Column Name Description

Credit History Age

ID Represents a unique identification of an entry
Customer ID Represents a unique identification of a person

Month Represents the month of the year
Name Represents the name of a person
Age Represents the age of the person

SSN Represents the social security number of a person

Occupation Represents the occupation of the person
Annual\_Income Represents the annual income of the person
Monthly\_Inhand\_Salary Represents the monthly base salary of a person

Num\_Bank\_Accounts Represents the number of bank accounts a person holds

Num Credit Card Represents the number of other credit cards held by a person

Interest\_Rate Represents the interest rate on credit card

Num\_of\_Loan Represents the number of loans taken from the bank

Type\_of\_Loan Represents the types of loan taken by a person

Delay\_from\_due\_date Represents the average number of days delayed from the payment date

Num\_of\_Delayed\_Payment Represents the average number of payments delayed by a person

Changed\_Credit\_Limit Represents the percentage change in credit card limit

Num\_Credit\_InquiriesRepresents the number of credit card inquiriesCredit\_MixRepresents the classification of the mix of creditsOutstanding\_DebtRepresents the remaining debt to be paid (in USD)Credit\_Utilization\_RatioRepresents the utilization ratio of credit card

Payment\_of\_Min\_Amount Represents whether only the minimum amount was paid by the person

Represents the age of credit history of the person

Total EMI per month Represents the monthly EMI payments (in USD)

Amount\_invested\_monthly Represents the monthly amount invested by the customer (in USD)

Payment Behaviour Represents the payment behavior of the customer (in USD)

Monthly\_Balance Represents the monthly balance amount of the customer (in USD)