

Data file: Default.csv

Variables	Type	Description
Gender	Categorical	Male or Female
Loan.Offered	Indicator	Whether the Bank approached the customer for the loan: 1 indicates Bank did
Job	Categorical	Unskilled, Skilled, Management
Work.Exp	Numeric	Years of professional experience
Credit.Score	Numeric	Credit score during loan approval; high score indicates better borrower
EMI.Ratio	Numeric	Estimated EMI/Total assets during granting of loan
Status	Categorical	Default or Not
Credit.History	Categorical	Previous history: Poor, Critical, Good or Very Good
Own house	Indicator	1 if own house
Purpose	Categorical	Purpose for borrowing: Car, Consumer durables or Personal
Dependents	Integer	Number of dependents