1. Data & Source

   ➢ It's the **Credit Score Classification** dataset, which contains the customer's basic bank details and credit-related information collected by a global finance company over the years to determine the customer's credit score classification.

   ➢ Link of the Original Data:

   https://www.kaggle.com/datasets/parisrohan/credit-score-classification?select=train.csv

2. What business value there might be from the findings and prediction. What business questions am I hoping to answer in the modeling work?

   ➢ The aim is to answer the following business question,
   'How to accurately identify high-risk and low-risk customers more effectively to make informed lending decisions while reducing the manual efforts to do so?'.
   ➢ The findings will add some value to the business by automating and streamlining the process of classifying customers into different credit score brackets. This will reduce manual efforts and potentially lead to more efficient and accurate credit assessment, which is crucial in financial services.

3. About the target variable

   ➢ The target variable is **credit score**
   ➢ Credit score is a categorical variable (ordinal – Good,Standard,Poor)
   ➢ Utilize the dataset to categorize each customer's credit score, ranging from **poor to standard or good**, depending on several factors like the number of bank accounts they have, interest rates, yearly income, and outstanding debt etc

4. Data Dictionary

   ➢ The dimension of our dataset is 100,000 Rows × 28 Columns
   ➢ Each row in the dataset represents a customer's personal information (like name,age,occupation,income) and credit-related information(like number of credit cards and loans, type of loan, payments, delays, outstanding debts etc)
   ➢ **Columns description**

Column Numbers	Column Name	Description
1	ID	A unique identifier for each record in the dataset
2	Customer_ID	A unique identifier for each customer
3	Month	The month in which the record was created or updated
4	Name	The name of the individual
5	Age	The age of the individual
6	SSN	The Social Security Number
7	Occupation	The occupation or job title of the individual
8	Annual_Income	The annual income of the individual
9	Monthly_Inhand_Salary	The monthly salary received.
10	Num_Bank_Accounts	The number of bank accounts the individual holds
11	Num_Credit_Card	The number of credit cards the individual owns

12	Interest_Rate	The interest rate on the individual's primary loan
13	Num_of_Loan	The number of loans the individual currently has
14	Type_of_Loan	The type of loan.
15	Delay_from_due_date	The number of days the individual is delayed on their loan payment
16	Num_of_Delayed_Payment	Delayed payments
17	Changed_Credit_Limit	Changed credit limit
18	Num_Credit_Inquiries	The number of inquiries made into the individual's credit.
19	Credit_Mix	The types of credit the individual has.
20	Outstanding_Debt	The total amount of debt the individual currently has
21	Credit_Utilization_Ratio	The ratio of current credit card balances to credit limits
22	Credit_History_Age	The age of the individual's oldest credit line
23	Payment_of_Min_Amount	Payment of minimum amount
24	Total_EMI_per_month	The total monthly EMI (Equated Monthly Installment) the individual is responsible for
25	Amount_invested_monthly	The amount the individual invests on a monthly basis
26	Payment_Behaviour	Describes the individuals payment behavior
27	Monthly_Balance	The average monthly balance in the individual's bank accounts
28	Credit_Score	The individuals credit score