Collecting Data

In [3]: import pandas as pd
 import numpy as np
 import seaborn as sns
 import matplotlib.pyplot as plt
 %matplotlib inline
 import math
 loan_data=pd.read_csv('C:/Users/sanaa/Dropbox/PC/Desktop/UB/Resume/Python/Data/ar
 loan_data.head(10)

Out[3]:

Married	Dependents	Education	Self_Employed	ApplicantIncome	CoapplicantIncome	LoanAmount
No	0	Graduate	No	5849	0.0	NaN
Yes	1	Graduate	No	4583	1508.0	128.0
Yes	0	Graduate	Yes	3000	0.0	66.0
Yes	0	Not Graduate	No	2583	2358.0	120.0
No	0	Graduate	No	6000	0.0	141.0
Yes	2	Graduate	Yes	5417	4196.0	267.0
Yes	0	Not Graduate	No	2333	1516.0	95.0
Yes	3+	Graduate	No	3036	2504.0	158.0
Yes	2	Graduate	No	4006	1526.0	168.0
Yes	1	Graduate	No	12841	10968.0	349.0
4						•

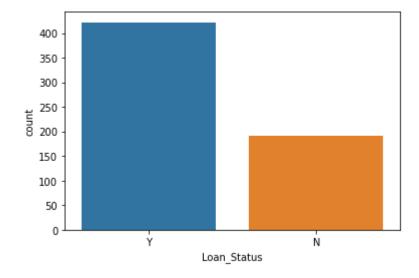
In [4]: print('# of Loan Id in original data:' + str(len(loan_data.index)))

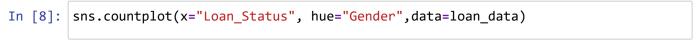
of Loan Id in original data:614

Analyzing Data

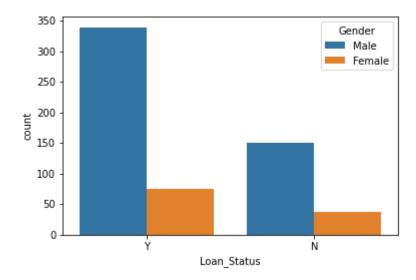
```
In [7]: sns.countplot(x="Loan_Status",data=loan_data)
```

Out[7]: <AxesSubplot:xlabel='Loan_Status', ylabel='count'>



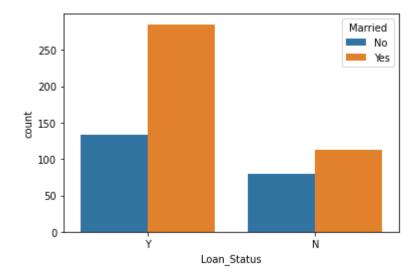


Out[8]: <AxesSubplot:xlabel='Loan_Status', ylabel='count'>



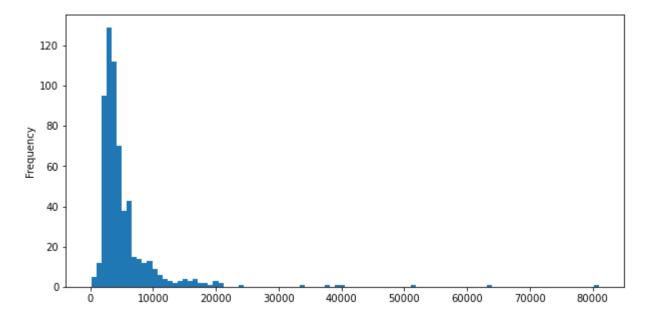
```
In [9]: sns.countplot(x="Loan_Status", hue="Married",data=loan_data)
```

Out[9]: <AxesSubplot:xlabel='Loan_Status', ylabel='count'>





Out[18]: <AxesSubplot:ylabel='Frequency'>



```
In [19]: loan_data.info()
         <class 'pandas.core.frame.DataFrame'>
         RangeIndex: 614 entries, 0 to 613
         Data columns (total 13 columns):
          #
              Column
                                  Non-Null Count
                                                  Dtype
                                  -----
                                                  ----
          0
              Loan ID
                                  614 non-null
                                                  object
          1
              Gender
                                  601 non-null
                                                  object
          2
              Married
                                  611 non-null
                                                  object
          3
              Dependents
                                  599 non-null
                                                  object
          4
              Education
                                                  object
                                  614 non-null
          5
              Self_Employed
                                  582 non-null
                                                  object
          6
              ApplicantIncome
                                                  int64
                                  614 non-null
          7
              CoapplicantIncome
                                 614 non-null
                                                  float64
          8
              LoanAmount
                                  592 non-null
                                                  float64
          9
              Loan_Amount_Term
                                                  float64
                                  600 non-null
          10 Credit History
                                                  float64
                                  564 non-null
              Property_Area
                                                  object
          11
                                  614 non-null
          12 Loan_Status
                                  614 non-null
                                                  object
         dtypes: float64(4), int64(1), object(8)
         memory usage: 62.5+ KB
```

