**Credit Risk Classification Dataset**

## About Dataset

### **Context**

This is Customer Transaction and Demographic related data , It holds Risky and Not Risky customer for specific banking products

### **Content**

Dataset is small in nature , It helps budding data scientist 👨‍🔬 👩‍🔬& Data Analyst to experiment Machine Learning and Statistical modelling concept

#### Data:

##### payment\_data.csv:

paymentdata.csv: customer’s card payment history. id: customer id OVDt1: number of times overdue type 1  
OVDt2: number of times overdue type 2 OVDt3: number of times overdue type 3  
OVDsum: total overdue days paynormal: number of times normal payment  
prodcode: credit product code prodlimit: credit limit of product  
updatedate: account update date newbalance: current balance of product  
highestbalance: highest balance in history reportdate: date of recent payment

##### customer\_data.csv:

customer’s demographic data and category attributes which have been encoded.  
Category features are fea1, fea3, fea5, fea6, fea7, fea9.  
label is 1, the customer is in high credit risk  
label is 0, the customer is in low credit risk

### **Acknowledgements**

Thanks to Google Datasets search

### **Inspiration**

Your data will be in front of the world's largest data science community. What questions do you want to see answered?

This dataset help to find out weather customer is Credit Risky or Credit Worthy in Banking perspective

Q1 - What are the factors contributing to Credit Risky customer ?  
Q2 - Behaviour of Credit Worthy Customer ?

**SOURCE :** [**https://www.kaggle.com/datasets/praveengovi/credit-risk-classification-dataset**](https://www.kaggle.com/datasets/praveengovi/credit-risk-classification-dataset)

**For the basic classification problem only customer\_data.csv is considered and worked on for classification .Just to deploy it on flasgger.**