**Data source:**

https://archive.ics.uci.edu/ml/datasets/default+of+credit+card+clients#

**Data description:**

The dataset used for the implementation was taken from the UCI Machine Learning repository, available under the title of default of credit card clients. It contains details of customers with due credit card payments in Taiwan and the research aimed at accurately predicting defaulted payments. The dataset was modified for faster analysis by reducing the number of attributes from 24 to 15 and the number of instances from 30,000 to 5,000. The input attributes in the dataset, in order of their appearance in the excel sheet are:-

1: amount of credit given (in NT dollar)

2: gender (male = 1, female = 2)

3: education (post-graduate = 1, undergraduate = 2, high school = 3, others = 4)

4: marital status (married = 1, single = 2, others = 3)

5: age (in years)

6-8: history of payment status in September, August, and July 2005 (duly paid = -1, delay in payment for 1-8 month(s) = 1-8, delay in payment for 9 months or above = 9)

9-11: amount of bill statement in September, August, and July 2005 (in NT dollar)

12-14: amount of previous payments in September, August, and July 2005 (in NT dollar).

The output attribute (15th column) is default in payment (yes = 1, no = 2).