

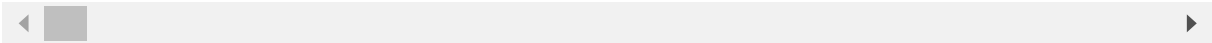
# libraries importing

```
In [1]: 1 import pandas as pd
2 import numpy as np
3 import matplotlib.pyplot as plt
4 import seaborn as sns
5 import warnings
6 warnings.filterwarnings("ignore")
7 pd.set_option("display.max_columns",None)
8 pd.set_option("display.max_rows",None)
```

```
In [2]: 1 data=r"C:\DsTraining\five dataset for clening\loan_defaulter.csv"
2 df=pd.read_csv(data)
3 df.head()
```

```
Out[2]:
```

	SK_ID_CURR	TARGET	NAME_CONTRACT_TYPE	CODE_GENDER	FLAG_OWN_CAR	FLAG_O
0	100002	1	Cash loans	M	N	
1	100003	0	Cash loans	F	N	
2	100004	0	Revolving loans	M	Y	
3	100006	0	Cash loans	F	N	
4	100007	0	Cash loans	M	N	



```
In [3]: 1 df.info()

<class 'pandas.core.frame.DataFrame'>
RangeIndex: 307511 entries, 0 to 307510
Columns: 122 entries, SK_ID_CURR to AMT_REQ_CREDIT_BUREAU_YEAR
dtypes: float64(65), int64(41), object(16)
memory usage: 286.2+ MB
```

In [4]:

```
1 null_var=df.isnull().sum()/df.shape[0]*100
2 null_var
```

YEARS_BUILD_AVG	66.497784
COMMONAREA_AVG	69.872297
ELEVATORS_AVG	53.295980
ENTRANCES_AVG	50.348768
FLOORSMAX_AVG	49.760822
FLOORSMIN_AVG	67.848630
LANDAREA_AVG	59.376738
LIVINGAPARTMENTS_AVG	68.354953
LIVINGAREA_AVG	50.193326
NONLIVINGAPARTMENTS_AVG	69.432963
NONLIVINGAREA_AVG	55.179164
APARTMENTS_MODE	50.749729
BASEMENTAREA_MODE	58.515956
YEARS_BEGINEXPLUATATION_MODE	48.781019
YEARS_BUILD_MODE	66.497784
COMMONAREA_MODE	69.872297
ELEVATORS_MODE	53.295980
ENTRANCES_MODE	50.348768
FLOORSMAX_MODE	49.760822
FLOORSMIN_MODE	67.848630

```
In [5]: 1 null_var=df.isnull().sum()/df.shape[0]*100
        2 null_col=null_var[null_var>17].keys()
        3 df=df.drop(columns=null_col)
        4 df.info()
```

```
<class 'pandas.core.frame.DataFrame'>
RangeIndex: 307511 entries, 0 to 307510
Data columns (total 71 columns):
```

