DATA DICTIONARY FOR PREVIOUS APPLICATION

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| FEATURE | DESCRIPTION |
| SK\_ID\_PREV | ID of previous credit in Home credit related to loan in our sample. (One loan in our sample can have 0,1,2 or more previous loan applications in Home Credit, previous application could, but not necessarily have to lead to credit) |
| SK\_ID\_CURR | ID of loan in our sample |
| NAME\_CONTRACT\_TYPE | Contract product type (Cash loan, consumer loan [POS] ,...) of the previous application |
| AMT\_ANNUITY | Annuity of previous application |
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