FEATURE	EXPLAINATION
ID	Applicant's Number (unique)
CODE_GENDER	Whether the applicant is male or female
FLAG_OWN_CAR	Does the applicant own a car or not
FLAG_OWN_REALTY	Does the applicant own a property
CNT_CHILDREN	Count of number of children of applicant
AMT_INCOME_TOTAL	Applicant's yearly annual income
NAME_EDUCATION_TYPE	Applicant's Level of Education
NAME_FAMILY_STATUS	Applicant's marital status
NAME_HOUSING_TYPE	Applicant's way of living
DAYS_BIRTH	Age in days
DAYS_EMPLOYED	Experience in days
FLAG_MOBIL	Does applicant has a mobile phone
FLAG_WORK_PHONE	Does applicant has a workphone
FLAG_PHONE	Does the applicant has a phone
FLAG_EMAIL	Does applicant has an email
JOB	Job of applicant
BEGIN_MONTHS	The month of the extracted data is the starting point, backwards, 0 is the current month, -1 is the previous month, and so on
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
TARGET	Risk user are marked as '1', else are '0'