#	Column	Non-Null Count	Dtype
---	-----	-----	-----
0	SK_ID_CURR	307511 non-null	int64
1	TARGET	307511 non-null	int64
2	NAME_CONTRACT_TYPE	307511 non-null	object
3	CODE_GENDER	307511 non-null	object
4	FLAG_OWN_CAR	307511 non-null	object
5	FLAG_OWN_REALTY	307511 non-null	object
6	CNT_CHILDREN	307511 non-null	int64
7	AMT_INCOME_TOTAL	307511 non-null	float64
8	AMT_CREDIT	307511 non-null	float64
9	AMT_ANNUITY	307499 non-null	float64
10	AMT_GOODS_PRICE	307233 non-null	float64
11	NAME_TYPE_SUITE	306219 non-null	object
12	NAME_INCOME_TYPE	307511 non-null	object
13	NAME_EDUCATION_TYPE	307511 non-null	object
14	NAME_FAMILY_STATUS	307511 non-null	object
15	NAME_HOUSING_TYPE	307511 non-null	object
16	REGION_POPULATION_RELATIVE	307511 non-null	float64
17	DAYS_BIRTH	307511 non-null	int64
18	DAYS_EMPLOYED	307511 non-null	int64
19	DAYS_REGISTRATION	307511 non-null	float64
20	DAYS_ID_PUBLISH	307511 non-null	int64
21	FLAG_MOBIL	307511 non-null	int64
22	FLAG_EMP_PHONE	307511 non-null	int64
23	FLAG_WORK_PHONE	307511 non-null	int64
24	FLAG_CONT_MOBILE	307511 non-null	int64
25	FLAG_PHONE	307511 non-null	int64
26	FLAG_EMAIL	307511 non-null	int64
27	CNT_FAM_MEMBERS	307509 non-null	float64
28	REGION_RATING_CLIENT	307511 non-null	int64
29	REGION_RATING_CLIENT_W_CITY	307511 non-null	int64
30	WEEKDAY_APPR_PROCESS_START	307511 non-null	object
31	HOURL_APPR_PROCESS_START	307511 non-null	int64
32	REG_REGION_NOT_LIVE_REGION	307511 non-null	int64
33	REG_REGION_NOT_WORK_REGION	307511 non-null	int64
34	LIVE_REGION_NOT_WORK_REGION	307511 non-null	int64
35	REG_CITY_NOT_LIVE_CITY	307511 non-null	int64
36	REG_CITY_NOT_WORK_CITY	307511 non-null	int64
37	LIVE_CITY_NOT_WORK_CITY	307511 non-null	int64
38	ORGANIZATION_TYPE	307511 non-null	object
39	EXT_SOURCE_2	306851 non-null	float64
40	OBS_30_CNT_SOCIAL_CIRCLE	306490 non-null	float64
41	DEF_30_CNT_SOCIAL_CIRCLE	306490 non-null	float64
42	OBS_60_CNT_SOCIAL_CIRCLE	306490 non-null	float64
43	DEF_60_CNT_SOCIAL_CIRCLE	306490 non-null	float64
44	DAYS_LAST_PHONE_CHANGE	307510 non-null	float64
45	FLAG_DOCUMENT_2	307511 non-null	int64
46	FLAG_DOCUMENT_3	307511 non-null	int64
47	FLAG_DOCUMENT_4	307511 non-null	int64
48	FLAG_DOCUMENT_5	307511 non-null	int64
49	FLAG_DOCUMENT_6	307511 non-null	int64
50	FLAG_DOCUMENT_7	307511 non-null	int64
51	FLAG_DOCUMENT_8	307511 non-null	int64

```
52 FLAG_DOCUMENT_9          307511 non-null int64
53 FLAG_DOCUMENT_10         307511 non-null int64
54 FLAG_DOCUMENT_11         307511 non-null int64
55 FLAG_DOCUMENT_12         307511 non-null int64
56 FLAG_DOCUMENT_13         307511 non-null int64
57 FLAG_DOCUMENT_14         307511 non-null int64
58 FLAG_DOCUMENT_15         307511 non-null int64
59 FLAG_DOCUMENT_16         307511 non-null int64
60 FLAG_DOCUMENT_17         307511 non-null int64
61 FLAG_DOCUMENT_18         307511 non-null int64
62 FLAG_DOCUMENT_19         307511 non-null int64
63 FLAG_DOCUMENT_20         307511 non-null int64
64 FLAG_DOCUMENT_21         307511 non-null int64
65 AMT_REQ_CREDIT_BUREAU_HOUR 265992 non-null float64
66 AMT_REQ_CREDIT_BUREAU_DAY  265992 non-null float64
67 AMT_REQ_CREDIT_BUREAU_WEEK 265992 non-null float64
68 AMT_REQ_CREDIT_BUREAU_MON  265992 non-null float64
69 AMT_REQ_CREDIT_BUREAU_QRT  265992 non-null float64
70 AMT_REQ_CREDIT_BUREAU_YEAR 265992 non-null float64
dtypes: float64(19), int64(41), object(11)
memory usage: 166.6+ MB
```

In [6]:

```
1 df=df.dropna()
```

In [7]:

```
1 df.info()
```

<class 'pandas.core.frame.DataFrame'>

Int64Index: 263423 entries, 0 to 307510

Data columns (total 71 columns):

