Loan Prediction

April 9, 2023

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1 Intorduction

In this project we have create a Machine Learning Model based on given information to predict whether or not loan will get approved.

What we will do?

- Visualize and compare the data.
- Pre-processing of data.
- Handling Missing Value.
- Analyze Categorical and Numerical Data.
- Outliers Detection
- Different Machine Learning Algorithms and Evaluation Matrices for evaluation.

What we will Use?

- Different Python Libraries such as sklearn, matplotlib, numpy, seaborn.
- Different Machine Learning Algorithm for Prediction Model and select best of them-
 - Logisctic Regression
 - KNeighbors Classifier
 - Support Vecort Machine(SVC)
 - DecisionTreeClassifier

NOTE: I, Ukant doing this project under my Data Science Internship at CodeClause. Currently studying and learning about this field, so if there is any mistake I have made, please feel free comment below.

```
[1]: # Importing some libraries
import numpy as np
import pandas as pd
import matplotlib.pyplot as plt
import seaborn as sns

import warnings
warnings.filterwarnings('ignore')
```

2 Data Disscussion and Collection

```
[2]: df train = pd.read csv("../Data/train u6lujuX CVtuZ9i.csv")
     df_test = pd.read_csv("../Data/test_Y3wMUE5_7gLdaTN.csv")
[3]: # Shape of data
     print(df_train.shape)
     print(df_test.shape)
    (614, 13)
    (367, 12)
[4]: df_train.head()
[4]:
         Loan_ID Gender Married Dependents
                                                 Education Self_Employed
       LP001002
                    Male
                              No
                                                   Graduate
                                                                        No
     1 LP001003
                    Male
                                           1
                             Yes
                                                   Graduate
                                                                        No
     2 LP001005
                   Male
                             Yes
                                           0
                                                   Graduate
                                                                       Yes
     3 LP001006
                   Male
                             Yes
                                           0
                                              Not Graduate
                                                                        No
     4 LP001008
                   Male
                              No
                                           0
                                                   Graduate
                                                                        No
                                                           Loan_Amount_Term \
        ApplicantIncome
                          CoapplicantIncome
                                              LoanAmount
     0
                    5849
                                         0.0
                                                                       360.0
                                                      NaN
                    4583
                                      1508.0
                                                    128.0
     1
                                                                       360.0
     2
                    3000
                                         0.0
                                                     66.0
                                                                       360.0
     3
                    2583
                                      2358.0
                                                    120.0
                                                                       360.0
                    6000
                                                                       360.0
                                         0.0
                                                    141.0
        Credit_History Property_Area Loan_Status
     0
                    1.0
                                Urban
                    1.0
                                Rural
                                                 N
     1
     2
                    1.0
                                Urban
                                                  Y
     3
                    1.0
                                Urban
                                                 Υ
                    1.0
                                Urban
                                                 Υ
```

```
[5]: df_test.head()
[5]:
         Loan ID Gender Married Dependents
                                                   Education Self_Employed
     0 LP001015
                    Male
                              Yes
                                                    Graduate
                                                                          No
                    Male
     1
       LP001022
                              Yes
                                            1
                                                    Graduate
                                                                         Nο
       LP001031
                    Male
                              Yes
                                            2
                                                    Graduate
     2
                                                                         No
                                            2
     3 LP001035
                    Male
                              Yes
                                                    Graduate
                                                                         No
                    Male
                                               Not Graduate
     4 LP001051
                               No
                                            0
                                                                          No
        ApplicantIncome
                           CoapplicantIncome
                                               LoanAmount
                                                            Loan_Amount_Term
     0
                    5720
                                                                         360.0
                                            0
                                                     110.0
                                         1500
                    3076
     1
                                                     126.0
                                                                         360.0
     2
                    5000
                                         1800
                                                     208.0
                                                                         360.0
     3
                    2340
                                         2546
                                                     100.0
                                                                         360.0
     4
                                                      78.0
                    3276
                                            0
                                                                         360.0
        Credit_History Property_Area
     0
                    1.0
                                 Urban
                    1.0
                                 Urban
     1
     2
                    1.0
                                 Urban
     3
                                 Urban
                    NaN
     4
                    1.0
                                 Urban
[6]: # Stastical Summary of Continous data
     df_train.describe()
[6]:
                               CoapplicantIncome
                                                    {\tt LoanAmount}
                                                                 Loan_Amount_Term
            ApplicantIncome
                  614.000000
                                       614.000000
                                                    592.000000
                                                                         600.00000
     count
     mean
                 5403.459283
                                      1621.245798
                                                    146.412162
                                                                         342.00000
                                      2926.248369
                                                     85.587325
                                                                          65.12041
     std
                 6109.041673
     min
                  150.000000
                                         0.00000
                                                      9.000000
                                                                          12.00000
     25%
                 2877.500000
                                         0.00000
                                                    100.000000
                                                                         360.00000
     50%
                 3812.500000
                                      1188.500000
                                                    128.000000
                                                                         360.00000
     75%
                 5795.000000
                                      2297.250000
                                                    168.000000
                                                                         360.00000
                81000.000000
                                    41667.000000
                                                    700.000000
                                                                         480.00000
     max
            Credit_History
                 564.000000
     count
     mean
                   0.842199
     std
                   0.364878
     min
                   0.000000
     25%
                   1.000000
     50%
                   1.000000
     75%
                   1.000000
                   1.000000
     max
```

