

Risk Flag Detection

importing libraries

```
In [ ]: import pandas as pd
from geopy.geocoders import Nominatim
from geopy.exc import GeocoderQueryError
from matplotlib import pyplot as plt
import seaborn as sns
import matplotlib.pyplot as plt
import numpy as np
import math
from sklearn.decomposition import PCA
from sklearn.model_selection import train_test_split, GridSearchCV
from sklearn.linear_model import LogisticRegression
from sklearn.neighbors import KNeighborsClassifier
from sklearn.svm import SVC
from sklearn.tree import DecisionTreeClassifier
from sklearn.ensemble import RandomForestClassifier, GradientBoostingClassifier, AdaBoostClassifier
from sklearn import metrics
```

```
In [ ]: # read and save the dataset
# df=pd.read_json('./Loan_approval_dataset.json')
df=pd.read_csv('./data.csv')
```

```
In [ ]: # set the column names
df.columns=['Id', 'Income', 'Age', 'Experience', 'Married/Single', 'House_Ownership',
           'Car_Ownership', 'Profession', 'CITY', 'STATE', 'CURRENT_JOB_YRS',
           'CURRENT_HOUSE_YRS', 'Risk_Flag']
```

```
In [ ]: df.head()
```

Out[]:

	Id	Income	Age	Experience	Married/Single	House_Ownership	Car_Ownership	Profession	CITY	STATE	CL
0	1	7574516	40	10	single	rented	no	Software_Developer	Parbhani	Maharashtra	
1	2	3991815	66	4	married	rented	no	Technical_writer	Alappuzha	Kerala	
2	3	6256451	41	2	single	rented	yes	Software_Developer	Bhubaneswar	Odisha	
3	4	5768871	47	11	single	rented	no	Civil_servant	Tiruchirappalli[10]	Tamil_Nadu	
4	5	6915937	64	0	single	rented	no	Civil_servant	Jalgaon	Maharashtra	

In []:

```
# drop id column
df.drop(labels=['Id'],axis=1,inplace=True)
```

EDA

In []:

```
df.dtypes
```

Out[]:

Income	int64
Age	int64
Experience	int64
Married/Single	object
House_Ownership	object
Car_Ownership	object
Profession	object
CITY	object
STATE	object
CURRENT_JOB_YRS	int64
CURRENT_HOUSE_YRS	int64
Risk_Flag	int64
dtype: object	

In []:

```
df.shape
```

Out[]:

```
(251999, 12)
```

```
In [ ]: df.isna().sum()
```

```
Out[ ]: Income          0  
Age             0  
Experience      0  
Married/Single   0  
House_Ownership  0  
Car_Ownership    0  
Profession       0  
CITY            0  
STATE           0  
CURRENT_JOB_YRS 0  
CURRENT_HOUSE_YRS 0  
Risk_Flag        0  
dtype: int64
```

no null values are there in the data

```
In [ ]: df['Married/Single'].unique()
```

```
Out[ ]: array(['single', 'married'], dtype=object)
```

```
In [ ]: df.House_Ownership.unique()
```

```
Out[ ]: array(['rented', 'norent_noown', 'owned'], dtype=object)
```

```
In [ ]: df.Car_Ownership.unique()
```

```
Out[ ]: array(['no', 'yes'], dtype=object)
```

```
In [ ]: df.Profession.unique(),len(df.Profession.unique())
```

```
Out[ ]: (array(['Software_Developer', 'Technical_writer', 'Civil_servant',
       'Librarian', 'Economist', 'Flight_attendant', 'Architect',
       'Designer', 'Physician', 'Financial_Analyst',
       'Air_traffic_controller', 'Politician', 'Police_officer', 'Artist',
       'Surveyor', 'Design_Engineer', 'Chemical_engineer',
       'Hotel_Manager', 'Mechanical_engineer', 'Dentist', 'Comedian',
       'Biomedical_Engineer', 'Graphic_Designer',
       'Computer_hardware_engineer', 'Petroleum_Engineer', 'Secretary',
       'Computer_operator', 'Chartered_Accountant', 'Technician',
       'Microbiologist', 'Fashion_Designer', 'Aviator', 'Psychologist',
       'Magistrate', 'Lawyer', 'Firefighter', 'Engineer', 'Official',
       'Analyst', 'Geologist', 'Drafter', 'Statistician', 'Web_designer',
       'Consultant', 'Chef', 'Army_officer', 'Surgeon', 'Scientist',
       'Civil_engineer', 'Industrial_Engineer', 'Technology_specialist'],
      dtype=object),
51)
```

```
In [ ]: df.describe()
```

	Income	Age	Experience	CURRENT_JOB_YRS	CURRENT_HOUSE_YRS	Risk_Flag
count	2.519990e+05	251999.000000	251999.000000	251999.000000	251999.000000	251999.000000
mean	4.997131e+06	49.954178	10.084465	6.333890	11.997790	0.123000
std	2.878307e+06	17.063804	6.002585	3.647054	1.399038	0.328438
min	1.031000e+04	21.000000	0.000000	0.000000	10.000000	0.000000
25%	2.503144e+06	35.000000	5.000000	3.000000	11.000000	0.000000
50%	5.000757e+06	50.000000	10.000000	6.000000	12.000000	0.000000
75%	7.477502e+06	65.000000	15.000000	9.000000	13.000000	0.000000
max	9.999938e+06	79.000000	20.000000	14.000000	14.000000	1.000000

Encoding the categorical features

```
In [ ]: # 1 for married 0 for unmarried  
df['Married/Single']=df['Married/Single'].apply(lambda x:1 if x=="married" else 0)
```

```
In [ ]: # ['rented=0', 'norent_noown=-1', 'owned=1']  
def h_owner(x):  
    if x=='owned':  
        return 1  
    elif x=='rented':  
        return 0  
    else:  
        return -1  
df['House_Ownership']=df['House_Ownership'].apply(h_owner)
```

```
In [ ]: # ['yes=1', 'no=0']  
df['Car_Ownership']=df['Car_Ownership'].apply(lambda x:1 if x=='yes' else 0)
```

```
In [ ]: df.head()
```

```
Out[ ]:   Income  Age  Experience  Married/Single  House_Ownership  Car_Ownership  CURRENT_JOB_YRS  CURRENT_HOUSE_YRS  Risk_Flag  
0  7574516  40          10            0            0            0             9            13            0  19.  
1  3991815  66           4            1            0            0             4            10            0  9.  
2  6256451  41           2            0            0            1             2            12            1  20.  
3  5768871  47          11            0            0            0             3            14            1  10.  
4  6915937  64           0            0            0            0             0            12            0  21.
```

5 rows × 62 columns



since dataset is very large we can not directly convert it into longitude and latitude
so we will collect all the unique addresses and convert them then we will replace in the dataframe

```
In [ ]: df['STATE'].unique(),len(df['STATE'].unique())
```

```
Out[ ]: (array(['Maharashtra', 'Kerala', 'Odisha', 'Tamil_Nadu', 'Gujarat',
       'Rajasthan', 'Telangana', 'Bihar', 'Andhra_Pradesh', 'West_Bengal',
       'Haryana', 'Madhya_Pradesh', 'Puducherry', 'Karnataka',
       'Uttar_Pradesh', 'Himachal_Pradesh', 'Punjab', 'Tripura',
       'Uttarakhand', 'Jharkhand', 'Mizoram', 'Assam',
       'Jammu_and_Kashmir', 'Delhi', 'Chhattisgarh', 'Chandigarh',
       'Uttar_Pradesh[5]', 'Manipur', 'Sikkim'], dtype=object),
29)
```

