About Dataset

Problem Statement

You are working as a data scientist in a global finance company. Over the years, the company has collected basic bank details and gathered a lot of credit-related information. The management wants to build an intelligent system to segregate the people into credit score brackets to reduce the manual efforts.

Data Description:

1. ID:Represents a unique identification of an entry
2. Customer_ID:Represents a unique identification of a person
3. Month:Represents the month of the yea
4. Name:Represents the name of a person
5. Age:Represents the age of the person
6. SSN:Represents the social security number of a perso
7. Occupation:Represents the occupation of the person
8. Annual_Income:Represents the annual income of the person
9. Monthly_Inhand_Salary:Represents the monthly base salary of a person
10. Num_Bank_Accounts:Represents the number of bank accounts a person holds
11. Num_Credit_Card:Represents the number of other credit cards held by a person
12. Interest_Rate:Represents the interest rate on credit card
13. Num_of_Loan:Represents the number of loans taken from the bank
14. Type_of_Loan:Represents the types of loan taken by a person
15. Delay_from_due_date:Represents the average number of days delayed from the payment date
16. Num_of_Delayed_Payment:Represents the average number of payments delayed by a person
17. Changed_Credit_Limit:Represents the percentage change in credit card limit
18. Num_Credit_Inquiries:Represents the number of credit card inquiries
19. Credit_Mix: Represents the classification of the mix of credits
20. Outstanding_Debt: Represents the remaining debt to be paid (in USD)
21. Credit_Utilization: Represents the utilization ratio of credit card.
22. Credit_History_Age: Represents the age of credit history of the person.
23. Payment_of_Min_A: Represents whether only the minimum amount was paid by the person.
24. Total_EMI_per_mon: Represents the monthly EMI payments (in USD.
25. Amount_invested_: Represents the monthly amount invested by the customer (in USD).
26. Payment_Behaviour: Represents the payment behavior of the customer (in USD).
27. Monthly_Balance: Represents the monthly balance amount of the customer (in USD)
28. Credit_Score: Represents the bracket of credit score (Poor, Standard, Good)

Goal:

Given a person's credit-related information, build a machine learning model that can classify the credit score.

Task:

- Reading Data
- Data Exploration
- Data cleaning
- Data Preprocessing
- Modeling & Evaluation