000	1110.000000	126.000000	360.000000	1.000000
75%	5516.000000	2365.000000	162.000000	360.000000	1.000000
max	81000.000000	41667.000000	700.000000	480.000000	1.000000

In [7]:

1 df.info()

<class 'pandas.core.frame.DataFrame'>
Int64Index: 981 entries, 0 to 613
Data columns (total 13 columns):

#	Column	Non-Null Count	Dtype
0	Loan_ID	981 non-null	object
1	Gender	957 non-null	object
2	Married	978 non-null	object
3	Dependents	956 non-null	object
4	Education	981 non-null	object
5	Self_Employed	926 non-null	object
6	ApplicantIncome	981 non-null	int64
7	CoapplicantIncome	981 non-null	float64
8	LoanAmount	954 non-null	float64
9	Loan_Amount_Term	961 non-null	float64
10	Credit_History	902 non-null	float64
11	Property_Area	981 non-null	object
12	Loan_Status	614 non-null	object

dtypes: float64(4), int64(1), object(8)

memory usage: 107.3+ KB

```
In [8]:
```

```
1 df.isnull().sum()
Out[8]:
Loan_ID
                        0
Gender
                       24
Married
                        3
Dependents
                       25
Education
                        0
Self_Employed
                       55
ApplicantIncome
                        0
                        0
CoapplicantIncome
LoanAmount
                       27
Loan_Amount_Term
                       20
Credit_History
                       79
Property_Area
                        0
Loan_Status
                      367
dtype: int64
In [9]:
 1 df.isnull().sum()/len(df)*100
Out[9]:
Loan_ID
                       0.000000
Gender
                       2,446483
Married
                       0.305810
Dependents
                       2.548420
Education
                       0.000000
Self_Employed
                       5.606524
ApplicantIncome
                       0.000000
CoapplicantIncome
                       0.000000
LoanAmount
                       2.752294
                       2.038736
Loan_Amount_Term
Credit_History
                       8.053007
Property_Area
                       0.000000
                      37.410805
Loan_Status
dtype: float64
In [10]:
  1 mode_sf_emp=df['Self_Employed'].mode()
In [11]:
    mode_sf_emp
Out[11]:
     No
Name: Self_Employed, dtype: object
In [12]:
  1 | df['Self_Employed']=df['Self_Employed'].fillna(method='ffill')
```

```
1/12/23, 5:07 PM
                                          Loan data casestudy project - Jupyter Notebook
  In [13]:
      mode_ln_st=df['Loan_Status'].mode()
     mode_ln_st
  Out[13]:
  Name: Loan_Status, dtype: object
  In [14]:
   1 df['Loan_Status']=df['Loan_Status'].fillna(method='ffill')
  In [15]:
      median_cr=df['Credit_History'].median()
     median_cr
  Out[15]:
  1.0
  In [16]:
   1 df['Credit_History']=df['Credit_History'].fillna(median_cr)
  In [17]:
     df.isnull().sum()/len(df)*100
  Out[17]:
  Loan_ID
                         0.000000
  Gender
                         2.446483
  Married
                         0.305810
  Dependents
                         2.548420
  Education
                         0.000000
  Self Employed
                         0.000000
  ApplicantIncome
                         0.000000
  CoapplicantIncome
                         0.000000
                         2.752294
  LoanAmount
  Loan_Amount_Term
                         2.038736
  Credit History
                         0.000000
                         0.000000
  Property_Area
  Loan Status
                        37.410805
  dtype: float64
```

In [18]:

```
df.dropna(inplace=True)
```

```
In [19]:
```

```
1 df.isnull().sum()
Out[19]:
Loan_ID
                     0
Gender
                     0
Married
                     0
Dependents
                     0
Education
                     0
Self_Employed
                     0
ApplicantIncome
                     0
CoapplicantIncome
                     0
LoanAmount
                     0
Loan_Amount_Term
                     0
Credit_History
                     0
Property_Area
                     0
Loan_Status
                     0
dtype: int64
In [20]:
 1 #Numerical col
    num_col=df.select_dtypes(include=['int64','float64']).columns
 3
    num_col
Out[20]:
Index(['ApplicantIncome', 'CoapplicantIncome', 'LoanAmount',
       'Loan_Amount_Term', 'Credit_History'],
      dtype='object')
In [21]:
 1 #Categorical_col
 2 cat_col=df.select_dtypes(include=['0']).columns
 3 cat_col
Out[21]:
Index(['Loan_ID', 'Gender', 'Married', 'Dependents', 'Education',
       'Self_Employed', 'Property_Area', 'Loan_Status'],
      dtype='object')
In [22]:
 1 | df.drop('Dependents',axis=1,inplace=True)
```

