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| **Var Name** | **Description** |
| ID | Represents a unique identification of an entry |
| Customer\_ID | Represents a unique identification of a person |
| Month | Represents the month of the year |
| Name | Represents the name of a person |
| Age | Represents the age of the person |
| SSN | Represents the social security number of a person |
| Occupation | Represents the occupation of the person |
| Annual\_Income | Represents the annual income of the person |
| Monthly\_Inhand\_Salary | Represents the monthly base salary of a person |
| Num\_Bank\_Accounts | Represents the number of bank accounts a person holds |
| Num\_Credit\_Card | Represents the number of other credit cards held by a person |
| Interest\_Rate | Represents the interest rate on credit card |
| Num\_of\_Loan | Represents the number of loans taken from the bank |
| Type\_of\_Loan | Represents the types of loan taken by a person |
| Delay\_from\_due\_date | Represents the average number of days delayed from the payment date |
| Num\_of\_Delayed\_Payment | Represents the average number of payments delayed by a person |
| Changed\_Credit\_Limit | Represents the percentage change in credit card limit |
| Num\_Credit\_Inquiries | Represents the number of credit card inquiries |
| Credit\_Mix | Represents the classification of the mix of credits |
| Outstanding\_Debt | Represents the remaining debt to be paid (in USD) |
| Credit\_Utilization\_Ratio | Represents the utilization ratio of credit card |
| Credit\_History\_Age | Represents the age of credit history of the person |
| Payment\_of\_Min\_Amount | Represents whether only the minimum amount was paid by the person |
| Total\_EMI\_per\_month | Represents the monthly EMI payments (in USD) |
| Amount\_invested\_monthly | Represents the monthly amount invested by the customer (in USD) |
| Payment\_Behaviour | Represents the payment behavior of the customer (in USD) |
| Monthly\_Balance | Represents the monthly balance amount of the customer (in USD) |
| Credit\_Score (y) | Represents the bracket of credit score (Poor, Standard, Good) |