• In above summary feature Credit_History only contain 0 and 1, so we need to change its type

```
[7]: # print(df_train.info())
     print(df_test.info())
    <class 'pandas.core.frame.DataFrame'>
    RangeIndex: 367 entries, 0 to 366
    Data columns (total 12 columns):
         Column
                             Non-Null Count
                                             Dtype
                             367 non-null
     0
         Loan ID
                                             object
     1
         Gender
                             356 non-null
                                             object
     2
         Married
                             367 non-null
                                             object
     3
                                             object
         Dependents
                             357 non-null
     4
         Education
                             367 non-null
                                             object
     5
         Self_Employed
                             344 non-null
                                             object
     6
         ApplicantIncome
                             367 non-null
                                             int64
     7
         CoapplicantIncome
                                             int64
                             367 non-null
         LoanAmount
                             362 non-null
                                             float64
     9
         Loan_Amount_Term
                             361 non-null
                                             float64
     10 Credit_History
                                             float64
                             338 non-null
     11 Property_Area
                             367 non-null
                                              object
    dtypes: float64(3), int64(2), object(7)
    memory usage: 34.5+ KB
    None
```

• we can see there is some values are missing in both object and float64 datatype.

3 Data Preprocessing

```
[8]: # Statical summary of categorical Data
     df_train['Credit_History'] = df_train['Credit_History'].astype('0')
     df_train.describe(include='0')
[8]:
              Loan_ID Gender Married Dependents Education Self_Employed \
                  614
                          601
                                  611
                                             599
                                                        614
                                                                       582
     count
                  614
                            2
                                    2
                                                          2
                                                                         2
     unique
     top
             LP001002
                         Male
                                  Yes
                                                0
                                                   Graduate
                                                                        No
     freq
                          489
                                  398
                                                        480
                                                                       500
                                              345
             Credit_History Property_Area Loan_Status
                      564.0
                                       614
     count
                                                    614
     unique
                         2.0
                                         3
                                                      2
                         1.0
                                                      Y
     top
                                 Semiurban
                       475.0
                                       233
                                                    422
     freq
[9]: # Checking for duplicate values
     print(df_train.duplicated().sum())
     print(df_test.duplicated().sum())
```

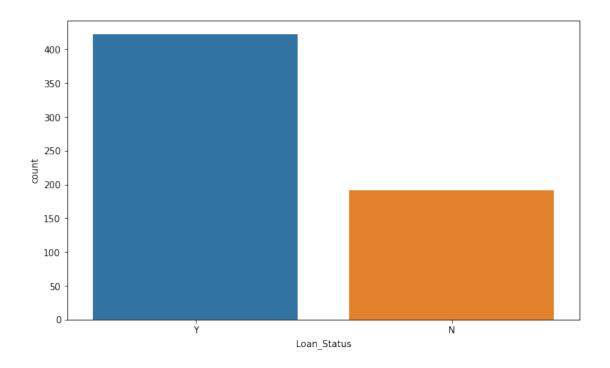
```
0
     0
[10]: ## Checking for null values
      print(df_train.isnull().sum())
      # print(df_test.isnull().sum())
                           0
     Loan ID
     Gender
                           13
     Married
                           3
     Dependents
                           15
     Education
                           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
[11]: ## Let's analyze our traget feature
      plt.figure(figsize=(10,6))
      sns.countplot(df_train['Loan_Status'])
      plt.show()
```

print("The weight of Y class : %.2f" % (df_train['Loan_Status'].

print("The weight of N class : %.2f" % (df_train['Loan_Status'].

