

Model Development Phase Template

| | |
|---------------|---|
| Date | 15 March 2024 |
| Team ID | 739926 |
| Project Title | Loan Sanction Amount Prediction Data With 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:

```
#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>print(classification_report(y_test,ypred))</pre> <pre> precision recall f1-score support Loan will be Approved 0.78 0.83 0.80 75 Loan will not be Approved 0.85 0.81 0.83 94 accuracy 0.82 169 macro avg 0.81 169 weighted avg 0.82 169 </pre> | 81% | <pre>confusion_matrix(y_test,ypred)</pre> <pre>array([[62, 13], [18, 76]])</pre> |

| Decision Tree | <pre>print(classification_report(y_test,ypred))</pre> <table><thead><tr><th></th><th>precision</th><th>recall</th><th>f1-score</th><th>support</th></tr></thead><tbody><tr><td>Loan will be Approved</td><td>0.73</td><td>0.83</td><td>0.77</td><td>75</td></tr><tr><td>Loan will not be Approved</td><td>0.85</td><td>0.76</td><td>0.80</td><td>94</td></tr><tr><td>accuracy</td><td></td><td></td><td>0.79</td><td>169</td></tr><tr><td>macro avg</td><td>0.79</td><td>0.79</td><td>0.79</td><td>169</td></tr><tr><td>weighted avg</td><td>0.79</td><td>0.79</td><td>0.79</td><td>169</td></tr></tbody></table> | | precision | recall | f1-score | support | Loan will be Approved | 0.73 | 0.83 | 0.77 | 75 | Loan will not be Approved | 0.85 | 0.76 | 0.80 | 94 | accuracy | | | 0.79 | 169 | macro avg | 0.79 | 0.79 | 0.79 | 169 | weighted avg | 0.79 | 0.79 | 0.79 | 169 | 79% | <pre>confusion_matrix(y_test,ypred)</pre> <pre>array([[62, 13], [23, 71]])</pre> |
|---------------------------|---|--------|-----------|---------|----------|---------|-----------------------|------|------|------|----|---------------------------|------|------|------|----|----------|--|--|------|-----|-----------|------|------|------|-----|--------------|------|------|------|-----|-----|---|
| | precision | recall | f1-score | support | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Loan will be Approved | 0.73 | 0.83 | 0.77 | 75 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Loan will not be Approved | 0.85 | 0.76 | 0.80 | 94 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| accuracy | | | 0.79 | 169 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| macro avg | 0.79 | 0.79 | 0.79 | 169 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| weighted avg | 0.79 | 0.79 | 0.79 | 169 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| KNN | <pre>print(classification_report(y_test,ypred))</pre> <table><thead><tr><th></th><th>precision</th><th>recall</th><th>f1-score</th><th>support</th></tr></thead><tbody><tr><td>Loan will be Approved</td><td>0.60</td><td>0.57</td><td>0.59</td><td>75</td></tr><tr><td>Loan will not be Approved</td><td>0.67</td><td>0.69</td><td>0.68</td><td>94</td></tr><tr><td>accuracy</td><td></td><td></td><td>0.64</td><td>169</td></tr><tr><td>macro avg</td><td>0.63</td><td>0.63</td><td>0.63</td><td>169</td></tr><tr><td>weighted avg</td><td>0.64</td><td>0.64</td><td>0.64</td><td>169</td></tr></tbody></table> | | precision | recall | f1-score | support | Loan will be Approved | 0.60 | 0.57 | 0.59 | 75 | Loan will not be Approved | 0.67 | 0.69 | 0.68 | 94 | accuracy | | | 0.64 | 169 | macro avg | 0.63 | 0.63 | 0.63 | 169 | weighted avg | 0.64 | 0.64 | 0.64 | 169 | 64% | <pre>confusion_matrix(y_test,ypred)</pre> <pre>array([[43, 32], [29, 65]])</pre> |
| | precision | recall | f1-score | support | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Loan will be Approved | 0.60 | 0.57 | 0.59 | 75 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Loan will not be Approved | 0.67 | 0.69 | 0.68 | 94 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| accuracy | | | 0.64 | 169 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| macro avg | 0.63 | 0.63 | 0.63 | 169 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| weighted avg | 0.64 | 0.64 | 0.64 | 169 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Gradient Boosting | <pre>print(classification_report(y_test,ypred))</pre> <table><thead><tr><th></th><th>precision</th><th>recall</th><th>f1-score</th><th>support</th></tr></thead><tbody><tr><td>Loan will be Approved</td><td>0.71</td><td>0.84</td><td>0.77</td><td>75</td></tr><tr><td>Loan will not be Approved</td><td>0.85</td><td>0.72</td><td>0.78</td><td>94</td></tr><tr><td>accuracy</td><td></td><td></td><td>0.78</td><td>169</td></tr><tr><td>macro avg</td><td>0.78</td><td>0.78</td><td>0.77</td><td>169</td></tr><tr><td>weighted avg</td><td>0.79</td><td>0.78</td><td>0.78</td><td>169</td></tr></tbody></table> | | precision | recall | f1-score | support | Loan will be Approved | 0.71 | 0.84 | 0.77 | 75 | Loan will not be Approved | 0.85 | 0.72 | 0.78 | 94 | accuracy | | | 0.78 | 169 | macro avg | 0.78 | 0.78 | 0.77 | 169 | weighted avg | 0.79 | 0.78 | 0.78 | 169 | 78% | <pre>confusion_matrix(y_test,ypred)</pre> <pre>array([[63, 12], [26, 68]])</pre> |
| | precision | recall | f1-score | support | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Loan will be Approved | 0.71 | 0.84 | 0.77 | 75 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Loan will not be Approved | 0.85 | 0.72 | 0.78 | 94 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| accuracy | | | 0.78 | 169 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| macro avg | 0.78 | 0.78 | 0.77 | 169 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| weighted avg | 0.79 | 0.78 | 0.78 | 169 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |