```
In [1]:
 1 import pandas as pd
In [2]:
 1 df = pd.read_csv('LoanApprovalPrediction.csv')
In [3]:
 1 df.head()
Out[3]:
    Loan_ID Gender
                    Married Dependents Education Self_Employed ApplicantIncome CoapplicantIncome LoanAmount Loan_Amount_Term Credi
0 LP001002
               Male
                        No
                                   0.0
                                         Graduate
                                                                         5849
                                                                                            0.0
                                                                                                       NaN
                                                                                                                         360.0
1 LP001003
               Male
                       Yes
                                   1.0
                                         Graduate
                                                           No
                                                                         4583
                                                                                          1508.0
                                                                                                       128.0
                                                                                                                         360.0
2 I P001005
                                   0.0
                                         Graduate
                                                                         3000
                                                                                            0.0
                                                                                                       66.0
                                                                                                                         360.0
               Male
                       Yes
                                                           Yes
                                             Not
3 LP001006
                                                                                         2358.0
                                                                                                       120.0
                                                                                                                         360.0
               Male
                       Yes
                                   0.0
                                                           No
                                                                         2583
                                         Graduate
                                                                                                                         360.0
4 I P001008
                                   0.0
                                        Graduate
                                                                         6000
                                                                                            0.0
                                                                                                       141 0
               Male
                        Nο
                                                           Nο
In [4]:
 1 df.shape
Out[4]:
(598, 13)
In [5]:
 1 df.info
Out[5]:
<bound method DataFrame.info of</pre>
                                         Loan_ID Gender Married Dependents
                                                                                     Education Self_Employed \
0
     LP001002
                  Male
                             No
                                         0.0
                                                   Graduate
                                                                         No
1
     LP001003
                  Male
                            Yes
                                         1.0
                                                   Graduate
                                                                         No
                  Male
2
     LP001005
                            Yes
                                         0.0
                                                   Graduate
                                                                        Yes
3
     LP001006
                  Male
                            Yes
                                         0.0
                                              Not Graduate
                                                                         No
4
     LP001008
                  Male
                             No
                                         0.0
                                                   Graduate
                                                                         No
593
     LP002978
                Female
                                         0.0
                                                   Graduate
594
     LP002979
                  Male
                            Yes
                                         3.0
                                                   Graduate
                                                                         No
595
     LP002983
                  Male
                                         1.0
                                                   Graduate
                            Yes
                                                                         No
     LP002984
                                         2.0
596
                  Male
                                                   Graduate
                            Yes
                                                                         No
597
     LP002990
                Female
                                         0.0
                                                   Graduate
                                                                        Yes
                             No
     ApplicantIncome
                       {\tt CoapplicantIncome}
                                            LoanAmount
                                                         Loan_Amount_Term
0
                 5849
                                       0.0
                                                    NaN
                                                                      360.0
1
                 4583
                                    1508.0
                                                  128.0
                                                                      360.0
                 3000
                                                   66.0
                                       0.0
3
                 2583
                                    2358.0
                                                  120.0
                                                                      360.0
4
                 6000
                                                  141.0
                                                                      360.0
                                       0.0
                                       0.0
                                                   71.0
                                                                      360.0
593
                 2900
                                                                      180.0
594
                 4106
                                       0.0
                                                   40.0
595
                 8072
                                     240.0
                                                  253.0
                                                                      360.0
596
                 7583
                                       0.0
                                                  187.0
                                                                      360.0
597
                 4583
                                       0.0
                                                  133.0
                                                                      360.0
     Credit_History Property_Area Loan_Status
0
                 1.0
                              Urban
                                               N
1
                 1.0
                              Rural
2
                              Urhan
                                                γ
                 1.0
3
                 1.0
                              Urban
                                                Υ
4
                 1.0
                              Urban
                                                Υ
593
                 1.0
                              Rural
594
                 1.0
                              Rural
595
                 1.0
                              Urban
596
                              Urban
                                               Υ
                 1.0
                          Semiurban
597
                 0.0
[598 rows x 13 columns]>
```

```
In [6]:

1 df.describe()
```

#### Out[6]:

	Dependents	Applicantincome	Coapplicantincome	LoanAmount	Loan_Amount_Term	Credit_History
count	586.000000	598.000000	598.000000	577.000000	584.000000	549.000000
mean	0.755973	5292.252508	1631.499866	144.968804	341.917808	0.843352
std	1.007751	5807.265364	2953.315785	82.704182	65.205994	0.363800
min	0.000000	150.000000	0.000000	9.000000	12.000000	0.000000
25%	0.000000	2877.500000	0.000000	100.000000	360.000000	1.000000
50%	0.000000	3806.000000	1211.500000	127.000000	360.000000	1.000000
75%	1.750000	5746.000000	2324.000000	167.000000	360.000000	1.000000
max	3.000000	81000.000000	41667.000000	650.000000	480.000000	1.000000