29 states are there in the dataset

let us check which state has most risk flags

```
In [ ]: def risk_flag_state(df):
    unique_states = df['STATE'].unique()
    n = len(unique_states)
    # Calculate grid size: sqrt(n) x sqrt(n) or closest approximation
    grid_size = math.ceil(np.sqrt(n))

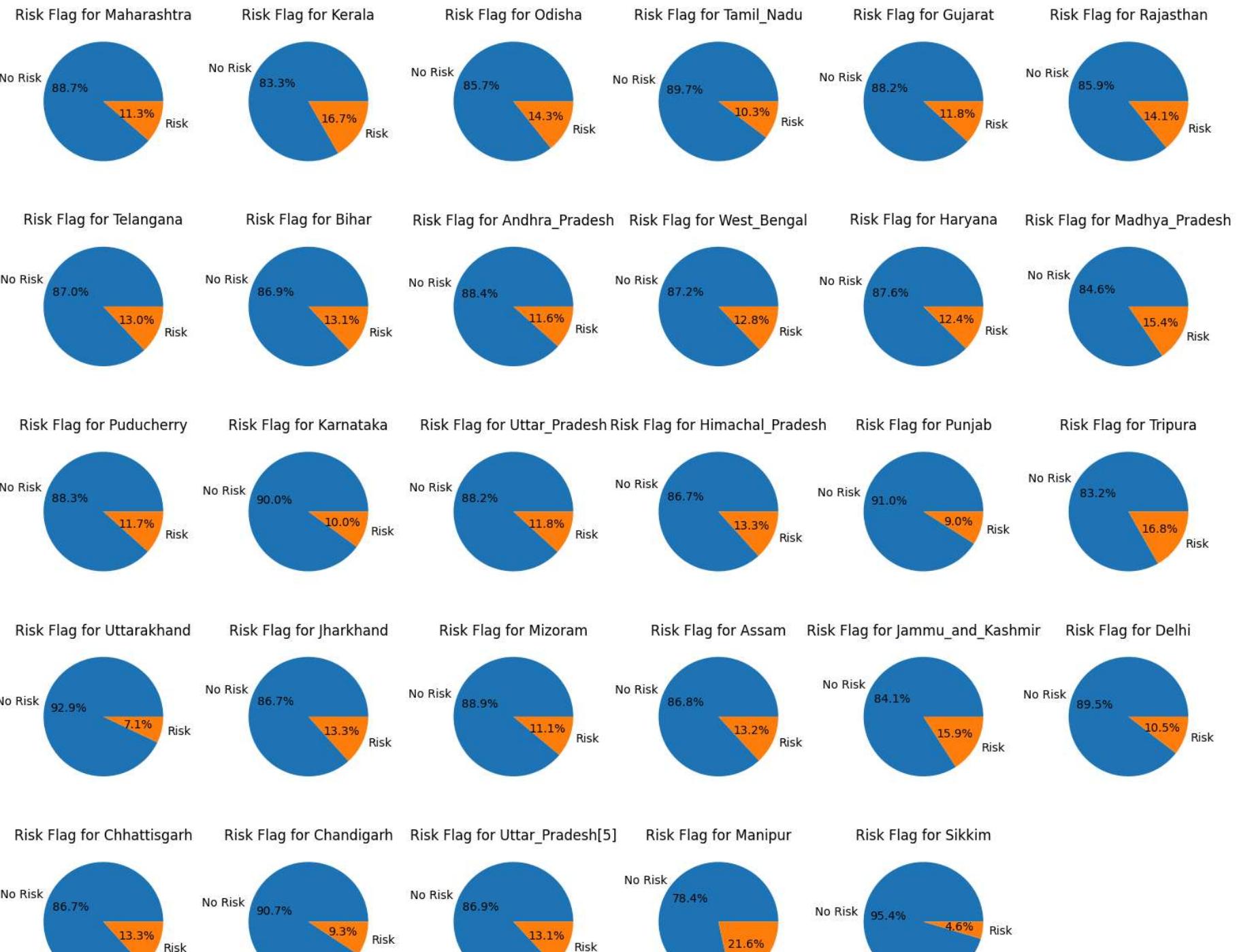
    fig, axs = plt.subplots(grid_size, grid_size, figsize=(15, 15))
    axs = axs.flatten() # Flatten the array for easy iteration

    for i, state in enumerate(unique_states):
        df1 = df[df['STATE'] == state]
        risk_counts = df1['Risk_Flag'].value_counts(normalize=True)
        axs[i].pie(risk_counts, labels=['No Risk', 'Risk'], autopct='%1.1f%%')
        axs[i].set_title(f"Risk Flag for {state}")

    # Hide unused subplots if any
    for j in range(i + 1, len(axs)):
        axs[j].axis('off')

    plt.tight_layout()
    plt.show()

risk_flag_state(df)
```





Manipur is most risky state with risk 21.6%.

Sikkim is least risky state with risk 4.6%.

```
In [ ]: # clean the city column and state column if needed
def clean_text(x:str):
    x=x.replace('_', " ")
    txt=''
    for ch in x:
        if ch.isalpha() or ch.isspace():
            txt+=ch
    return txt
```

```
In [ ]: df['CITY']=df['CITY'].apply(clean_text)
```

```
In [ ]: df['STATE']=df['STATE'].apply(clean_text)
```

```
In [ ]: df['address']=df['CITY']+"," +df['STATE']+",india"
```

```
In [ ]: df.head()
```

Out[]:

	Id	Income	Age	Experience	Married/Single	House_Ownership	Car_Ownership	Profession	CITY	STATE	CURR
0	1	7574516	40	10	single	rented	no	Software_Developer	Parbhani	Maharashtra	
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2	3	6256451	41	2	single	rented	yes	Software_Developer	Bhubaneswar	Odisha	
3	4	5768871	47	11	single	rented	no	Civil_servant	Tiruchirappalli	Tamil Nadu	
4	5	6915937	64	0	single	rented	no	Civil_servant	Jalgaon	Maharashtra	



In []: `address=df['address'].unique()`

In []: `print(address)`

['Parbhani,Maharashtra,india' 'Alappuzha,Kerala,india'
'Bhubaneswar,Odisha,india' 'Tiruchirappalli,Tamil Nadu,india'
'Jalgaon,Maharashtra,india' 'Tiruppur,Tamil Nadu,india'
'Jamnagar,Gujarat,india' 'Kota,Rajasthan,india'
'Karimnagar,Telangana,india' 'Hajipur,Bihar,india'
'Adoni,Andhra Pradesh,india' 'Erode,Tamil Nadu,india'
'Kollam,Kerala,india' 'Madurai,Tamil Nadu,india'
'Anantapuram,Andhra Pradesh,india' 'Kamarhati,West Bengal,india'
'Bhusawal,Maharashtra,india' 'Sirsa,Haryana,india'
'Amaravati,Andhra Pradesh,india' 'Secunderabad,Telangana,india'
'Ahmedabad,Gujarat,india' 'Ajmer,Rajasthan,india'
'Ongole,Andhra Pradesh,india' 'Miryalaguda,Telangana,india'
'Ambattur,Tamil Nadu,india' 'Indore,Madhya Pradesh,india'
'Pondicherry,Puducherry,india' 'Shimoga,Karnataka,india'
'Chennai,Tamil Nadu,india' 'Gulbarga,Karnataka,india'
'Khammam,Telangana,india' 'Saharanpur,Uttar Pradesh,india'
'Gopalpur,West Bengal,india' 'Amravati,Maharashtra,india'
'Udupi,Karnataka,india' 'Howrah,West Bengal,india'
'Aurangabad,Bihar,india' 'Hospet,Karnataka,india'
'Shimla,Himachal Pradesh,india' 'Khandwa,Madhya Pradesh,india'
'Bidhannagar,West Bengal,india' 'Bellary,Karnataka,india'
'Danapur,Bihar,india' 'Purnia,Bihar,india' 'Bijapur,Karnataka,india'
'Patiala,Punjab,india' 'Malda,West Bengal,india'
'Sagar,Madhya Pradesh,india' 'Durgapur,West Bengal,india'
'Junagadh,Gujarat,india' 'Singrauli,Madhya Pradesh,india'
'Agartala,Tripura,india' 'Thanjavur,Tamil Nadu,india'
'Hindupur,Andhra Pradesh,india' 'Naihati,West Bengal,india'
'North Dum dum,West Bengal,india' 'Panchkula,Haryana,india'
'Anantapur,Andhra Pradesh,india' 'Serampore,West Bengal,india'
'Bathinda,Punjab,india' 'Nadiad,Gujarat,india'
'Kanpur,Uttar Pradesh,india' 'Haridwar,Uttarakhand,india'
'Berhampur,Odisha,india' 'Jamshedpur,Jharkhand,india'
'Hyderabad,Telangana,india' 'Bidar,Karnataka,india'
'Kottayam,Kerala,india' 'Solapur,Maharashtra,india'
'Suryapet,Telangana,india' 'Aizawl,Mizoram,india'
'Asansol,West Bengal,india' 'Deoghar,Jharkhand,india'
'Eluru,Andhra Pradesh,india' 'Ulhasnagar,Maharashtra,india'
'Aligarh,Uttar Pradesh,india' 'South Dum dum,West Bengal,india'
'Berhampore,West Bengal,india' 'Gandhinagar,Gujarat,india'
'Sonipat,Haryana,india' 'Muzaffarpur,Bihar,india'
'Raichur,Karnataka,india' 'Rajpur Sonarpur,West Bengal,india'

