

Model Development Phase Template

Date	23 September 2024
Team ID	LTVIP2024TMID24967
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 0.92 0.73 0.81 74 1 0.76 0.93 0.84 70 accuracy 0.83 144 macro avg 0.84 0.83 0.83 144 weighted avg 0.84 0.83 0.82 144</pre>	82%	<pre>Confusion matrix: [[54 20] [5 65]]</pre>

Decision Tree	Classification report					77%	Confusion matrix [[54 20] [13 57]]
		precision	recall	f1-score	support		
	0	0.81	0.73	0.77	74		
	1	0.74	0.81	0.78	70		
	accuracy			0.77	144		
	macro avg	0.77	0.77	0.77	144		
	weighted avg	0.77	0.77	0.77	144		
KNN	Classification report:					75%	Confusion matrix: [[45 29] [7 63]]
		precision	recall	f1-score	support		
	0	0.87	0.61	0.71	74		
	1	0.68	0.90	0.78	70		
	accuracy			0.75	144		
	macro avg	0.78	0.75	0.75	144		
	weighted avg	0.78	0.75	0.75	144		
Gradient Boosting	Classification report:					75%	Confusion matrix: [[44 30] [5 65]]
		precision	recall	f1-score	support		
	0	0.90	0.59	0.72	74		
	1	0.68	0.93	0.79	70		
	accuracy			0.76	144		
	macro avg	0.79	0.76	0.75	144		
	weighted avg	0.79	0.76	0.75	144		