```
In [1]: import numpy as np
        import pandas as pd
        import matplotlib.pyplot as plt
        import seaborn as sns
        %matplotlib inline
        import warnings, re, joblib
        warnings.filterwarnings("ignore")
        from sklearn.model_selection import train_test_split, RandomizedSearchCV,
        from sklearn.linear_model import LogisticRegression, PassiveAggressiveClass
        from sklearn.neighbors import KNeighborsClassifier
        from sklearn.tree import DecisionTreeClassifier
        from sklearn.ensemble import RandomForestClassifier, ExtraTreesClassifier,
        from xgboost import XGBClassifier, XGBRFClassifier
        from catboost import CatBoostClassifier
        from lightgbm import LGBMClassifier
        from sklearn.svm import LinearSVC
        from sklearn.naive_bayes import GaussianNB, BernoulliNB
        from sklearn.neural_network import MLPClassifier
        from scipy.stats import probplot
        from sklearn.experimental import enable_iterative_imputer
        from sklearn.impute import IterativeImputer, SimpleImputer
        from sklearn.feature_selection import SelectKBest, SelectPercentile, Select
        from sklearn.preprocessing import StandardScaler, OrdinalEncoder, PowerTra
        from sklearn.metrics import ConfusionMatrixDisplay, classification_report,
        from imblearn.over_sampling import SMOTE
```

# Can we predict whether a customer will have a "Good" or "Bad" credit score next month based on their financial and credit-related attributes?

```
In [2]: train = pd.read_csv('train.csv')
```

In [3]: train.head()

	ID	Customer_ID	Month	Name	Age	SSN	Occupation	Annual_Income	Month
0	0x1602	CUS_0xd40	January	Aaron Maashoh	23	821- 00- 0265	Scientist	19114.12	
1	0x1603	CUS_0xd40	February	Aaron Maashoh	23	821- 00- 0265	Scientist	19114.12	
2	0x1604	CUS_0xd40	March	Aaron Maashoh	-500	821- 00- 0265	Scientist	19114.12	
3	0x1605	CUS_0xd40	April	Aaron Maashoh	23	821- 00- 0265	Scientist	19114.12	
4	0x1606	CUS_0xd40	May	Aaron Maashoh	23	821- 00- 0265	Scientist	19114.12	

#### 5 rows × 28 columns



In [4]: train.shape

Out[4]: (100000, 28)

In [5]: train.duplicated().sum()

Out[5]: 0

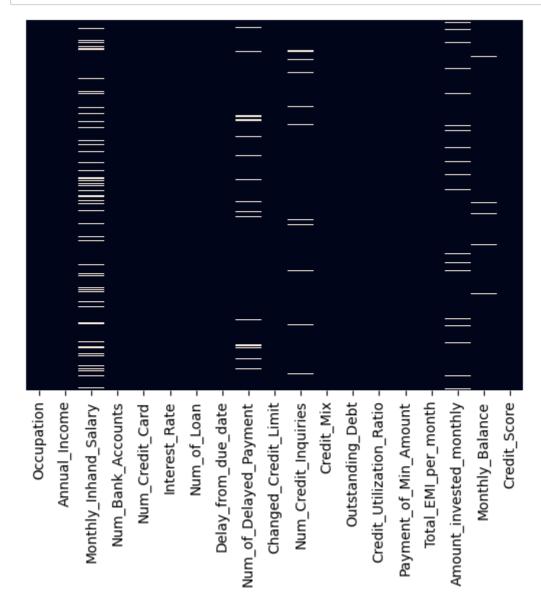
```
train.isnull().sum()
In [6]:
Out[6]: ID
                                         0
        Customer_ID
                                         0
        Month
                                         0
        Name
                                      9985
        Age
                                         0
        SSN
                                         0
        Occupation
                                         0
        Annual_Income
                                         0
        Monthly_Inhand_Salary
                                     15002
        Num_Bank_Accounts
                                         0
        Num_Credit_Card
                                         0
        Interest_Rate
                                         0
        Num_of_Loan
                                         0
        Type_of_Loan
                                      11408
        Delay_from_due_date
                                         0
        Num_of_Delayed_Payment
                                      7002
        Changed_Credit_Limit
                                         0
        Num_Credit_Inquiries
                                      1965
                                         0
        Credit_Mix
        Outstanding_Debt
                                         0
        Credit_Utilization_Ratio
                                         0
        Credit_History_Age
                                      9030
        Payment_of_Min_Amount
                                         0
        Total_EMI_per_month
                                         0
        Amount invested monthly
                                      4479
        Payment_Behaviour
                                         0
        Monthly_Balance
                                      1200
        Credit_Score
                                         0
        dtype: int64
In [7]: train.drop(['Month','ID',"Customer_ID","Name","SSN","Credit_History_Age","
In [8]:
        train.shape
Out[8]: (100000, 19)
```

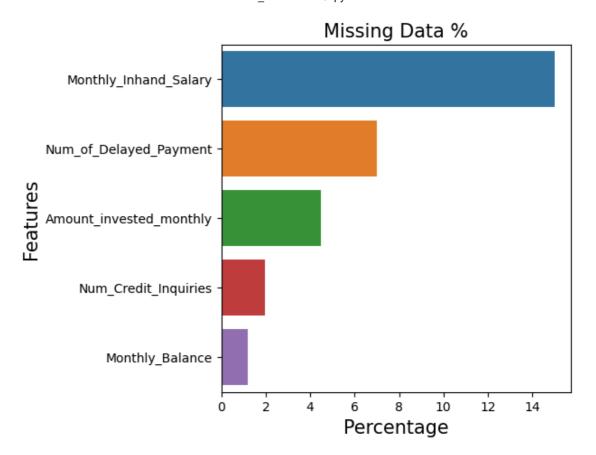
```
In [9]: def get_missing_data_details(hrdata):
    sns.heatmap(train.isnull(), yticklabels=False, cbar=False)
    total = train.isnull().sum().sort_values(ascending=False)
    percent = ((train.isnull().sum() / train.isnull().count()) * 100).sort_
    missing = pd.concat([total, percent], axis=1, keys=['Total', 'Percent']
    missing = missing[missing["Percent"] > 0]

    plt.figure(figsize=(5, 5))
    sns.barplot(x=missing["Percent"], y=missing.index)
    plt.xlabel('Percentage', fontsize=15)
    plt.ylabel('Features', fontsize=15)
    plt.title('Missing Data %', fontsize=15)

    plt.show()

# Call the function with your hrdata
get_missing_data_details(train)
```





In [10]:	<pre>train.isnull().sum()</pre>	
Out[10]:	Occupation	0
	Annual_Income	0
	Monthly_Inhand_Salary	15002
	Num_Bank_Accounts	0
	Num_Credit_Card	0
	Interest_Rate	0
	Num_of_Loan	0
	Delay_from_due_date	0
	Num_of_Delayed_Payment	7002
	<pre>Changed_Credit_Limit</pre>	0
	Num_Credit_Inquiries	1965
	Credit_Mix	0
	Outstanding_Debt	0
	Credit_Utilization_Ratio	0
	Payment_of_Min_Amount	0
	Total_EMI_per_month	0
	Amount_invested_monthly	4479
	Monthly_Balance	1200
	Credit_Score	0
	dtype: int64	

```
In [11]: |train.info()
         <class 'pandas.core.frame.DataFrame'>
         RangeIndex: 100000 entries, 0 to 99999
         Data columns (total 19 columns):
              Column
                                        Non-Null Count
                                                         Dtype
                                        -----
              Occupation
                                        100000 non-null object
          0
          1
              Annual Income
                                        100000 non-null object
              Monthly_Inhand_Salary
          2
                                        84998 non-null
                                                          float64
          3
              Num_Bank_Accounts
                                        100000 non-null int64
          4
              Num_Credit_Card
                                        100000 non-null int64
          5
              Interest_Rate
                                       100000 non-null int64
          6
              Num_of_Loan
                                        100000 non-null object
          7
              Delay_from_due_date
                                        100000 non-null int64
              Num_of_Delayed_Payment
          8
                                        92998 non-null
                                                         object
          9
              Changed_Credit_Limit
                                        100000 non-null object
          10
              Num_Credit_Inquiries
                                        98035 non-null
                                                         float64
          11 Credit_Mix
                                        100000 non-null object
          12 Outstanding_Debt
                                        100000 non-null object
          13 Credit_Utilization_Ratio 100000 non-null float64
          14 Payment_of_Min_Amount
                                        100000 non-null object
          15 Total_EMI_per_month
                                        100000 non-null float64
              Amount_invested_monthly
                                        95521 non-null
                                                         object
          17
              Monthly_Balance
                                        98800 non-null
                                                         object
             Credit_Score
                                        100000 non-null object
          18
         dtypes: float64(4), int64(4), object(11)
         memory usage: 14.5+ MB
In [12]:
        train.head()
Out[12]:
            Occupation Annual_Income Monthly_Inhand_Salary Num_Bank_Accounts Num_Credit_Ca
          0
               Scientist
                            19114.12
                                             1824.843333
                                                                      3
          1
               Scientist
                            19114.12
                                                  NaN
                                                                      3
          2
               Scientist
                            19114.12
                                                  NaN
                                                                      3
          3
               Scientist
                            19114.12
                                                  NaN
                                                                      3
```

# Treating anamoly and Feature engineering



1824.843333

3

changing data type for some variable as they are consider as object but they should be float