→value_counts()[0] / len(df_train)*100))

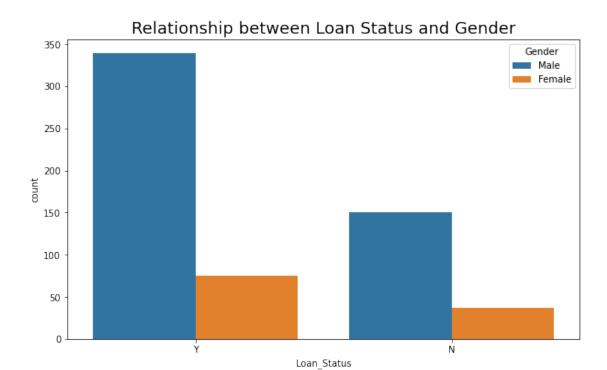
yalue_counts()[1] / len(df_train)*100))



The weight of Y class : 68.73 The weight of N class : 31.27

Bivariate Analysis

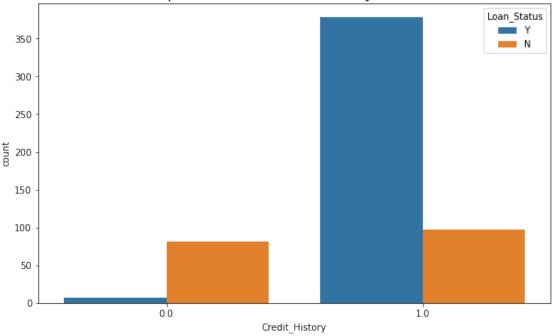
```
[12]: plt.figure(figsize=(10,6))
    sns.countplot(x='Loan_Status',hue='Gender',data=df_train)
    plt.title("Relationship between Loan Status and Gender",fontsize=18)
    plt.show()
```



 $\bullet\,$ Most males got the more loans in comparision to females

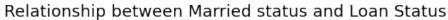
```
[13]: plt.figure(figsize=(10,6))
    sns.countplot(x='Credit_History',hue='Loan_Status',data=df_train)
    plt.title("Relationship between Credit History and Loan Status",fontsize=18)
    plt.show()
```

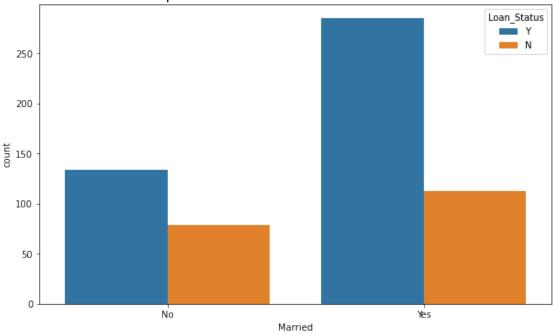




- The more clear Credit History(1) more chance to get loan
- Not approving loan with credit history(0)

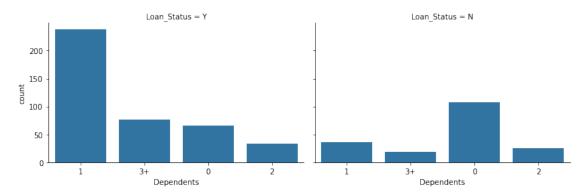
```
[14]: plt.figure(figsize=(10,6))
    sns.countplot(x='Married',hue='Loan_Status',data=df_train)
    plt.title("Relationship between Married status and Loan Status",fontsize=18)
    plt.show()
```





• Married people have better chance to get loan

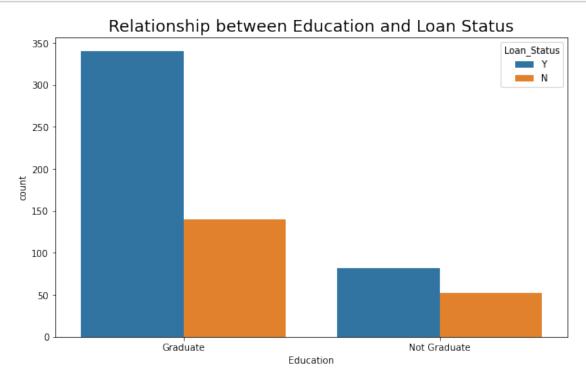
```
[15]: grid = sns.FacetGrid(col='Loan_Status',data=df_train,size=3.5,aspect=1.5)
    grid.map(sns.countplot,'Dependents')
    plt.show()
```



Observation

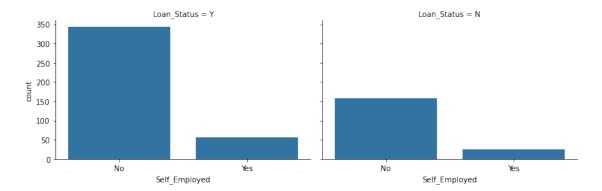
• Dependents with 1 have more chances to get loan

```
[16]: plt.figure(figsize=(10,6))
    sns.countplot(x='Education',hue='Loan_Status',data=df_train)
    plt.title("Relationship between Education and Loan Status",fontsize=18)
    plt.show()
```



