

Model Optimization and Tuning Phase Template

Date	11 July 2024
Team ID	740052
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
Gradient Boosting

Performance Metrics Comparison Report (2 Marks):

Model	Optimized Metric
Decision Tree	<pre> #printing the train accuracy and test accuracy respectively DecisionTree(X_train,X_test,Y_train,Y_test) ***DecisionTreeClassifier*** Confusion matrix [[74 25] [49 76]] Classification report precision recall f1-score support 0 0.60 0.75 0.67 99 1 0.75 0.61 0.67 125 accuracy macro avg 0.68 0.68 0.67 224 weighted avg 0.69 0.67 0.67 224 Accuracy Score of testing: 0.6696428571428571 Accuracy Score of training: 1.0 </pre>
Random Forest	<pre> #printing the train accuracy and test accuracy respectively RandomForest(X_train,X_test,Y_train,Y_test) ***RandomForestClassifier*** Confusion matrix [[78 21] [35 90]] Classification report precision recall f1-score support 0 0.69 0.79 0.74 99 1 0.81 0.72 0.76 125 accuracy macro avg 0.75 0.75 0.75 224 weighted avg 0.76 0.75 0.75 224 Accuracy Score of testing: 0.75 Accuracy Score of training: 1.0 </pre>
KNN	<pre> #printing the train accuracy and test accuracy respectively KNN(X_train,X_test,Y_train,Y_test) ***KNeighborsClassifier*** Confusion matrix [[68 33] [41 73]] Classification report precision recall f1-score support 0 0.62 0.67 0.65 101 1 0.69 0.64 0.66 114 accuracy macro avg 0.66 0.66 0.66 215 weighted avg 0.66 0.66 0.66 215 Accuracy Score of testing: 0.6558139534883721 Accuracy Score of training: 0.7511520737327189 </pre>

Gradient Boosting	<pre> #printing the train accuracy and test accuracy respectively xgboost(X_train,X_test,Y_train,Y_test) ***GradientBoostingClassifier*** Confusion matrix [[73 26] [42 83]] Classification report precision recall f1-score support 0 0.63 0.74 0.68 99 1 0.76 0.66 0.71 125 accuracy 0.70 0.70 0.70 224 macro avg 0.70 0.70 0.70 224 weighted avg 0.71 0.70 0.70 224 Accuracy Score of testing: 0.6964285714285714 Accuracy Score of training: 0.9337748344370861 </pre>
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Final Model Selection Justification (2 Marks):

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