In [23]:

1 df.head(10)

Out[23]:

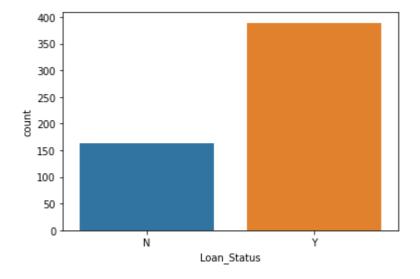
	Loan_ID	Gender	Married	Education	Self_Employed	ApplicantIncome	CoapplicantIncome
1	LP001003	Male	Yes	Graduate	No	4583	1508.C
2	LP001005	Male	Yes	Graduate	Yes	3000	0.0
3	LP001006	Male	Yes	Not Graduate	No	2583	2358.0
4	LP001008	Male	No	Graduate	No	6000	0.0
5	LP001011	Male	Yes	Graduate	Yes	5417	4196.C
6	LP001013	Male	Yes	Not Graduate	No	2333	1516.C
7	LP001014	Male	Yes	Graduate	No	3036	2504.C
8	LP001018	Male	Yes	Graduate	No	4006	1526.C
9	LP001020	Male	Yes	Graduate	No	12841	10968.0
10	LP001024	Male	Yes	Graduate	No	3200	700.C

In [24]:

1 sns.countplot(df['Loan_Status'])

Out[24]:

<AxesSubplot:xlabel='Loan_Status', ylabel='count'>

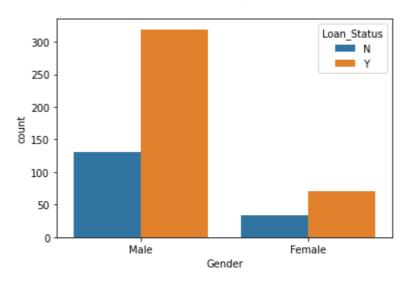


In [25]:

sns.countplot(df['Gender'],hue=df['Loan_Status'])

Out[25]:

<AxesSubplot:xlabel='Gender', ylabel='count'>

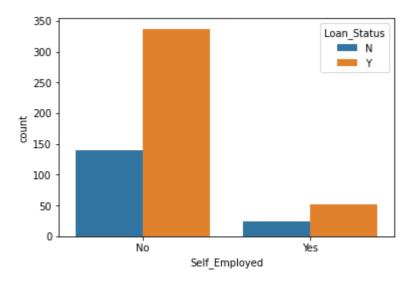


In [26]:

sns.countplot(df['Self_Employed'],hue=df['Loan_Status'])

Out[26]:

<AxesSubplot:xlabel='Self_Employed', ylabel='count'>

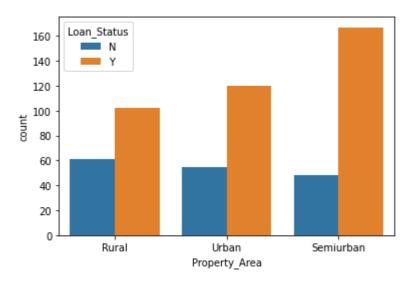


In [27]:

sns.countplot(df['Property_Area'],hue=df['Loan_Status'])

Out[27]:

<AxesSubplot:xlabel='Property_Area', ylabel='count'>

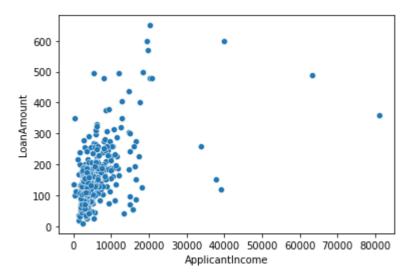


In [28]:

1 sns.scatterplot(df['ApplicantIncome'],df['LoanAmount'])

