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.

Data Description:

1. **ID:** Represents a unique identification of an entry
2. **Customer_ID:** Represents a unique identification of a person
3. **Month:** Represents the month of the year
4. **Name:** Represents the name of a person
5. **Age :** Represents the age of the person
6. **SSN:** Represents the social security number of a person
7. **Occupation:** Represents the occupation of the person
8. **Annual_Income :** Represents the annual income of the person
9. **Monthly_Inhand_Salary:** Represents the monthly base salary of a person
10. **Num_Bank_Accounts:** Represents the number of bank accounts a person holds
11. **Num_Credit_Card:** Represents the number of other credit cards held by a person
12. **Interest_Rate:** Represents the interest rate on credit card
13. **Num_of_Loan:** Represents the number of loans taken from the bank
14. **Type_of_Loan:** Represents the types of loan taken by a person
15. **Delay_from_due_date:** Represents the average number of days delayed from the payment date .

17. **Changed_Credit_Limit:** Represents the percentage change in credit card limit

18. **Num_Credit_Inquiries:** Represents the number of credit card inquiries

19. **Credit_Mix**: Represents the classification of the mix of credits

20. **Outstanding_Debt:** Represents the remaining debt to be paid (in USD)

21. **Credit_Utilization:** Represents the utilization ratio of credit card.

22. **Credit_History_Age:** Represents the age of credit history of the person.

23. **Payment_of_Min_A:** Represents whether only the minimum amount was paid by the person.

24. **Total_EMI_per_mon:** Represents the monthly EMI payments (in USD).

25. **Amount_invested_:** Represents the monthly amount invested by the customer (in USD). **26. Payment_Behaviour:** Represents the payment behavior of the customer (in USD).

27. **Monthly_Balance:** Represents the monthly balance amount of the customer (in USD)

28. **Credit_Score:** Represents the bracket of credit score (Poor, Standard, Good).

Goal:

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

Task:

• Reading Data

• Data Exploration

• Data cleaning

• Data Preprocessing

• Modeling & Evaluatio