

## Model Development Phase Template

Date	10 July 2024
Team ID	739835
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	<table><thead><tr><th></th><th>precision</th><th>recall</th><th>f1-score</th><th>support</th></tr></thead><tbody><tr><td>Not Approved</td><td>0.80</td><td>0.85</td><td>0.82</td><td>500</td></tr><tr><td>Approved</td><td>0.83</td><td>0.78</td><td>0.80</td><td>500</td></tr><tr><td>accuracy</td><td></td><td></td><td>0.81</td><td>1000</td></tr><tr><td>macro avg</td><td>0.81</td><td>0.81</td><td>0.81</td><td>1000</td></tr><tr><td>weighted avg</td><td>0.81</td><td>0.81</td><td>0.81</td><td>1000</td></tr></tbody></table>		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	81%	<pre>print(confusion_matrix(ytest,ypred))</pre> <p>Confusion matrix</p> <pre>[[2617  75]  [ 199 2136]]</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																													

## 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>