Assignment 02

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2023-01-31

1. Recitation Exercises

1.1.Chapter 4

Exercise 4:

- (a) Since, the data is uniformly distributed the probability for each point will be same. So if we have 100 points we need 10 points, averagely 10/100 points with a fraction of 0.1 or 1/10th of total points.
- (b) Now we have 2 features which are uniformly distributed with 10% observations used in prediction. So, we need (10/100)*(10/100)=100/10000=0.01. So, we need 1% of total observations or 1/100 the fraction of total observations.
- (c) As we can see for 100 features we will be using $(10/100)^100$ fraction of points.
- (d) As we can see if we increase the number of predictors the fraction of points used for making prediction gradually decreasing exponentially. So, Knn can not make good predictions for larger values of p.
- (e) If p=1, length=0.1^1=0.1 p=2, length=0.1^(1/2)=0.316 for p=100, length=0.1^(1/100)=0.97 As we can see increasing the features is making the side length move towards 1 which implies concentration of points is more towards boundary of hypercube.

Exercise 6:

(a)
$$P(Y)=e^{(Beta0+Beta1X1+Beta2X2)/1+e}(Beta0+Beta1X1+Beta2X2)$$

$$P(Y) = e^{(-6+0.0540+13.5)/1+e}(-6+0.0540+13.5) = 0.377$$

(b)
$$0.5 = e^{(-6+0.05?+13.5)/1+e}(-6+0.05?+13.5)$$

Solving this we will get 50 hrs.

Exercise 7:

From Bayes theorem:

$$Pk(x) = pikf(x)/sigma(Pilf(x))$$

After substituting the probabilities and f(X) values in the above eqn we will get a probability of 75.2%.

Exercise 9:

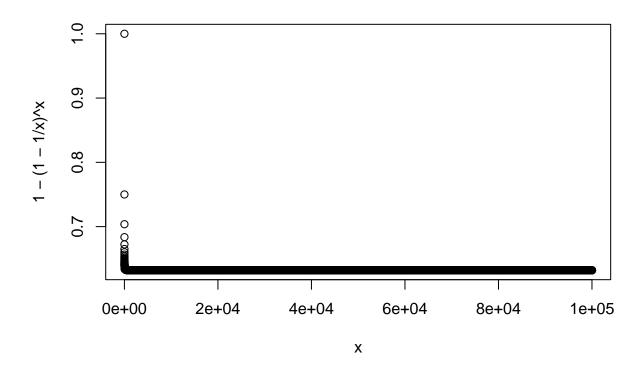
- (a) odds=p(x)/(1-p(x)) 0.37=p(x)/(1-p(x)) solving this we get, p(x)=0.27
- (b) odds=p(x)/(1-p(x)) odds=0.16/1-0.16 odd=0.19 so, she might default by 19%

1.2.Chapter 5:

Exercise 2:

- (a) The probabilty of picking any observation in the bootstrapping is 1/n. The probabilty that 1st bootstrap sample is not jth observation is 1-1/n i.e, (n-1)/n
- (b) It is same as (n-1)/n the selection of second sample does not depend as bootstrap model sample with replacement.
- (c) Each time the observation not being bootstrapping sample is (1-1/n) so the probability of not chosing sample n times is $(1-1/n)^n$
- (d) The probability that jth observation is in bootstrap is $1 (1-1/5)^5 = 0.672$
- (e) The probability that jth observation is in bootstrap is $(1/n)^100 \ 1 (1-1/100)^100 = 0.634$
- (f) The probability that jth observation is in bootstrap is $1 (1-1/10000)^10000 = 0.632$
- (g) We can see that plot reaches assymptote at 0.632.

```
x \leftarrow 1:100000
plot(x, 1 - (1 - 1/x)^x)
```



(h) As n goes to infinity the probability of bootstrap sample containing jth observation will become $1-1/e\sim0.63$

```
store <- rep(NA, 10000)
for (i in 1:10000) {
    store[i] <- sum(sample(1:100, rep = TRUE) == 4) > 0
}
mean(store)
```

[1] 0.625

Exercise 3:

