**File Name: German credit**

**Adopted from an UCI dataset: https://archive.ics.uci.edu/ml/datasets/statlog+(german+credit+data)**

The bank is interested in building a credit rating model. The response variable takes the value (1) “Bad Credit” (0) Good credit. Identify the predictors that would help in developing the model. The attributes are given below:

**Attribute Information:**

|  |  |  |
| --- | --- | --- |
| Attribute name | Description | Type |
| CHK\_ACCT | Status of existing checking account | Categorical |
| Duration | Duration in month | Cont. |
| Credit History | 1. no credits taken/ all credits paid back duly 2. all credits at this bank paid back duly 3. delay in paying off in the past 4. critical account/ other credits existing (not at this bank) | Categorical |
| Credit Amount | Amount of credit given | Cont. |
| Balance in Savings A/C | 1. unknown 2. less100DM 3. Between500and1000DM 4. over1000DM 5. Between100and500DM | Cat |
| Employment | 1. four-years 2. one-year 3. over-seven 4. seven-years 5. unemployed | Categorical |
| Install\_rate | Installment rate in percentage of disposable income | Cont. |
| Marital status | 1.Married  2.Single  3.Divorced | Cat. |
| Present Resident | Present residence since | Cont. |
| Age | Age in years | Cont. |
| Other installment | Other instalment plans |  |
| Num\_Credits | Number of existing credits at this bank | Cont |
| Job | 1. Unskilled 2. skilled 3. management 4. Unemployed | Cat. |
| Credit classification | Two classes -Good or Bad |  |
| Credit Rating | Same as above. |  |