Data Wrangling

In [20]: loan_data.isnull()

Out[20]:

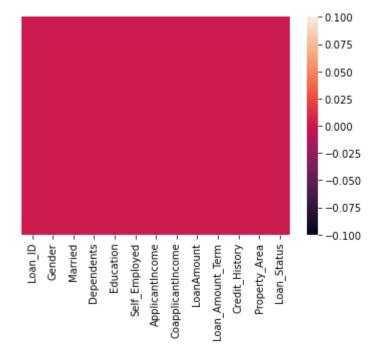
	Loan_ID	Gender	Married	Dependents	Education	Self_Employed	ApplicantIncome	Coapplic		
0	False	False	False	False	False	False	False			
1	False	False	False	False	False	False	False			
2	False	False	False	False	False	False	False			
3	False	False	False	False	False	False	False			
4	False	False	False	False	False	False	False			
609	False	False	False	False	False	False	False			
610	False	False	False	False	False	False	False			
611	False	False	False	False	False	False	False			
612	False	False	False	False	False	False	False			
613	False	False	False	False	False	False	False			
044	044									

614 rows × 13 columns

localhost:8888/notebooks/Loan Approval Prediction Model.ipynb#

```
In [22]: loan_data.isnull().sum()
Out[22]: Loan_ID
                                0
         Gender
                               13
         Married
                                3
         Dependents
                               15
         Education
                                0
         Self_Employed
                               32
         ApplicantIncome
                                0
         CoapplicantIncome
                                0
         LoanAmount
                               22
         Loan_Amount_Term
                               14
         Credit_History
                               50
         Property_Area
                                0
         Loan_Status
                                0
         dtype: int64
In [27]: loan_data.dropna(inplace=True)
In [28]:
         sns.heatmap(loan_data.isnull(),yticklabels=False)
```

Out[28]: <AxesSubplot:>



```
In [32]: loan_data.isnull().sum()
Out[32]: 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
         dtype: int64
In [36]: gender=pd.get_dummies(loan_data["Gender"],drop_first=True)
         gender.head(5)
Out[36]:
             Male
          1
               1
          2
                1
                1
                1
                1
In [40]: married=pd.get_dummies(loan_data["Married"],drop_first=True)
         married.head(5)
Out[40]:
```

	res
1	1
2	1
3	1
4	0
5	1

In [47]: education=pd.get_dummies(loan_data["Education"],drop_first=True) education.head(5)

Out[47]:

	Not Graduate
1	0
2	0
3	1
4	0
5	0

In [50]: self_employed=pd.get_dummies(loan_data["Self_Employed"],drop_first=True) self_employed.head(5)

Out[50]:

1	0
2	1
3	0
4	0
5	1

Yes

In [52]: property_area=pd.get_dummies(loan_data["Property_Area"],drop_first=True) property_area.head()

Out[52]:

	Semiurban	Urban
1	0	0
2	0	1
3	0	1
4	0	1
5	0	1

In [54]: loan_status=pd.get_dummies(loan_data["Loan_Status"],drop_first=True)
loan_status.head(5)

Out[54]:

- **1** 0
- **2** 1
- **3** 1
- **4** 1
- **5** 1
- In [56]: dependents=pd.get_dummies(loan_data["Dependents"],drop_first=True)
 dependents.head(5)

Out[56]:

- **1 2 3+ 1** 1 0 0
- **2** 0 0 0
- 3 0 0 0
- **4** 0 0 0
- **5** 0 1 0
- In [57]: loan_data=pd.concat([loan_data,gender,married,education,self_employed,property_ar
 loan_data.head()

Out[57]:

	Loan_ID	Gender	Married	Dependents	Education	Self_Employed	ApplicantIncome	Coapplica
1	LP001003	Male	Yes	1	Graduate	No	4583	
2	LP001005	Male	Yes	0	Graduate	Yes	3000	
3	LP001006	Male	Yes	0	Not Graduate	No	2583	
4	LP001008	Male	No	0	Graduate	No	6000	
5	LP001011	Male	Yes	2	Graduate	Yes	5417	

