

Credit Card Data for GODIGT Bank

Data dictionary:

userid	Unique bank customer id
card_no	Masked credit card number
card_bin_no	Credit card IIN number
Issuer	Card network issuer
card_type	Credit card type
card_source_date	Credit card sourcing date
high_networth	Customer category basis their networth value (A: High to E: Low)
active_30	Savings/Current/Salary etc account activity in last 30 days
active_60	Savings/Current/Salary etc account activity in last 60 days
active_90	Savings/Current/Salary etc account activity in last 90 days
cc_active30	CC activity in last 30 days
cc_active60	CC activity in last 60 days
cc_active90	CC activity in last 90 days
hotlist_flag	Whether card is hotlisted
widget_products	Number of convenient product customer holds (dc, cc, netbanking active, mobile banking active, wallet active etc)
engagement_products	Number of investment/loan product customer holds (FD, RD, Personal loan, auto loan etc)
annual_income_at_source	Annual income recorded in credit card application
other_bank_cc_holding	Hold other bank credit card
bank_vintage	Vintage with the bank (in months) as on Tth month
T+1_month_activity	Customer spends next (T) month using credit card
T+2_month_activity	Customer spends in T+2 month using credit card
T+3_month_activity	Customer spends next month using credit card
T+6_month_activity	Customer spends next month using credit card
T+12_month_activity	Customer spends next month using credit card
Transactor_revolver	Revolver: Customer who carries balances over from one month to the next. Transactor: Customer who pays off their balances in full every month.
avg_spends_l3m	Average credit card spends in last 3 months
Occupation_at_source	Occupation recorded at the time of credit card application
cc_limit	Current credit card limit

**All above data has been recorded as on Tth month excluding T+1_month_activity, T+2_month_activity, T+3_month_activity, T+6_month_activity, T+12_month_activity*