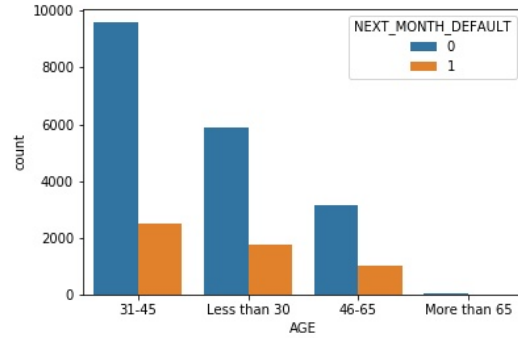
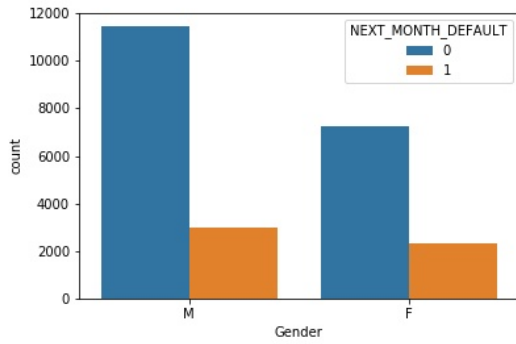


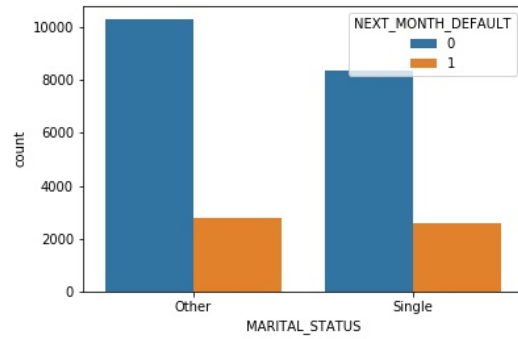
(a) EDUCATION_STATUS



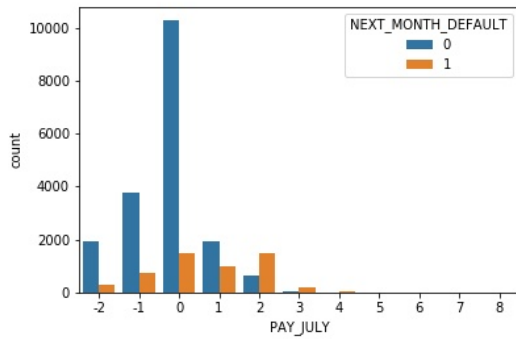
(b) AGE



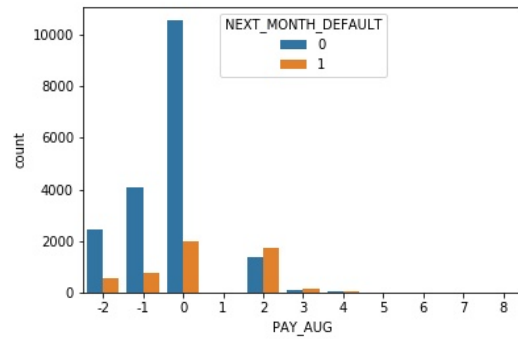
(c) Gender



(d) MARITAL_STATUS

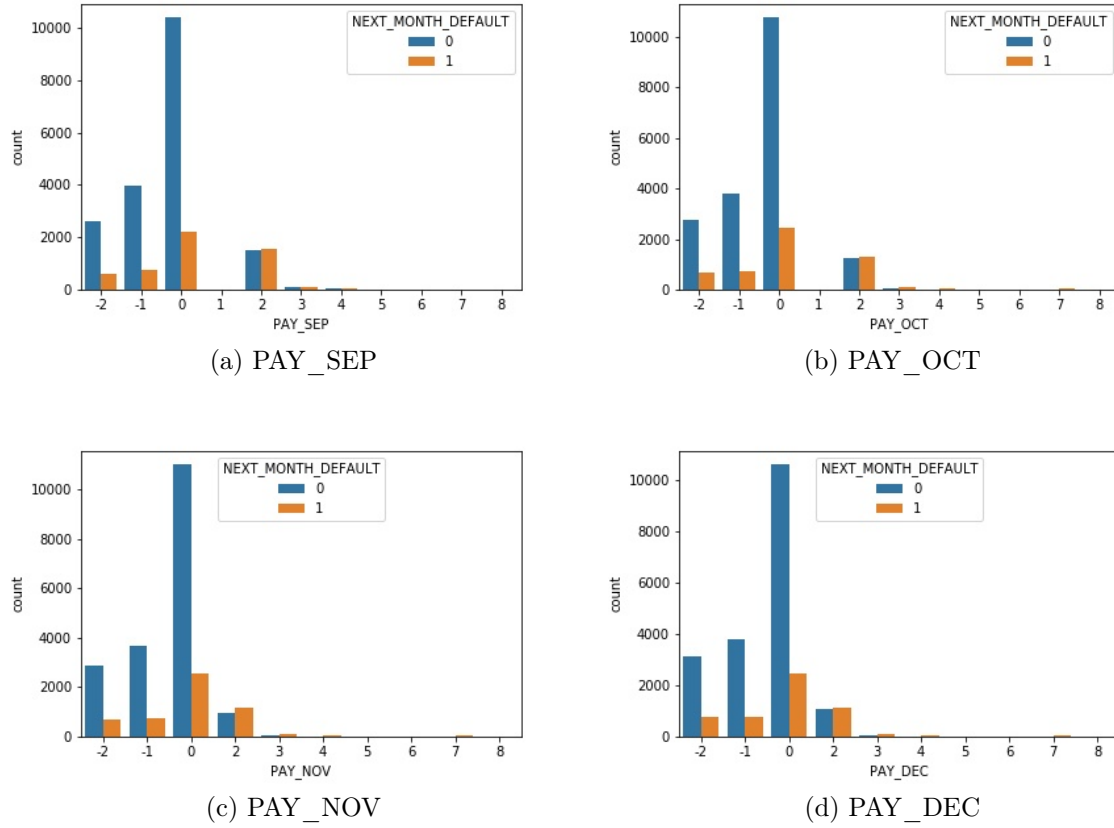


(e) PAY_JULY



(f) PAY_AUG

Figure 1: Variation of NEXT_MONTH_DEFAULT with the features

Figure 2: Variation of `NEXT_MONTH_DEFAULT` with the features