#### IMPORTING THE DEPENDENCIES

```
import numpy as np
import pandas as pd
import seaborn as sns
from sklearn.model_selection import train_test_split
from sklearn import svm
from sklearn.metrics import accuracy_score
```

## Data collection and processing

```
#Loading the dataset to pandas DataFrame
         loan dataset = pd.read csv("dataset.csv")
         type(loan dataset)
         pandas.core.frame.DataFrame
Out[3]:
         # printing the first five rows of the dataset
         loan dataset.head()
Out[4]:
             Loan_ID Gender Married Dependents Education Self_Employed ApplicantIncome CoapplicantIncome LoanAmount Loan_Amount_Term Credit_I
         0 LP001002
                        Male
                                  No
                                                    Graduate
                                                                       No
                                                                                      5849
                                                                                                          0.0
                                                                                                                      NaN
                                                                                                                                        360.0
         1 LP001003
                        Male
                                  Yes
                                                    Graduate
                                                                       No
                                                                                      4583
                                                                                                       1508.0
                                                                                                                     128.0
                                                                                                                                        360.0
         2 LP001005
                        Male
                                  Yes
                                                    Graduate
                                                                       Yes
                                                                                      3000
                                                                                                          0.0
                                                                                                                      66.0
                                                                                                                                        360.0
         3 LP001006
                                                                                                                                        360.0
                        Male
                                                                       No
                                                                                      2583
                                                                                                       2358.0
                                                                                                                     120.0
                                  Yes
                                                    Graduate
                                                                                                                                        360.0
         4 LP001008
                        Male
                                  No
                                                    Graduate
                                                                       No
                                                                                      6000
                                                                                                          0.0
                                                                                                                     141.0
```

In [5]: #number of rows and columns

```
loan_dataset.shape
Out[5]: (614, 13)

In [6]: #stastistical measure loan_dataset.describe()

Out[6]: Applicantlncome Coapplicantlncome LoanAmount Loan_Amount_Term Credit_History
```

:		ApplicantIncome	CoapplicantIncome	LoanAmount	Loan_Amount_Term	Credit_History
	count	614.000000	614.000000	592.000000	600.00000	564.000000
	mean	5403.459283	1621.245798	146.412162	342.00000	0.842199
	std	6109.041673	2926.248369	85.587325	65.12041	0.364878
	min	150.000000	0.000000	9.000000	12.00000	0.000000
	25%	2877.500000	0.000000	100.000000	360.00000	1.000000
	50%	3812.500000	1188.500000	128.000000	360.00000	1.000000
	75%	5795.000000	2297.250000	168.000000	360.00000	1.000000
	max	81000.000000	41667.000000	700.000000	480.00000	1.000000