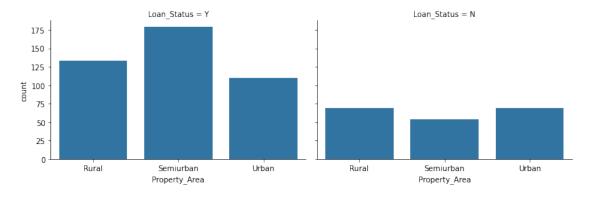
• From above plot Graduate's have better chance of getting a loan

```
[17]: grid = sns.FacetGrid(col='Loan_Status',data=df_train,size=3.5,aspect=1.5)
    grid.map(sns.countplot,'Self_Employed')
    plt.show()
```



• We can say, Self Employed people got more loan than others

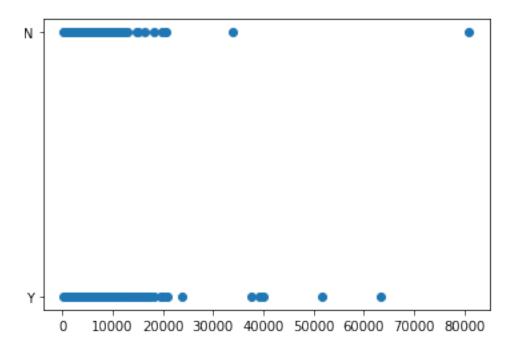
```
[18]: grid = sns.FacetGrid(col='Loan_Status',data=df_train,size=3.5,aspect=1.5)
grid.map(sns.countplot,'Property_Area')
plt.show()
```



Observation

• Here Semiurban Property Area get more loans in comparision to other area

```
[19]: plt.scatter(df_train['ApplicantIncome'],df_train['Loan_Status'])
    plt.show()
# No Pattern
```