- a) K fold is a method in which model the data set is split into test and train in the ratio n/k for test set and n(1-1/k) samples for training set. After building models with different hold out sets. Once the evaluation is done we will obtain mean of mean squared errors of the models.
- b)
- (i) validation test can be easily applied but it has some drawbacks.
- 1) The test error can be highly varibale, depending on which observations are included in the validation set.
- 2)Since only a few subsets of data is available in training set, fitting a model with less data results in poor performance so, validation error might over stimate test error.
- (ii) LOOCV produces higher variance as the model will be trained on highly correlated data. Moreover it has high computation cost as it needs to do fitting for n samples.
- 2. Practicum problems

Problem 1:

Reading data and doing some pre processing

Loading required package: ggplot2

Loading required package: lattice

```
abalone = read.csv("https://archive.ics.uci.edu/ml/machine-learning-databases/abalone.data", he
abalone_reduced=subset(abalone, abalone$V1[]!= "I")
unique(abalone_reduced$V1)

## [1] "M" "F"
abalone_reduced$V1=ifelse(abalone_reduced$V1=="M",1,0)

splitting test and train datasets
library(caret)
```

Training the logistic model.

By observing P values of predictors V1, V2 and V3 are very less and significant.

```
logisticModel = glm(V1~., data = abaloneTrain, family = binomial(link = 'logit'))
summary(logisticModel)
```

```
##
## Call:
## glm(formula = V1 ~ ., family = binomial(link = "logit"), data = abaloneTrain)
## Deviance Residuals:
##
       Min
                 1Q
                     Median
                                   30
                                          Max
## -1.7992 -1.2093
                     0.9005
                              1.1172
                                        1.4017
##
## Coefficients:
##
               Estimate Std. Error z value Pr(>|z|)
## (Intercept) 2.638301
                          0.513878
                                    5.134 2.83e-07 ***
## V2
              -2.041855
                          2.284242 -0.894 0.37138
                          2.686196 -1.614 0.10647
## V3
              -4.336290
## V4
               -2.770398
                          2.001166 -1.384 0.16624
               0.324599
                          0.800777
                                     0.405 0.68522
## V5
## V6
               2.582607
                          0.972570
                                    2.655 0.00792 **
## V7
              -1.604534
                          1.405278 -1.142 0.25354
## V8
              -0.025334
                          1.230339 -0.021 0.98357
## V9
              -0.003675
                          0.017603 -0.209 0.83462
## Signif. codes: 0 '*** 0.001 '** 0.01 '* 0.05 '.' 0.1 ' 1
##
## (Dispersion parameter for binomial family taken to be 1)
##
##
       Null deviance: 3129.2 on 2267
                                      degrees of freedom
## Residual deviance: 3081.8 on 2259
                                      degrees of freedom
## AIC: 3099.8
##
## Number of Fisher Scoring iterations: 4
```

Based on the 95% confidence interval observations, V6 does not have 0 in its range, So we can reject the null hypothesis.

```
confint(logisticModel)
```

```
## Waiting for profiling to be done...
```

```
##
                     2.5 %
                               97.5 %
## (Intercept) 1.64472352 3.66064280
## V2
              -6.52448536 2.43615314
               -9.61513021 0.92340461
## V3
## V4
               -7.29365369 0.61202450
## V5
               -1.24777189 1.90272550
## V6
               0.68020558 4.50076197
               -4.36598105 1.14884506
## V7
## V8
               -2.44571608 2.38887736
## V9
               -0.03820398 0.03085203
```

Building Confidence Interval

```
#testDataFrame=data.frame(abaloneTest$V2,abaloneTest$V3,abaloneTest$V4,abaloneTest$V5,abaloneTest$V6,ab
#colnames(testDataFrame)=c('V2','V3','V4','V5','V6','V7','V8','V9')

predprob = predict(logisticModel,abaloneTest ,V1="response")

pred=ifelse(predprob>0.5,1,0)

library(caret)

cf=confusionMatrix(as.factor(pred),as.factor(abaloneTest$V1))

cf
```

