

# 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)