Underfitting:

Imagine you're trying to predict house prices with only the number of bedrooms, but you're ignoring location, area, etc.

Your model becomes too basic → can't learn real patterns.

Underfitting happens when your machine learning model is **too simple** to learn the underlying pattern of the data.

High Bias, Low Variance

- High error on **training** and **test** data
- Poor accuracy everywhere
- Model under-learns

Overfitting:

You train a model to identify cats and dogs, and it even learns the shadow, camera angle, or background color — things that don't actually help with prediction.

On test images, it fails miserably.

Overfitting happens when your model is **too complex** and learns **both the patterns and the noise** in the training data.

Low Bias , High Variance

- Excellent performance on **training data**
- Poor performance on new/unseen (test) data
- Model memorizes instead of learning

We want a model that fits **between underfitting and overfitting** — this is called a **well-generalized model**.

Generalized Model:

A generalized model is a machine learning model that:

- Learns the true patterns from training data,
- Avoids memorizing noise or random details,
- And performs well on new, unseen data (test data).

You train a model to predict house prices based on:

- Area
- Location
- Number of bedrooms

If your model learns the **real relationship** between these factors and price (without overfitting on exact training prices), then it's **generalized**.

It will predict new house prices accurately, even for houses it has never seen before.

How to Build a Generalized Model?

- 2. Apply **Regularization** (like Ridge/Lasso)
- 4. Avoid irrelevant features (Feature selection)
- 5. Fine-tune **model complexity** (not too deep, not too shallow)

[&]quot;A generalized model is smart enough to learn the real logic from the data — not too simple, not too complex — just right."

Bias: Bias means your model is **too simple** and is **not learning properly** from the data.

Imagine you're trying to guess the weight of a person just by looking at their **height only** (ignoring age, gender, or body type).

You will keep making wrong predictions because you're using **very limited knowledge** → this is **high bias**.

- Model assumes wrong or simple rules.
- Doesn't learn the full picture.
- Underfitting happens due to high bias.

Variance: Variance means your model is **too smart or too sensitive**, it learns even the **random noise or mistakes** in the training data.

Imagine you memorize all the questions in a book to prepare for an exam — but in the actual test, the questions are a little different.

You fail because you **memorized**, you didn't **understand the logic** \rightarrow this is **high variance**.

- Model **reacts too much** to small changes in training data.
- It performs great on training data but poorly on new data.
- Overfitting happens due to high variance.

Ideal model = Low Bias + Low Variance

Ridge and Lasso Regression:

What is Ridge Regression?

- 1. Ridge Regression is used when **normal linear regression gives poor results**.
- 2. It works by making the model simpler.
- 3. It does this by **reducing the size of the coefficients** (the numbers in front of features).
- 4. It does not remove any features, just reduces their impact.
- 5. It is helpful when all features (columns) are important.
- 6. It helps to avoid **overfitting** (when model works well on training but badly on test data).
- 7. Also known as L2 Regularization.

What is Lasso Regression?

- 1. Lasso is also used to improve linear regression results.
- 2. It makes the model simple by reducing and removing unnecessary features.
- 3. It can **set some feature values to zero**, meaning it ignores them.
- 4. It helps in **feature selection** choosing only the useful features.
- 5. It is helpful when **only some features are useful** and others are not.
- 6. It also helps avoid overfitting.
- 7. Also known as L1 Regularization.

Imagine you are predicting house price using:

- Area
- Bedrooms
- · Color of the door
- Direction the window faces

Now:

- Ridge will keep all features but reduce the effect of less useful ones.
- Lasso will completely remove features like door color and window direction if they are not helping.

What is R²

Score? R² (R-squared) is a **performance metric** used to check how well your **regression model** is working.

R² Score Value Range:

- $\mathbf{R}^2 = \mathbf{1}$: Perfect fit (model predicts exactly)
- $\mathbf{R}^2 = \mathbf{0}$: Model predicts nothing better than average
- $R^2 < 0$: Model is worse than a dummy model (bad model)

Simple Example:

Suppose you're predicting house price using area.

- If $R^2 = 0.90 \rightarrow \text{your model explains } 90\% \text{ of the variation in house prices.}$
- If $R^2 = 0.20 \rightarrow$ your model explains only 20%. That means it's a poor fit.
- If $R^2 = 1.0 \rightarrow \text{perfect prediction (very rare in real life)}$.