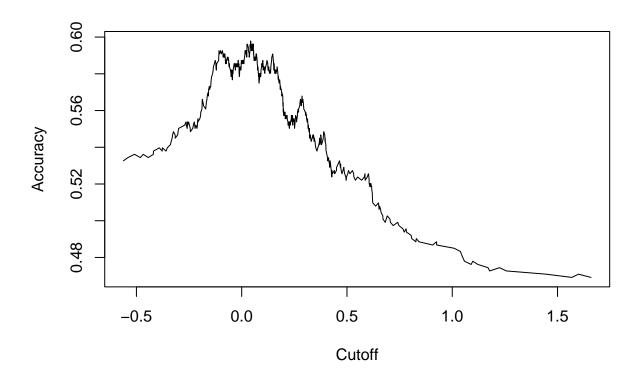
```
## Confusion Matrix and Statistics
##
##
            Reference
## Prediction
              0
##
            0 245 249
            1 20 53
##
##
##
                  Accuracy: 0.5256
##
                   95% CI: (0.4835, 0.5673)
##
      No Information Rate: 0.5326
      P-Value [Acc > NIR] : 0.6478
##
##
##
                     Kappa : 0.095
##
   Mcnemar's Test P-Value : <2e-16
##
##
##
              Sensitivity: 0.9245
##
               Specificity: 0.1755
##
            Pos Pred Value: 0.4960
##
            Neg Pred Value: 0.7260
##
                Prevalence: 0.4674
##
            Detection Rate: 0.4321
##
     Detection Prevalence: 0.8713
##
        Balanced Accuracy: 0.5500
##
```

```
## 'Positive' Class : 0
##
```

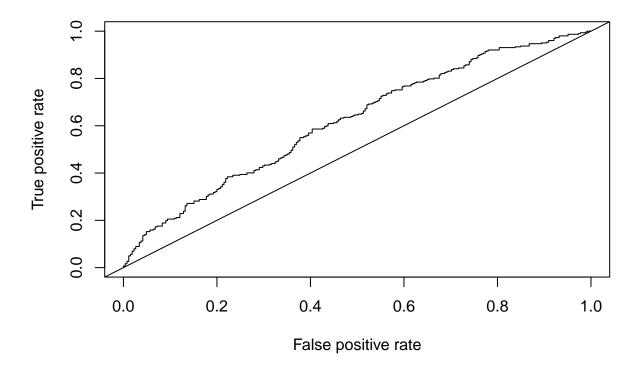
Plotting ROC curve. From the curve we can observe that the accuracy for cut off value of 0.5 is less compared to other thresholds.

```
library(ROCR)

predic = prediction(predprob,abaloneTest$V1)
eval = performance(predic, "acc")
plot(eval)
```



```
perfROC = performance(predic, measure = "tpr", x.measure = "fpr")
plot(perfROC)
abline(0,1)
```



From the Correlation plot we can observe there is high correlation in predictors. Having high correlation results in poor preformance of the model.

```
library(corrplot)
```

corrplot 0.92 loaded

```
corrplot(cor(abalone_reduced[,-1]), method = "number")
```



Problem 2:

