

Project Development Phase
Model Performance Test

Date	10 November 2022
Team ID	PNT2022TMID28895
Project Name	Smart Lender - Applicant Credibility Prediction for Loan Approval
Maximum Marks	10 Marks

Model Performance Testing:

In our project we used XG-Boost model for prediction.

S.No.	Parameter	Values	Screenshot
1.	Metrics	Classification Model: Confusion Matrix - , Accuray Score- & Classification Report -	Fig 1
2.	Tune the Model	Hyperparameter Tuning Validation Method	Fig 2

```
In [52]: xgboost(x_train, x_test, y_train, y_test)
```

```
****Gradient BoostingClassifier****
```

```
Confusion matrix
```

```
[[ 74 29]
```

```
 [ 12 108]]
```

```
Classification report
```

```
      precision    recall  f1-score   support
```

```
0           0.86       0.72       0.78        103
```

```
1           0.79       0.90       0.84        120
```

```
accuracy          0.82          223
```

```
macro avg         0.82          0.81          0.81          223
```

```
weighted avg      0.82          0.82          0.81          223
```

```
Testing accuracy: 0.8161434977578476
```

```
Training accuracy: 0.9466666666666667
```

From the four model Xgboost is performing well. Xgboost is giving the accuracy of 94% with training data , 81% accuracy for the testing data.so we considering xgboost and deploying this model.

Fig 1 - Metrics

Evaluating Performance Of The Model

```
In [53]: from sklearn.model_selection import cross_val_score
```

```
In [54]: # Xgboost Model is selected  
xg = GradientBoostingClassifier()
```

```
In [55]: xg.fit(x_train,y_train)
```

```
Out[55]: ▾ GradientBoostingClassifier  
GradientBoostingClassifier()
```

```
In [56]: yPred = xg.predict(x_test)
```

```
In [57]: f1_score(yPred,y_test, average='weighted')
```

```
Out[57]: 0.8183313193520658
```

```
In [58]: cv = cross_val_score(xg,x,y,cv=5)
```

```
In [59]: np.mean(cv)
```

```
Out[59]: 0.7230974276955885
```

Fig 2 - Tune the Model