* **ID:** Unique identification or reference number for the credit entry in the dataset.
* **Credit Status:** Describes the status of the credit, indicating whether it's breached, failed, paid, unfulfilled, or unmet.
* **Annual Income:** The total annual income of the individual or entity associated with the credit entry.
* **Verification Status:** Indicates whether the associated information or documents have been verified or not verified.
* **Employment Duration:** The duration of employment or job tenure of the individual or entity.
* Property Type: Describes the type of property associated with the credit entry, such as leased, mortgaged, rented, etc.
* **Interest Rate:** The rate of interest applied to the credit.
* **Credit Amount:** The total amount of credit or loan taken.
* **Credit Type:** The type or nature of the credit (e.g., personal loan, business loan, mortgage, etc.).
* **Term:** The duration of the credit in months.
* **Credit Category:** Categorization of credit based on risk or rating (e.g., categories A-G) which may signify creditworthiness or risk levels.