#	Column	Non-Null Count	Dtype
0	SK_ID_CURR	263423 non-null	int64
1	TARGET	263423 non-null	int64
2	NAME_CONTRACT_TYPE	263423 non-null	object
3	CODE_GENDER	263423 non-null	object
4	FLAG_OWN_CAR	263423 non-null	object
5	FLAG_OWN_REALTY	263423 non-null	object
6	CNT_CHILDREN	263423 non-null	int64
7	AMT_INCOME_TOTAL	263423 non-null	float64
8	AMT_CREDIT	263423 non-null	float64
9	AMT_ANNUITY	263423 non-null	float64
10	AMT_GOODS_PRICE	263423 non-null	float64
11	NAME_TYPE_SUITE	263423 non-null	object
12	NAME_INCOME_TYPE	263423 non-null	object
13	NAME_EDUCATION_TYPE	263423 non-null	object
14	NAME_FAMILY_STATUS	263423 non-null	object
15	NAME_HOUSING_TYPE	263423 non-null	object
16	REGION_POPULATION_RELATIVE	263423 non-null	float64
17	DAYS_BIRTH	263423 non-null	int64
18	DAYS_EMPLOYED	263423 non-null	int64
19	DAYS_REGISTRATION	263423 non-null	float64
20	DAYS_ID_PUBLISH	263423 non-null	int64
21	FLAG_MOBIL	263423 non-null	int64
22	FLAG_EMP_PHONE	263423 non-null	int64
23	FLAG_WORK_PHONE	263423 non-null	int64
24	FLAG_CONT_MOBILE	263423 non-null	int64
25	FLAG_PHONE	263423 non-null	int64
26	FLAG_EMAIL	263423 non-null	int64
27	CNT_FAM_MEMBERS	263423 non-null	float64
28	REGION_RATING_CLIENT	263423 non-null	int64
29	REGION_RATING_CLIENT_W_CITY	263423 non-null	int64
30	WEEKDAY_APPR_PROCESS_START	263423 non-null	object
31	HOURL_APPR_PROCESS_START	263423 non-null	int64
32	REG_REGION_NOT_LIVE_REGION	263423 non-null	int64
33	REG_REGION_NOT_WORK_REGION	263423 non-null	int64
34	LIVE_REGION_NOT_WORK_REGION	263423 non-null	int64
35	REG_CITY_NOT_LIVE_CITY	263423 non-null	int64
36	REG_CITY_NOT_WORK_CITY	263423 non-null	int64
37	LIVE_CITY_NOT_WORK_CITY	263423 non-null	int64
38	ORGANIZATION_TYPE	263423 non-null	object
39	EXT_SOURCE_2	263423 non-null	float64
40	OBS_30_CNT_SOCIAL_CIRCLE	263423 non-null	float64
41	DEF_30_CNT_SOCIAL_CIRCLE	263423 non-null	float64
42	OBS_60_CNT_SOCIAL_CIRCLE	263423 non-null	float64
43	DEF_60_CNT_SOCIAL_CIRCLE	263423 non-null	float64
44	DAYS_LAST_PHONE_CHANGE	263423 non-null	float64
45	FLAG_DOCUMENT_2	263423 non-null	int64
46	FLAG_DOCUMENT_3	263423 non-null	int64
47	FLAG_DOCUMENT_4	263423 non-null	int64
48	FLAG_DOCUMENT_5	263423 non-null	int64
49	FLAG_DOCUMENT_6	263423 non-null	int64
50	FLAG_DOCUMENT_7	263423 non-null	int64
51	FLAG_DOCUMENT_8	263423 non-null	int64

```

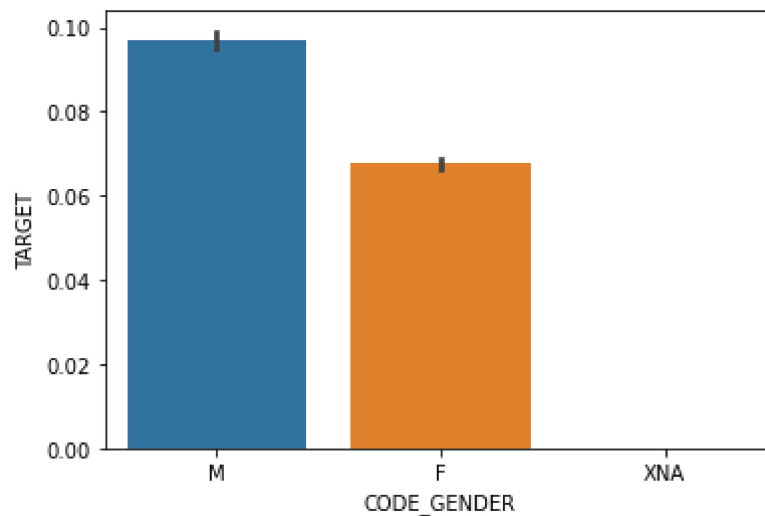
52 FLAG_DOCUMENT_9                263423 non-null int64
53 FLAG_DOCUMENT_10               263423 non-null int64
54 FLAG_DOCUMENT_11               263423 non-null int64
55 FLAG_DOCUMENT_12               263423 non-null int64
56 FLAG_DOCUMENT_13               263423 non-null int64
57 FLAG_DOCUMENT_14               263423 non-null int64
58 FLAG_DOCUMENT_15               263423 non-null int64
59 FLAG_DOCUMENT_16               263423 non-null int64
60 FLAG_DOCUMENT_17               263423 non-null int64
61 FLAG_DOCUMENT_18               263423 non-null int64
62 FLAG_DOCUMENT_19               263423 non-null int64
63 FLAG_DOCUMENT_20               263423 non-null int64
64 FLAG_DOCUMENT_21               263423 non-null int64
65 AMT_REQ_CREDIT_BUREAU_HOUR     263423 non-null float64
66 AMT_REQ_CREDIT_BUREAU_DAY      263423 non-null float64
67 AMT_REQ_CREDIT_BUREAU_WEEK     263423 non-null float64
68 AMT_REQ_CREDIT_BUREAU_MON      263423 non-null float64
69 AMT_REQ_CREDIT_BUREAU_QRT      263423 non-null float64
70 AMT_REQ_CREDIT_BUREAU_YEAR     263423 non-null float64
dtypes: float64(19), int64(41), object(11)
memory usage: 144.7+ MB