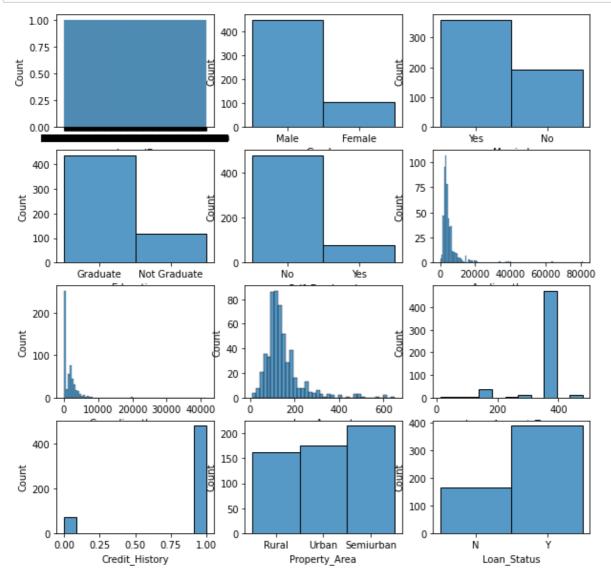
Out[28]:

<AxesSubplot:xlabel='ApplicantIncome', ylabel='LoanAmount'>



In [29]:

```
plt.figure(figsize=(10,10))
count=1
for i in df:
   plt.subplot(4,3,count)
sns.histplot(x=df[i],data=df)
count+=1
```

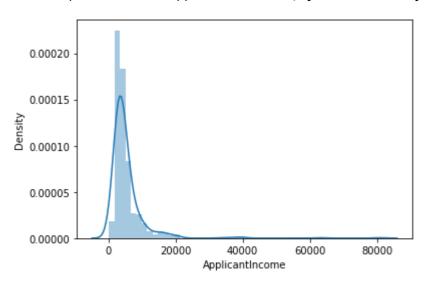


In [30]:

1 sns.distplot(df['ApplicantIncome'])

Out[30]:

<AxesSubplot:xlabel='ApplicantIncome', ylabel='Density'>

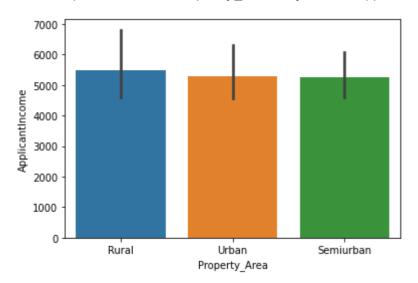


In [31]:

1 sns.barplot(df['Property_Area'],df['ApplicantIncome'])

Out[31]:

<AxesSubplot:xlabel='Property_Area', ylabel='ApplicantIncome'>

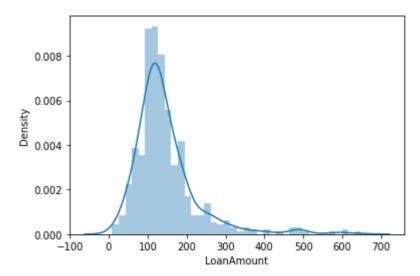


In [32]:

1 sns.distplot(df['LoanAmount'])

Out[32]:

<AxesSubplot:xlabel='LoanAmount', ylabel='Density'>



In [33]:

```
plt.figure(figsize=(15,11))
sns.heatmap(df.corr(),annot=True)
```

Out[33]:

<AxesSubplot:>



LabelEncoder

In [34]:

1 **from** sklearn.preprocessing **import** LabelEncoder

In [35]:

1 le=LabelEncoder()

In [36]:

```
cat_col=df.select_dtypes(include='0').columns
cat_col
```

Out[36]:

```
In [37]:
```

```
for i in cat_col:
df[i]=le.fit_transform(df[i])
```

In [38]:

1 df.head()

Out[38]:

	Loan_ID	Gender	Married	Education	Self_Employed	ApplicantIncome	CoapplicantIncome
1	0	1	1	0	0	4583	1508.0
2	1	1	1	0	1	3000	0.0
3	2	1	1	1	0	2583	2358.0
4	3	1	0	0	0	6000	0.0
5	4	1	1	0	1	5417	4196.0
4							+

In [39]:

1 x=df.drop('Loan_Status',axis=1)

2 x

Out[39]:

	Loan_ID	Gender	Married	Education	Self_Employed	ApplicantIncome	CoapplicantIncome
1	0	1	1	0	0	4583	1508.C
2	1	1	1	0	1	3000	0.0
3	2	1	1	1	0	2583	2358.0
4	3	1	0	0	0	6000	0.0
5	4	1	1	0	1	5417	4196.C
609	548	0	0	0	0	2900	0.0
610	549	1	1	0	0	4106	0.0
611	550	1	1	0	0	8072	240.0
612	551	1	1	0	0	7583	0.0
613	552	0	0	0	1	4583	0.0

