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)