Scientist

19114.12

```
In [14]: | train['Annual_Income'] = train['Annual_Income'].apply(lambda x:x.replace("]
In [15]: train['Annual_Income'] = train['Annual_Income'].astype(float)
In [16]: train['Num_of_Loan'] =train['Num_of_Loan'].apply(lambda x:x.replace('_',''
In [17]: train['Num_of_Loan'] = train['Num_of_Loan'].astype(float)
In [18]: import pandas as pd
         # Assuming test is your DataFrame
         train["Num_of_Delayed_Payment"] = train["Num_of_Delayed_Payment"].apply(lar
In [19]: train['Num_of_Delayed_Payment'] = train['Num_of_Delayed_Payment'].astype(floor)
In [20]: | train['Changed_Credit_Limit'] = train['Changed_Credit_Limit'].apply(lambda )
In [21]: train['Changed_Credit_Limit'] = train['Changed_Credit_Limit'].replace('',
In [22]: train['Changed Credit Limit'] = train['Changed Credit Limit'].astype(float)
In [23]: train['Outstanding_Debt'] =train['Outstanding_Debt'].apply(lambda x:x.repl
In [24]: | train['Outstanding_Debt'] = train['Outstanding_Debt'].astype(float)
In [25]:
         # Assuming test is your DataFrame
         train["Amount invested monthly"] = train["Amount invested monthly"].apply()
In [26]: train['Amount_invested_monthly'] = train['Amount_invested_monthly'].astype(
```

```
In [27]:
         # Assuming test is your DataFrame
         train["Monthly_Balance"] = train["Monthly_Balance"].apply(lambda x: x.repl
In [28]: train['Monthly_Balance'] = train['Monthly_Balance'].astype(float)
In [29]: train.info()
              Annual_Income
                                        דוסטסס non-null Tloatb4
          I
          2
              Monthly_Inhand_Salary
                                        84998 non-null
                                                         float64
              Num_Bank_Accounts
          3
                                        100000 non-null int64
                                        100000 non-null int64
          4
              Num_Credit_Card
          5
              Interest_Rate
                                        100000 non-null int64
          6
              Num_of_Loan
                                        100000 non-null float64
          7
              Delay_from_due_date
                                        100000 non-null int64
              Num of Delayed Payment
          8
                                        92998 non-null
                                                         float64
          9
              Changed_Credit_Limit
                                        100000 non-null float64
              Num_Credit_Inquiries
                                        98035 non-null
                                                         float64
          11
              Credit_Mix
                                        100000 non-null object
                                        100000 non-null float64
          12 Outstanding_Debt
          13 Credit_Utilization_Ratio 100000 non-null float64
          14 Payment_of_Min_Amount
                                        100000 non-null object
          15 Total_EMI_per_month
                                        100000 non-null float64
          16 Amount_invested_monthly
                                        95521 non-null
                                                         float64
              Monthly_Balance
                                        98800 non-null
                                                         float64
          17
          18 Credit_Score
                                        100000 non-null object
         dtypes: float64(11), int64(4), object(4)
         memory usage: 14.5+ MB
In [30]: |train.isnull().sum()
Out[30]: Occupation
                                         0
         Annual_Income
                                         0
         Monthly_Inhand_Salary
                                     15002
         Num_Bank_Accounts
                                         0
         Num Credit Card
                                         0
         Interest Rate
                                         0
         Num_of_Loan
                                         0
         Delay_from_due_date
                                         a
         Num_of_Delayed_Payment
                                      7002
         Changed_Credit_Limit
                                         0
         Num Credit Inquiries
                                      1965
         Credit Mix
                                         0
         Outstanding_Debt
                                         0
         Credit Utilization Ratio
                                         0
         Payment_of_Min_Amount
                                         0
         Total EMI per month
                                         0
                                      4479
         Amount invested monthly
         Monthly Balance
                                      1200
                                         0
         Credit Score
         dtype: int64
```

```
In [31]: train2 = train.dropna()
In [32]: train2.isnull().sum()
Out[32]: Occupation
                                        0
          Annual_Income
                                        0
          Monthly_Inhand_Salary
                                        0
          Num_Bank_Accounts
          Num_Credit_Card
                                        0
          Interest_Rate
          Num_of_Loan
                                        0
          Delay_from_due_date
                                        0
          Num_of_Delayed_Payment
                                        0
          Changed_Credit_Limit
                                        0
          Num_Credit_Inquiries
                                        0
          Credit_Mix
                                        0
          Outstanding_Debt
                                        0
          Credit_Utilization_Ratio
                                        0
          Payment_of_Min_Amount
                                        0
          Total_EMI_per_month
                                        0
          Amount_invested_monthly
          Monthly_Balance
                                        0
          Credit_Score
                                        0
          dtype: int64
In [33]: train2.head()
Out[33]:
             Occupation Annual_Income Monthly_Inhand_Salary Num_Bank_Accounts Num_Credit_Ca
           0
                Scientist
                              19114.12
                                                1824.843333
                                                                            3
           6
                Scientist
                              19114.12
                                                1824.843333
                                                                            3
           7
                Scientist
                              19114.12
                                                1824.843333
                                                                            3
           8
                              34847.84
                                                3037.986667
                                                                            2
                                                                            2
           9
                 Teacher
                              34847.84
                                                3037.986667
         train2 = train2[train2['Occupation'] != '_____']
In [34]:
```

```
In [35]: train2['Occupation'].value_counts()
Out[35]: Occupation
         Lawyer
                          4867
                          4650
         Engineer
         Mechanic
                          4627
         Architect
                          4605
         Accountant
                          4571
         Developer
                          4563
         Media_Manager
                          4553
         Teacher
                          4545
         Scientist
                          4524
         Doctor
                          4523
         Entrepreneur
                          4494
         Journalist
                          4442
         Musician
                          4373
         Manager
                          4350
         Writer
                          4311
         Name: count, dtype: int64
In [36]: train2.shape
Out[36]: (67998, 19)
```

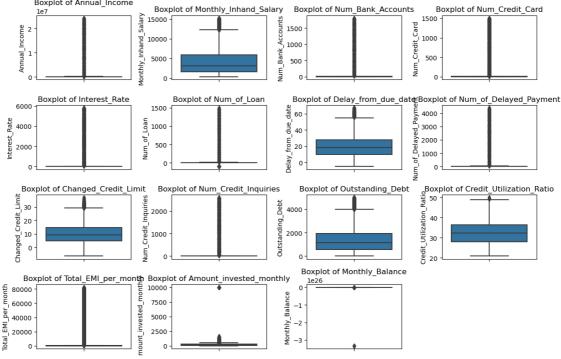
# Treating and checking outliers`

```
In [37]: # Select only the numeric columns
    numeric_columns = train2.select_dtypes(include=['int', 'float'])

# Plot boxplots for each numeric feature
plt.figure(figsize=(12, 8))
for i, feature in enumerate(numeric_columns.columns):
    plt.subplot(4, 4, i + 1)
    sns.boxplot(y=numeric_columns[feature], data=train2)
    plt.title('Boxplot of {}'.format(feature))
    plt.tight_layout()

plt.show()

Boxplot of Annual Income
```



```
In [38]: def remove_outlier(col):
        col = pd.to_numeric(col, errors='coerce')
        Q1, Q3 = col.quantile([0.25, 0.75])
        IQR = Q3 - Q1
        lower_range = Q1 - (1.5 * IQR)
        upper_range = Q3 + (1.5 * IQR)
        return lower_range, upper_range

feature_list = train.columns

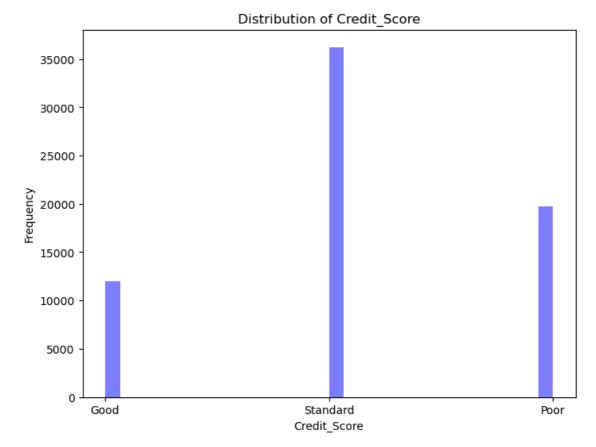
for feature in feature_list:
        LL, UL = remove_outlier(train[feature])
        train[feature] = np.where(train[feature] > UL, UL, train[feature])
        train[feature] = np.where(train[feature] < LL, LL, train[feature])</pre>
```

```
In [39]:
                plt.figure(figsize=(12, 8))
                numeric_features = train.select_dtypes(include=[np.number]).columns
                for i, feature in enumerate(numeric_features):
                       plt.subplot(4, 5, i + 1)
                       sns.boxplot(y=train[feature], data=train)
                       plt.title('Boxplot of {}'.format(feature))
                       plt.tight_layout()
                      Boxplot of Annual_Incom@oxplot of Monthly_Inhand_S&Boxplot of Num_Bank_AccountBoxplot of Num_Credit_Card Boxplot of Interest_Rate
                                                                      Num_Bank_Accounts
                                                                                              D 10
                                                                        10
                    100000
                                           Inhand
                                                                                              Num Credit
                    50000
                       Boxplot of Num_of_LoanBoxplot of Delay_from_duBoxtellet of Num_of_Delayed_Patyoxpetat of Changed_Credit_LBoxtplot of Num_Credit_Inquiries
                                                                        30
                                                                                              Credit Limit
                       10
                                             from_due_date
                                                                                                                      Credit Inquiries
                                                                                                                        15
                                                40
                                                                      Num_of_Delayed_Pay
                                                                                                20
                     Num of Loan
                                                                        20
                                                                                                                        10
                                                                                                10
                                                20
                                                                        10
                        0
                                                                                              Changed.
                                                                        0
                     Boxplot of Outstanding_DBbkplot of Credit_Utilization_Radixplot of Total_EMI_per_Broagthot of Amount_invested_mort&bkplot of Monthly_Balance
                   Debt
                                                                       300
                                                                                                                       600
                                                                                               400
                                                                     Total_EMI_per_r
0 001
                                                                                             Amount invested
                                                                                                                       400
                     2000
                                                                                                                     Monthly 500
                                                30
                                                                                               200
                      1000
```

# **Cheking Biasness in the data**

```
In [40]: import matplotlib.pyplot as plt

plt.figure(figsize=(8, 6))
 plt.hist(train2['Credit_Score'], bins=30, color='blue', alpha=0.5)
 plt.xlabel('Credit_Score')
 plt.ylabel('Frequency')
 plt.title('Distribution of Credit_Score')
 plt.show()
```



```
In [41]: train2.info()
          <class 'pandas.core.frame.DataFrame'>
          Index: 67998 entries, 0 to 99999
          Data columns (total 19 columns):
               Column
                                           Non-Null Count Dtype
               -----
                                            -----
               Occupation
                                           67998 non-null object
           0
               Annual Income
                                           67998 non-null float64
           1
               Monthly_Inhand_Salary 67998 non-null float64
Num_Bank_Accounts 67998 non-null int64
           2
           3
           4
               Num_Credit_Card
                                         67998 non-null int64
                                         67998 non-null int64
           5
               Interest_Rate
               Num_of_Loan 67998 non-null floate 67998 non-null int64
                                          67998 non-null float64
           6
           7
               Num_of_Delayed_Payment 67998 non-null float64
           9 Changed_Credit_Limit 67998 non-null float64
10 Num_Credit_Inquiries 67998 non-null float64
           11 Credit_Mix
                                           67998 non-null object
                                      67998 non-null float64
           12 Outstanding_Debt
           13 Credit_Utilization_Ratio 67998 non-null float64
           14 Payment_of_Min_Amount 67998 non-null object
15 Total_EMI_per_month 67998 non-null float64
                                           67998 non-null float64
           16 Amount_invested_monthly 67998 non-null float64
           17 Monthly_Balance
                                           67998 non-null float64
           18 Credit_Score
                                           67998 non-null object
          dtypes: float64(11), int64(4), object(4)
          memory usage: 10.4+ MB
```

Convert Object Feature types for Linear Discriminant Analysis

## Doing label and hot encdoing

In [75]:

```
# Display the mapping of original labels to encoded values
print(f"Mapping for {col}:")
for original_label, encoded_value in zip(label_encoder.classes_, laprint(f" {original_label} is encoded as {encoded_value}")

# Display the updated DataFrame
print("\nUpdated DataFrame:")
print(train2)
```

Mapping for Occupation:

```
0 is encoded as 0
  1 is encoded as 1
  10 is encoded as 2
  11 is encoded as 3
  12 is encoded as 4
  13 is encoded as 5
  14 is encoded as 6
  2 is encoded as 7
  3 is encoded as 8
  4 is encoded as 9
  5 is encoded as 10
  6 is encoded as 11
  7 is encoded as 12
  8 is encoded as 13
  9 is encoded as 14
Updated DataFrame:
       Occupation Annual_Income Monthly_Inhand_Salary Num_Bank_Account
s
                         19114.12
                                              1824.843333
0
                 4
3
6
                         19114.12
                                              1824.843333
3
7
                         19114.12
                                              1824.843333
3
9
                 5
                         34847.84
                                              3037.986667
2
                 5
                         34847.84
                                              3037.986667
10
2
. . .
                               . . .
99994
               14
                         39628.99
                                              3359.415833
99995
               14
                         39628.99
                                              3359.415833
99996
                14
                         39628.99
                                              3359.415833
4
99997
                14
                         39628.99
                                              3359.415833
4
99999
                14
                         39628.99
                                              3359.415833
4
       Num_Credit_Card Interest_Rate Num_of_Loan Delay_from_due_date
\
                                                                          3
0
                      4
                                      3
                                                  4.0
6
                      4
                                      3
                                                  4.0
                                                                          3
7
                      4
                                      3
                                                                          3
                                                  4.0
9
                      4
                                      6
                                                                          7
                                                  1.0
                                                                          3
10
                   1385
                                      6
                                                  1.0
                                                  . . .
99994
                                      7
                      6
                                                  2.0
                                                                         20
99995
                      6
                                      7
                                                  2.0
                                                                         23
                      6
                                      7
                                                                         18
99996
                                                  2.0
99997
                      6
                                   5729
                                                  2.0
                                                                         27
99999
                      6
                                      7
                                                  2.0
                                                                         18
       Num_of_Delayed_Payment Changed_Credit_Limit Num_Credit_Inquiries
\
```