Married 3 15 Dependents 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

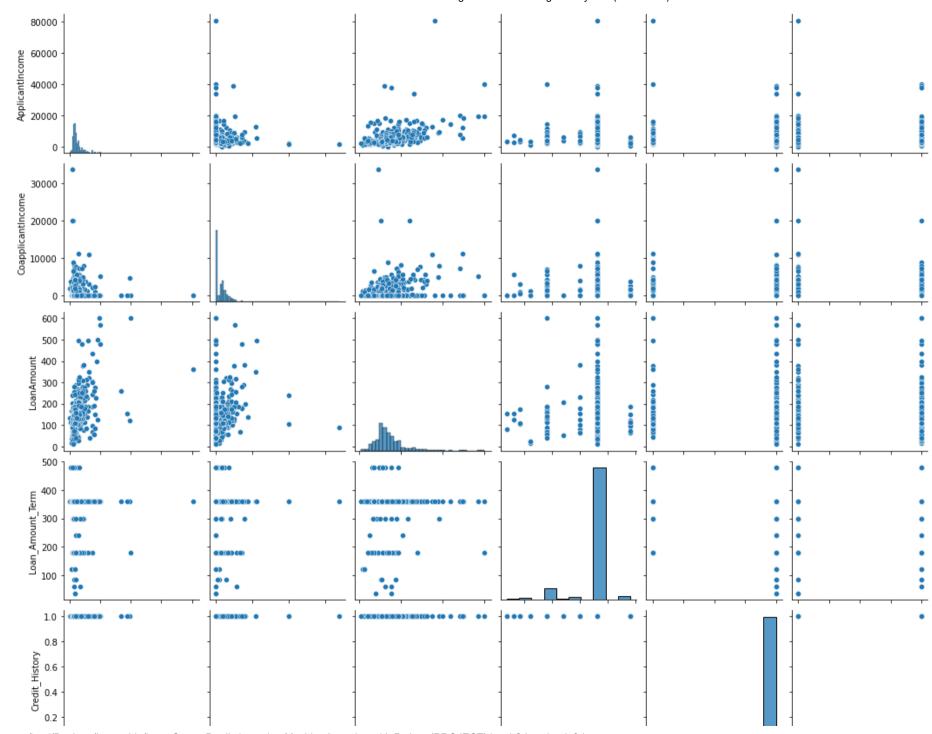
In [8]: #dropping the missing value

```
loan dataset = loan dataset.dropna()
          # we again check number of missing values in each column
 In [9]:
          loan dataset.isnull().sum()
          Loan ID
 Out[9]:
          Gender
                                0
                                 0
          Married
                                 0
          Dependents
                                 0
          Education
          Self Employed
                                 0
          ApplicantIncome
          CoapplicantIncome
                                 0
          LoanAmount
                                 0
                                 0
          Loan Amount Term
          Credit History
                                 0
          Property Area
          Loan Status
                                 0
          dtype: int64
          #Label encoding
In [10]:
          loan dataset.replace({"Loan Status":{'N':0,'Y':1}}, inplace=True)
          #again we print the first five rows of the dataFrame
In [11]:
          loan dataset.head()
Out[11]:
              Loan_ID Gender Married Dependents Education Self_Employed ApplicantIncome CoapplicantIncome LoanAmount Loan_Amount_Term Credit_I
          1 LP001003
                         Male
                                   Yes
                                                    Graduate
                                                                       No
                                                                                      4583
                                                                                                      1508.0
                                                                                                                    128.0
                                                                                                                                       360.0
          2 LP001005
                                                    Graduate
                                                                                      3000
                                                                                                         0.0
                                                                                                                     66.0
                                                                                                                                       360.0
                         Male
                                   Yes
                                                                       Yes
                                                         Not
          3 LP001006
                                                0
                                                                                                       2358.0
                                                                                                                    120.0
                                                                                                                                       360.0
                         Male
                                   Yes
                                                                       No
                                                                                      2583
                                                    Graduate
          4 LP001008
                                                    Graduate
                                                                                      6000
                                                                                                         0.0
                                                                                                                                       360.0
                         Male
                                   No
                                                                       No
                                                                                                                    141.0
                                                                                                                                       360.0
          5 LP001011
                         Male
                                   Yes
                                                2
                                                    Graduate
                                                                       Yes
                                                                                      5417
                                                                                                      4196.0
                                                                                                                    267.0
```

```
In [12]: # now if any row is containing missing value then we will remove that row from the dataframe
         # Dependent column values
         loan dataset['Dependents'].value counts()
                274
Out[12]:
                85
                80
                41
         Name: Dependents, dtype: int64
         # replacing the value of 3+ to 4
In [13]:
         loan_dataset = loan_dataset.replace(to_replace = '3+',value=4)
In [14]: loan dataset['Dependents'].value counts()
              274
Out[14]:
               85
               80
                41
         Name: Dependents, dtype: int64
```

### **DATA VISUALIZATION**

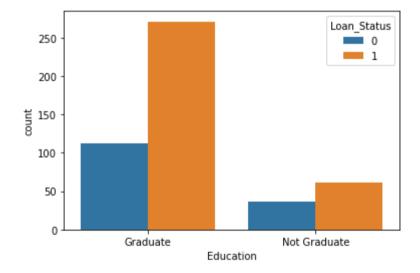
```
In [15]: sns.pairplot(loan_dataset)
Out[15]: <seaborn.axisgrid.PairGrid at 0x1663f2fd1f0>
```



```
0.0
                                                                    0.00 0.0010.0010.00 0.00
  1.0
  0.8
P.0 Status
  0.2
          20000 40000 60000 80000
                                          10000
                                                 20000
                                                        30000
                                                                                                                   400
                                                                                                                         5000.00
                                                                                                                                 0.25 0.50 0.75 1.00 0.00
                                                                                                                                                               0.25
                                                                                                                                                                     0.50 0.75 1.00
                                    0
                                                                         200
                                                                                          600
                                                                                                  100
                                                                                                        200
                                                                                                             300
             ApplicantIncome
                                         CoapplicantIncome
                                                                          LoanAmount
                                                                                                    Loan Amount Term
                                                                                                                                    Credit History
                                                                                                                                                                  Loan Status
```

```
In [16]: # education and Loan_Status
sns.countplot(x = 'Education', hue = 'Loan_Status',data = loan_dataset)
```

Out[16]: <AxesSubplot:xlabel='Education', ylabel='count'>

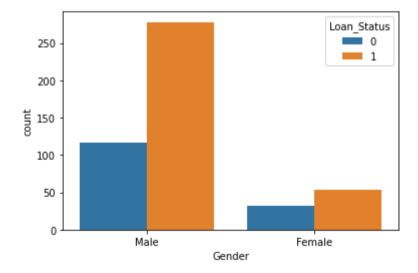


```
In [18]: # marital status and loan status
sns.countplot(x = 'Married', hue = 'Loan_Status',data = loan_dataset)
# hue : This parameter take column name for colour encoding.
```

```
Out[18]: <AxesSubplot:xlabel='Married', ylabel='count'>
```

```
In [19]: # gender and ;oan_status
sns.countplot(x = 'Gender',hue='Loan_Status',data = loan_dataset)
```