'Ambarnath,Maharashtra,india' 'Katihar,Bihar,india'
'Kozhikode,Kerala,india' 'Vellore,Tamil Nadu,india'
'Malegaon,Maharashtra,india' 'Kochi,Kerala,india' 'Nagaon,Assam,india'
'Nagpur,Maharashtra,india' 'Srinagar,Jammu and Kashmir,india'
'Davanagere,Karnataka,india' 'Bhagalpur,Bihar,india' 'Siwan,Bihar,india'
'Meerut,Uttar Pradesh,india' 'Dindigul,Tamil Nadu,india'
'Bhatpara,West Bengal,india' 'Ghaziabad,Uttar Pradesh,india'
'Kulti,West Bengal,india' 'Chapra,Bihar,india' 'Dibrugarh,Assam,india'
'Panihati,West Bengal,india' 'Bhiwandi,Maharashtra,india'
'Morbi,Gujarat,india' 'KalyanDombivli,Maharashtra,india'
'Gorakhpur,Uttar Pradesh,india' 'Panvel,Maharashtra,india'
'Siliguri,West Bengal,india' 'Bongaigaon,Assam,india' 'Patna,Bihar,india'
'Ramgarh,Jharkhand,india' 'Ozhukarai,Puducherry,india'
'Mirzapur,Uttar Pradesh,india' 'Akola,Maharashtra,india'
'Satna,Madhya Pradesh,india' 'Motihari,Bihar,india'
'Jalna,Maharashtra,india' 'Jalandhar,Punjab,india'
'Unnao,Uttar Pradesh,india' 'Karnal,Haryana,india' 'Cuttack,Odisha,india'
'Proddatur,Andhra Pradesh,india' 'Ichalkaranji,Maharashtra,india'
'Warangal,Telangana,india' 'Jhansi,Uttar Pradesh,india'
'Bulandshahr,Uttar Pradesh,india' 'Narasaraopet,Andhra Pradesh,india'
'Chinsurah,West Bengal,india' 'Jehanabad,Bihar,india'
'Dhanbad,Jharkhand,india' 'Gudivada,Andhra Pradesh,india'
'Gandhidham,Gujarat,india' 'Raiganj,West Bengal,india'
'Kishanganj,Bihar,india' 'Varanasi,Uttar Pradesh,india'
'Belgaum,Karnataka,india' 'Tirupati,Andhra Pradesh,india'
'Tumkur,Karnataka,india' 'Coimbatore,Tamil Nadu,india'
'Kurnool,Andhra Pradesh,india' 'Gurgaon,Haryana,india'
'Muzaffarnagar,Uttar Pradesh,india' 'Aurangabad,Maharashtra,india'
'Bhavnagar,Gujarat,india' 'Arrah,Bihar,india' 'Munger,Bihar,india'
'Tirunelveli,Tamil Nadu,india' 'Mumbai,Maharashtra,india'
'Mango,Jharkhand,india' 'Nashik,Maharashtra,india'
'Kadapa,Andhra Pradesh,india' 'Amritsar,Punjab,india'
'Khora Ghaziabad,Uttar Pradesh,india' 'Ambala,Haryana,india'
'Agra,Uttar Pradesh,india' 'Ratlam,Madhya Pradesh,india'
'Surendranagar Dudhrej,Gujarat,india' 'Delhi city,Delhi,india'
'Bhopal,Madhya Pradesh,india' 'Hapur,Uttar Pradesh,india'
'Rohtak,Haryana,india' 'Durg,Chhattisgarh,india'
'Korba,Chhattisgarh,india' 'Bangalore,Karnataka,india'
'Shivpuri,Madhya Pradesh,india' 'Thrissur,Kerala,india'
'Vijayanagaram,Andhra Pradesh,india' 'Farrukhabad,Uttar Pradesh,india'
'Nangloi Jat,Delhi,india' 'Madanapalle,Andhra Pradesh,india'

'Thoothukudi,Tamil Nadu,india' 'Nagercoil,Tamil Nadu,india'
'Gaya,Bihar,india' 'Chandigarh city,Chandigarh,india'
'Jammu,Jammu and Kashmir,india' 'Kakinada,Andhra Pradesh,india'
'Dewas,Madhya Pradesh,india' 'Bhalswa Jahangir Pur,Delhi,india'
'Baranagar,West Bengal,india' 'Firozabad,Uttar Pradesh,india'
'Phusro,Jharkhand,india' 'Allahabad,Uttar Pradesh,india'
'Guna,Madhya Pradesh,india' 'Thane,Maharashtra,india'
'Etawah,Uttar Pradesh,india' 'VasaiVirar,Maharashtra,india'
'Pallavaram,Tamil Nadu,india' 'Morena,Madhya Pradesh,india'
'Ballia,Uttar Pradesh,india' 'Surat,Gujarat,india'
'Burhanpur,Madhya Pradesh,india' 'Phagwara,Punjab,india'
'Mau,Uttar Pradesh,india' 'Mangalore,Karnataka,india'
'Alwar,Rajasthan,india' 'Mahbubnagar,Telangana,india'
'Maheshtala,West Bengal,india' 'Hazaribagh,Jharkhand,india'
'Bihar Sharif,Bihar,india' 'Faridabad,Haryana,india'
'Lucknow,Uttar Pradesh,india' 'Tenali,Andhra Pradesh,india'
'Barasat,West Bengal,india' 'Amroha,Uttar Pradesh,india'
'Giridih,Jharkhand,india' 'Begusarai,Bihar,india'
'Medininagar,Jharkhand,india' 'Rajahmundry,Andhra Pradesh,india'
'Saharsa,Bihar,india' 'New Delhi,Delhi,india' 'Bhilai,Chhattisgarh,india'
'Moradabad,Uttar Pradesh,india' 'Machilipatnam,Andhra Pradesh,india'
'MiraBhayandar,Maharashtra,india' 'Pali,Rajasthan,india'
'Navi Mumbai,Maharashtra,india' 'Mehsana,Gujarat,india'
'Imphal,Manipur,india' 'Kolkata,West Bengal,india'
'Sambalpur,Odisha,india' 'Ujjain,Madhya Pradesh,india'
'Madhyamgram,West Bengal,india' 'Jabalpur,Madhya Pradesh,india'
'Jamalpur,Bihar,india' 'Ludhiana,Punjab,india'
'Bareilly,Uttar Pradesh,india' 'Gangtok,Sikkim,india'
'Anand,Gujarat,india' 'Dehradun,Uttarakhand,india'
'Pune,Maharashtra,india' 'Satara,Maharashtra,india'
'Srikakulam,Andhra Pradesh,india' 'Raipur,Chhattisgarh,india'
'Jodhpur,Rajasthan,india' 'Darbhanga,Bihar,india'
'Nizamabad,Telangana,india' 'Nandyal,Andhra Pradesh,india'
'Dehri,Bihar,india' 'Jorhat,Assam,india' 'Ranchi,Jharkhand,india'
'Kumbakonam,Tamil Nadu,india' 'Guntakal,Andhra Pradesh,india'
'Haldia,West Bengal,india' 'Loni,Uttar Pradesh,india'
'PimpriChinchwad,Maharashtra,india' 'Rajkot,Gujarat,india'
'Nanded,Maharashtra,india' 'Noida,Uttar Pradesh,india'
'Kirari Suleman Nagar,Delhi,india' 'Jaunpur,Uttar Pradesh,india'
'Bilaspur,Chhattisgarh,india' 'Sambhal,Uttar Pradesh,india'
'Dhule,Maharashtra,india' 'Rourkela,Odisha,india'

```
'Thiruvananthapuram,Kerala,india' 'Dharmavaram,Andhra Pradesh,india'  
'Nellore,Andhra Pradesh,india' 'Visakhapatnam,Andhra Pradesh,india'  
'Karawal Nagar,Delhi,india' 'Jaipur,Rajasthan,india'  
'Avadi,Tamil Nadu,india' 'Bhimavaram,Andhra Pradesh,india'  
'Bardhaman,West Bengal,india' 'Silchar,Assam,india' 'Buxar,Bihar,india'  
'Kavali,Andhra Pradesh,india' 'Tezpur,Assam,india'  
'Ramagundam,Telangana,india' 'Yamunanagar,Haryana,india'  
'Sri Ganganagar,Rajasthan,india' 'Sasaram,Bihar,india'  
'Sikar,Rajasthan,india' 'Bally,West Bengal,india' 'Bhiwani,Haryana,india'  
'Rampur,Uttar Pradesh,india' 'Uluberia,West Bengal,india'  
'SangliMiraj Kupwad,Maharashtra,india' 'Hosur,Tamil Nadu,india'  
'Bikaner,Rajasthan,india' 'Shahjahanpur,Uttar Pradesh,india'  
'Sultan Pur Majra,Delhi,india' 'Vijayawada,Andhra Pradesh,india'  
'Bharatpur,Rajasthan,india' 'Tadepalligudem,Andhra Pradesh,india'  
'Tinsukia,Assam,india' 'Salem,Tamil Nadu,india'  
'Mathura,Uttar Pradesh,india' 'Guntur,Andhra Pradesh,india'  
'HubliâDharwad,Karnataka,india' 'Guwahati,Assam,india'  
'Chittoor,Andhra Pradesh,india' 'Tiruvottiyur,Tamil Nadu,india'  
'Vadodara,Gujarat,india' 'Ahmednagar,Maharashtra,india'  
'Fatehpur,Uttar Pradesh,india' 'Bhilwara,Rajasthan,india'  
'Kharagpur,West Bengal,india' 'Bettiah,Bihar,india'  
'Bhind,Madhya Pradesh,india' 'Bokaro,Jharkhand,india'  
'Karaikudi,Tamil Nadu,india' 'Raebareli,Uttar Pradesh,india'  
'Pudukkottai,Tamil Nadu,india' 'Udaipur,Rajasthan,india'  
'Mysore,Karnataka,india' 'Panipat,Haryana,india'  
'Latur,Maharashtra,india' 'Tadipatri,Andhra Pradesh,india'  
'Bhariach,Uttar Pradesh,india' 'Orai,Uttar Pradesh,india'  
'Raurkela Industrial Township,Odisha,india' 'Rewa,Madhya Pradesh,india'  
'Gwalior,Madhya Pradesh,india' 'Katni,Madhya Pradesh,india'  
'Chandrapur,Maharashtra,india' 'Kolhapur,Maharashtra,india']
```

317 total unique Indian addresses are there

```
In [ ]: # define geolocator  
geolocator = Nominatim(user_agent="geoapi-Exercises")
```

```
In [ ]: loc=geolocator.geocode('Bhariach,Uttar Pradesh,india')  
print(loc.latitude,loc.longitude)
```

27.75 81.75

```
In [ ]: def get_lat_lon_geopy(address):
    try:
        location = geolocator.geocode(address)
        if location:
            return location.latitude, location.longitude
        else:
            print(f"Address not found: {address}")
            return None
    except GeocoderQueryError as e:
        print(f"GeocoderQueryError for address {address}: {e}")
        return None

long_lat = {}
for add in address:
    coords = get_lat_lon_geopy(add)
    if coords:
        long_lat[add] = coords

print(long_lat)
```

