# **Dataset Description Guide**

# **Dataset Overview**

This dataset contains financial and behavioral attributes of customers. It is used to predict delinquency risk based on past financial activities, credit history, and employment status. Below is a detailed explanation of each column.

# **Column Descriptions**

## Customer\_ID

Unique identifier for each customer. (Categorical)

### Age

Customer's age in years. (Numerical)

#### Income

Annual income of the customer in USD. (Numerical, may contain missing values)

# Credit\_Score

Customer's credit score, typically ranging from 300 to 850. (Numerical)

# Credit\_Utilization

Percentage of available credit currently in use. (Numerical, 0-100%)

## **Missed Payments**

Total number of missed payments in the past 12 months. (Numerical)

## **Delinquent Account**

Indicator of whether the customer has a delinquent account. (Binary: 0=No, 1=Yes)

### Loan Balance

Total outstanding loan balance in USD. (Numerical)

## Debt\_to\_Income\_Ratio

Ratio of total debt to income, expressed as a percentage. (Numerical, 0-100%)

#### **Employment Status**

Current employment status (e.g., 'Employed', 'Unemployed', 'Self-Employed'). (Categorical)

#### **Account Tenure**

Number of years the customer has had an active account. (Numerical)

# Credit\_Card\_Type

Type of credit card held (e.g., 'Standard', 'Gold', 'Platinum'). (Categorical)

## Location

Customer's region or city of residence. (Categorical)

#### Month 1 to Month 6

Payment history over the past 6 months: 0 = On-time, 1 = Late, 2 = Missed. (Categorical)