Out[19]: <AxesSubplot:xlabel='Gender', ylabel='count'>



```
In [20]: sns.countplot(x = 'Property_Area', hue='Loan_Status', data = loan_dataset)
```

```
Out[20]: <AxesSubplot:xlabel='Property_Area', ylabel='count'>
```

```
Loan_Status

140

120

100

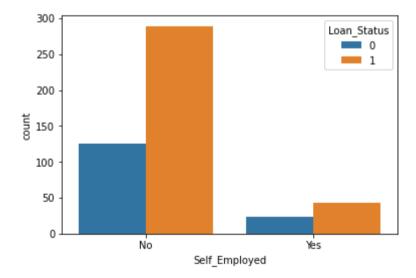
100

Rural

Urban
Property_Area
```

```
In [21]: sns.countplot(x = 'Self_Employed',hue='Loan_Status',data = loan_dataset)
```

Out[21]: <AxesSubplot:xlabel='Self\_Employed', ylabel='count'>



```
loan_dataset.head()
In [23]:
Out[23]:
              Loan ID Gender Married Dependents Education Self Employed ApplicantIncome CoapplicantIncome LoanAmount Loan Amount Term Credit I
          1 LP001003
                                                                       0
                                                                                    4583
                                                                                                    1508.0
                                                                                                                  128.0
                                                                                                                                    360.0
          2 LP001005
                                                                                                       0.0
                                                                                                                                    360.0
                                                                                    3000
                                                                                                                   66.0
          3 LP001006
                                               0
                                                         0
                                                                                    2583
                                                                                                    2358.0
                                                                                                                  120.0
                                                                                                                                    360.0
                           1
                                                                       0
          4 LP001008
                                                                       0
                                                                                    6000
                                                                                                       0.0
                                                                                                                                    360.0
                                                         1
                                                                                                                  141.0
                                                                                                                                    360.0
          5 LP001011
                                               2
                           1
                                                         1
                                                                       1
                                                                                    5417
                                                                                                    4196.0
                                                                                                                  267.0
          # now separating the data and label
          X = loan_dataset.drop(columns=['Loan_ID', 'Loan_Status'], axis = 1)
          Y = loan dataset['Loan Status']
In [25]:
          print(X)
          print(Y)
```

	Gender	Married D	ependents Ed	ducation	Self Empl	oyed	ApplicantIr	ncome	\
1	1	1	1	1		0		4583	•
2	1	1	0	1		1		3000	
3	1	1	0	0		0		2583	
4	1	0	0	1		0		6000	
5	1	1	2	1		1		5417	
• •	• • •	• • •	• • •	• • •		• • •		• • •	
609	0	0	0	1		0		2900	
610	1	1	4	1		0		4106	
611	1	1	1	1		0		8072	
612	1	1	2	1		0		7583	
613	0	0	0	1		1		4583	
	Coappli	cantIncome	LoanAmount	Loan Am	ount_Term	Cred	it_History	\	
1		1508.0	128.0	_	- 360.0		1.0	•	
2		0.0	66.0		360.0		1.0		
3		2358.0	120.0		360.0		1.0		
4		0.0	141.0		360.0		1.0		
5		4196.0	267.0		360.0		1.0		
• •							• • •		
609		0.0	71.0		360.0		1.0		
610		0.0	40.0		180.0		1.0		
611		240.0	253.0		360.0		1.0		
612		0.0	187.0		360.0		1.0		
613		0.0	133.0		360.0		0.0		
	Propert	v Δrea							
1	rropere	<i>y_</i> , ca 0							
2		2							
3		2							
4		2							
5		2							
		-							
609		0							
610		0							
611		2							
612		2							
613		1							
[486 1 2 3 4	0 rows x 0 1 1	11 columns	]						

```
5 1 ...
609 1
610 1
611 1
612 1
613 0
Name: Loan Status, Length: 480, dtype: int64
```

# **Train Test Split**

```
In [26]: X_train,X_test,Y_train,Y_test = train_test_split(X,Y,test_size=0.1, stratify = Y,random_state =2)
print(X.shape,X_train.shape, X_test.shape)

(480, 11) (432, 11) (48, 11)
```

# Training the model

## Support Vector Machine model

```
In [27]: classifier = svm.SVC(kernel = 'linear')
In [29]: #training the support Vector Macine model
    classifier.fit(X_train,Y_train)
Out[29]: SVC(kernel='linear')
```

### model evaluation