7.0

8.0

11.27

11.27

0

4.0

4.0

7		6.0	11.2		4.0
9		1.0	7.4		2.0
10	-	1.0	5.4		2.0
		• • •			• • •
99994		6.0	9.5		3.0
99995		7.0	11.5		3.0
99996		7.0	11.5		3.0
99997		6.0	11.5		3.0
99999		6.0	11.5	0	3.0
	Credit_Mix Outstar	nding Debt	Credit_Utiliz	ation Ratio	\
0	3	809.98		26.822620	•
6	1	809.98		22.537593	
7	1	809.98		23.933795	
9	1	605.03		38.550848	
10	3	605.03		33.224951	
•••	•••	•••		•••	
99994	3	502.38		39.323569	
99995	3	502.38		34.663572	
99996	3	502.38		40.565631	
99997	1	502.38		41.255522	
99999	1	502.38		34.192463	
	D	1	FMT	<b></b>	
y \	Payment_of_Min_Amou	int lotal	EMI_per_montn	Amount_inve	stea_montni
9 \ 0		1	49.574949		80.41529
5		_	13,37,13,13		001.12525
6		1	49.574949		178.34406
7		_			
7		1	49.574949		24.78521
7					
9		1	18.816215		40.39123
8					
10		1	18.816215		58.51597
6					
• • •	•	••	•••		
		1	25 404022		140 50140
99994		1	35.104023		140.58140
3 99995		1	35.104023		60.97133
3		<b>T</b>	33.104023		00.9/133
99996		1	35.104023		54.18595
99990		1	33.104023		54.10555
99997		1	35.104023		24.02847
7		_	35725.025		,
99999		1	35.104023		167.16386
5					
	Manthla Dalana Co				
0	Monthly_Balance Cr	<del></del>			
0	312.494089	2			
6 7	244.565317	2			
7 9	358.124168	1			
9 10	484.591214 466.466476	2			
99994	410.256158				
99995	479.866228	6			
99996	496.651610	6			
99997	516.809083	6			
99999	393.673696	6			
シフフブブ	333.073090	٧	,		

[67998 rows x 19 columns]

# ordinal encoding

```
In [76]: #train2['Credit_Score']=np.where(train2['Credit_Score'] == 'Poor', '0', trainals
          #train2['Credit_Score']=np.where(train2['Credit_Score'] == 'Standard', '1',
          #train2['Credit_Score']=np.where(train2['Credit_Score'] =='Good', '2', tra
 In [ ]:
          train2.head()
In [77]:
Out[77]:
               Occupation Annual_Income Monthly_Inhand_Salary Num_Bank_Accounts Num_Credit_C
            0
                       4
                                19114.12
                                                  1824.843333
                                                                               3
            6
                       4
                                19114.12
                                                  1824.843333
                                                                               3
            7
                                19114.12
                                                                               3
                       4
                                                  1824.843333
            9
                       5
                                34847.84
                                                  3037.986667
                                                                               2
                                                                               2
                       5
                                34847.84
                                                  3037.986667
           10
                                                                                            1
In [78]:
          train3 =train2
```

# spliting the data in train test split

```
In [79]: X= train3.drop("Credit_Score",axis=1)
y=train3["Credit_Score"]
```

In [80]: X.value\_counts()

Out[80]:	Credit_Card yed_Payment tanding_Deb	Interest Changed_ t Credit_	_Rate Credi Utili	Monthly_Inha Num_of_Loan t_Limit Num_ zation_Ratio	Del Credi Payr	lay_f it_In ment_	rom_due quiries of_Min_	e_date Num s Credit_M	_of_Dela Nix Outs
	. —	_		_monthly Mon	iciity_	_рата			0
	0	7.021910e	+03	507.159167			3		9
	20	7.0		27			18.0		
	12.75		13.0			3		1919.27	
	36.665508			2			27.596	9627	29.
	830585			294705	1				
	10	8.637875e	+03	614.822917			9		10
	20	5.0		25			22.0		
	12.63		8.0			0		1549.11	
	22.891886			0			19.940	9708	31.
	104887		300.	436696	1				
		8.294385e	+03	946.198750			7		7
	26	7.0		6			11.0		
	7.59		4.0			2		1756.74	
	25.216641			0			48.032		72.
	876540		263.	711272	1				
	0.00.0				_				
	12.0		7.	59		4.	а		2
	1756.74	35	5545 <b>1</b>			2	•		48.032
	063	112.35			22/	. 2319	11	1	+0.032
	003	8.308130e		916.344167	224	, ZJIJ	10	_	9
	20	7.0	<del>+6</del> 5	27			10.0		9
		7.0	11 0			2	10.0	2692 20	
	15.96		11.0			2	27 (00	2683.29	F4
	33.593707			0			27.600	1324	51.
	617315		292.	416777	1				
	••								
	5	7.708690e	+03	379.390833			8		6
	25	5.0		57			13.0		
	28.96		11.0			0		4147.58	
	35.687940			2		Ū	26.588		0.0
	00000			768000	1		20.500	JJ 1 -	0.0
	00000		231.	700000	_				
	15.0		28	.96		11	.0		3
	4147.58	26.	66349			2			26.588
	314	21.471			269.	- . 8796	92	1	
		,	• • •					_	
	16.0		28	.96		11	a		0
	4147.58	35	13664			2	• •		26.588
	314	15.370		.5	2/15	9799.	26	1	20.300
	314	13.370	075		270		20	•	
	17.0		28	.96		11	.0		0
	4147.58	38.	79220			2			26.588
	314	18.161		_	273	- . 1892	72	1	
	14			2373.828333	_, _,	. 1052	4	-	3
	6	0.0	. 07	6			4.0		,
	2.56	0.0	3.0	U		1	÷.0	1443.42	
				1		_	0.0000		10
	39.408584				1		שטשי. ט	שטע	13
	6.175542	1000+		.207291	1				
	ivallie. Count	, Length:	0/338	, dtype: int6	<del>'4</del>				

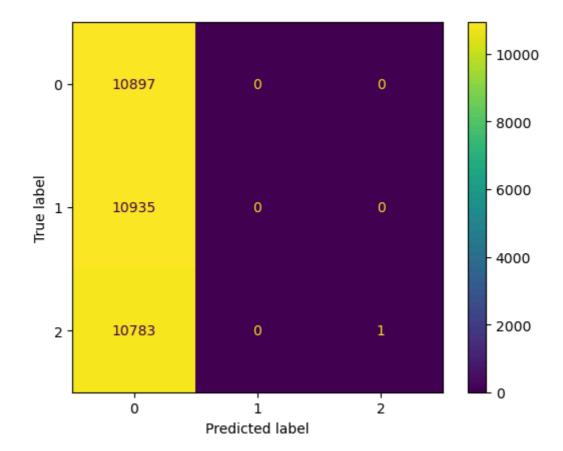
```
In [81]: y.value_counts()
Out[81]: Credit Score
              36239
         1
         0
              19737
              12022
         2
         Name: count, dtype: int64
         smote = SMOTE() # Synthetic Minority Oversampling TEchnique
In [82]:
         X, y = smote.fit_resample(X,y)
In [83]: y.value_counts()
Out[83]: Credit_Score
              36239
         1
              36239
              36239
         Name: count, dtype: int64
In [84]: X_train, X_test, y_train, y_test = train_test_split(X,y,test_size=0.3,shuf-
```

#### **Model Training & Evaluation**

```
In [85]: model_names = []
         accuracy_scores = []
         precision_scores = []
         recall_scores = []
         f1 scores = []
In [86]: def train_and_evaluate_model(model):
             model.fit(X_train,y_train)
             y_pred = model.predict(X_test)
             print(classification_report(y_test,y_pred))
             acc = accuracy_score(y_test,y_pred)
             precision = precision_score(y_test,y_pred,average='micro')
             recall = recall_score(y_test,y_pred,average='micro')
             f1 = f1_score(y_test,y_pred,average='micro')
             ConfusionMatrixDisplay.from_predictions(y_test,y_pred)
             plt.show();
             model names.append(model)
             accuracy_scores.append(acc)
             precision_scores.append(precision)
             recall_scores.append(recall)
             f1_scores.append(f1)
```

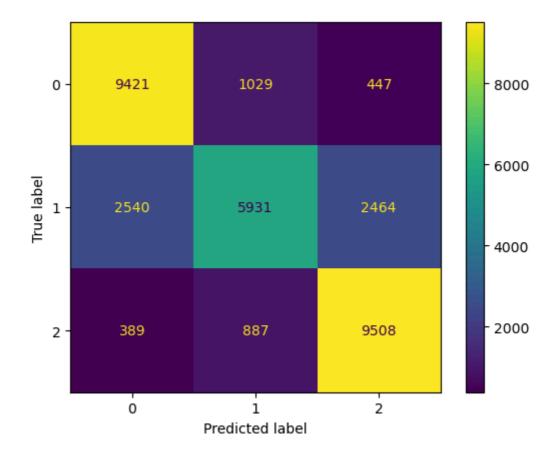
In [87]: train\_and\_evaluate\_model(LogisticRegression())

	precision	recall	f1-score	support
0	0.33	1.00	0.50	10897
1	0.00	0.00	0.00	10935
2	1.00	0.00	0.00	10784
accuracy			0.33	32616
macro avg	0.44	0.33	0.17	32616
weighted avg	0.44	0.33	0.17	32616



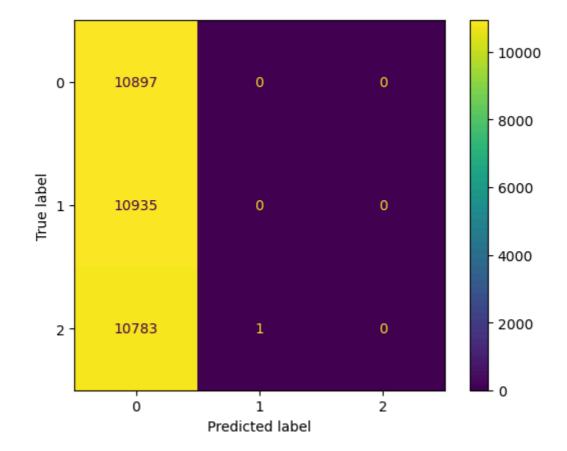
In [88]: train\_and\_evaluate\_model(KNeighborsClassifier())

	precision	recall	f1-score	support
0	0.76	0.86	0.81	10897
1	0.76	0.54	0.63	10935
2	0.77	0.88	0.82	10784
accuracy			0.76	32616
macro avg	0.76	0.76	0.75	32616
weighted avg	0.76	0.76	0.75	32616



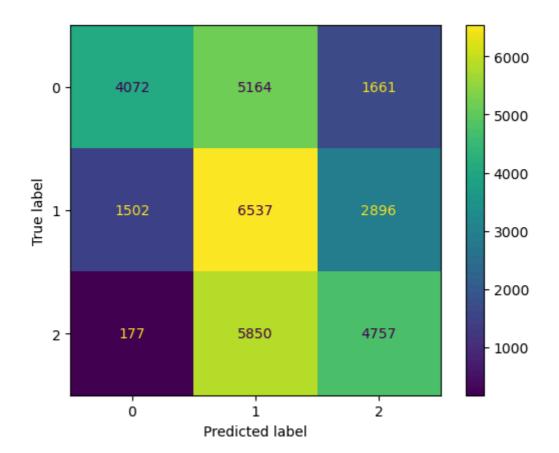
In [89]: train\_and\_evaluate\_model(GaussianNB())

	precision	recall	f1-score	support
0	0.33	1.00	0.50	10897
1	0.00	0.00	0.00	10935
2	0.00	0.00	0.00	10784
accuracy			0.33	32616
macro avg	0.11	0.33	0.17	32616
weighted avg	0.11	0.33	0.17	32616



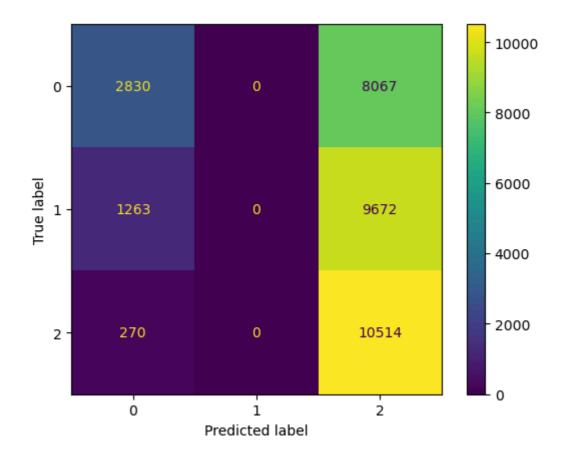
In [90]: train\_and\_evaluate\_model(BernoulliNB())

	precision	recall	f1-score	support
0	0.71	0.37	0.49	10897
1	0.37	0.60	0.46	10935
2	0.51	0.44	0.47	10784
accuracy			0.47	32616
macro avg	0.53	0.47	0.47	32616
weighted avg	0.53	0.47	0.47	32616



