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)