Loading the Dataset and filling ? in stalk root columns with na and dropping columns with na.

```
mushroom = read.csv("https://archive.ics.uci.edu/ml/machine-learning-databases/mushroom/agaricus-lepiot
names(mushroom) <- c("class","cap.shape","cap.surface","cap.color","bruises","odor","gill.attachment",",
"gill.size","gill.color","stalk.shape","stalk.root","stalk.surface.above.ring","stalk.surface.below.ring
"stalk.color.above.ring","stalk.color.below.ring","veil.type","veil.color","ring.number","ring.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","stalk.type","
```

```
##
       class
                        cap.shape
                                           cap.surface
                                                               cap.color
##
   Length:8124
                       Length:8124
                                           Length:8124
                                                              Length:8124
##
   Class :character
                       Class :character
                                           Class :character
                                                              Class :character
##
   Mode :character
                       Mode : character
                                           Mode :character
                                                              Mode : character
##
      bruises
                           odor
                                           gill.attachment
                                                              gill.spacing
##
   Length:8124
                       Length:8124
                                           Length:8124
                                                              Length:8124
                                                              Class : character
##
   Class : character
                       Class : character
                                           Class : character
##
   Mode :character
                       Mode :character
                                           Mode :character
                                                              Mode :character
##
     gill.size
                        gill.color
                                           stalk.shape
                                                               stalk.root
##
   Length:8124
                       Length:8124
                                           Length:8124
                                                              Length:8124
##
  Class : character
                       Class :character
                                           Class : character
                                                              Class :character
                                           Mode :character
  Mode :character
                       Mode :character
                                                              Mode :character
   stalk.surface.above.ring stalk.surface.below.ring stalk.color.above.ring
##
```

```
## Length:8124
                            Length:8124
                                                    Length:8124
## Class :character
                            Class : character
                                                    Class : character
## Mode :character
                           Mode :character
                                                    Mode :character
## stalk.color.below.ring veil.type
                                             veil.color
## Length:8124
                          Length:8124
                                            Length:8124
## Class : character
                          ## Mode :character
                         Mode :character
                                            Mode :character
## ring.number
                                        spore.print.color population
                       ring.type
## Length:8124
                      Length:8124
                                        Length:8124
                                                           Length:8124
## Class :character
                                        Class : character
                                                           Class :character
                      Class :character
## Mode :character Mode :character
                                        Mode :character
                                                           Mode :character
##
    habitat
## Length:8124
## Class :character
## Mode :character
library(dplyr)
##
## Attaching package: 'dplyr'
## The following objects are masked from 'package:stats':
##
      filter, lag
## The following objects are masked from 'package:base':
##
      intersect, setdiff, setequal, union
##
mushroom <- mutate(mushroom,stalk.root=ifelse(stalk.root=='?',NA,stalk.root))</pre>
table(is.na(mushroom))
##
## FALSE
           TRUE
## 184372
           2480
library(tidyr)
colSums(is.na(mushroom))
##
                     class
                                          cap.shape
                                                                cap.surface
##
##
                 cap.color
                                           bruises
                                                                       odor
##
                                                 0
                                                                          0
##
           gill.attachment
                                       gill.spacing
                                                                  gill.size
##
##
                gill.color
                                       stalk.shape
                                                                 stalk.root
##
                                                                       2480
                                                     stalk.color.above.ring
## stalk.surface.above.ring stalk.surface.below.ring
##
##
    stalk.color.below.ring
                                                                 veil.color
                                         veil.type
##
                                                 0
```

```
## ring.number ring.type spore.print.color
## 0 0 0
## population habitat
## 0 0 0

mushroom=drop_na(mushroom)
colSums(is.na(mushroom))
```

```
##
                       class
                                              cap.shape
                                                                      cap.surface
##
                   cap.color
##
                                                bruises
                                                                              odor
##
                                                      0
                                                                                 0
##
            gill.attachment
                                          gill.spacing
                                                                        gill.size
##
##
                  gill.color
                                           stalk.shape
                                                                       stalk.root
##
##
   stalk.surface.above.ring stalk.surface.below.ring
                                                          stalk.color.above.ring
##
##
     stalk.color.below.ring
                                             veil.type
                                                                       veil.color
##
##
                 ring.number
                                                                spore.print.color
                                             ring.type
##
##
                  population
                                               habitat
##
```

Splitting Train and Test Data.

```
library(caret)
set.seed(0)
trainIndex = sample(1:nrow(mushroom), size=0.8*nrow(mushroom))
mushroomTrain=mushroom[trainIndex,]
mushroomTest=mushroom[-trainIndex,]
```

Training Classifier.