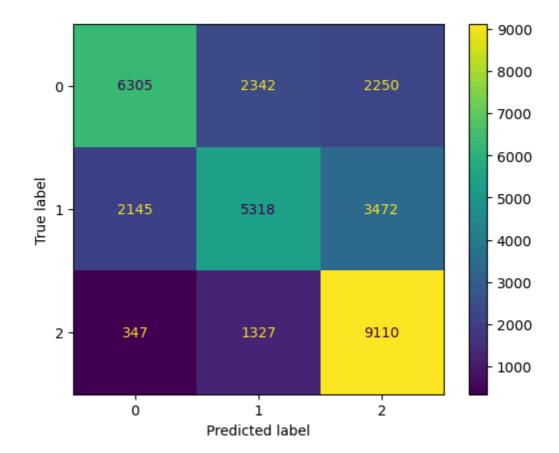
In [91]: train\_and\_evaluate\_model(PassiveAggressiveClassifier())

	precision	recall	f1-score	support
0	0.65	0.26	0.37	10897
1	0.00	0.00	0.00	10935
2	0.37	0.97	0.54	10784
accuracy			0.41	32616
macro avg	0.34	0.41	0.30	32616
weighted avg	0.34	0.41	0.30	32616



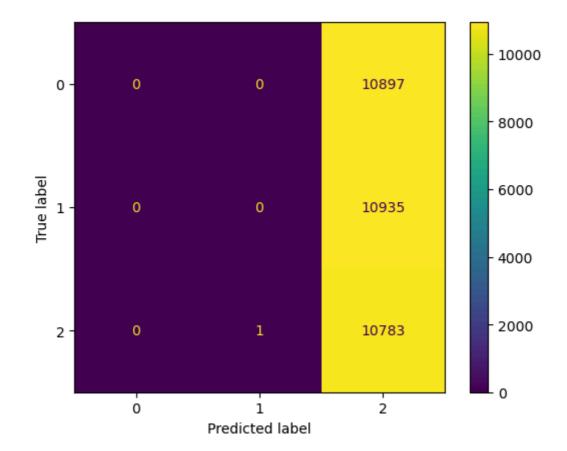
In [92]: train\_and\_evaluate\_model(RidgeClassifier())

	precision	recall	f1-score	support
0	0.72	0.58	0.64	10897
1	0.59	0.49	0.53	10935
2	0.61	0.84	0.71	10784
accuracy			0.64	32616
macro avg	0.64	0.64	0.63	32616
weighted avg	0.64	0.64	0.63	32616



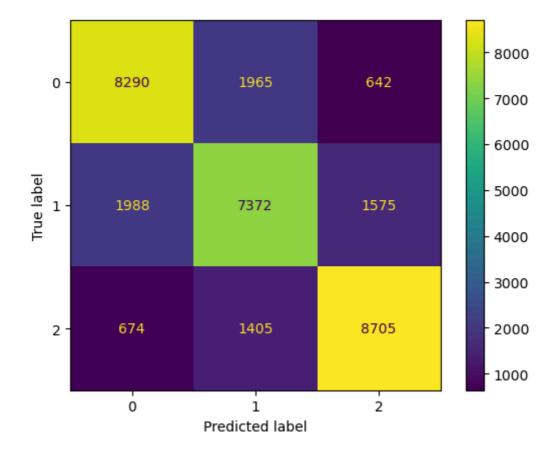
In [93]: train\_and\_evaluate\_model(SGDClassifier())

	precision	recall	f1-score	support
0	0.00	0.00	0.00	10897
1	0.00	0.00	0.00	10935
2	0.33	1.00	0.50	10784
accuracy			0.33	32616
macro avg	0.11	0.33	0.17	32616
weighted avg	0.11	0.33	0.16	32616



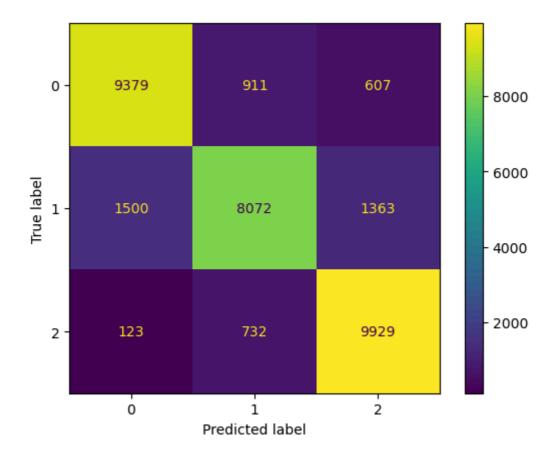
In [94]: train\_and\_evaluate\_model(DecisionTreeClassifier())

	precision	recall	f1-score	support
0	0.76	0.76	0.76	10897
1	0.69	0.67	0.68	10935
2	0.80	0.81	0.80	10784
accuracy			0.75	32616
macro avg	0.75	0.75	0.75	32616
weighted avg	0.75	0.75	0.75	32616



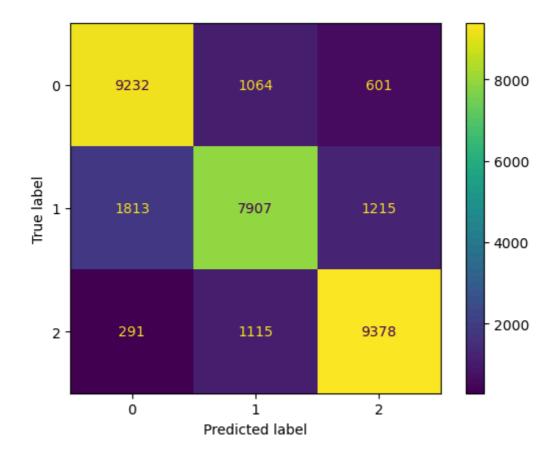
In [95]: train\_and\_evaluate\_model(RandomForestClassifier())

	precision	recall	f1-score	support
0	0.85	0.86	0.86	10897
1	0.83	0.74	0.78	10935
2	0.83	0.92	0.88	10784
accuracy			0.84	32616
macro avg	0.84	0.84	0.84	32616
weighted avg	0.84	0.84	0.84	32616



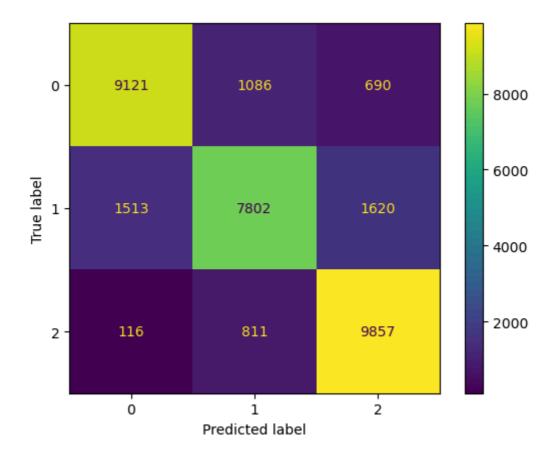
In [96]: train\_and\_evaluate\_model(BaggingClassifier())

	precision	recall	f1-score	support
0	0.81	0.85	0.83	10897
1	0.78	0.72	0.75	10935
2	0.84	0.87	0.85	10784
accupacy			0.81	32616
accuracy			0.01	32010
macro avg	0.81	0.81	0.81	32616
weighted avg	0.81	0.81	0.81	32616



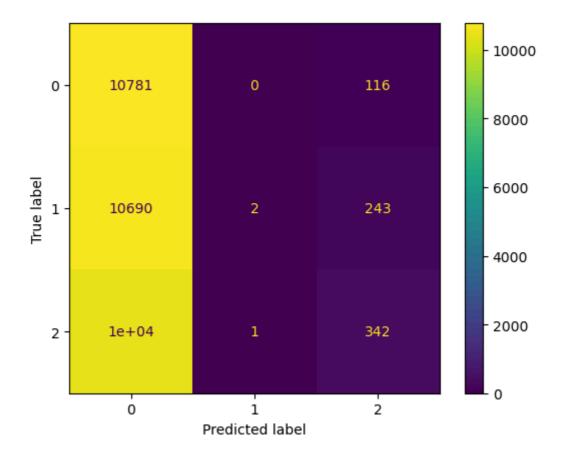
In [97]: train\_and\_evaluate\_model(ExtraTreesClassifier())

	precision	recall	f1-score	support
0	0.85	0.84	0.84	10897
1	0.80	0.71	0.76	10935
2	0.81	0.91	0.86	10784
accuracy			0.82	32616
macro avg	0.82	0.82	0.82	32616
weighted avg	0.82	0.82	0.82	32616



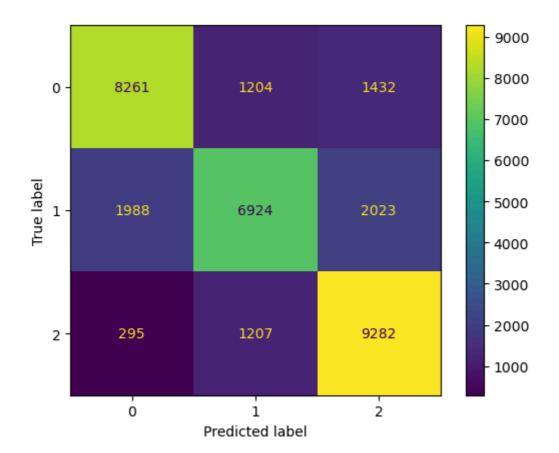
In [98]: train\_and\_evaluate\_model(LinearSVC())

	precision	recall	f1-score	support
0	0.34	0.99	0.50	10897
1	0.67	0.00	0.00	10935
2	0.49	0.03	0.06	10784
accuracy			0.34	32616
macro avg	0.50	0.34	0.19	32616
weighted avg	0.50	0.34	0.19	32616



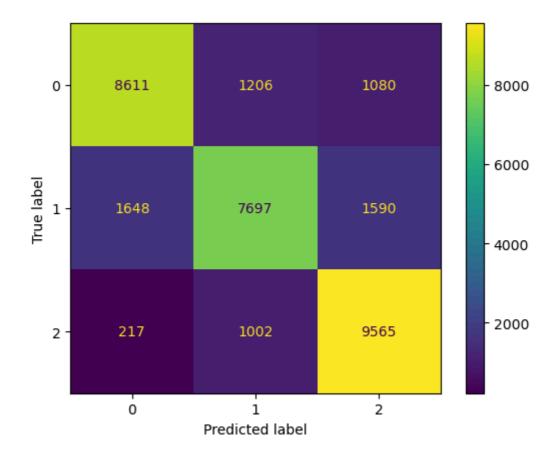
In [99]: train\_and\_evaluate\_model(GradientBoostingClassifier())

	precision	recall	f1-score	support
0	0.78	0.76	0.77	10897
1	0.74	0.63	0.68	10935
2	0.73	0.86	0.79	10784
accuracy			0.75	32616
macro avg	0.75	0.75	0.75	32616
weighted avg	0.75	0.75	0.75	32616



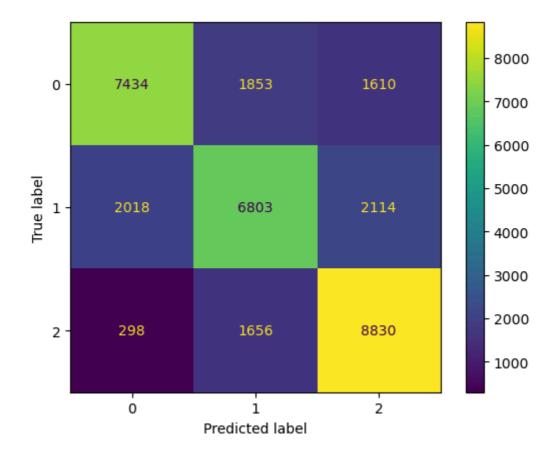
In [100]: train\_and\_evaluate\_model(HistGradientBoostingClassifier())

	precision	recall	f1-score	support
0 1	0.82 0.78	0.79 0.70	0.81 0.74	10897 10935
2	0.78	0.89	0.83	10784
accuracy			0.79	32616
macro avg	0.79	0.79	0.79	32616
weighted avg	0.79	0.79	0.79	32616



