

Model Building

Xgboost Model

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Team Id	PNT2022TMID46202
Project Name	Smart Lender- Applicant Credibility Prediction for Loan Approval

A function named xgboost is created and train and test data are passed as the parameters. Inside the function, the GradientBoostingClassifier algorithm is initialized and training data is passed to the model with .fit() function.

Test data is predicted with .predict() function and saved in a new variable. For evaluating the model, a confusion matrix and classification report are done.

```
def xgboost(x_train, x_test, y_train, y_test):  
    xg = GradientBoostingClassifier()  
    xg.fit(x_train,y_train)  
    yPred = xg.predict(x_test)  
    print('***GradientBoostingClassifier***')  
    print('Confusion matrix')  
    print(confusion_matrix(y_test,yPred))  
    print('Classification report')  
    print(classification_report(y_test,yPred))
```