Address not found: KalyanDombivli,Maharashtra,india
Address not found: Surendranagar Dudhrej,Gujarat,india
Address not found: Nangloi Jat,Delhi,india
Address not found: Bhalswa Jahangir Pur,Delhi,india
Address not found: VasaiVirar,Maharashtra,india
Address not found: MiraBhayandar,Maharashtra,india
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raadesh,india': (17.7231276, 83.3012842), 'Karawal Nagar,Delhi,india': (28.7311406, 77.2747898), 'Jaipur,Rajasthan,india': (26.9154576, 75.8189817), 'Avadi,Tamil Nadu,india': (13.1194809, 80.1026704), 'Bhimavaram,Andhra Pradesh,india': (16.5427689, 81.527344), 'Bardhaman,West Bengal,india': (23.2495714, 87.8681751), 'Silchar,Assam,india': (24.817861100000002, 92.75622075294373), 'Buxar,Bihar,india': (25.5716195, 83.9729568), 'Kavali,Andhra Pradesh,india': (14.91098925, 80.01534335527676), 'Tezpur,Assam,india': (26.6229928, 92.7976082), 'Ramagundam,Telangana,india': (18.7615156, 79.4787848), 'Yamunanagar,Haryana,india': (30.1231349, 77.286329), 'Sri Ganganagar,Rajasthan,india': (29.9270556, 73.8761519), 'Sasaram,Bihar,india': (24.9001003, 84.0182110684575), 'Sikar,Rajasthan,india': (27.583333, 75.166667), 'Bally,West Bengal,india': (22.6469581, 88.343612), 'Bhiwani,Haryana,india': (28.7931703, 76.1391283), 'Rampur,Uttar Pradesh,india': (28.8014001, 79.0284337), 'Uluberia,West Bengal,india': (22.4700318, 88.1011108), 'Hosur,Tamil Nadu,india': (12.7328844, 77.8309478), 'Bikaner,Rajasthan,india': (28.0159286, 73.3171367), 'Shahjahanpur,Uttar Pradesh,india': (27.8282891, 79.82714577144085), 'Vijayawada,Andhra Pradesh,india': (16.5087573, 80.6185089), 'Baratpur,Rajasthan,india': (27.2154447, 77.4986962), 'Tadepalligudem,Andhra Pradesh,india': (16.8102437, 81.526592), 'Tinsukia,Assam,india': (27.52016575, 95.5306347312879), 'Salem,Tamil Nadu,india': (11.6551982, 78.1581771), 'Mathura,Uttar Pradesh,india': (27.633333, 77.583333), 'Guntur,Andhra Pradesh,india': (16.2915189, 80.4541588), 'Guwahati,Assam,india': (26.1805978, 91.753943), 'Chittoor,Andhra Pradesh,india': (13.1601048, 79.15555061803596), 'Tiruvottiyur,Tamil Nadu,india': (13.1563873, 80.3005279), 'Vadodara,Gujarat,india': (22.2973142, 73.1942567), 'Ahmednagar,Maharashtra,india': (19.092952, 74.7493451), 'Fatehpur,Uttar Pradesh,india': (27.17463745, 81.10574256080653), 'Bhilwara,Rajasthan,india': (25.5, 74.75), 'Kharagpur,West Bengal,india': (22.34309, 87.3012875), 'Bettiah,Bihar,india': (26.791072749999998, 84.56010678772793), 'Bhind,Madhya Pradesh,india': (26.5, 78.75), 'Bokaro,Jharkhand,india': (23.6544338, 86.1456444), 'Karaikudi,Tamil Nadu,india': (10.0728444, 78.7795194), 'Raebareli,Uttar Pradesh,india': (26.253467, 81.17537278201644), 'Pudukkottai,Tamil Nadu,india': (10.5, 78.833333), 'Udaipur,Rajasthan,india': (24.578721, 73.6862571), 'Mysore,Karnataka,india': (12.3051828, 76.6553609), 'Panipat,Haryana,india': (29.3912753, 76.9771675), 'Latur,Maharashtra,india': (18.426698000000002, 76.48706130861112), 'Tadipatri,Andhra Pradesh,india': (14.9069559, 78.0097071), 'Bahraich,Uttar Pradesh,india': (27.75, 81.75), 'Orai,Uttar Pradesh,india': (25.9359555, 79.42432768008604), 'Rewa,Madhya Pradesh,india': (24.75, 81.5), 'Gwalior,Madhya Pradesh,india': (26.2037247, 78.1573628), 'Katni,Madhya Pradesh,india': (23.7477258, 80.40158570175886), 'Chandrapur,Maharashtra,india': (20.0, 80.0), 'Kolhapur,Maharashtra,india': (16.7028412, 74.2405329)}

these addresses can not be converted because of spelling mistakes or some other reasons. So we have to correct these mistakes manually and retry.

```
In [ ]: address2={'KalyanDombivli,Maharashtra,india':'Kalyan Dombivli,Maharashtra,india',
'Surendranagar Dudhrej,Gujarat,india':'Surendranagar Dudhrej,Gujarat,india',
'Nangloi Jat,Delhi,india':'Nangloi Jat,Delhi,india',
'Bhalswa Jahangir Pur,Delhi,india':'Bhalswa Jahangir Pur,Delhi,india',
' VasaiVirar,Maharashtra,india':' Vasai Virar,Maharashtra,india' ,
"MiraBhayandar,Maharashtra,india":'Mira Bhayandar,Maharashtra,india',
"PimpriChinchwad,Maharashtra,india":'Pimpri Chinchwad,Maharashtra,india',
"SangliMiraj Kupwad,Maharashtra,india":'Sangli Miraj Kupwad,Maharashtra,india',
"Sultan Pur Majra,Delhi,india":'Sultan Pur Majra,Delhi,india',
"HubliâDharwad,Karnataka,india":'Hubli Dharwad,Karnataka,india',
'Raurkela Industrial Township,Odisha,india":'Raurkela,Odisha,india',}
```

```
In [ ]: for add1,add2 in address2.items():
    coords = get_lat_lon_geopy(add2)
    if coords:
        long_lat[add1] = coords
```

```
Address not found: Surendranagar Dudhrej,Gujarat,india
Address not found: Nangloi Jat,Delhi,india
Address not found: Bhalswa Jahangir Pur,Delhi,india
Address not found: Sultan Pur Majra,Delhi,india
```

```
In [ ]: # we can use google search for these addresses
long_lat['Surendranagar Dudhrej,Gujarat,india']=(22.7271,71.6485)
long_lat['Nangloi Jat,Delhi,india']=(28.6849,77.0689)
long_lat['Bhalswa Jahangir Pur,Delhi,india']=(25.257428,85.751975)
long_lat["Sultan Pur Majra,Delhi,india"]=(29.029486,76.925703)
long_lat['Raurkela Industrial Township,Odisha,india']=(22.2494,84.8828)
long_lat['VasaiVirar,Maharashtra,india']=(20.502147,75.664579)
```

```
In [ ]: # store the Lat and Long in the dataframe
df['lat']=df['address'].map(lambda x:long_lat[x][0] if x in long_lat else None)
```

```
In [ ]: df['lon']=df['address'].map(lambda x:long_lat[x][1] if x in long_lat else None)
```

```
In [ ]: df.head()
```

```
Out[ ]:   Id Income Age Experience Married/Single House_Ownership Car_Ownership Profession CITY STATE CURR
0 1 7574516 40 10 single rented no Software_Developer Parbhani Maharashtra
1 2 3991815 66 4 married rented no Technical_writer Alappuzha Kerala
2 3 6256451 41 2 single rented yes Software_Developer Bhubaneswar Odisha
3 4 5768871 47 11 single rented no Civil_servant Tiruchirappalli Tamil Nadu
4 5 6915937 64 0 single rented no Civil_servant Jalgaon Maharashtra
```



```
In [ ]: df.isna().sum()
```

```
Out[ ]: Id          0  
Income        0  
Age          0  
Experience    0  
Married/Single 0  
House_Ownership 0  
Car_Ownership 0  
Profession    0  
CITY          0  
STATE         0  
CURRENT_JOB_YRS 0  
CURRENT_HOUSE_YRS 0  
Risk_Flag     0  
address       0  
lat           0  
lon           0  
dtype: int64
```

```
In [ ]: df['Profession'].unique(),len(df['Profession'].unique())
```

```
Out[ ]: (array(['Software_Developer', 'Technical_writer', 'Civil_servant',  
   'Librarian', 'Economist', 'Flight_attendant', 'Architect',  
   'Designer', 'Physician', 'Financial_Analyst',  
   'Air_traffic_controller', 'Politician', 'Police_officer', 'Artist',  
   'Surveyor', 'Design_Engineer', 'Chemical_engineer',  
   'Hotel_Manager', 'Mechanical_engineer', 'Dentist', 'Comedian',  
   'Biomedical_Engineer', 'Graphic_Designer',  
   'Computer_hardware_engineer', 'Petroleum_Engineer', 'Secretary',  
   'Computer_operator', 'Chartered_Accountant', 'Technician',  
   'Microbiologist', 'Fashion_Designer', 'Aviator', 'Psychologist',  
   'Magistrate', 'Lawyer', 'Firefighter', 'Engineer', 'Official',  
   'Analyst', 'Geologist', 'Drafter', 'Statistician', 'Web_designer',  
   'Consultant', 'Chef', 'Army_officer', 'Surgeon', 'Scientist',  
   'Civil_engineer', 'Industrial_Engineer', 'Technology_specialist'],  
  dtype=object),  
 51)
```

51 unique professions are there

```
In [ ]: # one hot encoding for profession  
df=pd.get_dummies(df,columns=['Profession'])
```

```
In [ ]: df.head()
```

```
Out[ ]:
```

	Income	Age	Experience	Married/Single	House_Ownership	Car_Ownership	CURRENT_JOB_YRS	CURRENT_HOUSE_YRS	Risk_Flag
0	7574516	40	10	single	rented	no	9	13	0 19.
1	3991815	66	4	married	rented	no	4	10	0 9.
2	6256451	41	2	single	rented	yes	2	12	1 20.
3	5768871	47	11	single	rented	no	3	14	1 10.
4	6915937	64	0	single	rented	no	0	12	0 21.

