Dataset Description Guide Dataset Overview This dataset contains financial and behavioral attributes of customers. It is used to predict delinquency risk based on past financial activities, credit history, and employment status. Below is a detailed explanation of each column. Column Descriptions Customer\_ID Unique identifier for each customer. (Categorical) Age Customer's age in years. (Numerical) Income Annual income of the customer in USD. (Numerical, may contain missing values) Credit\_Score Customer's credit score, typically ranging from 300 to 850. (Numerical) Credit\_Utilization Percentage of available credit currently in use. (Numerical, 0-100%) Missed\_Payments Total number of missed payments in the past 12 months. (Numerical) Delinquent\_Account Indicator of whether the customer has a delinquent account. (Binary: 0=No, 1=Yes) Loan\_Balance Total outstanding loan balance in USD. (Numerical) Debt\_to\_Income\_Ratio Ratio of total debt to income, expressed as a percentage. (Numerical, 0-100%) Employment\_Status Current employment status (e.g., 'Employed', 'Unemployed', 'Self-Employed'). (Categorical) Account\_Tenure Number of years the customer has had an active account. (Numerical) Credit\_Card\_Type Type of credit card held (e.g., 'Standard', 'Gold', 'Platinum'). (Categorical) Location Customer's region or city of residence. (Categorical) Month\_1 to Month\_6 Payment history over the past 6 months: 0 = On-time, 1 = Late, 2 = Missed. (Categorical