**Banking**

**Title:** Credit Card Default Prediction Dataset

**Source:**

* **URL:** https://www.kaggle.com/datasets/uciml/default-of-credit-card-clients-dataset
* **Published By:** UCI Machine Learning Repository

**Description:** This dataset contains information on credit card clients in Taiwan and aims to predict whether a customer will default on their payment. It consists of 30,000 instances with 23 attributes.

**Features Explanation:**

1. **ID** - Unique identifier for each customer.
2. **LIMIT\_BAL** - Amount of given credit (in NT dollars).
3. **SEX** - Gender (1 = Male, 2 = Female).
4. **EDUCATION** - Education level (1 = Graduate, 2 = University, etc.).
5. **MARRIAGE** - Marital status (1 = Married, 2 = Single, etc.).
6. **AGE** - Age of the client in years.
7. **PAY\_0 to PAY\_6** - History of past payments (0 = on time, -1 = paid in advance, 1 = payment delay for one month, etc.).
8. **BILL\_AMT1 to BILL\_AMT6** - Amount of bill statements from April to September 2005.
9. **PAY\_AMT1 to PAY\_AMT6** - Amount of previous payments from April to September 2005.
10. **default.payment.next.month** - Target variable (1 = Default, 0 = No Default).

**Acknowledgment:** The dataset was sourced from the UCI Machine Learning Repository and made available for public use in predictive modeling research.