5 rows × 62 columns



```
In [ ]: df.columns
```

```
Out[ ]: Index(['Id', 'Income', 'Age', 'Experience', 'Married/Single',  
    'House_Ownership', 'Car_Ownership', 'CITY', 'STATE', 'CURRENT_JOB_YRS',  
    'CURRENT_HOUSE_YRS', 'Risk_Flag', 'address', 'lat', 'lon',  
    'Profession_Air_traffic_controller', 'Profession_Analyst',  
    'Profession_Architect', 'Profession_Army_officer', 'Profession_Artist',  
    'Profession_Aviator', 'Profession_Biomedical_Engineer',  
    'Profession_Chartered_Accountant', 'Profession_Chef',  
    'Profession_Chemical_engineer', 'Profession_Civil_engineer',  
    'Profession_Civil_servant', 'Profession_Comedian',  
    'Profession_Computer_hardware_engineer', 'Profession_Computer_operator',  
    'Profession_Consultant', 'Profession_Dentist',  
    'Profession_Design_Engineer', 'Profession_Designer',  
    'Profession_Drafter', 'Profession_Economist', 'Profession_Engineer',  
    'Profession_Fashion_Designer', 'Profession_Financial_Analyst',  
    'Profession_Firefighter', 'Profession_Flight_attendant',  
    'Profession_Geologist', 'Profession_Graphic_Designer',  
    'Profession_Hotel_Manager', 'Profession_Industrial_Engineer',  
    'Profession_Lawyer', 'Profession_Librarian', 'Profession_Magistrate',  
    'Profession_Mechanical_engineer', 'Profession_Microbiologist',  
    'Profession_Official', 'Profession_Petroleum_Engineer',  
    'Profession_Physician', 'Profession_Police_officer',  
    'Profession_Politician', 'Profession_Psychologist',  
    'Profession_Scientist', 'Profession_Secretary',  
    'Profession_Software_Developer', 'Profession_Statistician',  
    'Profession_Surgeon', 'Profession_Surveyor',  
    'Profession_Technical_writer', 'Profession_Technician',  
    'Profession_Technology_specialist', 'Profession_Web_designer'],  
    dtype='object')
```

```
In [ ]: # drop the address column  
df.drop(labels=['CITY', 'STATE', 'address'], axis=1, inplace=True)
```

```
In [ ]: df.head()
```

Out[]:

	Id	Income	Age	Experience	Married/Single	House_Ownership	Car_Ownership	CURRENT_JOB_YRS	CURRENT_HOUSE_YRS	Risk_Flag
0	1	7574516	40	10	single	rented	no	9	13	0
1	2	3991815	66	4	married	rented	no	4	10	0
2	3	6256451	41	2	single	rented	yes	2	12	1
3	4	5768871	47	11	single	rented	no	3	14	1
4	5	6915937	64	0	single	rented	no	0	12	0

5 rows × 63 columns

In []:

```
professions=['Profession_Air_traffic_controller', 'Profession_Analyst',
 'Profession_Architect', 'Profession_Army_officer', 'Profession_Artist',
 'Profession_Aviator', 'Profession_Biomedical_Engineer',
 'Profession_Chartered_Accountant', 'Profession_Chef',
 'Profession_Chemical_engineer', 'Profession_Civil_engineer',
 'Profession_Civil_servant', 'Profession_Comedian',
 'Profession_Computer_hardware_engineer', 'Profession_Computer_operator',
 'Profession_Consultant', 'Profession_Dentist',
 'Profession_Design_Engineer', 'Profession_Designer',
 'Profession_Drafter', 'Profession_Economist', 'Profession_Engineer',
 'Profession_Fashion_Designer', 'Profession_Financial_Analyst',
 'Profession_Firefighter', 'Profession_Flight_attendant',
 'Profession_Geologist', 'Profession_Graphic_Designer',
 'Profession_Hotel_Manager', 'Profession_Industrial_Engineer',
 'Profession_Lawyer', 'Profession_Librarian', 'Profession_Magistrate',
 'Profession_Mechanical_engineer', 'Profession_Microbiologist',
 'Profession_Official', 'Profession_Petroleum_Engineer',
 'Profession_Physician', 'Profession_Police_officer',
 'Profession_Politician', 'Profession_Psychologist',
 'Profession_Scientist', 'Profession_Secretary',
 'Profession_Software_Developer', 'Profession_Statistician',
 'Profession_Surgeon', 'Profession_Surveyor',
 'Profession_Technical_writer', 'Profession_Technician',
 'Profession_Technology_specialist', 'Profession_Web_designer']
```

```
In [ ]: def risk_flag_profession(professions):
    n = len(professions)
    row=math.ceil(n/4)
    col=4

    fig, axs = plt.subplots(row,col, figsize=(15, 20))
    axs = axs.flatten()

    for i, profession in enumerate(professions):
        df1 = df[df[profession] == 1]
        risk_counts = df1['Risk_Flag'].value_counts(normalize=True)
        axs[i].pie(risk_counts, labels=['No Risk', 'Risk'], autopct='%1.1f%%')
        axs[i].set_title(f'{profession}')

    for j in range(i + 1, len(axs)):
        axs[j].axis('off')

    plt.tight_layout()
    plt.show()

risk_flag_profession(professions)
```