# In [7]:

```
1 df.isna().sum()
```

#### Out[7]:

Loan\_ID 0 0 Gender Married 0 12 Dependents Education 0  ${\tt Self\_Employed}$ 0  ${\tt ApplicantIncome}$ 0 CoapplicantIncome LoanAmount 21 Loan\_Amount\_Term 14 Credit\_History 49 Property\_Area 0 Loan\_Status 0 dtype: int64

## In [8]:

```
1 #check the uniqueness of Loan Id column
2 df.Loan_ID.nunique()
```

# Out[8]:

598

# In [9]:

```
#drop the Loan_ID column as it is not required (no dupllicates)
df.drop(['Loan_ID'], axis = 1, inplace = True)
```

# In [10]:

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

# Out[10]:

	Gender	Married	Dependents	Education	Self_Employed	ApplicantIncome	CoapplicantIncome	LoanAmount	Loan_Amount_Term	Credit_History	F
0	Male	No	0.0	Graduate	No	5849	0.0	NaN	360.0	1.0	
1	Male	Yes	1.0	Graduate	No	4583	1508.0	128.0	360.0	1.0	
2	Male	Yes	0.0	Graduate	Yes	3000	0.0	66.0	360.0	1.0	
3	Male	Yes	0.0	Not Graduate	No	2583	2358.0	120.0	360.0	1.0	
4	Male	No	0.0	Graduate	No	6000	0.0	141.0	360.0	1.0	
4											•

# In [11]:

```
#Total missing value cells
df.isna().sum().sum()
```

# Out[11]:

96

```
In [12]:
```

```
1 df.dtypes
```

#### Out[12]:

Gender object object Married float64 Dependents Education object Self\_Employed object int64 ApplicantIncome float64  ${\tt CoapplicantIncome}$ LoanAmount float64 Loan\_Amount\_Term float64 Credit\_History float64 Property\_Area object Loan\_Status object dtype: object

### In [13]:

```
#convert Gender column from object to int datatype
df.Gender = df.Gender.map({'Male' : 0, 'Female' : 1})
```

#### In [14]:

1 df.head()

#### Out[14]:

	Gender	Married	Dependents	Education	Self_Employed	ApplicantIncome	CoapplicantIncome	LoanAmount	Loan_Amount_Term	Credit_History	F
0	0	No	0.0	Graduate	No	5849	0.0	NaN	360.0	1.0	_
1	0	Yes	1.0	Graduate	No	4583	1508.0	128.0	360.0	1.0	
2	0	Yes	0.0	Graduate	Yes	3000	0.0	66.0	360.0	1.0	
3	0	Yes	0.0	Not Graduate	No	2583	2358.0	120.0	360.0	1.0	
4	0	No	0.0	Graduate	No	6000	0.0	141.0	360.0	1.0	
4										•	

## In [20]:

```
#Convert all categorical(object) columns using LabelEncoder
from sklearn.preprocessing import LabelEncoder
label_encoder = LabelEncoder()
obj = (df.dtypes == 'object')
print(list(obj[obj].index))#List of categorical objects
for col in list(obj[obj].index):
    df[col] = label_encoder.fit_transform(df[col])
```

['Married', 'Education', 'Self\_Employed', 'Property\_Area', 'Loan\_Status']

#### In [21]:

1 df.head()

# Out[21]:

	Gender	Married	Dependents	Education	Self_Employed	ApplicantIncome	CoapplicantIncome	LoanAmount	Loan_Amount_Term	Credit_History	F
0	0	0	0.0	0	0	5849	0.0	NaN	360.0	1.0	
1	0	1	1.0	0	0	4583	1508.0	128.0	360.0	1.0	
2	0	1	0.0	0	1	3000	0.0	66.0	360.0	1.0	
3	0	1	0.0	1	0	2583	2358.0	120.0	360.0	1.0	
4	0	0	0.0	0	0	6000	0.0	141.0	360.0	1.0	
4										I	•

```
In [22]:
 1 df.dtypes
Out[22]:
Gender
                     int64
                     int32
Married
Dependents
                   float64
Education
                     int32
Self_Employed
                     int32
                     int64
ApplicantIncome
                   float64
{\tt CoapplicantIncome}
{\bf Loan Amount}
                   float64
Loan_Amount_Term
                   float64
Credit_History
                   float64
Property_Area
                     int32
Loan Status
                     int32
dtype: object
In [23]:
 1 df.columns
Out[23]:
dtype='object')
In [24]:
 1 #fill in the missing rows with mean
 2 for i in df.columns:
       df[i] = df[i].fillna(df[i].mean())
 3
In [25]:
 1 df.isna().sum()
Out[25]:
Gender
                   0
                   0
Married
Dependents
                   0
                   0
Education
Self_Employed
                   0
{\tt ApplicantIncome}
                   0
{\tt CoapplicantIncome}
                   0
LoanAmount
Loan_Amount_Term
                   0
Credit_History
                   0
Property Area
Loan_Status
                   0
dtype: int64
```

