**Brazilian Credit Approval Dataset: Problem Statement**

This Dataset consists of the customer details of a Brazilian bank that is classifying the customers based on their creditworthiness for credit loan approval. The dataset consists of the customer’s basic details and segmenting each client into their respective credit status based on which the bank can take their key decision on giving the client their required credit/loan or to reject their application. The following are the details of the dataset:

**Independent variables:**

ID\_CLIENT (KEY), CLERK\_TYPE, PAYMENT\_DAY, APPLICATION\_SUBMISSION\_TYPE, QUANT\_ADDITIONAL\_CARDS, POSTAL\_ADDRESS\_TYPE, SEX, MARITAL\_STATUS, QUANT\_DEPENDANTS, EDUCATION\_LEVEL, STATE\_OF\_BIRTH, CITY\_OF\_BIRTH, NATIONALITY, RESIDENCIAL\_STATE, RESIDENCIAL\_CITY, RESIDENCIAL\_BOROUGH, FLAG\_RESIDENCIAL\_PHONE, RESIDENCIAL\_PHONE\_AREA\_CODE, RESIDENCE\_TYPE, MONTHS\_IN\_RESIDENCE, FLAG\_NUMBER, FLAG\_EMAIL, PERSONAL\_MONTHLY\_INCOME, OTHER\_INCOMES, FLAG\_VISA, FLAG\_MASTERCARD, FLAG\_DINERS, FLAG\_AMERICAN\_EXPRESS, FLAG\_OTHER\_CARDS, QUANT\_BANKING\_ACCOUNTS, QUANT\_SPECIAL\_BANKING\_ACCOUNTS, PERSONAL\_ASSETS\_VALUE, QUANT\_CARS, COMPANY, PROFESSIONAL\_STATE, PROFESSIONAL\_CITY, PROFESSIONAL\_BOROUGH, FLAG\_PROFESSIONAL\_PHONE, PROFESSIONAL\_PHONE\_AREA\_CODE, MONTHS\_IN\_THE\_JOB, PROFESSION\_CODE, OCCUPATION\_TYPE, MATE\_PROFESSION\_CODE, EDUCATION\_LEVEL, FLAG\_HOME\_ADDRESS\_DOCUMENT, FLAG\_RG, FLAG\_CPF, FLAG\_INCOME\_PROOF, PRODUCT, FLAG\_ACSP\_RECORD, AGE, RESIDENCIAL\_ZIP\_3, PROFESSIONAL\_ZIP\_3

**Dependent variables:**

TARGET\_LABEL\_BAD=1 (1=BAD, 0=GOOD)

**No. of records:** 50,000

**Possible techniques to use for prediction:** Classification

**Possible Use case:**

To predict the creditworthiness of the of the clients that are applying for credit/loan in the future ie, to classify the customers into different buckets based on their credit scores. This can also be used to find out the probability of the client defaulting on their payments