Profession_Air_traffic_controller



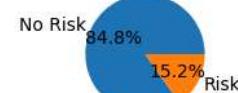
Profession_Analyst



Profession_Architect



Profession_Army_officer



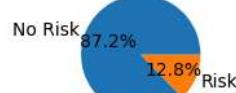
Profession_Artist



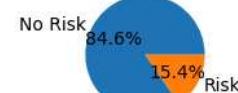
Profession_Aviator



Profession_Biomedical_Engineer



Profession_Chartered_Accountant



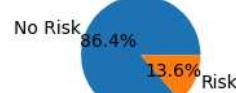
Profession_Chef



Profession_Chemical_engineer



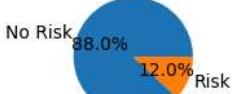
Profession_Civil_engineer



Profession_Civil_servant



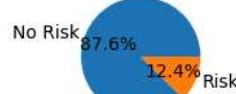
Profession_Comedian



Profession_Computer_hardware_engineer



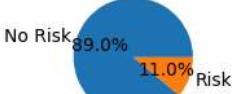
Profession_Computer_operator



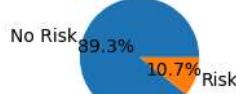
Profession_Consultant



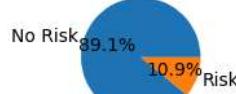
Profession_Dentist



Profession_Design_Engineer



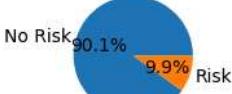
Profession_Designer



Profession_Drafter



Profession_Economist



Profession_Engineer



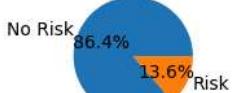
Profession_Fashion_Designer



Profession_Financial_Analyst



Profession_Firefighter



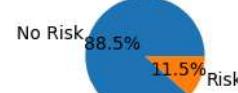
Profession_Flight_attendant

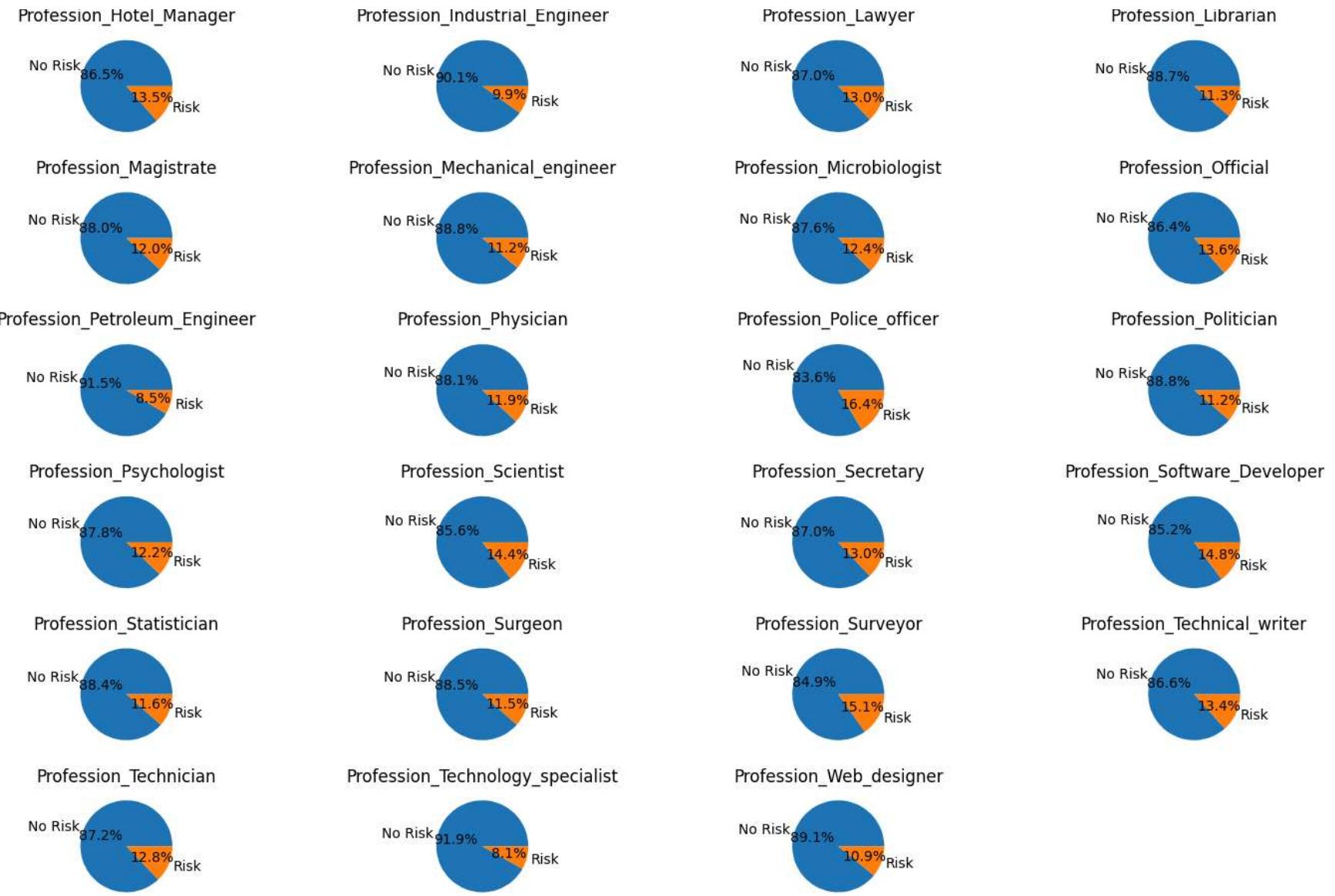


Profession_Geologist



Profession_Graphic_Designer

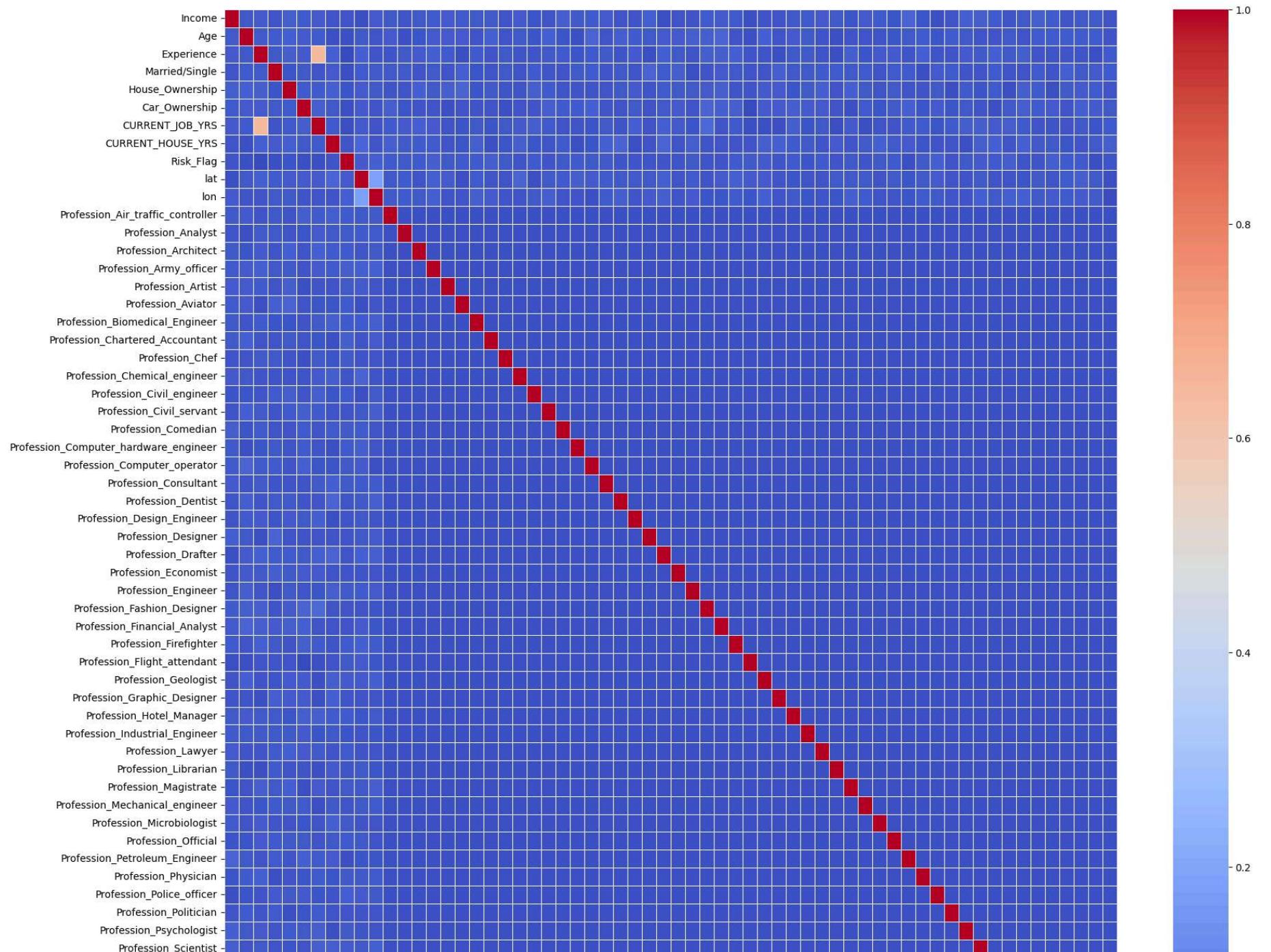


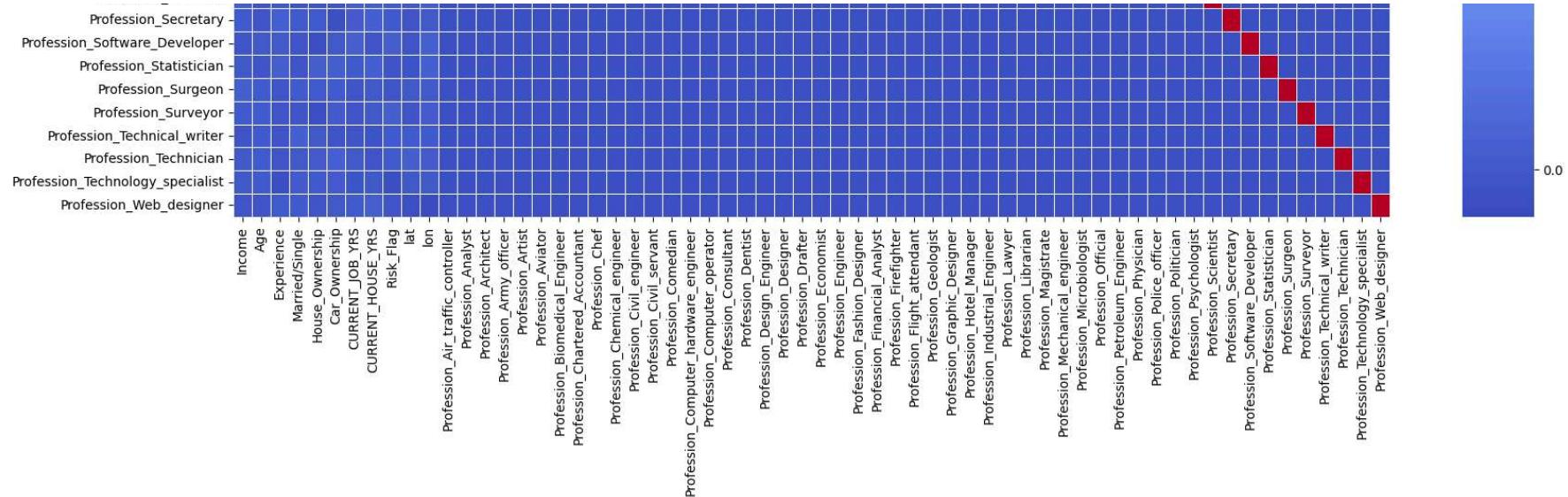


Police officer is most risky with 16.4% of risk flag.

