

Model Development Phase Template

Date	03 October 2024
Team ID	LTVIP2024TMID24947
Project Title	SmartLender - Applicant Credibility Prediction for Loan Approval
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>Classification Report: precision recall f1-score support 0 0.97 0.95 0.96 319 1 0.97 0.98 0.98 535 accuracy 0.97 0.97 0.97 854 macro avg 0.97 0.97 0.97 854 weighted avg 0.97 0.97 0.97 854</pre>	98%	<pre>Confusion Matrix: [[304 15] [11 524]]</pre>

Decision Tree	<div>Decision Tree Classification Report:</div> <table><thead><tr><th></th><th>precision</th><th>recall</th><th>f1-score</th><th>support</th></tr></thead><tbody><tr><td>0</td><td>0.98</td><td>0.99</td><td>0.99</td><td>313</td></tr><tr><td>1</td><td>0.99</td><td>0.99</td><td>0.99</td><td>541</td></tr><tr><td>accuracy</td><td></td><td></td><td>0.99</td><td>854</td></tr><tr><td>macro avg</td><td>0.99</td><td>0.99</td><td>0.99</td><td>854</td></tr><tr><td>weighted avg</td><td>0.99</td><td>0.99</td><td>0.99</td><td>854</td></tr></tbody></table>		precision	recall	f1-score	support	0	0.98	0.99	0.99	313	1	0.99	0.99	0.99	541	accuracy			0.99	854	macro avg	0.99	0.99	0.99	854	weighted avg	0.99	0.99	0.99	854	98%	<div>Decision Tree Confusion Matrix:</div> <div>[[310 3] [5 536]]</div>
	precision	recall	f1-score	support																													
0	0.98	0.99	0.99	313																													
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KNN	<div>KNN Classification Report:</div> <table><thead><tr><th></th><th>precision</th><th>recall</th><th>f1-score</th><th>support</th></tr></thead><tbody><tr><td>0</td><td>0.87</td><td>0.93</td><td>0.90</td><td>313</td></tr><tr><td>1</td><td>0.96</td><td>0.92</td><td>0.94</td><td>541</td></tr><tr><td>accuracy</td><td></td><td></td><td>0.92</td><td>854</td></tr><tr><td>macro avg</td><td>0.91</td><td>0.92</td><td>0.92</td><td>854</td></tr><tr><td>weighted avg</td><td>0.93</td><td>0.92</td><td>0.92</td><td>854</td></tr></tbody></table>		precision	recall	f1-score	support	0	0.87	0.93	0.90	313	1	0.96	0.92	0.94	541	accuracy			0.92	854	macro avg	0.91	0.92	0.92	854	weighted avg	0.93	0.92	0.92	854	92%	<div>KNN Confusion Matrix:</div> <div>[[290 23] [42 499]]</div>
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Gradient Boosting	<div>XGBoost Classification Report:</div> <table><thead><tr><th></th><th>precision</th><th>recall</th><th>f1-score</th><th>support</th></tr></thead><tbody><tr><td>0</td><td>0.98</td><td>0.99</td><td>0.98</td><td>313</td></tr><tr><td>1</td><td>0.99</td><td>0.99</td><td>0.99</td><td>541</td></tr><tr><td>accuracy</td><td></td><td></td><td>0.99</td><td>854</td></tr><tr><td>macro avg</td><td>0.99</td><td>0.99</td><td>0.99</td><td>854</td></tr><tr><td>weighted avg</td><td>0.99</td><td>0.99</td><td>0.99</td><td>854</td></tr></tbody></table>		precision	recall	f1-score	support	0	0.98	0.99	0.98	313	1	0.99	0.99	0.99	541	accuracy			0.99	854	macro avg	0.99	0.99	0.99	854	weighted avg	0.99	0.99	0.99	854	98%	<div>XGBoost Confusion Matrix:</div> <div>[[309 4] [7 534]]</div>
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