

## Model Optimization and Tuning Phase Template

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|----------------------|--|
| <b>Date</b>          | 11 July 2024   |
| <b>Team ID</b>       | 740023   |
| <b>Project Title</b> | SmartLender - Applicant Credibility Prediction for Loan Approval |
| <b>Maximum Marks</b> | 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):

| <b>Model</b>      | <b>Tuned Hyperparameters</b> | <b>Optimal Values</b> |
|-------------------|------------------------------|-----------------------|
| 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          0.68  macro avg          0.68 weighted avg          0.69  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          0.75  macro avg          0.75 weighted avg          0.76  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          0.66  macro avg          0.66 weighted avg          0.66  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> |
|-------------------|---|

### 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. |