Technology Specialist is least risky with 8.1% of risk flag.

```
In [ ]: plt.figure(figsize=(20,20))
sns.heatmap(df.corr(), annot=False, cmap='coolwarm', linewidths=0.5)
plt.show()
```





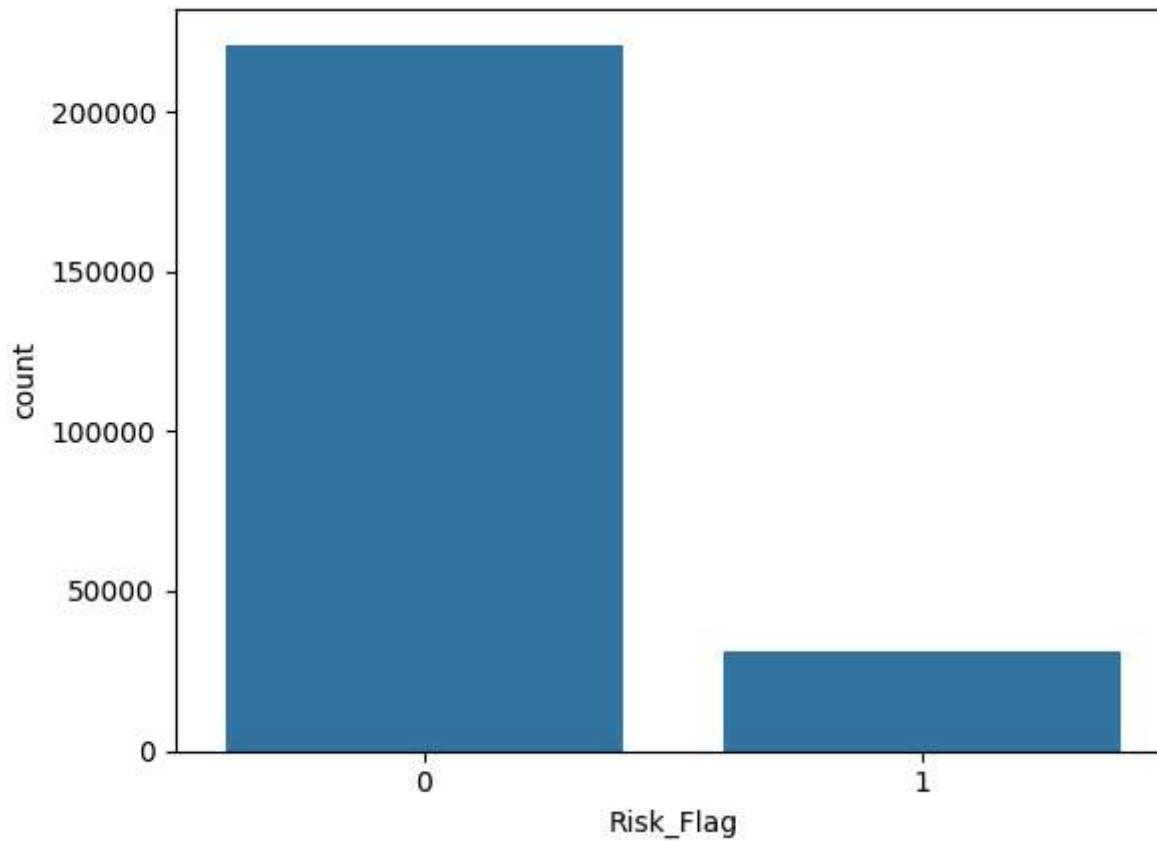
```
In [ ]: df.to_csv('./cleaned_data.csv', index=False)
```

```
In [ ]: counts=df['Risk_Flag'].value_counts()  
print(counts)
```

```
Risk_Flag  
0    221003  
1    30996  
Name: count, dtype: int64
```

```
In [ ]: sns.countplot(x='Risk_Flag', data=df)
```

Out[]: <Axes: xlabel='Risk_Flag', ylabel='count'>



Clearly data is imbalanced.

```
In [ ]: df.head()
```

Out[]:

	Income	Age	Experience	Married/Single	House_Ownership	Car_Ownership	CURRENT_JOB_YRS	CURRENT_HOUSE_YRS	Risk_Flag		
0	7574516	40	10	0	0	0	9	13	0	19.	
1	3991815	66	4	1	0	0	4	10	0	9.	
2	6256451	41	2	0	0	1	2	12	1	20.	
3	5768871	47	11	0	0	0	3	14	1	10.	
4	6915937	64	0	0	0	0	0	12	0	21.	

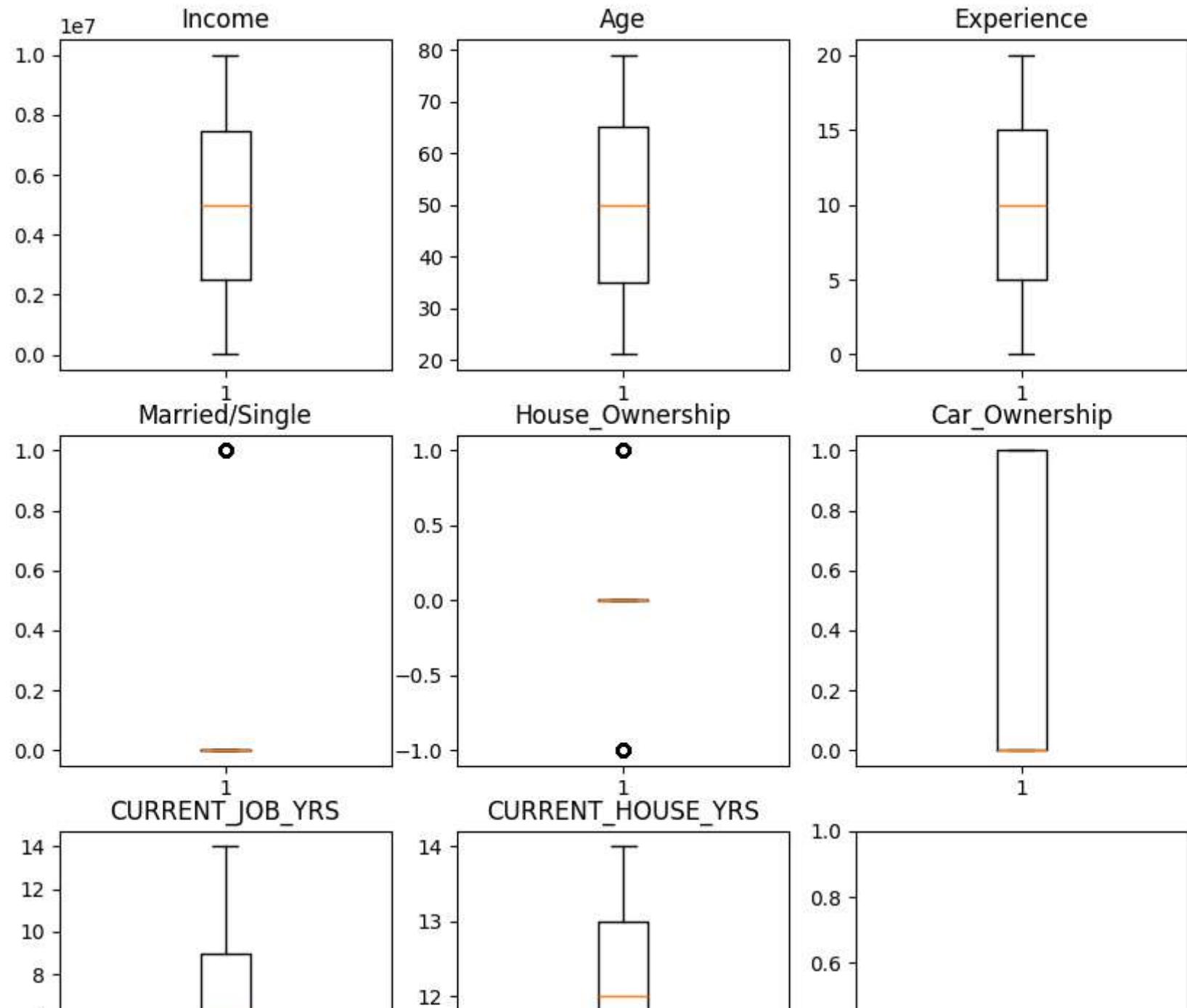
5 rows × 62 columns

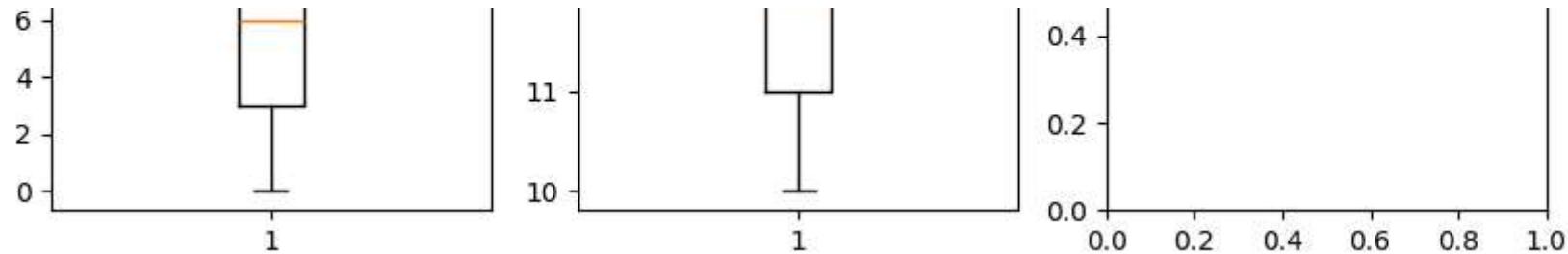
In []:

```
# outlier detection
def plot_box():
    fig, axs = plt.subplots(3,3, figsize=(10,10))
    axs = axs.flatten()
    cols=['Income', 'Age', 'Experience', 'Married/Single', 'House_Ownership',
          'Car_Ownership', 'CURRENT_JOB_YRS',
          'CURRENT_HOUSE_YRS']
    for i, col in enumerate(cols):
        axs[i].boxplot(df[col])
        axs[i].set_title(f'{col}')
    plt.show()
```

In []:

```
plot_box()
```





We do not have any outliers in the data.