553 rows × 11 columns

```
In [40]:
 1 y=df['Loan_Status']
 2 y
Out[40]:
       0
2
       1
3
4
       1
609
       1
610
       1
611
       1
       1
612
613
Name: Loan_Status, Length: 553, dtype: int32
```

train_test_split

```
In [41]:
 1 from sklearn.model_selection import train_test_split
In [42]:
 1 X_train,X_test,y_train,y_test=train_test_split(x,y,test_size=0.20,random_state=1)
In [43]:
 1 X_train.shape
Out[43]:
(442, 11)
In [44]:
 1 X_test.shape
Out[44]:
(111, 11)
In [45]:
 1 y_train.shape
Out[45]:
(442,)
```

```
In [46]:
    1 y_test.shape
Out[46]:
(111,)
```

LogisticRegression

```
In [47]:
```

```
from sklearn.linear_model import LogisticRegression
from sklearn.metrics import classification_report
```

In [48]:

```
def my_model(clf):
    clf.fit(X_train,y_train)
    y_train_pred=clf.predict(X_train)
    y_test_pred=clf.predict(X_test)
    print('Train Data')
    print(classification_report(y_train,y_train_pred))
    print('Test Data')
    print(classification_report(y_test,y_test_pred))
```

In [49]:

```
1 lr=LogisticRegression()
```

In [50]:

Train Data

```
1 my_model(lr)
```

Truin bucu	precision	recall	f1-score	support
0	0.85	0.38	0.53	133
1	0.79	0.97	0.87	309
accuracy macro avg weighted avg	0.82 0.80	0.68 0.79	0.79 0.70 0.77	442 442 442
Test Data	precision	recall	f1-score	support
0 1	0.62 0.80	0.42 0.90	0.50 0.85	31 80
accuracy macro avg weighted avg	0.71 0.75	0.66 0.77	0.77 0.67 0.75	111 111 111

DecisionTreeClassifier

```
In [51]:
```

```
1 | from sklearn.tree import DecisionTreeClassifier
```

In [52]:

```
dt=DecisionTreeClassifier()
```

In [53]:

```
1 dt
```

Out[53]:

```
▼ DecisionTreeClassifier
DecisionTreeClassifier()
```

In [54]:

Train Data

```
my_model(dt)
```

```
precision
                            recall f1-score
                                                 support
           0
                    1.00
                               1.00
                                         1.00
                                                     133
           1
                    1.00
                               1.00
                                         1.00
                                                     309
                                         1.00
                                                     442
    accuracy
   macro avg
                    1.00
                               1.00
                                         1.00
                                                     442
weighted avg
                    1.00
                               1.00
                                         1.00
                                                     442
Toct Data
```

lest Data	9	precision	recall	f1-score	support
	0	0.49	0.55	0.52	31
	1	0.82	0.78	0.79	80
accur	racy			0.71	111
macro	avg	0.65	0.66	0.66	111
weighted	avg	0.72	0.71	0.72	111

In [55]:

```
from sklearn.model_selection import RandomizedSearchCV
```

In [56]:

```
param_grid={
2
       'criterion':['gini','entropy'],
3
       'class_weight':[None, 'balanced'],
4
       'max_depth':np.arange(2,50),
5
       'min_samples_split':np.arange(2,50,2),
6
       'min_samples_leaf':np.arange(2,50)
7
  }
```

```
In [57]:
```

```
dt_rcv=RandomizedSearchCV(dt,param_distributions=param_grid,n_iter=10,scoring='f1',n_jc
```

In [58]:

```
1 dt_rcv.fit(X_train,y_train)
```

Out[58]:

```
▶ RandomizedSearchCV
▶ estimator: DecisionTreeClassifier
▶ DecisionTreeClassifier
```

In [59]:

```
1 dt_rcv.best_params_
```

Out[59]:

```
{'min_samples_split': 12,
  'min_samples_leaf': 41,
  'max_depth': 29,
  'criterion': 'entropy',
  'class_weight': None}
```

In [60]:

1 dt1=DecisionTreeClassifier(criterion='gini',class_weight='balanced',max_depth=39,min_sa

In [61]:

```
1 my_model(dt1)
```

Train Data				
	precision	recall	f1-score	support
0	0.65	0.89	0.75	133
1	0.94	0.79	0.86	309
accuracy			0.82	442
macro avg	0.80	0.84	0.81	442
weighted avg	0.85	0.82	0.83	442
Test Data				
	precision	recall	f1-score	support
0	0.42	0.71	0.53	31
1	0.85	0.62	0.72	80
accuracy			0.65	111
,				
macro avg	0.64	0.67	0.62	111