Univariate Analysis

```
[20]: df_train.isnull().sum().sort_values(ascending=False)
[20]: Credit_History
                            50
     Self_Employed
                            32
      LoanAmount
                            22
      Dependents
                            15
      Loan_Amount_Term
                            14
      Gender
                            13
      Married
                             3
     Loan_ID
                             0
      Education
                             0
      ApplicantIncome
      {\tt CoapplicantIncome}
     Property_Area
                             0
     Loan_Status
                             0
      dtype: int64
[21]: ## Dropping Loan Id
      df_train.drop('Loan_ID',axis=1,inplace=True)
[22]: ## Separating the categorical and numerical data
      cat_data = []
      num_data = []
```

```
for name,dtype in enumerate(df_train.dtypes):
          if dtype == object:
               cat_data.append(df_train.iloc[:,name])
               num_data.append(df_train.iloc[:,name])
[23]: cat_data = pd.DataFrame(cat_data).T
      num_data = pd.DataFrame(num_data).T
[24]: num_data
[24]:
           ApplicantIncome CoapplicantIncome
                                                  LoanAmount
                                                               Loan_Amount_Term
      0
                     5849.0
                                             0.0
                                                          NaN
                                                                           360.0
      1
                     4583.0
                                         1508.0
                                                       128.0
                                                                           360.0
      2
                     3000.0
                                                         66.0
                                                                           360.0
                                             0.0
      3
                                         2358.0
                                                       120.0
                     2583.0
                                                                           360.0
      4
                     6000.0
                                             0.0
                                                       141.0
                                                                           360.0
      609
                     2900.0
                                             0.0
                                                         71.0
                                                                           360.0
      610
                     4106.0
                                             0.0
                                                         40.0
                                                                           180.0
      611
                     8072.0
                                           240.0
                                                       253.0
                                                                           360.0
      612
                     7583.0
                                             0.0
                                                       187.0
                                                                           360.0
      613
                     4583.0
                                             0.0
                                                       133.0
                                                                           360.0
      [614 rows x 4 columns]
[25]:
      cat_data
[25]:
           Gender Married Dependents
                                            Education Self_Employed Credit_History \
      0
             Male
                        No
                                     0
                                             Graduate
                                                                  No
                                                                                 1.0
             Male
      1
                       Yes
                                     1
                                             Graduate
                                                                  No
                                                                                 1.0
      2
             Male
                       Yes
                                     0
                                                                                 1.0
                                             Graduate
                                                                 Yes
      3
             Male
                       Yes
                                        Not Graduate
                                                                  No
                                                                                 1.0
      4
             Male
                        No
                                     0
                                             Graduate
                                                                                 1.0
                                                                  No
                                     0
                                             Graduate
                                                                                 1.0
      609
          Female
                        No
                                                                  No
      610
             Male
                       Yes
                                    3+
                                             Graduate
                                                                                 1.0
                                                                  No
             Male
                       Yes
                                     1
                                             Graduate
                                                                                 1.0
      611
                                                                  No
                                     2
      612
             Male
                       Yes
                                             Graduate
                                                                  No
                                                                                 1.0
      613
          Female
                        No
                                     0
                                             Graduate
                                                                 Yes
                                                                                 0.0
          Property_Area Loan_Status
      0
                   Urban
      1
                   Rural
                                    N
      2
                   Urban
                                    Y
                                    Y
      3
                   Urban
      4
                   Urban
                                    Y
```

```
Y
      609
                  Rural
      610
                  Rural
                                  Y
                                  Y
      611
                  Urban
      612
                  Urban
                                  Y
      613
              Semiurban
                                  N
      [614 rows x 8 columns]
[26]: ## Handling missing values in categorical data
      cat_data = cat_data.apply(lambda x: x.fillna(x.value_counts().index[0]))
      cat_data.isnull().sum().sort_values(ascending=False)
[26]: Gender
                        0
     Married
                        0
      Dependents
                        0
      Education
                        0
      Self_Employed
                        0
      Credit_History
      Property_Area
                        0
      Loan_Status
                        0
      dtype: int64
[27]: ## Handling missing values in numerical data
      num_data.fillna(method='bfill',inplace=True)
      num_data.isnull().sum().sort_values(ascending=False)
[27]: ApplicantIncome
                           0
      CoapplicantIncome
                           0
      LoanAmount
                           0
      Loan_Amount_Term
                           0
      dtype: int64
[28]: ## Categorical Data Preprocessing
      from sklearn.preprocessing import LabelEncoder
      le = LabelEncoder()
[29]: target_values = {'Y':0,'N':1}
      target = cat_data['Loan_Status']
      cat_data.drop('Loan_Status',axis=1,inplace=True)
      target = target.map(target_values)
[30]: for i in cat data:
          cat_data[i] = le.fit_transform(cat_data[i])
[31]: cat_data
```

```
[31]:
            Gender Married Dependents Education Self_Employed Credit_History \
      0
                 1
                           0
      1
                 1
                           1
                                         1
                                                     0
                                                                      0
                                                                                       1
      2
                 1
                           1
                                         0
                                                     0
                                                                      1
                                                                                       1
      3
                 1
                           1
                                         0
                                                                      0
                                                                                       1
                                                     1
                           0
      4
                 1
                                         0
                                                     0
                                                                      0
      609
                 0
                           0
                                         0
                                                     0
                                                                      0
                                                                                       1
      610
                 1
                           1
                                         3
                                                     0
                                                                      0
                                                                                       1
      611
                           1
                                         1
                                                     0
                                                                      0
                                                                                       1
                 1
      612
                                         2
                                                     0
                                                                      0
                 1
                           1
                                                                                       1
                                         0
      613
                 0
                           0
                                                     0
                                                                      1
                                                                                       0
            Property_Area
      0
                         0
      1
      2
                         2
      3
                         2
      4
                         2
      609
                         0
      610
                         0
      611
                         2
      612
                         2
      613
                         1
      [614 rows x 7 columns]
[32]: df = pd.concat([cat_data,num_data,target],axis=1)
      df
[32]:
                    Married Dependents Education
                                                        Self_Employed Credit_History \
            Gender
      0
                 1
                           0
                                                                                       1
                 1
                                                     0
      1
                           1
                                         1
                                                                      0
                                                                                       1
      2
                 1
                           1
                                         0
                                                     0
                                                                                       1
                                                                      1
      3
                 1
                           1
                                         0
                                                                      0
      4
                           0
                                         0
                 1
                                                                      0
      609
                 0
                           0
                                         0
                                                     0
                                                                      0
                                                                                       1
      610
                           1
                                         3
                                                     0
                                                                      0
                                                                                       1
                 1
      611
                 1
                           1
                                         1
                                                     0
                                                                      0
                                                                                       1
      612
                 1
                           1
                                         2
                                                     0
                                                                      0
                                                                                       1
      613
                 0
                           0
                                         0
                                                     0
            Property_Area ApplicantIncome CoapplicantIncome LoanAmount \
      0
                         2
                                      5849.0
                                                               0.0
                                                                          128.0
                                      4583.0
      1
                         0
                                                            1508.0
                                                                          128.0
```

