Data description for the credit risk analysis:

Feature Name	Description	Type
loan_status	**Indicating whether loan was paid or defaulted – [Target variable]**	**Integer**
person_age	Number of years since date of birth of the client up until the date of analysis	Integer
person_income	Income of a client in terms of gross	Integer
person_home_ownership	Describes if client owns, rents , have a mortgage or otherwise	object
person_emp_length	The number of years the client has been employed	Float
loan_intent	The reason the client has requested for financing	object
loan_grade	Category bank has assigned the client	Object
loan_amnt	Amount of financing requested by client	Integer
loan_int_rate	Interest rate applied for the loan amount.	Float
loan_percent_income	Debt ratio derived by ratio of loan against income	Float
cb_person_default_on_file	Past history on defaulting	object
cb_person_cred_hist_length	Number of years under a loan repayment scheme	Integer