**DATA CARD**

| Feature name | Explanation | Extra info |
| --- | --- | --- |
| ID | Client number |  |
| gender | Gender |  |
| has\_car | Is there a car |  |
| has\_home | Is there a property |  |
| no\_of\_children | Number of children |  |
| total\_income | Annual income |  |
| income\_status | Income category |  |
| highest\_education | Education level |  |
| relationship\_status | Marital status |  |
| house\_type | House type |  |
| **dob\_count** | **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.** |
| has\_mobile | Is there a mobile phone |  |
| has\_work\_phone | Is there a work phone |  |
| has\_Any\_phone | Is there a phone |  |
| email\_given | Is there an email |  |
| job\_type | Occupation |  |
| family\_size | Family size |  |

| **record\_month\_count** | **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** |
| --- | --- | --- |
| **def\_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 month X: No loan for the month** |