

- CLIENTNUM: Client number. Unique identifier for the customer holding the account
- Attrition_Flag: Internal event (customer activity) variable - if the account is closed then "Attrited Customer" else "Existing Customer"
- Customer_Age: Age in Years
- Gender: Gender of the account holder
- Dependent_count: Number of dependents
- Education_Level: Educational Qualification of the account holder - Graduate, High School, Unknown, Uneducated, College(refers to a college student), Post-Graduate, Doctorate.
- Marital_Status: Marital Status of the account holder
- Income_Category: Annual Income Category of the account holder
- Card_Category: Type of Card
- Months_on_book: Period of relationship with the bank
- Total_Relationship_Count: Total no. of products held by the customer
- Months_Inactive_12_mon: No. of months inactive in the last 12 months
- Contacts_Count_12_mon: No. of Contacts between the customer and bank in the last 12 months
- Credit_Limit: Credit Limit on the Credit Card
- Total_Revolving_Bal: The balance that carries over from one month to the next is the revolving balance
- Avg_Open_To_Buy: Open to Buy refers to the amount left on the credit card to use (Average of last 12 months)
- Total_Trans_Amt: Total Transaction Amount (Last 12 months)
- Total_Trans_Ct: Total Transaction Count (Last 12 months)
- Total_Ct_Chng_Q4_Q1: Ratio of the total transaction count in 4th quarter and the total transaction count in 1st quarter
- Total_Amt_Chng_Q4_Q1: Ratio of the total transaction amount in 4th quarter and the total transaction amount in 1st quarter
- Avg_Utilization_Ratio: Represents how much of the available credit the customer spent

What Is a Revolving Balance?

If we don't pay the balance of the revolving credit account in full every month, the unpaid portion carries over to the next month. That's called a revolving balance

What is the Average Open to buy?

'Open to Buy' means the amount left on your credit card to use. Now, this column represents the average of this value for the last 12 months.

What is the Average utilization Ratio?

The Avg_Utilization_Ratio represents how much of the available credit the customer spent. This is useful for calculating credit scores.

Relation b/w Avg_Open_To_Buy, Credit_Limit and Avg_Utilization_Ratio:

$$(\text{Avg_Open_To_Buy} / \text{Credit_Limit}) + \text{Avg_Utilization_Ratio} = 1$$