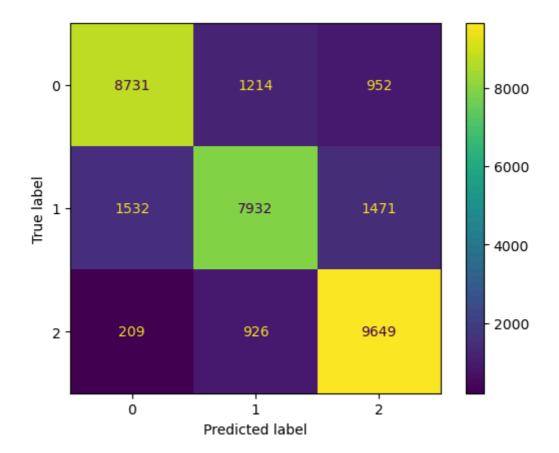
In [101]: train\_and\_evaluate\_model(AdaBoostClassifier())

	precision	recall	f1-score	support
0	0.76	0.68	0.72	10897
1	0.66	0.62	0.64	10935
2	0.70	0.82	0.76	10784
accuracy			0.71	32616
macro avg	0.71	0.71	0.71	32616
weighted avg	0.71	0.71	0.71	32616



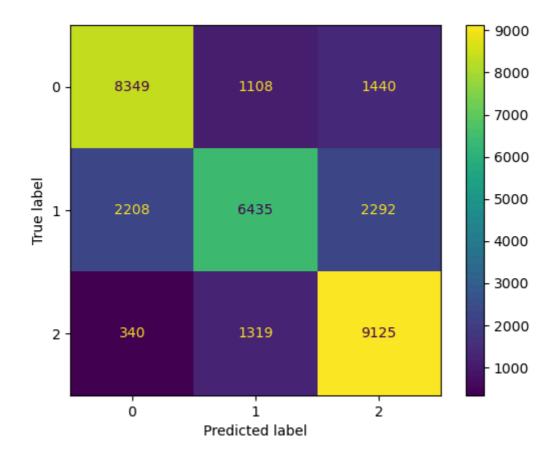
In [102]: train\_and\_evaluate\_model(XGBClassifier())

	precision	recall	f1-score	support
0	0.83	0.80	0.82	10897
1	0.79	0.73	0.76	10935
2	0.80	0.89	0.84	10784
accuracy			0.81	32616
macro avg	0.81	0.81	0.81	32616
weighted avg	0.81	0.81	0.81	32616



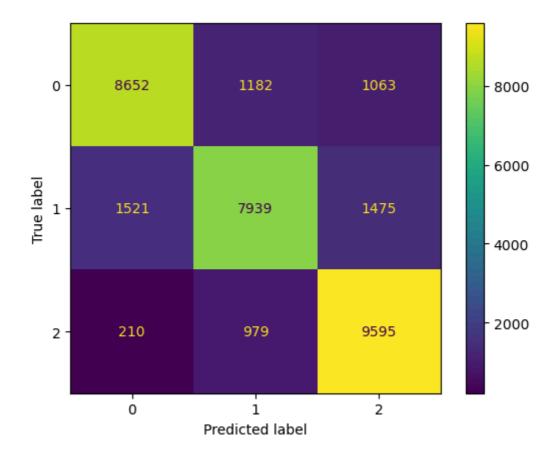
In [103]: train\_and\_evaluate\_model(XGBRFClassifier())

	precision	recall	f1-score	support
0 1	0.77 0.73	0.77 0.59	0.77 0.65	10897 10935
2	0.71	0.85	0.77	10784
accuracy			0.73	32616
macro avg	0.73	0.73	0.73	32616
weighted avg	0.73	0.73	0.73	32616



In [104]: train\_and\_evaluate\_model(CatBoostClassifier(silent=True))

	precision	recall	f1-score	support
0	0.83	0.79	0.81	10897
1	0.79	0.73	0.75	10935
2	0.79	0.89	0.84	10784
accuracy			0.80	32616
macro avg	0.80	0.80	0.80	32616
weighted avg	0.80	0.80	0.80	32616



In [105]: train\_and\_evaluate\_model(LGBMClassifier())

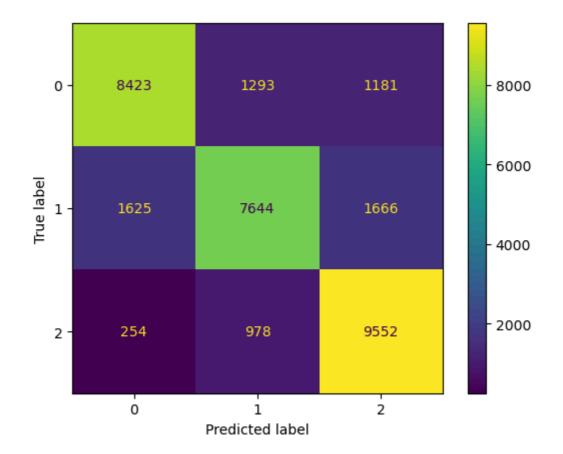
[LightGBM] [Info] Auto-choosing col-wise multi-threading, the overhead of testing was 0.007383 seconds.

You can set `force\_col\_wise=true` to remove the overhead.

[LightGBM] [Info] Total Bins 3661

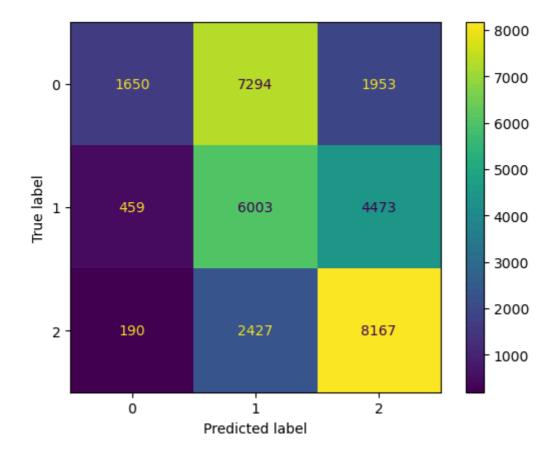
[LightGBM] [Info] Number of data points in the train set: 76101, number of used features: 18

0	0.82	0.77	0.79	10897
1	0.77	0.70	0.73	10935
2	0.77	0.89	0.82	10784
accuracy			0.79	32616
macro avg	0.79	0.79	0.78	32616
weighted avg	0.79	0.79	0.78	32616

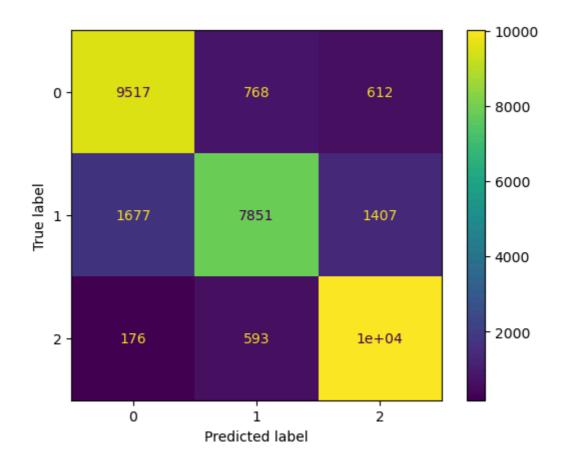


In [106]: train\_and\_evaluate\_model(MLPClassifier())

	precision	recall	f1-score	support
0	0.72	0.15	0.25	10897
1	0.38	0.55	0.45	10935
2	0.56	0.76	0.64	10784
accuracy			0.49	32616
macro avg	0.55	0.49	0.45	32616
weighted avg	0.55	0.49	0.45	32616



	precision	recall	f1-score	support
0	0.84	0.87	0.85	10897
1	0.85	0.72	0.78	10935
2	0.83	0.93	0.88	10784
accuracy			0.84	32616
macro avg	0.84	0.84	0.84	32616
weighted avg	0.84	0.84	0.84	32616



## **Checking score of models**

**Baseline Models Performance Comparison** 

In [108]: model\_perfs = pd.DataFrame({'Model': model\_names, 'Accuracy': accuracy\_scol model perfs Out[108]: Model **Precision** Recall F1 **Accuracy** 0 VotingClassifier(estimators=[('RF', RandomFore... 0.839557 0.839557 0.839557 0.839557 1 (DecisionTreeClassifier(max features='sqrt', r... 0.839465 0.839465 0.839465 0.839465 2 (ExtraTreeClassifier(random state=1036040382),... 0.821069 0.821069 0.821069 0.821069 3 (DecisionTreeClassifier(random\_state=136957480... 0.813006 0.813006 0.813006 0.813006 XGBClassifier(base\_score=None, booster=None, 4 0.806721 0.806721 0.806721 0.806721 5 <catboost.core.CatBoostClassifier object at 0x...</p> 0.802857 0.802857 0.802857 0.802857 6 HistGradientBoostingClassifier() 0.793261 0.793261 0.793261 0.793261 7 LGBMClassifier() 0.785473 0.785473 0.785473 0.785473 8 KNeighborsClassifier() 0.762203 0.762203 0.762203 0.762203 9 ([DecisionTreeRegressor(criterion='friedman\_ms... 0.750153 0.750153 0.750153 0.750153 10 DecisionTreeClassifier() 0.747087 0.747087 0.747087 0.747087 XGBRFClassifier(base\_score=None, 11 0.733045 0.733045 0.733045 0.733045 booster=None,... (DecisionTreeClassifier(max\_depth=1, random\_st... 0.707230 12 0.707230 0.707230 0.707230 13 RidgeClassifier() 0.635670 0.635670 0.635670 0.635670 14 MLPClassifier() 0.485038 0.485038 0.485038 0.485038 15 BernoulliNB() 0.471118 0.471118 0.471118 0.471118 16 PassiveAggressiveClassifier() 0.409124 0.409124 0.409124 0.409124 17 LinearSVC() 0.341090 0.341090 0.341090 0.341090 18 LogisticRegression() 0.334130 0.334130 0.334130 0.334130 19 GaussianNB() 0.334100 0.334100 0.334100 0.334100 20 SGDClassifier() 0.330605 0.330605 0.330605 0.330605

## Hyperparameter Tuning using RandomizedSearchCV

```
param_grid = {'learning_rate': [0.2,0.4,0.5,0.8,1.0],
In [109]:
                     'loss': ['auto', 'binary_crossentropy', 'categorical_crossent
        grid_hgb = RandomizedSearchCV(HistGradientBoostingClassifier(),param_grid,
        train_and_evaluate_model(grid_hgb)
        Fitting 5 folds for each of 10 candidates, totalling 50 fits
        [CV] END ......learning_rate=0.4, loss=auto; total ti
             0.0s
        [CV] END ......learning_rate=0.4, loss=auto; total ti
             0.0s
        [CV] END .....learning_rate=0.4, loss=auto; total ti
        [CV] END .....learning_rate=0.4, loss=auto; total ti
             0.0s
        [CV] END ......learning_rate=0.4, loss=auto; total ti
        [CV] END ......learning_rate=0.5, loss=auto; total ti
        me=
             0.0s
        [CV] END .....learning_rate=0.5, loss=auto; total ti
             0.0s
        [CV] END ......learning_rate=0.5, loss=auto; total ti
        me=
             0.0s
        [CV] END ......learning_rate=0.5, loss=auto; total ti
```

