

About the dataset: This dataset contains information about the credit landscape (credit loan provided to customers) of a large Singapore bank.

The Goal: Predict whether the customer will default or not in the credit payment (credit loan payment).

The Features

SL#	Feature	Information
1	checking_balance	The amount of balance in SGD present in the current loan account /loan bank account of the customer who has taken the credit loan
2	months_loan_duration	The duration of the loan in months, which ranges from 4 months to 6 years
3	credit_history	The current credit history of the customer, ranging from critical to perfect (5 different values)
4	purpose	The purpose for which the loan was taken
5	amount	The amount for which the credit loan was taken
6	savings_balance	The amount of balance in SGD present in the savings bank account of the customer who has taken the credit loan
7	employment_duration	The duration in years for which the customer has been in employment anywhere
8	percent_of_income	This shows what % of the annual income of the customer is this loan amount
9	years_at_residence	The number of years the customer has stayed in this location
10	age	The age of the customer who has taken the credit loan
11	other_credit	Any other credit that the customer has, apart from this credit loan
12	housing	The type of residence that the customer possesses
13	existing_loans_count	The total number of active loans that the customer has
14	job	The type of job that the customer does
15	dependents	The number of dependant family members for the customer
16	phone	Does the customer have a phone or has updated the same in the records. Yes means he has a phone and has updated the same with the bank. No could mean either the customer does not have a phone, or he is yet to update the same with the bank
17	default	This is the target label. The values no and yes are referring to whether someone will default or not in the credit card payment