* **Id:** Unique identification or reference number for the individual in the dataset.
* **City:** The city where the individual resides.
* **Age:** The age of the individual.
* **Sex:** Gender of the individual (e.g., male, female, or other).
* **Social Class:** The social classification of the individual (e.g., Mochi, OBC - Other Backward Class, Nai, Rajput).
* **Primary Business:** The primary occupation or business of the individual.
* **Secondary Business:** Any secondary occupation or business the individual is involved in.
* **Annual Income:** The total income earned by the individual in a year.
* **Monthly Expenses:** The total expenses incurred by the individual on a monthly basis.
* **Old Dependents:** The number of older dependents (elderly family members) the individual supports.
* **Young Dependents:** The number of young dependents (children, infants) the individual supports.
* **Home Ownership:** Indicates whether the individual owns a home or not (e.g., 1 for owned, 0 for not owned).
* **Type of House:** Categorization of the house type (e.g., R for Rural, T1, T2 for different types of urban housing).
* **Occupants Count:** The total number of people residing in the house.
* **House Area:** The area or size of the house.
* **Sanitary Availability:** Indicates the availability of sanitary facilities (e.g., 1 for available, 0 for not available).
* **Water Availability:** Describes the availability of water (measured on a scale like 0.5, 1, or Null if unknown).
* **Loan Purpose:** The reason or purpose for taking out the loan.
* **Loan Tenure:** The duration of the loan in months (e.g., 12 months).
* **Loan Installments:** The number of installments or payments the loan is divided into (e.g., 12, 50, 6, 48, etc.).
* **Loan Amount:** The total amount of money borrowed through the loan.