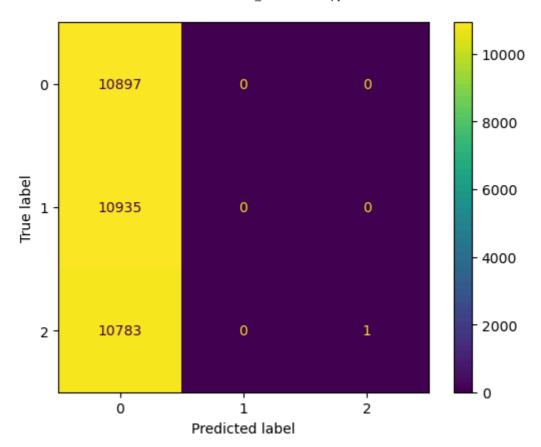
me=

0.0s

- Fitting 5 folds for each of 10 candidates, totalling 50 fits
- [CV] END C=0.1, l1\_ratio=0.5, multi\_class=multinomial, penalty=12, solver =liblinear; total time= 0.0s
- [CV] END C=0.1, l1\_ratio=0.5, multi\_class=multinomial, penalty=12, solver =liblinear; total time= 0.0s
- [CV] END C=0.1, l1\_ratio=0.5, multi\_class=multinomial, penalty=12, solver =liblinear; total time= 0.0s
- [CV] END C=0.1, l1\_ratio=0.5, multi\_class=multinomial, penalty=12, solver =liblinear; total time= 0.0s
- [CV] END C=0.1, l1\_ratio=0.5, multi\_class=multinomial, penalty=12, solver =liblinear; total time= 0.0s
- [CV] END C=0.5, l1\_ratio=0.8, multi\_class=ovr, penalty=12, solver=lbfgs; total time= 0.4s
- [CV] END C=0.5, l1\_ratio=0.8, multi\_class=ovr, penalty=12, solver=lbfgs; total time= 0.4s
- [CV] END C=0.5, l1\_ratio=0.8, multi\_class=ovr, penalty=12, solver=lbfgs; total time= 0.5s
- [CV] END C=0.5, l1\_ratio=0.8, multi\_class=ovr, penalty=12, solver=lbfgs; total time= 0.4s
- [CV] END C=0.5, l1\_ratio=0.8, multi\_class=ovr, penalty=12, solver=lbfgs; total time= 0.4s
- [CV] END C=0.5, l1\_ratio=0.8, multi\_class=multinomial, penalty=11, solver =liblinear; total time= 0.0s
- [CV] END C=0.5, l1\_ratio=0.8, multi\_class=multinomial, penalty=11, solver =liblinear; total time= 0.0s
- [CV] END C=0.5, l1\_ratio=0.8, multi\_class=multinomial, penalty=11, solver =liblinear; total time= 0.0s
- [CV] END C=0.5, l1\_ratio=0.8, multi\_class=multinomial, penalty=11, solver =liblinear; total time= 0.0s
- [CV] END C=0.5, l1\_ratio=0.8, multi\_class=multinomial, penalty=11, solver =liblinear; total time= 0.0s
- [CV] END C=0.01, l1\_ratio=0.8, multi\_class=ovr, penalty=elasticnet, solve r=sag; total time= 0.0s
- [CV] END C=0.01, l1\_ratio=0.8, multi\_class=ovr, penalty=elasticnet, solve r=sag; total time= 0.0s
- [CV] END C=0.01, l1\_ratio=0.8, multi\_class=ovr, penalty=elasticnet, solve r=sag; total time= 0.0s
- [CV] END C=0.01, l1\_ratio=0.8, multi\_class=ovr, penalty=elasticnet, solve r=sag; total time= 0.0s
- [CV] END C=0.01, l1\_ratio=0.8, multi\_class=ovr, penalty=elasticnet, solve r=sag; total time= 0.0s
- [CV] END C=0.01, l1\_ratio=0.8, multi\_class=ovr, penalty=l1, solver=sag; t otal time= 0.0s
- [CV] END C=0.01, l1\_ratio=0.8, multi\_class=ovr, penalty=11, solver=sag; t otal time= 0.0s
- [CV] END C=0.01, l1\_ratio=0.8, multi\_class=ovr, penalty=11, solver=sag; t otal time= 0.0s
- [CV] END C=0.01, l1\_ratio=0.8, multi\_class=ovr, penalty=11, solver=sag; t
  otal time= 0.0s
- [CV] END C=0.01, l1\_ratio=0.8, multi\_class=ovr, penalty=11, solver=sag; t
  otal time= 0.0s
- [CV] END C=0.5, l1\_ratio=0.8, multi\_class=ovr, penalty=elasticnet, solver =liblinear; total time= 0.0s
- [CV] END C=0.5, l1\_ratio=0.8, multi\_class=ovr, penalty=elasticnet, solver =liblinear; total time= 0.0s
- [CV] END C=0.5, l1\_ratio=0.8, multi\_class=ovr, penalty=elasticnet, solver =liblinear; total time= 0.0s
- [CV] END C=0.5, l1\_ratio=0.8, multi\_class=ovr, penalty=elasticnet, solver =liblinear; total time= 0.0s
- [CV] END C=0.5, l1\_ratio=0.8, multi\_class=ovr, penalty=elasticnet, solver =liblinear; total time= 0.0s

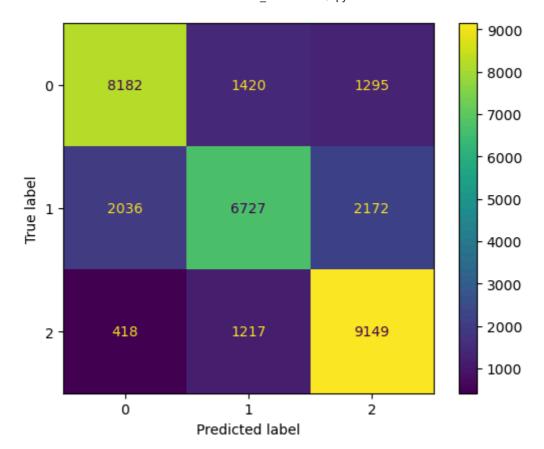
- [CV] END C=0.5, l1\_ratio=0.5, multi\_class=ovr, penalty=elasticnet, solver =liblinear; total time= 0.0s
- [CV] END C=0.5, l1\_ratio=0.5, multi\_class=ovr, penalty=elasticnet, solver =liblinear; total time= 0.0s
- [CV] END C=0.5, l1\_ratio=0.5, multi\_class=ovr, penalty=elasticnet, solver =liblinear; total time= 0.0s
- [CV] END C=0.5, l1\_ratio=0.5, multi\_class=ovr, penalty=elasticnet, solver =liblinear; total time= 0.0s
- [CV] END C=0.5, l1\_ratio=0.5, multi\_class=ovr, penalty=elasticnet, solver =liblinear; total time= 0.0s
- [CV] END C=0.01, l1\_ratio=0.8, multi\_class=ovr, penalty=elasticnet, solve r=newton-cg; total time= 0.0s
- [CV] END C=0.01, l1\_ratio=0.8, multi\_class=ovr, penalty=elasticnet, solve r=newton-cg; total time= 0.0s
- [CV] END C=0.01, l1\_ratio=0.8, multi\_class=ovr, penalty=elasticnet, solve r=newton-cg; total time= 0.0s
- [CV] END C=0.01, l1\_ratio=0.8, multi\_class=ovr, penalty=elasticnet, solve r=newton-cg; total time= 0.0s
- [CV] END C=0.01, l1\_ratio=0.8, multi\_class=ovr, penalty=elasticnet, solve r=newton-cg; total time= 0.0s
- [CV] END C=0.001, l1\_ratio=0.2, multi\_class=multinomial, penalty=l1, solv er=sag; total time= 0.0s
- [CV] END C=0.001, l1\_ratio=0.2, multi\_class=multinomial, penalty=l1, solv er=sag; total time= 0.0s
- [CV] END C=0.001, l1\_ratio=0.2, multi\_class=multinomial, penalty=l1, solv er=sag; total time= 0.0s
- [CV] END C=0.001, l1\_ratio=0.2, multi\_class=multinomial, penalty=l1, solv er=sag; total time= 0.0s
- [CV] END C=0.001, l1\_ratio=0.2, multi\_class=multinomial, penalty=l1, solv er=sag; total time= 0.0s
- [CV] END C=0.001, l1\_ratio=0.8, multi\_class=multinomial, penalty=elasticn et, solver=lbfgs; total time= 0.0s
- [CV] END C=0.001, l1\_ratio=0.8, multi\_class=multinomial, penalty=elasticn et, solver=lbfgs; total time= 0.0s
- [CV] END C=0.001, l1\_ratio=0.8, multi\_class=multinomial, penalty=elasticn et, solver=lbfgs; total time= 0.0s
- [CV] END C=0.001, l1\_ratio=0.8, multi\_class=multinomial, penalty=elasticn et, solver=lbfgs; total time= 0.0s
- [CV] END C=0.001, l1\_ratio=0.8, multi\_class=multinomial, penalty=elasticn et, solver=lbfgs; total time= 0.0s

	precision	recall	f1-score	support
0	0.33	1.00	0.50	10897
1	0.00	0.00	0.00	10935
2	1.00	0.00	0.00	10784
accuracy			0.33	32616
macro avg	0.44	0.33	0.17	32616
weighted avg	0.44	0.33	0.17	32616



```
Fitting 5 folds for each of 10 candidates, totalling 50 fits
[CV 1/5] END criterion=entropy, max_depth=12, max_features=sqrt;, score=
0.737 total time=
                    0.4s
[CV 2/5] END criterion=entropy, max_depth=12, max_features=sqrt;, score=
0.731 total time=
                    0.5s
[CV 3/5] END criterion=entropy, max_depth=12, max_features=sqrt;, score=
0.735 total time=
                    0.4s
[CV 4/5] END criterion=entropy, max_depth=12, max_features=sqrt;, score=
0.731 total time=
                    0.4s
[CV 5/5] END criterion=entropy, max_depth=12, max_features=sqrt;, score=
0.718 total time=
                    0.4s
[CV 1/5] END criterion=gini, max_depth=2, max_features=sqrt;, score=0.616
total time=
              0.0s
[CV 2/5] END criterion=gini, max_depth=2, max_features=sqrt;, score=0.625
total time=
              0.0s
[CV 3/5] END criterion=gini, max_depth=2, max_features=sqrt;, score=0.617
total time=
              0.0s
[CV 4/5] END criterion=gini, max_depth=2, max_features=sqrt;, score=0.653
total time=
              0.0s
[CV 5/5] END criterion=gini, max_depth=2, max_features=sqrt;, score=0.559
total time=
             0.0s
[CV 1/5] END criterion=entropy, max_depth=12, max_features=log2;, score=
0.728 total time=
                    0.4s
[CV 2/5] END criterion=entropy, max_depth=12, max_features=log2;, score=
                    0.4s
0.725 total time=
[CV 3/5] END criterion=entropy, max_depth=12, max_features=log2;, score=
0.735 total time=
                    0.4s
[CV 4/5] END criterion=entropy, max_depth=12, max_features=log2;, score=
0.733 total time=
                    0.4s
[CV 5/5] END criterion=entropy, max_depth=12, max_features=log2;, score=
0.724 total time=
                    0.4s
[CV 1/5] END criterion=entropy, max_depth=201, max_features=log2;, score=
0.730 total time=
                    0.8s
[CV 2/5] END criterion=entropy, max_depth=201, max_features=log2;, score=
0.735 total time=
                    0.7s
[CV 3/5] END criterion=entropy, max_depth=201, max_features=log2;, score=
0.734 total time=
                    0.7s
[CV 4/5] END criterion=entropy, max_depth=201, max_features=log2;, score=
0.737 total time=
                    0.7s
[CV 5/5] END criterion=entropy, max_depth=201, max_features=log2;, score=
0.729 total time=
                    0.7s
[CV 1/5] END criterion=entropy, max_depth=2, max_features=sqrt;, score=0.
629 total time=
                  0.0s
[CV 2/5] END criterion=entropy, max_depth=2, max_features=sqrt;, score=0.
592 total time=
                  0.0s
[CV 3/5] END criterion=entropy, max_depth=2, max_features=sqrt;, score=0.
593 total time=
                  0.0s
[CV 4/5] END criterion=entropy, max_depth=2, max_features=sqrt;, score=0.
655 total time=
                  0.1s
[CV 5/5] END criterion=entropy, max depth=2, max features=sqrt;, score=0.
609 total time=
                  0.0s
[CV 1/5] END criterion=entropy, max_depth=68, max_features=sqrt;, score=
0.739 total time=
                    0.7s
[CV 2/5] END criterion=entropy, max_depth=68, max_features=sqrt;, score=
0.731 total time=
                    0.7s
[CV 3/5] END criterion=entropy, max_depth=68, max_features=sqrt;, score=
0.735 total time=
                    0.7s
[CV 4/5] END criterion=entropy, max_depth=68, max_features=sqrt;, score=
0.725 total time=
[CV 5/5] END criterion=entropy, max_depth=68, max_features=sqrt;, score=
0.732 total time=
                    0.7s
```

