

## Model Development Phase Template

|               |   |
|---------------|---|
| Date          | 10 July 2024                                |
| Team ID       | 739722                                      |
| Project Title | Credit card approval prediction by using ML |
| 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:

```
#LOGISTIC REGRESSION
def logistic_reg(xtrain,xtest, ytrain, ytest):
    lr=LogisticRegression(solver="liblinear")
    lr.fit(xtrain, ytrain)
    ypred=lr.predict(xtest)
    print("*****LogisticRegression*****")
    print("Confusion matrix")
    print(confusion_matrix(ytest,ypred))
    print("Classification report")
    print(classification_report(ytest, ypred))
```

```
#RANDOM FOREST
def random_forest (xtrain,xtest, ytrain, ytest):
    rf=RandomForestClassifier()
    rf.fit(xtrain, ytrain)
    ypred=rf.predict(xtest)
    print("*****Random ForestClassifier*****")
    print("Confusion matrix")
    print(confusion_matrix(ytest,ypred))
    print("Classification report")
    print(classification_report(ytest,ypred))
```

```
#DECISION TREE
def d_tree (xtrain, xtest, ytrain, ytest):
    dt=DecisionTreeClassifier()
    dt.fit(xtrain, ytrain)
    ypred=dt.predict(xtest)
    print("****DecisionTreeClassifier****")
    print('Confusion matrix')
    print(confusion_matrix(ytest,ypred))
    print("Classification report")
    print(classification_report (ytest, ypred))
```

```
#GRADIENT BOOSTING
def g_boosting(xtrain, xtest, ytrain, ytest):
    gb=GradientBoostingClassifier()
    gb.fit(xtrain, ytrain)
    ypred=gb.predict(xtest)
    print("****GradientBoostingClassifier****")
    print("Confusion matrix")
    print(confusion_matrix(ytest, ypred))
    print("Classification report")
    print(classification_report(ytest,ypred))
```

| Model         | Classification Report   | F1 Score | Confusion Matrix  |
|---------------|---|----------|---|
| Random Forest | <pre> precision    recall  f1-score   support  Not Approved    0.80    0.85    0.82     500 Approved        0.83    0.78    0.80     500  accuracy              0.81    1000 macro avg            0.81    0.81    0.81    1000 weighted avg         0.81    0.81    0.81    1000 </pre> | 81%      | <pre> print(confusion_matrix(ytest,ypred)) Confusion matrix [[2617   75]  [ 199 2136]] </pre> |

## Model Validation and Evaluation Report:

|                     |  |     |   |
|---------------------|--|-----|---|
| Decision Tree       | <pre>print(classification_report (ytest, ypred))</pre> <pre> precision    recall  f1-score   support  0         0.99      1.00      1.00      2692 1         1.00      0.99      1.00      2335  accuracy          1.00      1.00      1.00      5027 macro avg          1.00      1.00      1.00      5027 weighted avg          1.00      1.00      1.00      5027 </pre>                      | 79% | <pre>print("Classification report")</pre> <pre> Confusion matrix [[2685    7]  [ 15 2320]] </pre> |
| Logistic Regression | <pre>print(classification_report(ytest, ypred))</pre> <pre> Classification report precision    recall  f1-score   support  0         0.93      0.97      0.95      2692 1         0.97      0.91      0.94      2335  accuracy          0.95      0.94      0.95      5027 macro avg          0.95      0.94      0.94      5027 weighted avg          0.95      0.95      0.95      5027 </pre> | 64% | <pre>confusion_matrix(y_test,ypred)</pre> <pre> array([[43, 32],        [29, 65]]) </pre>         |
| Gradient Boosting   | <pre>print(classification_report(ytest,ypred))</pre> <pre> Classification report precision    recall  f1-score   support  0         1.00      1.00      1.00      2692 1         1.00      1.00      1.00      2335  accuracy          1.00      1.00      1.00      5027 macro avg          1.00      1.00      1.00      5027 weighted avg          1.00      1.00      1.00      5027 </pre>  | 78% | <pre>confusion_matrix(y_test,ypred)</pre> <pre> array([[63, 12],        [26, 68]]) </pre>         |