From the Confusion Matrix we can see the train accuracy as 95.55 %. The false Positive value for test set is 189.

```
library(e1071)

Classifier <- naiveBayes(class ~ ., data = mushroomTrain)

y_pred_train <- predict(Classifier, newdata = mushroomTrain[,-1])

cf=confusionMatrix(table(y_pred_train,mushroomTrain$class))

cf

## Confusion Matrix and Statistics</pre>
```

```
##
##
## y_pred_train e p
## e 2771 189
```

```
##
                  12 1543
##
##
                  Accuracy: 0.9555
##
                     95% CI : (0.9491, 0.9613)
##
       No Information Rate: 0.6164
       P-Value [Acc > NIR] : < 2.2e-16
##
##
##
                      Kappa: 0.904
##
    Mcnemar's Test P-Value : < 2.2e-16
##
##
##
               Sensitivity: 0.9957
##
               Specificity: 0.8909
            Pos Pred Value: 0.9361
##
##
            Neg Pred Value: 0.9923
##
                 Prevalence: 0.6164
##
            Detection Rate: 0.6137
##
      Detection Prevalence: 0.6556
##
         Balanced Accuracy: 0.9433
##
##
          'Positive' Class : e
##
y_pred_train=data.frame(y_pred_train)
From the Confusion Matrix we can see the test accuracy as 95.66 %. The false Positive value for test set is
y_pred_test <- predict(Classifier, newdata = mushroomTest[,-1])</pre>
cf=confusionMatrix(table(y_pred_test,mushroomTest$class))
cf
## Confusion Matrix and Statistics
##
##
##
  y_pred_test
##
             e 701 45
                 4 379
##
##
##
                  Accuracy: 0.9566
                     95% CI: (0.943, 0.9677)
##
##
       No Information Rate: 0.6244
       P-Value [Acc > NIR] : < 2.2e-16
##
##
##
                      Kappa: 0.9056
##
    Mcnemar's Test P-Value: 1.102e-08
##
##
##
               Sensitivity: 0.9943
##
               Specificity: 0.8939
```

Pos Pred Value: 0.9397

##

```
##
            Neg Pred Value: 0.9896
##
                Prevalence: 0.6244
##
            Detection Rate: 0.6209
##
     Detection Prevalence: 0.6608
##
         Balanced Accuracy: 0.9441
##
          'Positive' Class : e
##
##
Problem 3:
Loading data set and splitting data
yacht_hydrodynamics = read.table(url("https://archive.ics.uci.edu/ml/machine-learning-databases/00243/y
names(yacht_hydrodynamics) <- c("Longitudinal", "Prismatic_coefficient", "Length_displacement_ratio", "Be
library(caret)
set.seed(0)
trainIndex = createDataPartition(yacht_hydrodynamics$Residuary_resistance, p = .8,
                                  list = FALSE)
yachtTrain=yacht_hydrodynamics[trainIndex,]
yachtTest=yacht_hydrodynamics[-trainIndex,]
Building the model. From the summary R2 is 0.6573 and the RMSE is calculated as 8.693.
Model=lm(Residuary_resistance~.,data=yachtTrain)
summary(Model)
##
## Call:
## lm(formula = Residuary_resistance ~ ., data = yachtTrain)
##
## Residuals:
##
      Min
                1Q Median
                                3Q
## -11.587 -7.281 -1.769
                             6.007 31.921
## Coefficients:
                             Estimate Std. Error t value Pr(>|t|)
##
## (Intercept)
                                         30.0432 -0.398
                                                            0.691
                             -11.9684
## Longitudinal
                               0.2281
                                          0.3649
                                                  0.625
                                                            0.532
                             -26.3190
## Prismatic_coefficient
                                         48.9174 -0.538
                                                            0.591
## Length_displacement_ratio -2.7788
                                         15.5065 -0.179
                                                            0.858
## Beam_draught_ratio
                                                  0.201
                                                            0.841
                             1.2189
                                          6.0686
## Length_beam_ratio
                               3.6274
                                         15.5090
                                                   0.234
                                                            0.815
## Froude_number
                             120.3319
                                          5.6080 21.457
                                                           <2e-16 ***
## ---
## Signif. codes: 0 '*** 0.001 '** 0.01 '* 0.05 '.' 0.1 ' 1
```

```
##
## Residual standard error: 8.819 on 241 degrees of freedom
## Multiple R-squared: 0.6573, Adjusted R-squared: 0.6487
## F-statistic: 77.02 on 6 and 241 DF, p-value: < 2.2e-16
trainDataFrame=data.frame(yachtTrain$Longitudinal,yachtTrain$Prismatic_coefficient,yachtTrain$Length_di
colnames(trainDataFrame)=c('Longitudinal','Prismatic_coefficient','Length_displacement_ratio','Beam_dra
predicted=predict(Model,trainDataFrame)
library(Metrics)
##
## Attaching package: 'Metrics'
## The following objects are masked from 'package:caret':
##
##
       precision, recall
rmse(yachtTrain$Residuary_resistance, predicted)
## [1] 8.693721
Performing Bootstrapping
train.control <- trainControl(method = "boot", number = 1000)</pre>
model_boot <- train(Residuary_resistance~.,data=yachtTrain, method = "lm",</pre>
               trControl = train.control)
print(model_boot)
## Linear Regression
##
## 248 samples
    6 predictor
##
## No pre-processing
## Resampling: Bootstrapped (1000 reps)
## Summary of sample sizes: 248, 248, 248, 248, 248, 248, ...
## Resampling results:
##
##
     RMSE
              Rsquared
                         MAE
     9.08499 0.6367714 7.250893
##
## Tuning parameter 'intercept' was held constant at a value of TRUE
```