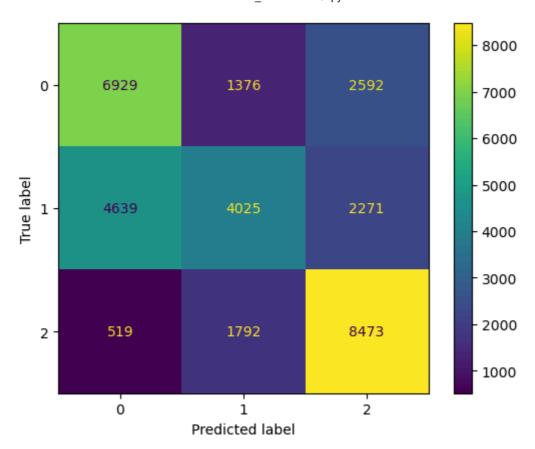
```
[CV 1/5] END criterion=entropy, max_depth=128, max_features=log2;, score=
0.730 total time=
                    0.7s
[CV 2/5] END criterion=entropy, max_depth=128, max_features=log2;, score=
0.725 total time=
                    0.7s
[CV 3/5] END criterion=entropy, max_depth=128, max_features=log2;, score=
0.737 total time=
                    0.8s
[CV 4/5] END criterion=entropy, max_depth=128, max_features=log2;, score=
0.732 total time=
                    0.7s
[CV 5/5] END criterion=entropy, max_depth=128, max_features=log2;, score=
0.723 total time=
                    0.8s
[CV 1/5] END criterion=gini, max_depth=98, max_features=sqrt;, score=0.74
1 total time=
               0.5s
[CV 2/5] END criterion=gini, max_depth=98, max_features=sqrt;, score=0.73
5 total time=
               0.5s
[CV 3/5] END criterion=gini, max_depth=98, max_features=sqrt;, score=0.73
9 total time=
               0.5s
[CV 4/5] END criterion=gini, max_depth=98, max_features=sqrt;, score=0.72
6 total time=
               0.5s
[CV 5/5] END criterion=gini, max_depth=98, max_features=sqrt;, score=0.72
5 total time=
               0.6s
[CV 1/5] END criterion=entropy, max_depth=38, max_features=sqrt;, score=
0.729 total time=
                    0.8s
[CV 2/5] END criterion=entropy, max_depth=38, max_features=sqrt;, score=
0.731 total time=
                    0.7s
[CV 3/5] END criterion=entropy, max_depth=38, max_features=sqrt;, score=
0.733 total time=
                    0.8s
[CV 4/5] END criterion=entropy, max_depth=38, max_features=sqrt;, score=
0.734 total time=
                    0.7s
[CV 5/5] END criterion=entropy, max_depth=38, max_features=sqrt;, score=
0.718 total time=
                    0.8s
[CV 1/5] END criterion=gini, max_depth=12, max_features=log2;, score=0.73
5 total time=
[CV 2/5] END criterion=gini, max_depth=12, max_features=log2;, score=0.73
4 total time=
               0.3s
[CV 3/5] END criterion=gini, max_depth=12, max_features=log2;, score=0.73
8 total time=
               0.3s
[CV 4/5] END criterion=gini, max_depth=12, max_features=log2;, score=0.73
2 total time=
               0.3s
[CV 5/5] END criterion=gini, max_depth=12, max_features=log2;, score=0.72
8 total time=
               0.3s
                           recall f1-score
              precision
                                              support
           0
                             0.75
                                       0.76
                   0.77
                                                10897
           1
                   0.72
                             0.62
                                       0.66
                                                10935
           2
                   0.73
                             0.85
                                       0.78
                                                10784
                                       0.74
                                                32616
    accuracy
   macro avg
                   0.74
                             0.74
                                       0.73
                                                32616
                             0.74
weighted avg
                   0.74
                                       0.73
                                                32616
```



```
In [112]: param_grid = {'boosting_type': ['gbdt', 'dart', 'goss', 'rf'],
                         'learning_rate': np.linspace(0,1,6)[1:],
                         'n_estimators': [200,500,600,1000],
                         'importance_type': ['split','gain'],
                         'min_split_gain': [0.68,0.79,0.87,1]}
          grid lgbm = RandomizedSearchCV(LGBMClassifier(),param grid,verbose=3)
          train_and_evaluate_model(grid_lgbm)
          Fitting 5 folds for each of 10 candidates, totalling 50 fits
          [LightGBM] [Info] Auto-choosing col-wise multi-threading, the overhead
          of testing was 0.012778 seconds.
          You can set `force_col_wise=true` to remove the overhead.
          [LightGBM] [Info] Total Bins 3660
          [LightGBM] [Info] Number of data points in the train set: 60880, numbe
          r of used features: 18
          [LightGBM] [Info] Start training from score -1.099615
          [LightGBM] [Info] Start training from score -1.101096
          [LightGBM] [Info] Start training from score -1.095136
          [LightGBM] [Warning] No further splits with positive gain, best gain:
          -inf
          [LightGBM] [Warning] No further splits with positive gain, best gain:
          [LightGBM] [Warning] No further splits with positive gain, best gain:
          [LightGBM] [Warning] No further splits with positive gain, best gain:
          [LightGBM] [Warning] No further splits with positive gain, best gain:
```