2	2	3000.0	0.0	66.0
3	2	2583.0	2358.0	120.0
4	2	6000.0	0.0	141.0
	•••	•••	•••	•••
609	0	2900.0	0.0	71.0
610	0	4106.0	0.0	40.0
611	2	8072.0	240.0	253.0
612	2	7583.0	0.0	187.0
613	1	4583.0	0.0	133.0

	Loan_Amount_Term	Loan_Status
0	360.0	0
1	360.0	1
2	360.0	0
3	360.0	0
4	360.0	0
	•••	•••
609	360.0	0
610	180.0	0
611	360.0	0
612	360.0	0
613	360.0	1

[614 rows x 12 columns]

4 Data Splitting

```
[33]: X = pd.concat([num_data,cat_data],axis=1)
    y = target

[34]: from sklearn.model_selection import train_test_split
    X_train,X_test,y_train,y_test = train_test_split(X,y,test_size=0.2)

[35]: print('X_test shape',X_test.shape)
    print('X_train shape',X_train.shape)
    print('y_test shape',y_test.shape)
    print('y_train shape',y_train.shape)

X_test shape (123, 11)
    X_train shape (491, 11)
    y_test shape (123,)
    y_train shape (491,)
```

5 Model Implementation and Evaluation

```
[36]: ## Various Machine Learning Algorithm
      from sklearn.linear_model import LogisticRegression
      from sklearn.neighbors import KNeighborsClassifier
      from sklearn.svm import SVC
      from sklearn.tree import DecisionTreeClassifier
      models = {
          'LogisticRegression': LogisticRegression(random_state=42),
          'KNeighborsClassifier': KNeighborsClassifier(),
          'SVC': SVC(random_state=42),
          'DecisionTreeClassifier':DecisionTreeClassifier(max_depth=1,random_state=42)
      }
[37]: from sklearn.metrics import precision_score, recall_score, f1_score, log_loss,
       ⇔accuracy_score
      def loss(y_true,y_pred,retu=False):
          pre = precision_score(y_true,y_pred)
          rec = recall_score(y_true,y_pred)
          f1 = f1_score(y_true,y_pred)
          loss = log_loss(y_true,y_pred)
          acc = accuracy_score(y_true,y_pred)
          if retu:
              return pre, rec, f1, loss, acc
              print(' pre: %.3f\n rec: %.3f\n f1: %.3f\n loss: %.3f\n acc: %.3f\\_
       ⇔(pre,rec,f1,loss,acc))
[38]: def train_eval(models,X,y):
          for name, model in models.items():
              print(name, ":")
              model.fit(X,y)
              loss(y,model.predict(X))
              print('-'*10)
      train_eval(models,X_train,y_train)
     LogisticRegression :
      pre: 0.918
      rec: 0.438
      f1: 0.593
      loss: 6.472
      acc: 0.813
     _____
     KNeighborsClassifier :
```

pre: 0.675 rec: 0.340 f1: 0.452 loss: 8.863 acc: 0.743

SVC :

pre: 1.000 rec: 0.007 f1: 0.013 loss: 10.692 acc: 0.690

${\tt Decision Tree Classifier} \ :$

pre: 0.929 rec: 0.425 f1: 0.583 loss: 6.542 acc: 0.811

[39]: df_test

[39]:		Loan_ID	Gender	Married	Dependents	Education	Self_Employed \
	0	LP001015	Male	Yes	0	Graduate	. No
	1	LP001022	Male	Yes	1	Graduate	No
	2	LP001031	Male	Yes	2	Graduate	No
	3	LP001035	Male	Yes	2	Graduate	e No
	4	LP001051	Male	No	0	Not Graduate	No
		•••	•••	•••	•••	•••	
	362	LP002971	Male	Yes	3+	Not Graduate	e Yes
	363	LP002975	Male	Yes	0	Graduate	No
	364	LP002980	Male	No	0	Graduate	No
	365	LP002986	Male	Yes	0	Graduate	No
	366	LP002989	Male	No	0	Graduate	yes Yes
			-	a 3.			T A
		Applicant		Coappli	icantIncome		Loan_Amount_Term \
	0		5720		0	110.0	360.0
	1		3076		1500	126.0	360.0
	2		5000		1800	208.0	360.0
	3		2340		2546	100.0	360.0
	4		3276		0	78.0	360.0
					•••		•••
	362		4009		1777	113.0	360.0
	363		4158		709	115.0	360.0
	364		3250		1993	126.0	360.0
	365		5000		2393	158.0	360.0

