

## Model Optimization and Tuning Phase Report

Date	08-07-2024
Team ID	739694
Project Title	SmartLender - Applicant Credibility Prediction for Loan Approval
Maximum Marks	10 Marks

### Model Optimization and Tuning Phase

The Model Optimization and Tuning Phase involves refining machine learning models for peak performance. It includes optimized model code, fine-tuning hyperparameters, comparing performance metrics, and justifying the final model selection for enhanced predictive accuracy and efficiency.

### Hyperparameter Tuning Documentation (6 Marks):

Model	Tuned Hyperparameters	Optimal Values
Decision Tree	-	-
Random Forest	-	-
KNN	-	-
Logistic Regression	-	-

### Performance Metrics Comparison Report (2 Marks):

Model	Optimized Metric																																			
Decision Tree	<pre>print(classification_report(y_test,pred))</pre> <div><p>accuracy score 0.9295774647887324</p><p>confusion matrix</p><table><thead><tr><th></th><th>precision</th><th>recall</th><th>f1-score</th><th>support</th></tr></thead><tbody><tr><td>1</td><td>0.97</td><td>0.95</td><td>0.96</td><td>326</td></tr><tr><td>2</td><td>0.72</td><td>0.81</td><td>0.76</td><td>58</td></tr><tr><td>3</td><td>0.93</td><td>0.93</td><td>0.93</td><td>42</td></tr><tr><td>accuracy</td><td></td><td></td><td>0.93</td><td>426</td></tr><tr><td>macro avg</td><td>0.87</td><td>0.90</td><td>0.88</td><td>426</td></tr><tr><td>weighted avg</td><td>0.93</td><td>0.93</td><td>0.93</td><td>426</td></tr></tbody></table></div>		precision	recall	f1-score	support	1	0.97	0.95	0.96	326	2	0.72	0.81	0.76	58	3	0.93	0.93	0.93	42	accuracy			0.93	426	macro avg	0.87	0.90	0.88	426	weighted avg	0.93	0.93	0.93	426
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Random Forest	<pre>print(confusion_matrix(y_test,pred))</pre> <div><p>accuracy score</p><div>Code cell output actions</div><p>confusion matrix</p><table><thead><tr><th></th><th>precision</th><th>recall</th><th>f1-score</th><th>support</th></tr></thead><tbody><tr><td>1</td><td>0.96</td><td>0.97</td><td>0.97</td><td>326</td></tr><tr><td>2</td><td>0.81</td><td>0.76</td><td>0.79</td><td>58</td></tr><tr><td>3</td><td>0.89</td><td>0.93</td><td>0.91</td><td>42</td></tr><tr><td>accuracy</td><td></td><td></td><td>0.94</td><td>426</td></tr><tr><td>macro avg</td><td>0.89</td><td>0.89</td><td>0.89</td><td>426</td></tr><tr><td>weighted avg</td><td>0.94</td><td>0.94</td><td>0.94</td><td>426</td></tr></tbody></table></div>		precision	recall	f1-score	support	1	0.96	0.97	0.97	326	2	0.81	0.76	0.79	58	3	0.89	0.93	0.91	42	accuracy			0.94	426	macro avg	0.89	0.89	0.89	426	weighted avg	0.94	0.94	0.94	426
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KNN	<pre>print(classification_report(y_test,pred))</pre> <pre> accuracy score 0.8427230046948356  confusion matrix               precision    recall  f1-score   support           1         0.95        0.85        0.90        326          2         0.49        0.78        0.60         58          3         0.84        0.86        0.85         42   accuracy macro avg         0.76        0.83        0.78        426 weighted avg         0.88        0.84        0.85        426 </pre>
Logistic Regression	<pre>print(classification_report(y_test,pred))</pre> <pre> accuracy score 0.7746478873239436  confusion matrix               precision    recall  f1-score   support           1         0.94         0.79        0.86        326          2         0.39         0.67        0.50         58          3         0.62         0.83        0.71         42   accuracy macro avg         0.65        0.76        0.69        426 weighted avg         0.84        0.77        0.79        426 </pre>

### Final Model Selection Justification (2 Marks):

Final Model	Reasoning
Random Forest	The Random Forest model was selected for its superior performance, exhibiting high accuracy ss. Its ability to handle complex relationships, minimize overfitting, and optimize predictive accuracy aligns with project objectives, justifying its selection as the final model.