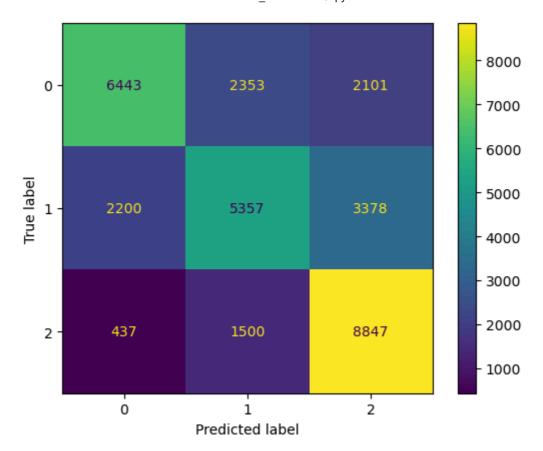
```
Fitting 5 folds for each of 10 candidates, totalling 50 fits
[CV 1/5] END alpha=1.0, binarize=0.5, fit_prior=False;, score=0.480 total
       0.0s
[CV 2/5] END alpha=1.0, binarize=0.5, fit_prior=False;, score=0.481 total
time=
       0.0s
[CV 3/5] END alpha=1.0, binarize=0.5, fit_prior=False;, score=0.477 total
       0.0s
time=
[CV 4/5] END alpha=1.0, binarize=0.5, fit prior=False;, score=0.480 total
time=
       0.0s
[CV 5/5] END alpha=1.0, binarize=0.5, fit_prior=False;, score=0.479 total
time=
      0.0s
[CV 1/5] END alpha=0.8, binarize=1.0, fit_prior=False;, score=0.599 total
time=
       0.0s
[CV 2/5] END alpha=0.8, binarize=1.0, fit_prior=False;, score=0.592 total
time=
        0.0s
[CV 3/5] END alpha=0.8, binarize=1.0, fit_prior=False;, score=0.600 total
       0.0s
[CV 4/5] END alpha=0.8, binarize=1.0, fit_prior=False;, score=0.600 total
       0.0s
[CV 5/5] END alpha=0.8, binarize=1.0, fit_prior=False;, score=0.589 total
       0.0s
[CV 1/5] END alpha=0.4, binarize=0.5, fit_prior=False;, score=0.480 total
time=
       0.0s
[CV 2/5] END alpha=0.4, binarize=0.5, fit_prior=False;, score=0.481 total
      0.0s
[CV 3/5] END alpha=0.4, binarize=0.5, fit_prior=False;, score=0.477 total
       0.0s
time=
[CV 4/5] END alpha=0.4, binarize=0.5, fit_prior=False;, score=0.480 total
time=
       0.0s
[CV 5/5] END alpha=0.4, binarize=0.5, fit_prior=False;, score=0.479 total
time=
       0.0s
[CV 1/5] END alpha=0.6000000000000001, binarize=0.0, fit_prior=True;, sco
re=0.473 total time=
                       0.0s
[CV 2/5] END alpha=0.6000000000000001, binarize=0.0, fit_prior=True;, sco
re=0.475 total time=
                       0.0s
[CV 3/5] END alpha=0.6000000000000001, binarize=0.0, fit_prior=True;, sco
re=0.470 total time=
                       0.0s
[CV 4/5] END alpha=0.6000000000000001, binarize=0.0, fit_prior=True;, sco
re=0.472 total time=
                       0.0s
[CV 5/5] END alpha=0.6000000000000001, binarize=0.0, fit_prior=True;, sco
re=0.471 total time=
                      0.0s
[CV 1/5] END alpha=0.0, binarize=0.25, fit_prior=False;, score=0.333 tota
1 time=
         0.0s
[CV 2/5] END alpha=0.0, binarize=0.25, fit_prior=False;, score=0.333 tota
1 time=
         0.0s
[CV 3/5] END alpha=0.0, binarize=0.25, fit_prior=False;, score=0.333 tota
l time=
         0.0s
[CV 4/5] END alpha=0.0, binarize=0.25, fit_prior=False;, score=0.333 tota
l time=
         0.0s
[CV 5/5] END alpha=0.0, binarize=0.25, fit prior=False;, score=0.333 tota
1 time=
         0.0s
[CV 1/5] END alpha=0.600000000000001, binarize=0.5, fit_prior=False;, sc
ore=0.480 total time=
                        0.0s
[CV 2/5] END alpha=0.6000000000000001, binarize=0.5, fit_prior=False;, sc
ore=0.481 total time=
                        0.0s
[CV 3/5] END alpha=0.6000000000000001, binarize=0.5, fit prior=False;, sc
ore=0.477 total time=
                        0.0s
[CV 4/5] END alpha=0.6000000000000001, binarize=0.5, fit_prior=False;, sc
ore=0.480 total time=
[CV 5/5] END alpha=0.6000000000000001, binarize=0.5, fit_prior=False;, sc
ore=0.479 total time=
                        0.0s
```

```
[CV 1/5] END alpha=0.8, binarize=0.75, fit_prior=False;, score=0.485 tota
l time=
          0.0s
[CV 2/5] END alpha=0.8, binarize=0.75, fit_prior=False;, score=0.486 tota
1 time=
          0.0s
[CV 3/5] END alpha=0.8, binarize=0.75, fit_prior=False;, score=0.483 tota
          0.0s
l time=
[CV 4/5] END alpha=0.8, binarize=0.75, fit_prior=False;, score=0.487 tota
l time=
         0.0s
[CV 5/5] END alpha=0.8, binarize=0.75, fit_prior=False;, score=0.484 tota
l time=
          0.0s
[CV 1/5] END alpha=0.8, binarize=0.25, fit_prior=True;, score=0.475 total
       0.0s
time=
[CV 2/5] END alpha=0.8, binarize=0.25, fit_prior=True;, score=0.476 total
      0.0s
[CV 3/5] END alpha=0.8, binarize=0.25, fit_prior=True;, score=0.472 total
time=
       0.0s
[CV 4/5] END alpha=0.8, binarize=0.25, fit_prior=True;, score=0.476 total
       0.0s
time=
[CV 5/5] END alpha=0.8, binarize=0.25, fit_prior=True;, score=0.474 total
time=
       0.0s
[CV 1/5] END alpha=0.0, binarize=0.75, fit_prior=True;, score=0.333 total
       0.0s
time=
[CV 2/5] END alpha=0.0, binarize=0.75, fit_prior=True;, score=0.333 total
       0.0s
[CV 3/5] END alpha=0.0, binarize=0.75, fit_prior=True;, score=0.333 total
time=
       0.0s
[CV 4/5] END alpha=0.0, binarize=0.75, fit_prior=True;, score=0.333 total
time= 0.0s
[CV 5/5] END alpha=0.0, binarize=0.75, fit_prior=True;, score=0.333 total
time=
       0.0s
[CV 1/5] END alpha=0.2, binarize=0.25, fit_prior=True;, score=0.475 total
       0.0s
[CV 2/5] END alpha=0.2, binarize=0.25, fit_prior=True;, score=0.476 total
time=
       0.0s
[CV 3/5] END alpha=0.2, binarize=0.25, fit_prior=True;, score=0.472 total
time=
       0.0s
[CV 4/5] END alpha=0.2, binarize=0.25, fit_prior=True;, score=0.476 total
time=
       0.0s
[CV 5/5] END alpha=0.2, binarize=0.25, fit_prior=True;, score=0.474 total
time=
        0.0s
                           recall f1-score
              precision
                                              support
           0
                   0.57
                             0.64
                                                10897
                                       0.60
           1
                   0.56
                             0.37
                                       0.44
                                                10935
           2
                   0.64
                             0.79
                                       0.70
                                                10784
                                       0.60
                                                32616
    accuracy
   macro avg
                   0.59
                             0.60
                                       0.58
                                                32616
                                       0.58
weighted avg
                   0.59
                             0.60
                                                32616
```



```
Fitting 5 folds for each of 10 candidates, totalling 50 fits
[CV] END alpha=1.0, fit_intercept=False, positive=True, solver=cholesky;
total time=
             0.0s
[CV] END alpha=1.0, fit_intercept=False, positive=True, solver=cholesky;
total time=
             0.0s
[CV] END alpha=1.0, fit_intercept=False, positive=True, solver=cholesky;
total time=
             0.0s
[CV] END alpha=1.0, fit_intercept=False, positive=True, solver=cholesky;
total time=
             0.0s
[CV] END alpha=1.0, fit_intercept=False, positive=True, solver=cholesky;
total time=
             0.0s
[CV] END alpha=0.0, fit_intercept=False, positive=True, solver=svd; total
time=
       0.0s
[CV] END alpha=0.0, fit_intercept=False, positive=True, solver=svd; total
time=
       0.0s
[CV] END alpha=0.0, fit_intercept=False, positive=True, solver=svd; total
time=
       0.0s
[CV] END alpha=0.0, fit_intercept=False, positive=True, solver=svd; total
       0.0s
[CV] END alpha=0.0, fit_intercept=False, positive=True, solver=svd; total
       0.0s
[CV] END alpha=0.5, fit_intercept=True, positive=True, solver=lsqr; total
time=
       0.0s
[CV] END alpha=0.5, fit_intercept=True, positive=True, solver=lsqr; total
       0.0s
[CV] END alpha=0.5, fit_intercept=True, positive=True, solver=lsqr; total
time=
       0.0s
[CV] END alpha=0.5, fit_intercept=True, positive=True, solver=lsqr; total
time=
       0.0s
[CV] END alpha=0.5, fit_intercept=True, positive=True, solver=lsqr; total
time=
       0.0s
[CV] END alpha=0.25, fit_intercept=True, positive=True, solver=cholesky;
total time=
            0.0s
[CV] END alpha=0.25, fit_intercept=True, positive=True, solver=cholesky;
total time=
             0.0s
[CV] END alpha=0.25, fit_intercept=True, positive=True, solver=cholesky;
total time=
              0.0s
[CV] END alpha=0.25, fit_intercept=True, positive=True, solver=cholesky;
total time=
             0.0s
[CV] END alpha=0.25, fit_intercept=True, positive=True, solver=cholesky;
total time=
            0.0s
[CV] END alpha=0.75, fit_intercept=False, positive=False, solver=cholesk
y; total time=
               0.0s
[CV] END alpha=0.75, fit_intercept=False, positive=False, solver=cholesk
y; total time=
                0.0s
[CV] END alpha=0.75, fit_intercept=False, positive=False, solver=cholesk
y; total time=
                0.0s
[CV] END alpha=0.75, fit_intercept=False, positive=False, solver=cholesk
y; total time=
               0.0s
[CV] END alpha=0.75, fit intercept=False, positive=False, solver=cholesk
y; total time=
                0.0s
[CV] END alpha=0.75, fit_intercept=False, positive=True, solver=cholesky;
total time=
             0.0s
[CV] END alpha=0.75, fit_intercept=False, positive=True, solver=cholesky;
total time=
             0.0s
[CV] END alpha=0.75, fit intercept=False, positive=True, solver=cholesky;
total time=
             0.0s
[CV] END alpha=0.75, fit_intercept=False, positive=True, solver=cholesky;
total time=
              0.0s
[CV] END alpha=0.75, fit_intercept=False, positive=True, solver=cholesky;
total time=
              0.0s
```

```
[CV] END alpha=0.25, fit_intercept=True, positive=True, solver=sparse_cg;
total time=
              0.0s
[CV] END alpha=0.25, fit_intercept=True, positive=True, solver=sparse_cg;
total time=
              0.0s
[CV] END alpha=0.25, fit_intercept=True, positive=True, solver=sparse_cg;
total time=
              0.0s
[CV] END alpha=0.25, fit_intercept=True, positive=True, solver=sparse_cg;
total time=
              0.0s
[CV] END alpha=0.25, fit_intercept=True, positive=True, solver=sparse_cg;
total time=
              0.0s
[CV] END alpha=0.75, fit_intercept=True, positive=True, solver=svd; total
       0.0s
time=
[CV] END alpha=0.75, fit_intercept=True, positive=True, solver=svd; total
time=
       0.0s
[CV] END alpha=0.75, fit_intercept=True, positive=True, solver=svd; total
time=
       0.0s
[CV] END alpha=0.75, fit_intercept=True, positive=True, solver=svd; total
time=
        0.0s
[CV] END alpha=0.75, fit_intercept=True, positive=True, solver=svd; total
time=
       0.0s
[CV] END alpha=0.25, fit_intercept=True, positive=False, solver=saga; tot
al time=
           3.2s
[CV] END alpha=0.25, fit_intercept=True, positive=False, solver=saga; tot
al time=
           3.2s
[CV] END alpha=0.25, fit_intercept=True, positive=False, solver=saga; tot
al time=
           2.4s
[CV] END alpha=0.25, fit_intercept=True, positive=False, solver=saga; tot
al time=
           3.2s
[CV] END alpha=0.25, fit_intercept=True, positive=False, solver=saga; tot
al time=
           2.8s
[CV] END alpha=0.25, fit_intercept=False, positive=False, solver=svd; tot
al time=
           0.1s
[CV] END alpha=0.25, fit_intercept=False, positive=False, solver=svd; tot
al time=
           0.0s
[CV] END alpha=0.25, fit_intercept=False, positive=False, solver=svd; tot
al time=
           0.0s
[CV] END alpha=0.25, fit intercept=False, positive=False, solver=svd; tot
al time=
           0.0s
[CV] END alpha=0.25, fit_intercept=False, positive=False, solver=svd; tot
al time=
           0.0s
                           recall f1-score
              precision
                                               support
           0
                             0.59
                   0.71
                                       0.65
                                                 10897
           1
                   0.58
                             0.49
                                       0.53
                                                 10935
           2
                   0.62
                             0.82
                                       0.70
                                                 10784
    accuracy
                                       0.63
                                                 32616
   macro avg
                   0.64
                             0.63
                                       0.63
                                                 32616
weighted avg
                   0.64
                             0.63
                                       0.63
                                                 32616
```



Optimized Models Performance Comparison

In [115]: model\_perfs = pd.DataFrame({'Model': model\_names, 'Accuracy': accuracy\_scommodel\_perfs

							•
[115]:		M	odel	Accuracy	Precision	Recall	F1
	0	VotingClassifier(estimators=[('RF', RandomFo	re	0.839557	0.839557	0.839557	0.839557
	1	(DecisionTreeClassifier(max_features='sqrt	', r	0.839465	0.839465	0.839465	0.839465
	2	RandomizedSearchCV(estimator=LGBMClassifier	(),	0.828888	0.828888	0.828888	0.828888
	3	(ExtraTreeClassifier(random_state=103604038	2),	0.821069	0.821069	0.821069	0.821069
	4	(DecisionTreeClassifier(random_state=1369574	80	0.813006	0.813006	0.813006	0.813006
	5	XGBClassifier(base_score=None, booster=None	, C	0.806721	0.806721	0.806721	0.806721
	6	<pre><catboost.core.catboostclassifier at<="" object="" pre=""></catboost.core.catboostclassifier></pre>	0x	0.802857	0.802857	0.802857	0.802857
	7	HistGradientBoostingClassit	fier()	0.793261	0.793261	0.793261	0.793261
	8	LGBMClassit	fier()	0.785473	0.785473	0.785473	0.785473
	9	KNeighborsClassit	fier()	0.762203	0.762203	0.762203	0.762203
1	10	([DecisionTreeRegressor(criterion='friedman_r	ns	0.750153	0.750153	0.750153	0.750153
1	11	DecisionTreeClassit	fier()	0.747087	0.747087	0.747087	0.747087
1	12	RandomizedSearchCV(c estimator=DecisionT		0.737613	0.737613	0.737613	0.737613
1	13	XGBRFClassifier(base_score=N booster=Nor		0.733045	0.733045	0.733045	0.733045
1	14	(DecisionTreeClassifier(max_depth=1, random_	_st	0.707230	0.707230	0.707230	0.707230
1	15	RidgeClassit	fier()	0.635670	0.635670	0.635670	0.635670
1	16	RandomizedSearchCV(c estimator=RidgeClas		0.633033	0.633033	0.633033	0.633033
1	17	RandomizedSearchCV(c estimator=BernoulliN		0.595628	0.595628	0.595628	0.595628
1	18	MLPClassit	fier()	0.485038	0.485038	0.485038	0.485038
1	19	Bernoullil	NB()	0.471118	0.471118	0.471118	0.471118
2	20	PassiveAggressiveClassit	fier()	0.409124	0.409124	0.409124	0.409124
2	21	LinearS'	VC()	0.341090	0.341090	0.341090	0.341090
2	22	RandomizedSearchCV(c estimator=LogisticR		0.334130	0.334130	0.334130	0.334130
2	23	LogisticRegress	ion()	0.334130	0.334130	0.334130	0.334130
2	24	Gaussianl	NB()	0.334100	0.334100	0.334100	0.334100
2	25	SGDClassif	fier()	0.330605	0.330605	0.330605	0.330605
4							<b>•</b>

Before evaluating the best model after hyperparameter tuning, let's first understand the initial performance of the models. Looking at the accuracy, precision, recall, and F1-score metrics, the best model initially seems to be the VotingClassifier and the DecisionTreeClassifier. Both models achieved the highest scores across all the mentioned metrics.

Now, after hyperparameter tuning, the scores remain the same for the VotingClassifier and DecisionTreeClassifier. The other models show similar performance as well.

Evaluation of the Best Model (VotingClassifier):

Accuracy: 83.96% Precision: 83.96% Recall: 83.96% F1 Score: 83.96% Why is it the Best Model?

Consistency: The VotingClassifier demonstrates consistency in performance across all metrics, indicating a balanced and robust model.

Ensemble Advantage: The VotingClassifier is an ensemble model, combining the strengths of multiple base models. This often leads to better generalization and performance.

Hyperparameter Tuning: Even after hyperparameter tuning, the VotingClassifier maintains its high scores, suggesting that the initial configuration was already effective.

DecisionTreeClassifier Contribution: Given that the DecisionTreeClassifier is one of the base models in the ensemble, its individual performance contributes significantly to the overall success of the VotingClassifier.

Practical Considerations: Depending on the nature of your problem and the importance of precision, recall, or overall accuracy, you might prioritize different models. In this case, the

In [ ]:	
In [ ]:	