RandomForestClassifier

In [62]:

1 from sklearn.ensemble import RandomForestClassifier

In [63]:

1 rf=RandomForestClassifier()

In [64]:

1 my_model(rf)

Train Data				
	precision	recall	f1-score	support
0	1.00	1.00	1.00	133
1	1.00	1.00	1.00	309
accuracy			1.00	442
macro avg	1.00	1.00	1.00	442
weighted avg	1.00	1.00	1.00	442
Test Data				
	precision	recall	f1-score	support
0	0.71	0.55	0.62	31
1	0.84	0.91	0.87	80
accuracy			0.81	111
macro avg	0.77	0.73	0.75	111
weighted avg	0.80	0.81	0.80	111

In [65]:

1 rf_rcv=RandomizedSearchCV(rf,param_distributions=param_grid,n_iter=10,scoring='f1',n_jc

In [66]:

1 rf_rcv.fit(X_train,y_train)

Out[66]:

▶ RandomizedSearchCV▶ estimator: RandomForestClassifier▶ RandomForestClassifier

```
In [67]:
```

```
1 rf_rcv.best_params_
```

Out[67]:

```
{'min_samples_split': 38,
 'min_samples_leaf': 3,
 'max_depth': 27,
 'criterion': 'gini',
 'class_weight': None}
```

In [68]:

rf1=RandomForestClassifier(criterion='gini',class_weight='balanced',max_depth=31,min_sa

In [69]:

Train Data

```
1 my_model(rf1)
```

support

133

309

	precision	recall	f1-score
0	0.62	0.69	0.65
1	0.86	0.82	0.84
accuracy			0.78

accuracy			0.78	442
macro avg	0.74	0.75	0.74	442
weighted avg	0.79	0.78	0.78	442

Test Data					
		precision	recall	f1-score	support
	0	0.45	0.68	0.54	31
	1	0.84	0.68	0.75	80
accura	су			0.68	111
macro a	vg	0.65	0.68	0.64	111
weighted a	vg	0.73	0.68	0.69	111

AdaBoostClassifier

In [70]:

from sklearn.ensemble import AdaBoostClassifier

In [71]:

1 | adb=AdaBoostClassifier(n_estimators=450)

```
In [72]:
```

```
1 my_model(adb)
Train Data
              precision recall f1-score
                                               support
           0
                   0.95
                                        0.87
                             0.80
                                                   133
                   0.92
                             0.98
                                        0.95
                                                   309
                                        0.93
                                                   442
    accuracy
   macro avg
                   0.93
                             0.89
                                        0.91
                                                   442
weighted avg
                   0.93
                             0.93
                                        0.93
                                                   442
Test Data
              precision
                           recall f1-score
                                               support
           0
                   0.62
                             0.65
                                        0.63
                                                    31
           1
                   0.86
                             0.85
                                        0.86
                                                    80
                                        0.79
                                                   111
    accuracy
                                        0.75
   macro avg
                   0.74
                             0.75
                                                   111
weighted avg
                   0.79
                             0.79
                                        0.79
                                                   111
In [73]:
  1 param_grid_ada={
 2
        'learning_rate':[0.1,0.01,1,2,3],
        'n_estimators':[50,100,150]
 3
 4 }
In [76]:
  1 | adb_rcv=RandomizedSearchCV(adb,param_distributions=param_grid_ada,n_iter=10,scoring='f1
In [77]:
  1 adb_rcv.fit(X_train,y_train)
Out[77]:
        RandomizedSearchCV
 ▶ estimator: AdaBoostClassifier
       ▶ AdaBoost¢lassifier
In [78]:
 1 | adb_rcv.best_params_
Out[78]:
{'n_estimators': 50, 'learning_rate': 0.01}
In [81]:
    adb1=AdaBoostClassifier(n_estimators=50,learning_rate=1)
```

In [82]:

1 my_model((adb1)			
Train Data				
	precision	recall	f1-score	support
0	0.89	0.57	0.70	133
1	0.84	0.97	0.90	309
accuracy			0.85	442
macro avg	0.87	0.77	0.80	442
weighted avg	0.86	0.85	0.84	442
Test Data				
	precision	recall	f1-score	support
0	0.70	0.61	0.66	31
1	0.86	0.90	0.88	80
accuracy			0.82	111
macro avg	0.78	0.76	0.77	111
weighted avg	0.81	0.82	0.82	111

Best Prediction is given by AdaBoost Classifier model. \P

In []:

1