**A black background with white text

AI-generated content may be incorrect.**

**Individuals Data Dictionary**

**Individuals**

Gender :- (1) Male (2) female

Marital Status :- (1) Single (2) Married

Age group

Excellent

Good

Fair

Poor

Bad

**Description**

Self-explanatory field

Self-explanatory field

Age group of the individual

**Definition**

Excellent-Inferred credit rating of an individual serves as an indicator of their borrowing and repayment capabilities, providing a broad basis for risk assessment by lending institutions.

Good -Inferred credit rating of an individual serves as an indicator of their borrowing and repayment capabilities, providing a broad basis for risk assessment by lending institutions.

Fair-Inferred credit rating of an individual serves as an indicator of their borrowing and repayment capabilities, providing a broad basis for risk assessment by lending institutions.

Poor-Inferred credit rating of an individual serves as an indicator of their borrowing and repayment capabilities, providing a broad basis for risk assessment by lending institutions.

Bad-Inferred credit rating of an individual serves as an indicator of their borrowing and repayment capabilities, providing a broad basis for risk assessment by lending institutions.

Kindly be aware that the credit rating segment is a data-driven modeled value and should not be utilized for credit or financial decisions. Its purpose is to enhance marketing audience selection.

Occupation

Ethinic Code

Occupation of the Individual

Ethnicity: The modeled data point is analyzed and created by using first and last names, as well as prefixes and suffixes in surnames. It identifies ethnicity with 65% to 75% accuracy.

Updated Nov 2025