Calculating RMSE and R squared values for bootstrap models and RMSE plot.

```
RMSE_Values=model_boot$resample["RMSE"]$RMSE
Squared_values=model_boot$resample["Rsquared"]$Rsquared

mean(RMSE_Values)

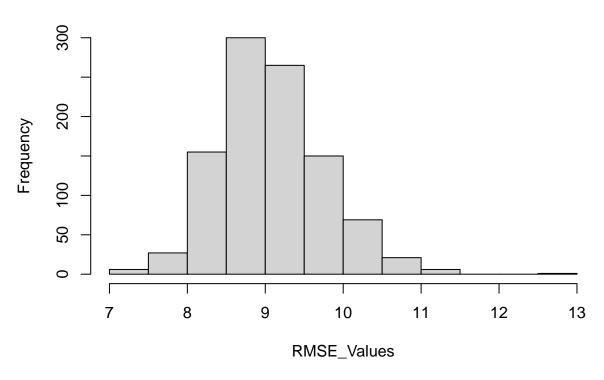
## [1] 9.08499

mean(Squared_values)
```

[1] 0.6367714

hist(RMSE_Values)

Histogram of RMSE_Values



From the above values we can see that for test set, the values are almost same for both basic and bootstrap models.

Problem 4:

Loading Data set and splitting data to test and train sets.

```
germanCredit = read.table("https://archive.ics.uci.edu/ml/machine-learning-databases/statlog/german/germanCredit$V25<-factor(germanCredit$V25)</pre>
```

```
library(caret)
set.seed(0)
trainIndex = createDataPartition(germanCredit$V25, p = .8,
                                    list = FALSE)
creditTrain=germanCredit[trainIndex,]
creditTest=germanCredit[-trainIndex,]
Building logistic model
Model=glm(V25~ ., data = creditTrain, family = binomial(link = 'logit'))
Building confusion matrix for test and train sets for basic model.
From the confusion matrix we can see Precisionm, Recall and F1 for test and train set.
Test Values:
Precision: 0.7457
Recall: 0.9214
F1: 0.8243
Train Values:
Recall: 0.9429
F1: 0.8462
Prevalence: 0.7000
predprob = predict(Model,creditTrain)
pred=ifelse(predprob>0.5,2,1)
library(caret)
print("Confusion Matrix for Train set of Basic Model")
## [1] "Confusion Matrix for Train set of Basic Model"
cf=confusionMatrix(as.factor(pred),as.factor(creditTrain$V25), mode = "everything",positive="1")
cf
## Confusion Matrix and Statistics
##
##
             Reference
## Prediction 1
                    2
            1 528 160
##
            2 32 80
##
##
##
                   Accuracy: 0.76
                     95% CI: (0.7289, 0.7892)
##
```

