|  |  |
| --- | --- |
| age | Age |
| gender | Gender |
| marital\_status | Married/Not |
| annual\_Income | Income |
| no.of\_dependents | No.of dependents on person |
| employment\_length | Employment length (in years) |
| employment\_stability | Employment stability[Rated 1,2,3] |
| person\_home\_ownership | Rent/Permanent |
| value\_of\_home | Value of home at the time of default if it is permanent |
| loan\_intent | Personal/Medical |
| loan\_grade | Loan grade [A,B,C,D,E,F,G] |
| loan\_amnt | Loan amount |
| loan\_int\_rate | Interest rate |
| loan\_status | Loan status [0 is non default 1 is default] |
| assets\_worth | Worth of Total assets |
| debt-asset\_Ratio | Ratio of debt with assets |
| debt-income\_Ratio | Ratio of debt with income |
| tax\_rate | Tax paying for year |
| credit\_cards | No.of credit cards |
| credit\_card\_utilization\_ratio | Utilization of credit card |
| cb\_person\_default\_on\_file | Historical default (yes/no) |
| cb\_preson\_cred\_hist\_length | Credit history length |
| defaulted\_in\_last\_90d | Yes/No |
| defaulted\_in\_last\_180d | Yes/No |
| defaulted\_in\_last\_365d | Yes/No |