

**CLIENTNUM:** Client number (Unique identifier for the customer holding the account)

**Attrition\_Flag:** If the account is closed then Attrited Customer else Existing Customer.

**Customer\_Age:** Customer's age in years

**Gender:** M = Male, F = Female

**Dependent\_count:** Number of dependents on the card holder

**Education\_Level:** Educational qualification of the account holder (Example: high school, college graduate, etc.)

**Marital\_Status:** Marital status of a person (Married, Single, Divorced, Unknown)

**Income\_Category:** Annual income category of the account holder (< \$40K, \$40K - 60K, \$60K - \$80K, \$80K - \$120K, > \$120K, Unknown)

**Card\_Category:** Type of card (Blue, Silver, Gold, Platinum)

**Months\_on\_book:** Number of months since the loan is purchased

**Total\_Relationship\_count:** Years of relationship with the bank

**Months\_Inactive\_12\_mon:** Months of inactivity over the last 12 months

**Contacts\_Count\_12\_mon:** Contact made by the bank over the last 12 months

**Credit Limit:** Credit limit offered by the bank on the card

**Total\_Revolving\_Bal:** Balance that carries over month to month

**Avg\_Open\_to\_Buy:** Difference between the credit limit assigned to a card holder and the present balance on the account

**Total\_Tans\_Amt:** Total transaction amount made by the card holder

**Total\_Trans\_Ct:** Total Transaction Count (last 12 months)

**Avg\_Utilization\_Ratio:** Average of the usage of the card by the card holder since the card is issued