1. Cbal (Checking account balance):

• Explanation: This column represents the balance in the applicant's checking account. A higher balance indicates better financial stability, which can positively impact creditworthiness. Conversely, a low or zero balance might indicate financial instability, potentially affecting creditworthiness negatively.

2. Cdur (Credit duration):

• Explanation: Credit duration refers to the length of time the applicant has been using credit facilities. A longer credit duration generally indicates more experience with managing credit, which can positively impact creditworthiness. However, if the credit duration is too short, lenders might perceive it as a lack of credit history, which could negatively impact creditworthiness.

3. Chist (Credit history):

• Explanation: This column describes the applicant's credit repayment history. A positive credit history, where all debts have been settled on time, indicates financial responsibility and can positively impact creditworthiness. On the other hand, a history of defaults or late payments can indicate a higher credit risk, potentially leading to a negative impact on creditworthiness.

4. Cpur (Purpose of the loan):

• Explanation: Indicates the reason for taking the loan. Lenders may assess the purpose of the loan to determine if it's for a productive or consumptive use. Productive uses, such as business investments or education, might be viewed more favorably as they have the potential to generate income, while consumptive uses, such as vacations or luxury items, might be viewed less favorably.

5. Camt (Loan amount):

• Explanation: Represents the amount of money borrowed. Higher loan amounts may indicate higher financial needs or larger investments, which could affect creditworthiness depending on the applicant's ability to repay.

6. Sbal (Savings account balance):

• Explanation: Shows the balance in the applicant's savings account. A higher savings balance may indicate better financial stability and ability to handle unexpected expenses, which can positively impact creditworthiness.

7. Edur (Employment duration):

• Explanation: Describes how long the applicant has been employed. Longer employment duration generally indicates stability and a steady income, which can positively impact creditworthiness.

8. InRate (Installment rate):

• Explanation: Indicates the rate at which installments are paid. A lower installment rate might indicate better affordability and financial stability, positively impacting creditworthiness.

9. MSG (Marital status and gender):

• Explanation: Provides information about the applicant's marital status and gender. Lenders may consider this information along with other factors to assess stability and financial commitments, which can influence creditworthiness.

10. Oparties (Other parties involved):

• Explanation: Describes if there are any other parties involved in the loan, such as a guarantor. The involvement of other parties can provide additional assurance to lenders, potentially positively impacting creditworthiness.

11. Rdur (Residence duration):

• Explanation: Indicates how long the applicant has been living at their current residence. Longer residence duration can demonstrate stability and ties to the community, which can positively influence creditworthiness.

12. Prop (Property type):

• Explanation: Describes the type of property the applicant owns. Certain types of properties, such as real estate, may be viewed more favorably by lenders as they can serve as collateral, potentially positively impacting creditworthiness.

13. Age (Applicant's age):

• Explanation: Indicates the age of the applicant. Age can be a factor in assessing creditworthiness as older individuals may have more established financial histories and stability, which can positively impact creditworthiness.

14. inPlans (Existing plans):

• Explanation: Describes if the applicant has any existing financial plans, such as bank accounts or investment plans. Existing financial plans can indicate financial responsibility and management, potentially positively impacting creditworthiness.

15. Htype (Housing type):

• Explanation: Indicates the type of housing the applicant resides in, such as owning a home, renting, or living rent-free. Stable housing arrangements, such as homeownership, can positively impact creditworthiness.

16. NumCred (Number of existing credits):

• Explanation: Represents the number of existing credits the applicant has. A higher number of existing credits might indicate higher levels of debt and financial obligations, potentially negatively impacting creditworthiness.

17. JobType (Job type):

• Explanation: Describes the type of job the applicant holds. Certain job types, such as stable employment with an official position or higher-income professions, can positively influence creditworthiness.

18. Ndepend (Number of dependents):

• Explanation: Indicates the number of dependents the applicant has. More dependents might increase financial obligations and impact the applicant's ability to repay debts, potentially negatively influencing creditworthiness.

19. telephone (Presence of a telephone):

• Explanation: Describes if the applicant has a telephone. Having a telephone can be seen as a sign of stability and accessibility, potentially positively impacting creditworthiness.

20. foreign (Foreign worker status):

• Explanation: Indicates if the applicant is a foreign worker. Foreign worker status may affect creditworthiness due to factors such as visa status and stability of employment.

21. creditScore (Credit score):

• Explanation: Represents the credit score of the applicant. This is typically calculated based on various factors in the dataset and external credit history. A higher credit score indicates better creditworthiness, while a lower score indicates higher risk.