```

## EDA

```
In [8]: 1 sns.barplot(y="TARGET",x="CODE_GENDER",data=df)
```

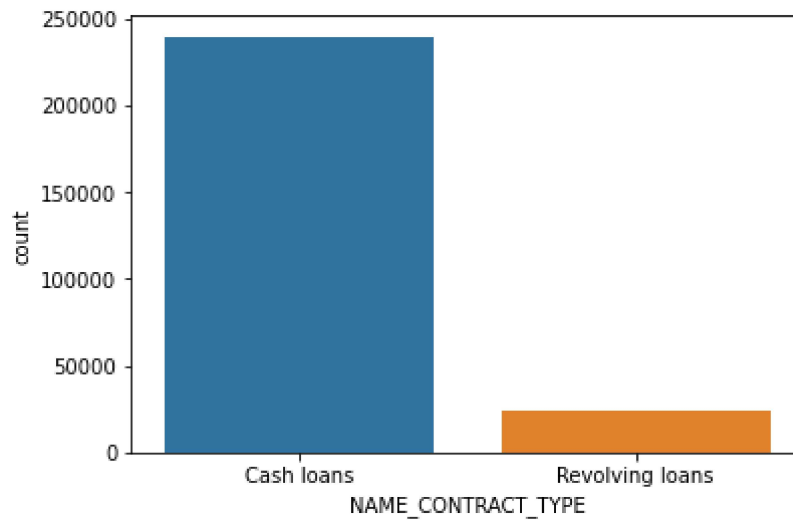
```
Out[8]: <AxesSubplot:xlabel='CODE_GENDER', ylabel='TARGET'>
```





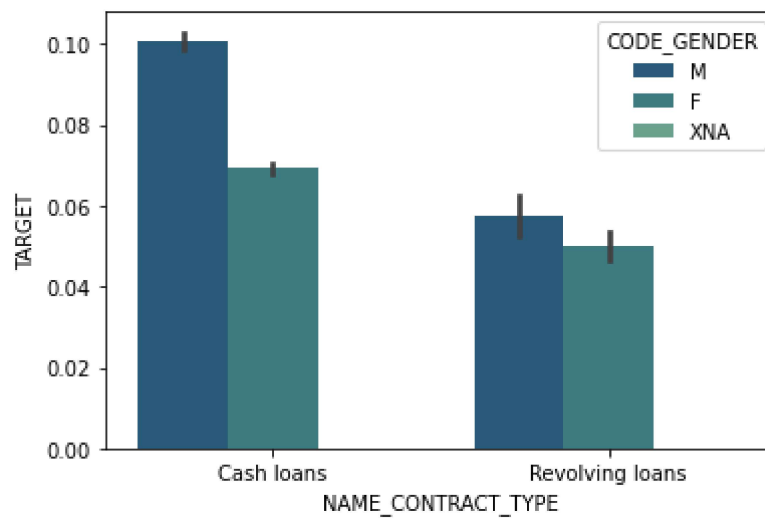
```
In [9]: 1 sns.countplot(x="NAME_CONTRACT_TYPE",data=df)
```