##

No Information Rate: 0.7

```
P-Value [Acc > NIR] : 9.295e-05
##
##
                     Kappa: 0.3258
##
##
##
   Mcnemar's Test P-Value : < 2.2e-16
##
##
               Sensitivity: 0.9429
               Specificity: 0.3333
##
##
            Pos Pred Value: 0.7674
            Neg Pred Value: 0.7143
##
##
                 Precision: 0.7674
                    Recall: 0.9429
##
                        F1: 0.8462
##
##
                Prevalence: 0.7000
##
            Detection Rate: 0.6600
##
      Detection Prevalence: 0.8600
##
         Balanced Accuracy: 0.6381
##
          'Positive' Class : 1
##
##
predprob = predict(Model,creditTest)
pred=ifelse(predprob>0.5,2,1)
library(caret)
print("Confusion Matrix for Test set of Basic Model")
## [1] "Confusion Matrix for Test set of Basic Model"
cf=confusionMatrix(as.factor(pred),as.factor(creditTest$V25), mode = "everything",positive="1")
## Confusion Matrix and Statistics
##
             Reference
##
## Prediction 1
##
            1 129 44
            2 11 16
##
##
                  Accuracy: 0.725
##
##
                    95% CI: (0.6576, 0.7856)
##
       No Information Rate: 0.7
       P-Value [Acc > NIR] : 0.2455
##
##
##
                     Kappa: 0.2232
##
  Mcnemar's Test P-Value : 1.597e-05
##
##
               Sensitivity: 0.9214
##
```

```
##
                Specificity: 0.2667
##
            Pos Pred Value: 0.7457
            Neg Pred Value: 0.5926
##
                 Precision: 0.7457
##
##
                     Recall: 0.9214
                         F1: 0.8243
##
##
                 Prevalence: 0.7000
            Detection Rate: 0.6450
##
##
      Detection Prevalence: 0.8650
##
         Balanced Accuracy: 0.5940
##
          'Positive' Class : 1
##
##
Building confusion matrix for test and train sets for cv models.
From the confusion matrix we can see Precision, Recall and F1 for test and train sets.
Test Values:
Precision: 0.7457
Recall: 0.9214
F1: 0.8243
Train Values:
Precision: 0.7674
Recall: 0.9429
F1: 0.8462
ctrl<-trainControl(method="cv",number=10)</pre>
CrossVadlid_Modl<-train(V25~., data=creditTrain, trControl=ctrl, method="glm")
CrossVadlid Modl<-CrossVadlid Modl$finalModel
pred_train<-predict(CrossVadlid_Modl,creditTrain)</pre>
pred=ifelse(pred_train>0.5,2,1)
library(caret)
print("Confusion Matrix for Train set of cv Model")
## [1] "Confusion Matrix for Train set of cv Model"
cf=confusionMatrix(as.factor(pred),as.factor(creditTrain$V25), mode = "everything",positive="1")
## Confusion Matrix and Statistics
##
##
             Reference
## Prediction 1
##
            1 528 160
            2 32 80
##
##
##
                   Accuracy: 0.76
##
                     95% CI: (0.7289, 0.7892)
```

##

No Information Rate: 0.7

```
P-Value [Acc > NIR] : 9.295e-05
##
##
##
                     Kappa: 0.3258
##
##
   Mcnemar's Test P-Value : < 2.2e-16
##
##
               Sensitivity: 0.9429
               Specificity: 0.3333
##
##
            Pos Pred Value: 0.7674
            Neg Pred Value: 0.7143
##
##
                 Precision: 0.7674
                    Recall: 0.9429
##
##
                        F1: 0.8462
##
                Prevalence: 0.7000
##
            Detection Rate: 0.6600
##
      Detection Prevalence: 0.8600
##
         Balanced Accuracy: 0.6381
##
          'Positive' Class : 1
##
##
predprob = predict(CrossVadlid_Modl,creditTest)
pred=ifelse(predprob>0.5,2,1)
library(caret)
print("Confusion Matrix for Test set of CV Model")
## [1] "Confusion Matrix for Test set of CV Model"
cf=confusionMatrix(as.factor(pred),as.factor(creditTest$V25), mode = "everything",positive="1")
## Confusion Matrix and Statistics
##
             Reference
##
## Prediction 1
##
            1 129 44
            2 11 16
##
##
                  Accuracy: 0.725
##
##
                    95% CI: (0.6576, 0.7856)
##
       No Information Rate: 0.7
##
       P-Value [Acc > NIR] : 0.2455
##
##
                     Kappa: 0.2232
##
## Mcnemar's Test P-Value : 1.597e-05
##
               Sensitivity: 0.9214
##
```

```
##
               Specificity: 0.2667
##
            Pos Pred Value : 0.7457
            Neg Pred Value: 0.5926
##
##
                 Precision: 0.7457
                    Recall : 0.9214
##
##
                        F1: 0.8243
##
                Prevalence: 0.7000
            Detection Rate: 0.6450
##
##
     Detection Prevalence: 0.8650
##
         Balanced Accuracy : 0.5940
##
##
          'Positive' Class : 1
##
```

After looking at values of F1, Precision and recall we can see that these are almost same for both basic model and cv model.