Since our dataset is imbalanced so we have to do resample our data.

```
In [ ]: df1=df[df['Risk_Flag']==1]
df0=df[df['Risk_Flag']==0]
df1.shape,df0.shape
```

```
Out[ ]: ((30996, 62), (221003, 62))
```

```
In [ ]: # we will consider 30000 of each class
df1=df1.sample(30000)
df0=df0.sample(30000)
new_df=pd.concat([df1,df0],axis=0)
```

```
In [ ]: new_df.shape
```

```
Out[ ]: (60000, 62)
```

```
In [ ]: new_df.head()
```

```
Out[ ]:   Income  Age  Experience  Married/Single  House_Ownership  Car_Ownership  CURRENT_JOB_YRS  CURRENT_HOUSE_YRS  Risk_Flag
13457    4613553  27          13              0             1              0                13                  10
227630   2092479  78          12              0             0              0                6                  10
109801   5832406  24          4               0             0              1                4                  12
35238    2755203  64          15              0             0              0                11                  12
180067   4514928  28          20              0             0              1                5                  11
5 rows × 62 columns
```



```
In [ ]: new_df.to_csv('./balanced_data.csv',index=False)
```

Since dimensionality of our data is quite high so we will use PCA to reduce the dimensionality.

```
In [ ]: target=new_df['Risk_Flag']
new_df.drop(labels=['Risk_Flag'],axis=1,inplace=True)
```

```
In [ ]: # perform PCA
pca = PCA(n_components=4)
principalComponents = pca.fit_transform(new_df)
```

```
In [ ]: principalDf = pd.DataFrame(data = principalComponents, columns = ['principal component 1', 'principal component 2','principal component 3','principal component 4'])
```

Fitting and selection of the best model

```
In [ ]: x_train,x_test,y_train,y_test=train_test_split(principalDf,target,test_size=0.2,random_state=42)
```

Logistic regression

```
In [ ]: logistic_model=LogisticRegression()
```

```
In [ ]: logistic_model.fit(x_train,y_train)
```

```
Out[ ]: LogisticRegression ?
```

```
LogisticRegression()
```

```
In [ ]: y_pred=logistic_model.predict(x_test)
```

```
In [ ]: metrics.accuracy_score(y_test,y_pred)
```

```
Out[ ]: 0.5184166666666666
```

it is slightly better than a random guess.

now let's try this with original data(without pca)

```
In [ ]: logistic_model2=LogisticRegression(penalty='l1',solver='liblinear')
```

```
In [ ]: logistic_model2.fit(x_train,y_train)
y_pred=logistic_model2.predict(x_test)
metrics.accuracy_score(y_test,y_pred)
```

```
Out[ ]: 0.51375
```

```
In [ ]: # Let us try to fit it directly without pca
x_train1,x_test1,y_train1,y_test1=train_test_split(new_df,target,test_size=0.2,random_state=45)
```

```
In [ ]: logistic_model3=LogisticRegression(max_iter=1000)
```

```
In [ ]: logistic_model3.fit(x_train1,y_train1)
y_pred=logistic_model3.predict(x_test1)
```

```
In [ ]: print(metrics.classification_report(y_test1,y_pred))
```

	precision	recall	f1-score	support
0	0.52	0.51	0.51	5966
1	0.53	0.54	0.54	6034
accuracy			0.53	12000
macro avg	0.52	0.52	0.52	12000
weighted avg	0.52	0.53	0.52	12000

it is also same.

K-Neighbors

```
In [ ]: kn_model1=KNeighborsClassifier()  
kn_model2=KNeighborsClassifier()
```

```
In [ ]: kn_model1.fit(x_train,y_train)  
y_pred=kn_model1.predict(x_test)  
print(metrics.classification_report(y_test,y_pred))
```

	precision	recall	f1-score	support
0	0.83	0.85	0.84	6091
1	0.84	0.82	0.83	5909
accuracy			0.84	12000
macro avg	0.84	0.84	0.84	12000
weighted avg	0.84	0.84	0.84	12000

```
In [ ]: kn_model2.fit(x_train1,y_train1)  
y_pred=kn_model2.predict(x_test1)  
print(metrics.classification_report(y_test1,y_pred))
```

	precision	recall	f1-score	support
0	0.83	0.84	0.84	5966
1	0.84	0.83	0.84	6034
accuracy			0.84	12000
macro avg	0.84	0.84	0.84	12000
weighted avg	0.84	0.84	0.84	12000

K-neighbors has higher accuracy in both type of data.

Support Vector Classifier

```
In [ ]: svc1=SVC()  
svc2=SVC()
```

```
In [ ]: svc1.fit(x_train,y_train)  
y_pred=svc1.predict(x_test)  
print(metrics.classification_report(y_test,y_pred))
```

	precision	recall	f1-score	support
0	0.51	0.65	0.57	6091
1	0.50	0.37	0.42	5909
accuracy			0.51	12000
macro avg	0.51	0.51	0.50	12000
weighted avg	0.51	0.51	0.50	12000

```
In [ ]: svc2.fit(x_train1,y_train1)  
y_pred=svc2.predict(x_test1)  
print(metrics.classification_report(y_test1,y_pred))
```

```

precision    recall   f1-score   support
          0       0.50      0.78      0.61     5966
          1       0.52      0.24      0.33     6034

accuracy                           0.51    12000
macro avg       0.51      0.51      0.47    12000
weighted avg    0.51      0.51      0.47    12000

```

```
In [ ]: svc3=SVC(kernel='poly')
svc3.fit(x_train,y_train)
y_pred=svc3.predict(x_test)
print(metrics.classification_report(y_test,y_pred))
```

```

precision    recall   f1-score   support
          0       0.52      0.38      0.44     6091
          1       0.50      0.63      0.56     5909

accuracy                           0.50    12000
macro avg       0.51      0.51      0.50    12000
weighted avg    0.51      0.50      0.50    12000

```

support vector classifier's performance is poor.

Decision Tree Classifier

```
In [ ]: tree_model=DecisionTreeClassifier()
```

```
In [ ]: params={
      'max_depth':[2,3,4,5,6,7,8,9,10],
      'criterion':['gini','entropy']
    }
```

```
In [ ]: clf=GridSearchCV(tree_model,param_grid=params,cv=5)
```

```
In [ ]: clf.fit(x_train,y_train)
```

```
Out[ ]: > GridSearchCV
          > best_estimator_: DecisionTreeClassifier
              > DecisionTreeClassifier
```

```
In [ ]: clf.best_params_
```

```
Out[ ]: {'criterion': 'gini', 'max_depth': 10}
```

```
In [ ]: tree_model=DecisionTreeClassifier(max_depth=10,criterion='gini')
tree_model.fit(x_train,y_train)
y_pred=tree_model.predict(x_test)
print(metrics.classification_report(y_test,y_pred))
```

	precision	recall	f1-score	support
0	0.59	0.78	0.67	6091
1	0.66	0.44	0.53	5909
accuracy			0.61	12000
macro avg	0.62	0.61	0.60	12000
weighted avg	0.62	0.61	0.60	12000

Decision Tree has a slightly better accuracy than other models.

Adaboost Classifier

```
In [ ]: adaboost_model=AdaBoostClassifier(estimator=tree_model,n_estimators=50,learning_rate=1.0)
adaboost_model.fit(x_train,y_train)
y_pred=adaboost_model.predict(x_test)
print(metrics.classification_report(y_test,y_pred))
```

d:\Programs\Python\PW\projects\NLP\env\Lib\site-packages\sklearn\ensemble_weight_boosting.py:527: FutureWarning: The SAMME.R algorithm (the default) is deprecated and will be removed in 1.6. Use the SAMME algorithm to circumvent this warning.
warnings.warn(

	precision	recall	f1-score	support
0	0.86	0.86	0.86	6091
1	0.86	0.86	0.86	5909
accuracy			0.86	12000
macro avg	0.86	0.86	0.86	12000
weighted avg	0.86	0.86	0.86	12000

It's accuracy is better than others.

```
In [ ]: randomforest_model=RandomForestClassifier()
randomforest_model.fit(x_train,y_train)
y_pred=randomforest_model.predict(x_test)
print(metrics.classification_report(y_test,y_pred))
```

	precision	recall	f1-score	support
0	0.84	0.88	0.86	6091
1	0.87	0.83	0.85	5909
accuracy			0.85	12000
macro avg	0.85	0.85	0.85	12000
weighted avg	0.85	0.85	0.85	12000

```
In [ ]: randomforest_model=RandomForestClassifier(criterion='entropy',n_estimators=100)
randomforest_model.fit(x_train,y_train)
y_pred=randomforest_model.predict(x_test)
print(metrics.classification_report(y_test,y_pred))
```

	precision	recall	f1-score	support
0	0.84	0.88	0.86	6091
1	0.87	0.83	0.85	5909
accuracy			0.85	12000
macro avg	0.85	0.85	0.85	12000
weighted avg	0.85	0.85	0.85	12000

```
In [ ]: gradient_boost_model=GradientBoostingClassifier()
gradient_boost_model.fit(x_train,y_train)
y_pred=gradient_boost_model.predict(x_test)
print(metrics.classification_report(y_test,y_pred))
```

	precision	recall	f1-score	support
0	0.61	0.67	0.64	6091
1	0.62	0.56	0.59	5909
accuracy			0.61	12000
macro avg	0.62	0.61	0.61	12000
weighted avg	0.62	0.61	0.61	12000

Conclusion

Overall we have adaboost as best model. Although we can further try deep learning based models for better accuracy. Adaboost model has accuracy 86% and precision and recall both are 86%. Here we are predicting the positiveness of the test example whether it is risky or not. So positive class is more important for us and give preference to the precision over recall. Adaboost model has the best precion.