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



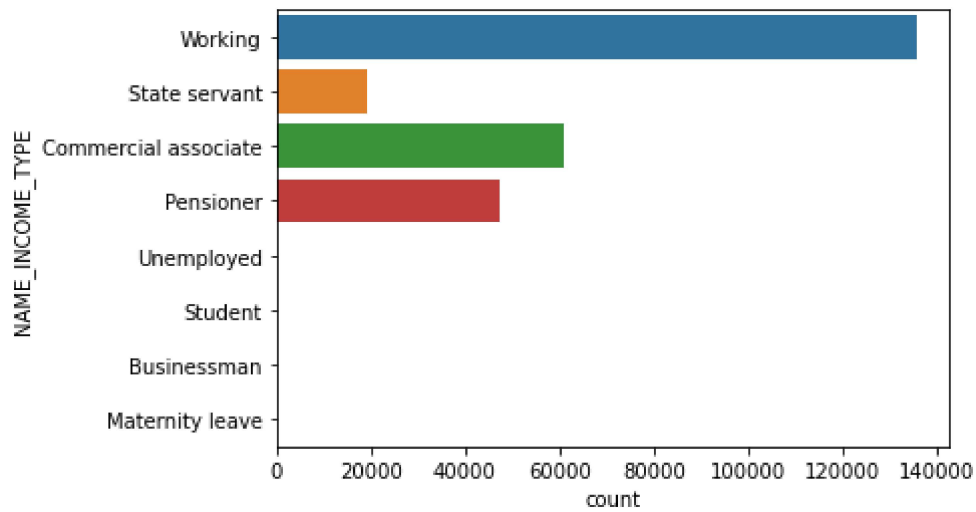
```
In [10]: 1 sns.barplot(x="NAME_CONTRACT_TYPE",y="TARGET",hue="CODE_GENDER",data=df,palette="magma")
```

```
Out[10]: <AxesSubplot:xlabel='NAME_CONTRACT_TYPE', ylabel='TARGET'>
```



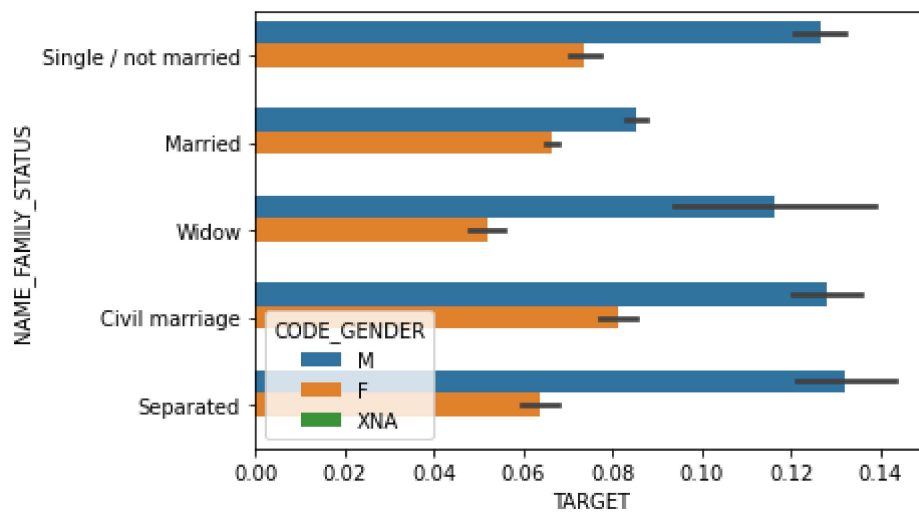
```
In [11]: 1 sns.countplot(y="NAME_INCOME_TYPE",data=df)
```

```
Out[11]: <AxesSubplot:xlabel='count', ylabel='NAME_INCOME_TYPE'>
```