366	9200		0	98.0	180.0
	Credit_History Pr	-			
0	1.0	Urban			
1	1.0	Urban			
2	1.0	Urban			
3	NaN	Urban			
4	1.0	Urban			
	•••	•••			
362	1.0	Urban			
363	1.0	Urban			
364	NaN	Semiurban			
365	1.0	Rural			
366	1.0	Rural			

[367 rows x 12 columns]

363

6 For validation of program

709

We have done the training and testing of our model with training data df_train. Now we have process the validation data and user input for prediction.

```
[40]: df_test.drop('Loan_ID',axis=1,inplace=True)
      df_test
[40]:
           Gender Married Dependents
                                            Education Self_Employed
                                                                        ApplicantIncome
             Male
                       Yes
                                              Graduate
                                                                                     5720
      1
             Male
                       Yes
                                      1
                                              Graduate
                                                                    No
                                                                                     3076
      2
             Male
                       Yes
                                      2
                                              Graduate
                                                                    No
                                                                                     5000
      3
             Male
                       Yes
                                      2
                                              Graduate
                                                                    No
                                                                                     2340
                                      0
      4
             Male
                        No
                                         Not Graduate
                                                                    No
                                                                                     3276
                                     3+
      362
             Male
                       Yes
                                         Not Graduate
                                                                   Yes
                                                                                     4009
      363
             Male
                                      0
                                              Graduate
                                                                                     4158
                       Yes
                                                                    No
      364
             Male
                        No
                                      0
                                              Graduate
                                                                    No
                                                                                     3250
      365
             Male
                       Yes
                                      0
                                              Graduate
                                                                    No
                                                                                     5000
      366
             Male
                        No
                                              Graduate
                                                                   Yes
                                                                                     9200
                                 {\tt LoanAmount}
            CoapplicantIncome
                                              Loan_Amount_Term
                                                                   Credit_History
                                                           360.0
      0
                              0
                                                                               1.0
                                       110.0
      1
                           1500
                                       126.0
                                                           360.0
                                                                               1.0
      2
                          1800
                                       208.0
                                                           360.0
                                                                               1.0
      3
                           2546
                                       100.0
                                                           360.0
                                                                               NaN
      4
                                        78.0
                                                           360.0
                                                                               1.0
                              0
      362
                           1777
                                       113.0
                                                           360.0
                                                                               1.0
```

115.0

360.0

1.0

```
364
                         1993
                                     126.0
                                                        360.0
                                                                           NaN
      365
                         2393
                                     158.0
                                                        360.0
                                                                           1.0
      366
                            0
                                      98.0
                                                        180.0
                                                                           1.0
          Property_Area
      0
                  Urban
                  Urban
      1
      2
                  Urban
      3
                  Urban
      4
                  Urban
      . .
      362
                  Urban
      363
                  Urban
      364
              Semiurban
      365
                  Rural
      366
                  Rural
      [367 rows x 11 columns]
     list of preprocessing we have used - remove duplicate - seprate handle the missing value -
     transform the cat data - -: transform target data - concat them
[41]: # Handling duplicate values
      df_test.duplicated().sum()
[41]: 1
[42]: ## Changing the data type of `Credit History`
      df_test['Credit_History'] = df_test['Credit_History'].astype('0')
[43]: ## Seprating categorical and numerical data
      Tcat_data = []
      Tnum_data = []
      for name, dtype in enumerate(df_test.dtypes):
          if dtype == object:
              Tcat_data.append(df_test.iloc[:,name])
          else:
              Tnum_data.append(df_test.iloc[:,name])
      Tcat_data = pd.DataFrame(Tcat_data).T
      Tnum_data = pd.DataFrame(Tnum_data).T
```

Tcat_data = Tcat_data.apply(lambda x: x.fillna(x.value_counts().index[0]))

