

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.

Task

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

Dataset description

- ID: Represents a unique identification of an entry
- Customer_ID: Represents a unique identification of a person
- Month: Represents the month of the year
- Name: Represents the name of a person
- Age: Represents the age of the person
- SSN: Represents the social security number of a person
- Occupation: Represents the occupation of the person
- Annual_Income: Represents the annual income of the person
- Monthly_Base_Salary: Represents the monthly base salary of a person
- Num_Bank_Accounts: Represents the number of bank accounts a person holds
- Num_Credit_Card: Represents the number of other credit cards held by a person
- Interest_Rate: Represents the interest rate on credit card
- Num_of_Loan: Represents the number of loans taken from the bank
- Type_of_Loan: Represents the types of loan taken by a person
- Delay_from_due_date: Represents the average number of days delayed from the payment date
- Num_of_delayed_Payment: Represents the average number of payments delayed by a person
- Changed_Credit_Limit: Represents the percentage change in credit card limit
- Num_Credit_Inquiries: Represents the number of credit card inquiries
- Credit_Mix: Represents the classification of the mix of credits
- Outstanding_Debt: Represents the remaining debt to be paid (in USD)
- Credit_Utilization_Ratio: Represents the utilization ratio of credit card
- Credit_History_Age: Represents the age of credit history of the person

- **Payment_of_Min_Amount:** Represents whether only the minimum amount was paid by the person
- **Total_EMI_per_month:** Represents the monthly EMI payments (in USD)
- **Amount_invested_monthly:** Represents the monthly amount invested by the customer (in USD)
- **Payment_Behaviour:** Represents the payment behavior of the customer (in USD)
- **Monthly_Balance:** Represents the monthly balance amount of the customer (in USD)
- **Credit_Score:** Represents the bracket of credit score (Poor, Standard, Good)

These variables were measured on 100000 record

Data Source

<https://www.kaggle.com/datasets/parisrohan/credit-score-classification>