

## Model Development Phase Template

Date	02 may 2024
Team ID	738323
Project Title	SmartLender - Applicant Credibility Prediction for Loan Approval
Maximum Marks	4 Marks

### Initial Model Training Code, Model Validation and Evaluation Report

The initial model training code will be showcased in the future through a screenshot. The model validation and evaluation report will include classification reports, accuracy, and confusion matrices for multiple models, presented through respective screenshots.

#### Initial Model Training Code:

```
#importing and building the random forest model
def RandomForest(X_train,X_test,y_train,y_test):
    model = RandomForestClassifier()
    model.fit(X_train,y_train)
    y_tr = model.predict(X_train)
    print(accuracy_score(y_tr,y_train))
    yPred = model.predict(X_test)
    print(accuracy_score(yPred,y_test))
```

```
#printing the train accuracy and test accuracy respectively
RandomForest(X_train,X_test,y_train,y_test)
```

```
#importing and building the Decision tree model
def decisionTree(X_train,X_test,y_train,y_test):
    model = DecisionTreeClassifier()
    model.fit(X_train,y_train)
    y_tr = model.predict(X_train)
    print(accuracy_score(y_tr,y_train))
    yPred = model.predict(X_test)
    print(accuracy_score(yPred,y_test))
```

```
#printing the train accuracy and test accuracy respectively
decisionTree(X_train,X_test,y_train,y_test)
```

```
#importing and building the KNN model
def KNN(X_train,X_test,y_train,y_test):
    model = KNeighborsClassifier()
    model.fit(X_train,y_train)
    y_tr = model.predict(X_train)
    print(accuracy_score(y_tr,y_train))
    yPred = model.predict(X_test)
    print(accuracy_score(yPred,y_test))
```

```
#printing the train accuracy and test accuracy respectively
KNN(X_train,X_test,y_train,y_test)
```

```
#importing and building the Xg boost model
def XGB(X_train,X_test,y_train,y_test):
    model = GradientBoostingClassifier()
    model.fit(X_train,y_train)
    y_tr = model.predict(X_train)
    print(accuracy_score(y_tr,y_train))
    yPred = model.predict(X_test)
    print(accuracy_score(yPred,y_test))
```

```
#printing the train accuracy and test accuracy respectively
XGB(X_train,X_test,y_train,y_test)
```

### Model Validation and Evaluation Report:

Model	Classification Report	F1 Score	Confusion Matrix
Random Forest	<pre>classification report precision    recall  f1-score   support  0           0.86      0.86      0.86        72 1           0.85      0.85      0.85        67  accuracy macro avg   0.86      0.86      0.86       139 weighted avg 0.86      0.86      0.86       139</pre>	86%	<pre>***RandomForestClassifier*** confusion matrix [[62 10]  [10 57]]</pre>

Decision Tree	<pre>classification report precision    recall  f1-score   support     0       0.78    0.81    0.79       72    1       0.78    0.76    0.77       67   accuracy          0.78 macro avg          0.78    0.78    0.78 weighted avg       0.78    0.78    0.78</pre>	78%	<pre>***Decision Tree Classifier confusion atrix [[58 14]  [16 51]]</pre>
KNN	<pre>classification report precision    recall  f1-score   support     0       0.82    0.81    0.81       72    1       0.79    0.81    0.80       67   accuracy          0.81 macro avg          0.81    0.81    0.81 weighted avg       0.81    0.81    0.81</pre>	81%	<pre>***KNeighborsClassifier*** confusion matrix [[58 14]  [13 54]]</pre>
Gradient Boosting	<pre>classification report precision    recall  f1-score   support     0       0.86    0.83    0.85       72    1       0.83    0.85    0.84       67   accuracy          0.84 macro avg          0.84    0.84    0.84 weighted avg       0.84    0.84    0.84</pre>	85%	<pre>***GradientBoostingClassifier*** confusion matrix [[60 12]  [10 57]]</pre>