

**Project Development Phase  
Model Performance Test**

|               |                                                                   |
|---------------|-------------------------------------------------------------------|
| Date          | 10 November 2022                                                  |
| Team ID       | PNT2022TMID21753                                                  |
| Project Name  | Smart Lender - Applicant Credibility Prediction for Loan Approval |
| Maximum Marks | 10 Marks                                                          |

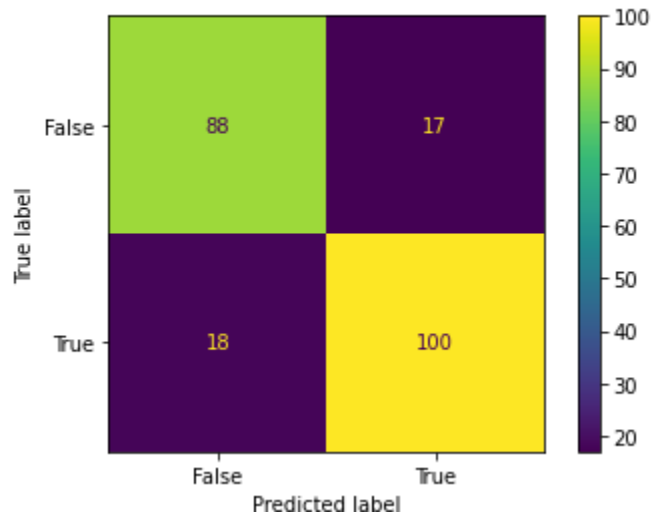
**Model Performance Testing:**

Project team shall fill the following information in model performance testing template.

| S.No. | Parameter | Values                                                                                                                                                                                                                                                  |
|-------|-----------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1.    | Metrics   | <b>Classification Model: Decision Tree</b><br>Accuracy Score - 84%<br><br><u><b>Classification Report</b></u><br><pre> precision recall  f1-score  support 0   0.83      0.84      0.83      105 1   0.85      0.85      0.85      118           </pre> |
| 2.    |           | <b>Classification Model: Random Forest</b><br>Accuracy Score - 84%<br><br><u><b>Classification Report</b></u><br><pre> precision recall  f1-score  support 0   0.89      0.81      0.85      105 1   0.84      0.91      0.87      118           </pre> |
| 3.    |           | <b>Classification Model: KNN</b><br>Accuracy Score - 78%<br><br><u><b>Classification Report</b></u><br><pre> precision recall  f1-score  support 0   0.82      0.70      0.76      105 1   0.77      0.86      0.81      118           </pre>           |
| 4.    |           | <b>Classification Model: XGBoost</b><br>Accuracy Score - 85%<br><br><u><b>Classification Report</b></u><br><pre> precision recall  f1-score  support 0   0.90      0.77      0.83      105 1   0.82      0.92      0.87      118           </pre>       |

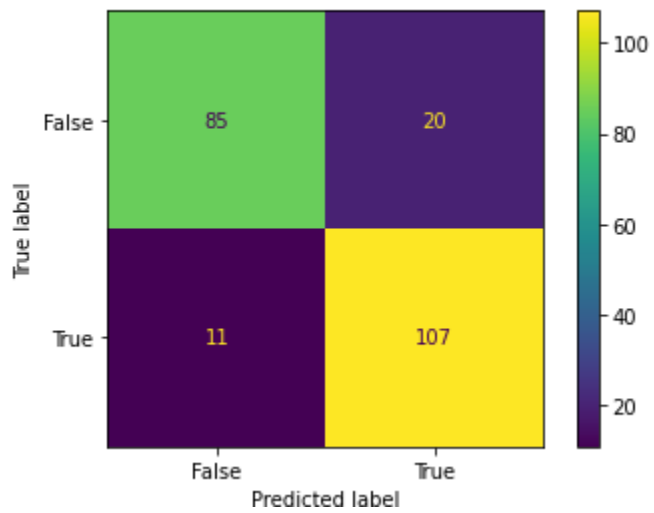
## DECISION TREE CLASSIFIER

Confusion Matrix



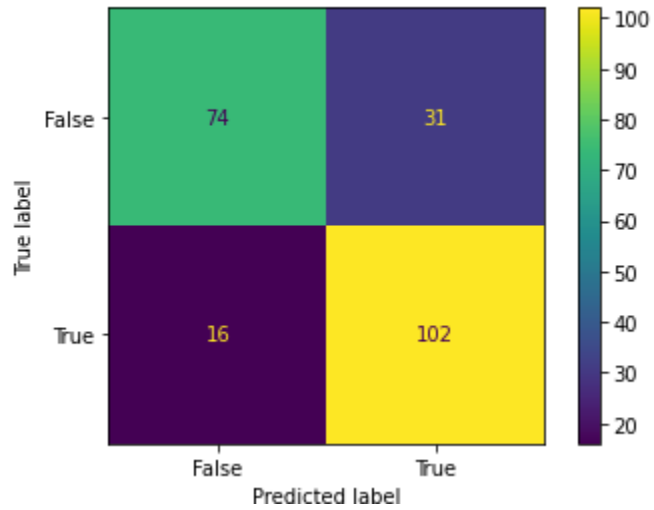
## RANDOM FOREST CLASSIFIER

Confusion Matrix



## KNN

Confusion Matrix



## XG BOOST

Confusion Matrix

