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CREDIT SCORE PREDICTION USING MACHINE LEARNING

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Introduction

The *A* (*A-star*) algorithm* is a widely used pathfinding and graph traversal algorithm, known for its efficiency in finding the shortest path between two points. It combines the advantages of **Dijkstra's Algorithm** (which ensures the shortest path) and **Greedy Best-First Search** (which improves speed using heuristics).

A* uses a cost function:

```
f(n)=g(n)+h(n)f(n) = g(n) + h(n)f(n)=g(n)+h(n)
```

where:

- g(n)g(n)g(n) is the actual cost from the start node to node nnn.
- h(n)h(n)h(n) is the estimated cost (heuristic) from node nnn to the goal.

By intelligently choosing which node to explore next, A* ensures optimal and efficient pathfinding, making it widely used in **robotics**, game development, GPS navigation, and AI applications.

Methodology

- 1. **Initialize** an open list that keeps track of nodes to be explored, starting with the initial node.
- 2. **Expand nodes**: Select the node with the lowest cost function, where:
 - o is the actual cost from the start node to node.
 - o is the estimated heuristic cost from node to the goal.
- 3. **Generate successors**: Compute their -scores and add them to the open list.
- 4. **Update paths**: If a shorter path to a node is found, update the parent reference and recalculate.
- 5. **Repeat** the process until the goal node is reached or the open list is empty.
- 6. **Trace back the path** from the goal node to reconstruct the solution.

Code

```
import heapq

class Node:
    def __init__(self, position, parent=None):
        self.position = position
        self.parent = parent
        self.g = 0 # Cost from start to this node
        self.h = 0 # Heuristic (estimated cost to goal)
```

```
self.f = 0 # Total cost
        return self.f < other.f</pre>
def heuristic(a, b):
    return abs(a[0] - b[0]) + abs(a[1] - b[1]) # Manhattan distance
def a star(grid, start, goal):
    open list = []
    closed set = set()
    start node = Node(start)
    goal node = Node(goal)
    heapq.heappush(open list, start node)
    while open list:
        current node = heapq.heappop(open list)
        if current node.position == goal node.position:
            path = []
            while current node:
                path.append(current node.position)
                current node = current node.parent
            return path[::-1] # Return reversed path
        closed set.add(current node.position)
            neighbor pos = (current node.position[0] + dx,
current node.position[1] + dy)
            if (neighbor pos[0] < 0 or neighbor pos[1] < 0 or
                neighbor pos[0] >= len(grid) or neighbor pos[1] >=
len(grid[0]) or
                grid[neighbor pos[0]][neighbor pos[1]] == 1 or #
                neighbor pos in closed set):
            neighbor node = Node(neighbor pos, current node)
            neighbor node.g = current node.g + 1
            neighbor node.h = heuristic(neighbor pos,
goal node.position)
            neighbor node.f = neighbor node.g + neighbor node.h
```

Output/Result

Below is the screenshot of the topic

```
# Example usage
grid = []
        [0, 1, 0, 0, 0],
        [0, 1, 0, 1, 0],
        [0, 0, 0, 1, 0],
        [0, 0, 0, 0, 0]

]
start = (0, 0)
goal = (0,4)
path = a_star(grid, start, goal)
print("Path:", path)

Path: [(0, 0), (1, 0), (2, 0), (2, 1), (2, 2), (1, 2), (0, 2), (0, 3), (0, 4)]
```

References/Credits

- A* Algorithm Explanation: Wikipedia
 Python Implementation: Open-source projects

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