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 | Cash loan / consumer loan for the previous application |
| AMT\_ANNUITY | Annuity of previous application |
| AMT\_APPLICATION | For how much credit did client ask on the previous application |
| AMT\_DOWN\_PAYMENT | Down payment on the previous application |
| AMT\_GOODS\_PRICE | Goods price of good that client asked for (if applicable) on the previous application |
| WEEKDAY\_APPR\_PROCESS\_START | On which day of the week did the client apply for previous application |
| HOUR\_APPR\_PROCESS\_START | Approximately at what day hour did the client apply for the previous application |
| FLAG\_LAST\_APPL\_PER\_CONTRACT | Flag if it was last application for the previous contract. Sometimes by mistake of client or our clerk there could be more applications for one single contract |
| NFLAG\_LAST\_APPL\_IN\_DAY | Flag if the application was the last application per day of the client. Sometimes clients apply for more applications a day. Rarely it could also be error in our system that one application is in the database twice |
| NFLAG\_MICRO\_CASH | Flag Micro finance loan |
| RATE\_DOWN\_PAYMENT | Down payment rate normalized on previous credit |
| RATE\_INTEREST\_PRIMARY | Interest rate normalized on previous credit |
| RATE\_INTEREST\_PRIVILEGED | Interest rate normalized on previous credit |
| NAME\_CASH\_LOAN\_PURPOSE | Purpose of the cash loan |
| NAME\_CONTRACT\_STATUS | Contract status (approved, cancelled, ...) of previous application |
| DAYS\_DECISION | Relative to current application when was the decision about previous application made |
| NAME\_PAYMENT\_TYPE | Payment method that client chose to pay for the previous application |
| CODE\_REJECT\_REASON | Why was the previous application rejected |
| NAME\_TYPE\_SUITE | Who accompanied client when applying for the previous application |
| NAME\_CLIENT\_TYPE | Was the client old or new client when applying for the previous application |
| NAME\_GOODS\_CATEGORY | What kind of goods did the client apply for in the previous application |
| NAME\_PORTFOLIO | Was the previous application for CASH, POS, CAR, … |
| NAME\_PRODUCT\_TYPE | Was the previous application x-sell o walk-in  **Walk-in:**   * **Definition:** A walk-in application implies that the customer physically walked into a branch or office of the financial institution to initiate the application process. Walk-in applications typically involve face-to-face interactions with bank representatives or agents.   **X-sell (Cross-sell):**   * **Definition:** Cross-selling refers to the practice of offering customers additional or complementary products or services that are related to the one they are already interested in or have already purchased. |
| CHANNEL\_TYPE | Through which channel we acquired the client on the previous application |
| SELLERPLACE\_AREA | Selling area of seller place of the previous application |
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