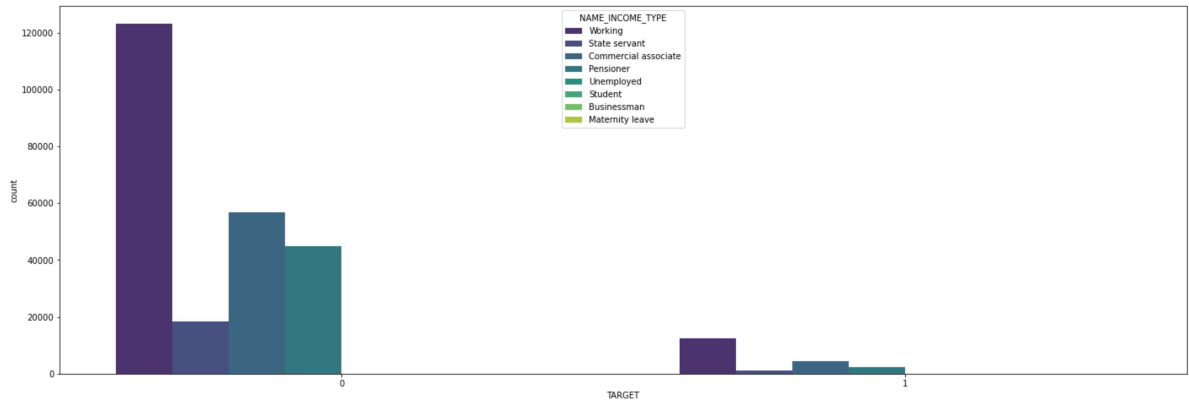
```
In [12]: 1 sns.barplot(x="TARGET",y="NAME_FAMILY_STATUS",hue="CODE_GENDER",data=df)
```

```
Out[12]: <AxesSubplot:xlabel='TARGET', ylabel='NAME_FAMILY_STATUS'>
```



```
In [13]: 1 plt.figure(figsize=(24,8))
2         sns.countplot(data=df,x="TARGET",hue="NAME_INCOME_TYPE",palette="viridis")
```

Out[13]: <AxesSubplot:xlabel='TARGET', ylabel='count'>



```
In [ ]: 1
```

```
In [14]: 1 #sns.displot(data=df,x="AMT_INCOME_TOTAL",hue="TARGET",kde=True)
```

## PreProcessing

```
In [15]: 1 from sklearn.preprocessing import LabelEncoder
2         le=LabelEncoder()
3         object_list=df.select_dtypes(include=['object']).columns
4         for i in object_list:
5             df[i]=le.fit_transform(df[i])
```

## Slicing

```
In [25]: 1 x=df.iloc[:,2:].values
2         y=df.iloc[:,1].values
```

## Split data into train and test

```
In [17]: 1 from sklearn.model_selection import train_test_split
2         x_train,x_test,y_train,y_test=train_test_split(x,y,random_state=42,test_s:
```

## Scaling

```
In [18]: 1 from sklearn.preprocessing import StandardScaler
2 sc=StandardScaler()
3 x_train=sc.fit_transform(x_train)
4 x_test=sc.transform(x_test)
```

## check accuracy score

```
In [19]: 1 from sklearn.linear_model import LogisticRegression
2 classifier=LogisticRegression(random_state=0)
3 classifier.fit(x_train,y_train)
4 y_pred=classifier.predict(x_test)
```

```
In [27]: 1 from sklearn.metrics import accuracy_score
2 accuracy_score(y_test,y_pred)*100
```

Out[27]: 92.17044699629876

```
In [31]: 1 import xgboost as xgb
2 xgb.XGBClassifier().get_params()
3 xg_classifier = xgb.XGBClassifier()
4 xg_classifier.fit(x_train,y_train)
5 xgb_preds = xg_classifier.predict(x_test)
6 print("The score of XGBoost classifier is",xg_classifier.score(x_test, y_
```

The score of XGBoost classifier is 92.14577204137801

```
In [ ]: 1
```