For the given problem a tree model is trained and over 5 fold-cross validation 0.92 accuracy is obtained. Average performance scores found to be as below.

```
Confusion Matrix :
[[ 320  391]
 [ 457 8832]]
Accuracy Score is 0.9152
Classification Report :
              precision    recall  f1-score   support

           1       0.41      0.45      0.43       711
           2       0.96      0.95      0.95      9289

    accuracy                           0.92     10000
   macro avg       0.68      0.70      0.69     10000
weighted avg       0.92      0.92      0.92     10000

AUC-ROC: 0.7004361736936403
```

Furthermore, It is observed that duration feature is most correlated feature with y. As duration(last contact duration) increase, clients are more likely to subscribed to a term deposit.