**Prediction Instructions**

**Install Required Packages**

The GitHub repo includes a requirements.txt file with the following libraries:

* numpy==1.20.1
* pandas==1.2.3
* scikit-learn==0.24.1
* statsmodels==0.12.2
* xgboost==1.3.3
* lightgbm==3.1.1
* joblib==1.0.1

1. Either manually install the packages or use pip / conda to install the requirements.txt
2. Load project files
   1. Either decompress saved files into a newly created project directory, or
   2. Clone the github repository
      1. <https://github.com/sysgenerated/CreditScoring>
3. Place required files in the same folder
   1. predictions.py
   2. saved\_model.joblib
   3. input\_data.csv
4. From the CLI enter “python prediction.py input\_file.csv”
5. Review output
   1. RMSE and Percent Accuracy will be output to the console
   2. predictions will be saved to saved\_scores.csv

**Hardware Specs**

OS: Linux Manjaro

CPU: Core i7-6700

RAM: 8GB

SSD: Samsung M.2

**Estimated Memory / Runtime**

Maximum memory usage: 1.2GB

Running time: 2.0 seconds