# Training the model

```
In [26]:

1
2 X= df.drop(['Loan_Status'],axis=1)
y = df['Loan_Status']
```

```
In [27]:
 1 X
Out[27]:
     Gender Married Dependents Education Self_Employed ApplicantIncome CoapplicantIncome LoanAmount Loan_Amount_Term Credit_History
                  0
                            0.0
                                        0
                                                      0
                                                                                                                                   1.0
  0
          0
                                                                   5849
                                                                                      0.0
                                                                                            144.968804
                                                                                                                    360.0
          0
                                        0
                                                      0
                                                                                                                    360.0
                                                                                                                                   1.0
  1
                            1.0
                                                                   4583
                                                                                    1508.0
                                                                                            128.000000
          0
                            0.0
                                        0
                                                      1
                                                                   3000
                                                                                      0.0
                                                                                             66.000000
                                                                                                                    360.0
                                                                                                                                   1.0
  3
          0
                            0.0
                                                      0
                                                                   2583
                                                                                    2358.0
                                                                                            120.000000
                                                                                                                    360.0
                                                                                                                                   1.0
  4
          0
                  n
                            0.0
                                        0
                                                      0
                                                                   6000
                                                                                      0.0
                                                                                            141.000000
                                                                                                                    360.0
                                                                                                                                   1.0
593
          1
                  0
                            0.0
                                        0
                                                      0
                                                                   2900
                                                                                      0.0
                                                                                             71.000000
                                                                                                                    360.0
                                                                                                                                   1.0
          0
                            3.0
                                        0
                                                      0
                                                                   4106
                                                                                      0.0
                                                                                             40.000000
                                                                                                                    180.0
                                                                                                                                   1.0
 595
          0
                            1.0
                                        0
                                                      0
                                                                   8072
                                                                                    240.0
                                                                                            253.000000
                                                                                                                    360.0
                                                                                                                                   1.0
                                        0
                                                      0
                                                                                                                    360.0
596
          0
                            2.0
                                                                   7583
                                                                                      0.0
                                                                                            187.000000
                                                                                                                                   1.0
                  0
                            0.0
                                                                   4583
                                                                                      0.0
                                                                                            133.000000
                                                                                                                    360.0
                                                                                                                                   0.0
597
598 rows × 11 columns
In [28]:
 1 y
Out[28]:
0
       1
1
       0
2
       1
3
       1
593
       1
594
       1
595
       1
596
       1
597
       0
Name: Loan_Status, Length: 598, dtype: int32
In [48]:
   #Split the data into train and test
    from sklearn.model_selection import train_test_split
 3 X_train,X_test,y_train,y_test = train_test_split(X, y ,test_size=0.3, random_state=7)
Model Selection
In [49]:
 1 from sklearn.linear_model import LogisticRegression
    from sklearn.linear_model import RidgeClassifier
 3
    from sklearn.tree import DecisionTreeClassifier
 4
    from sklearn.neighbors import KNeighborsClassifier
    \textbf{from} \  \, \textbf{sklearn.ensemble} \  \, \textbf{import} \  \, \textbf{RandomForestClassifier}
    from sklearn.metrics import accuracy_score
In [50]:
 1 models = []
     models.append(('Logistic Regression', LogisticRegression()))
     models.append(('Ridge Classifier', RidgeClassifier()))
     models.append(('Decision Tree Classifier', DecisionTreeClassifier()))
    models.append(('K-Neighbors Classifier', KNeighborsClassifier()))
    models.append(('Random Forest Classifier', RandomForestClassifier()))
 6
```

```
In [51]:
```

```
def model_selection(model):
    model.fit(X_train,y_train)
    y_pred = model.predict(X_test)
    return accuracy_score(y_test,y_pred)*100
```

```
In [52]:

1     for name, model in models:
2          #print(name, model)
3          print(f'{name} : {model_selection(model)}')
```

# **Ridge Classifier Performs better**

```
In [ ]:

1
```