[44]: ## Handling missing value in categorical data

Tcat_data.isnull().sum()

```
[44]: Gender
                         0
      Married
                         0
                         0
      Dependents
      Education
                         0
      Self Employed
                         0
      Credit_History
                         0
      Property_Area
                         0
      dtype: int64
[45]: ## Handling missing value in numerical data
      Tnum_data.fillna(method='bfill',inplace=True)
      Tnum_data.isnull().sum()
[45]: ApplicantIncome
      CoapplicantIncome
                             0
      LoanAmount
                             0
      Loan_Amount_Term
                             0
      dtype: int64
[46]: Tcat_data
          Gender Married Dependents
[46]:
                                           Education Self_Employed
                                                                     Credit_History \
            Male
                      Yes
                                            Graduate
                                                                 No
                                                                                  1.0
      1
            Male
                      Yes
                                    1
                                            Graduate
                                                                 No
                                                                                 1.0
      2
            Male
                      Yes
                                    2
                                           Graduate
                                                                 No
                                                                                  1.0
      3
            Male
                      Yes
                                    2
                                            Graduate
                                                                 No
                                                                                 1.0
      4
                       No
            Male
                                    0
                                       Not Graduate
                                                                 No
                                                                                 1.0
             •••
                                   3+
                                       Not Graduate
                                                                                  1.0
      362
            Male
                      Yes
                                                                Yes
            Male
                                    0
                                                                                 1.0
      363
                      Yes
                                           Graduate
                                                                 No
      364
            Male
                       Nο
                                    0
                                            Graduate
                                                                 No
                                                                                 1.0
      365
                                    0
            Male
                      Yes
                                           Graduate
                                                                 No
                                                                                 1.0
      366
            Male
                       No
                                    0
                                            Graduate
                                                                Yes
                                                                                 1.0
          Property_Area
      0
                   Urban
      1
                   Urban
      2
                   Urban
      3
                   Urban
      4
                   Urban
      362
                   Urban
      363
                   Urban
      364
              Semiurban
                   Rural
      365
      366
                   Rural
```

[367 rows x 7 columns]

```
[47]: ## Transforming the categorical data storing into other dataframe
      Transform_cat_data = pd.DataFrame()
      for data in Tcat_data:
          Transform_cat_data[data] = le.fit_transform(Tcat_data[data])
[48]: ## Createing validation dataframe
      X_valid = pd.concat([Tnum_data,Transform_cat_data],axis=1)
[49]: ## Predicting target with logisticRegression
      predict = models['LogisticRegression'].predict(X_valid)
[50]:
      output = pd.concat([Tnum_data,Tcat_data],axis=1)
[51]: ## Collecting all validating data into one dataframe
      predict = pd.DataFrame(predict)
      output = pd.concat([output,predict],axis=1)
      output = output.rename({0:'Predicted'},axis='columns')
[52]: output
[52]:
           ApplicantIncome CoapplicantIncome LoanAmount Loan_Amount_Term Gender \
      0
                    5720.0
                                            0.0
                                                      110.0
                                                                         360.0
                                                                                 Male
      1
                    3076.0
                                        1500.0
                                                      126.0
                                                                         360.0
                                                                                 Male
      2
                                        1800.0
                    5000.0
                                                      208.0
                                                                         360.0
                                                                                 Male
      3
                    2340.0
                                        2546.0
                                                      100.0
                                                                         360.0
                                                                                 Male
      4
                    3276.0
                                                       78.0
                                                                         360.0
                                                                                 Male
                                            0.0
      362
                    4009.0
                                        1777.0
                                                      113.0
                                                                         360.0
                                                                                 Male
      363
                    4158.0
                                         709.0
                                                      115.0
                                                                         360.0
                                                                                 Male
      364
                    3250.0
                                        1993.0
                                                      126.0
                                                                         360.0
                                                                                 Male
                                        2393.0
      365
                    5000.0
                                                      158.0
                                                                         360.0
                                                                                 Male
      366
                    9200.0
                                            0.0
                                                       98.0
                                                                         180.0
                                                                                 Male
          Married Dependents
                                  Education Self_Employed
                                                            Credit_History \
      0
              Yes
                            0
                                   Graduate
                                                                        1.0
      1
              Yes
                            1
                                   Graduate
                                                        Nο
                                                                        1.0
      2
              Yes
                            2
                                   Graduate
                                                        Nο
                                                                        1.0
      3
              Yes
                            2
                                   Graduate
                                                        Nο
                                                                        1.0
      4
                               Not Graduate
               No
                            0
                                                        No
                                                                        1.0
      362
                               Not Graduate
                                                                        1.0
              Yes
                           3+
                                                       Yes
      363
                            0
                                   Graduate
                                                                        1.0
              Yes
                                                        No
      364
               No
                            0
                                   Graduate
                                                        No
                                                                        1.0
      365
                                   Graduate
              Yes
                            0
                                                        Nο
                                                                        1.0
      366
               No
                            0
                                   Graduate
                                                       Yes
                                                                        1.0
```

	Property_Area	Predicted
0	Urban	0
1	Urban	0
2	Urban	0
3	Urban	0
4	Urban	0
	•••	•••
362	Urban	0
363	Urban	0
364	Semiurban	0
365	Rural	0
366	Rural	0

[367 rows x 12 columns]

```
[53]: ## Saving validation file as output.csv output.to_csv('../Data/output.csv')
```

6.0.1 Thank You:)

• By Ukant Jadia https://ukantjadia.me/linkedin