## **Credit Card Approval Prediction**

## **Problem Satment**

Build a machine learning model to predict if an applicant is 'good' or 'bad' client, different from other tasks, the definition of 'good' or 'bad' is not given.

| application_record.csv |                     |         |
|------------------------|---------------------|---------|
| Feature name           | Explanation         | Remarks |
| ID                     | Client number       |         |
| CODE_GENDER            | Gender              |         |
| FLAG_OWN_CAR           | Is there a car      |         |
| FLAG_OWN_REALTY        | Is there a property |         |
| CNT_CHILDREN           | Number of children  |         |
| AMT_INCOME_TOTAL       | Annual income       |         |

| NAME_INCOME_TYPE    | Income category          |   |
|---------------------|--------------------------|---|
| NAME_EDUCATION_TYPE | Education level          |   |
| NAME_FAMILY_STATUS  | Marital status           |   |
| NAME_HOUSING_TYPE   | Way of living            |   |
| DAYS_BIRTH          | Birthday                 | Count backwards from current day (0), -1 means yesterday                                    |
| DAYS_EMPLOYED       | Start date of employment | Count backwards from current day(0). If positive, it means the person currently unemployed. |
| FLAG_MOBIL          | Is there a mobile phone  |   |
| FLAG_WORK_PHONE     | Is there a work phone    |   |
| FLAG_PHONE          | Is there a phone         |   |

| FLAG_EMAIL      | Is there an email |  |
|-----------------|-------------------|--|
| OCCUPATION_TYPE | Occupation        |  |
| CNT_FAM_MEMBERS | Family size       |  |

| credit_record.csv |               |  |
|-------------------|---------------|--|
| Feature name      | Explanation   | Remarks  |
| ID                | Client number |  |
| MONTHS_BALANCE    | Record month  | The month of the extracted data is the starting point, backwards, 0 is the current month, -1 is the previous month, and so on                                  |
| STATUS            | Status        | 0: 1-29 days past due 1: 30-59 days past due 2: 60-89 days overdue 3: 90-119 days overdue 4: 120-149 days overdue 5: Overdue or bad debts, write-offs for more |

|  | than 150 days C: paid off that<br>month X: No loan for the |
|--|--|
|  | month  |