

## **Data Dictionary:**



CLIENTNUM: Client number. Unique identifier for the customer holding the account

**Attrition Flag:** If the account is closed then 1 else 0

**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