5 rows × 23 columns

→

In [58]: loan_data.drop(['Gender','Married','Dependents','Education','Self_Employed','Prop

```
In [59]: loan_data.head()
```

Out[59]:

	Loan_ID	ApplicantIncome	CoapplicantIncome	LoanAmount	Loan_Amount_Term	Credit_History
1	LP001003	4583	1508.0	128.0	360.0	1.0
2	LP001005	3000	0.0	66.0	360.0	1.0
3	LP001006	2583	2358.0	120.0	360.0	1.0
4	LP001008	6000	0.0	141.0	360.0	1.0
5	LP001011	5417	4196.0	267.0	360.0	1.0

←

```
In [101]: cols = []
    count = 1
    for column in loan_data.columns:
        if column == 'Yes':
            cols.append(f'Loan_{count}')
            count+=1
            continue
        cols.append(column)
        loan_data.columns = cols
```

```
In [107]: loan_data=loan_data.rename({'Y':'Loan_Status(Approved)'},axis=1)
loan_data.head()
```

Out[107]:

Loan_ID	ApplicantIncome	CoapplicantIncome	LoanAmount	Loan_Amount_Term	Credit_History	Ма
LP001003	4583	1508.0	128.0	360.0	1.0	
LP001005	3000	0.0	66.0	360.0	1.0	
LP001006	2583	2358.0	120.0	360.0	1.0	
LP001008	6000	0.0	141.0	360.0	1.0	
LP001011	5417	4196.0	267.0	360.0	1.0	
4						•

```
In [109]: loan_data=loan_data.rename({'Loan_2':'Self_Employed'},axis=1)
loan_data.head()
```

Out[109]:

tincome	CoapplicantIncome	LoanAmount	Loan_Amount_Term	Credit_History	Male	Married(Y)	Grac
4583	1508.0	128.0	360.0	1.0	1	1	
3000	0.0	66.0	360.0	1.0	1	1	
2583	2358.0	120.0	360.0	1.0	1	1	
6000	0.0	141.0	360.0	1.0	1	0	
5417	4196.0	267.0	360.0	1.0	1	1	

In [110]:	<pre>loan_data=loan_data.rename({'Married(Y)':'Married'},axis=1) loan_data.head()</pre>

Out[110]:

	Loan_ID	ApplicantIncome	CoapplicantIncome	LoanAmount	Loan_Amount_Term	Credit_History
1	LP001003	4583	1508.0	128.0	360.0	1.0
2	LP001005	3000	0.0	66.0	360.0	1.0
3	LP001006	2583	2358.0	120.0	360.0	1.0
4	LP001008	6000	0.0	141.0	360.0	1.0
5	LP001011	5417	4196.0	267.0	360.0	1.0
4						•

Train Data

```
In [114]: X=loan_data.drop("Loan_Status(Approved)",axis=1)
y=loan_data["Loan_Status(Approved)"]

In [116]: from sklearn.model_selection import train_test_split

In [117]: X_train,X_test,y_train,y_test=train_test_split(X,y,test_size=0.3,random_state=1)

In [118]: from sklearn.linear_model import LogisticRegression

In [121]: logmodel=LogisticRegression(solver='lbfgs', max_iter=1000)
```

```
In [122]: logmodel.fit(X_train,y_train)
Out[122]: LogisticRegression(max iter=1000)
In [123]: predictions=logmodel.predict(X_test)
In [124]: from sklearn.metrics import classification_report
In [125]: classification_report(y_test,predictions)
Out[125]:
                                       recall f1-score
                                                                                         0.
                         precision
                                                          support\n\n
                                                                                     0.85
          85
                  0.45
                             0.59
                                         51\n
                                                        1
                                                                0.76
                                                                           0.96
          93\n\n
                     accuracy
                                                        0.78
                                                                    144\n
                                                                            macro avg
                                          144\nweighted avg
          0.81
                     0.70
                               0.72
                                                                  0.79
                                                                             0.78
                                                                                       0.76
          144\n'
In [126]: from sklearn.metrics import confusion matrix
In [127]: | confusion matrix(y test,predictions)
Out[127]: array([[23, 28],
                  [ 4, 89]], dtype=int64)
In [128]: from sklearn.metrics import accuracy_score
```

Accuracy Check

```
In [129]: accuracy_score(y_test,predictions)
Out[129]: 0.777777777778
In [ ]:
```