**Predicting defaulter of loan payments for a major Private sector Bank**

NPA is a major problem for financial institution, it affects the borrowing capabilities of the bank as well as statutory liquidity ratio and ultimately affect the financial health of the bank.

This data set have 7500 samples and 18 attributes.

**Attributes:**

1. ID: Customer ID
2. Home Ownership:

Labels:

Have Mortgage: Whether the person have any unsecured loan

Home Mortgage: Whether the person have any loan against home mortgage

Rent: The person living on rent

Own Home: person have own home

1. Annual Income: Person current CTC
2. Years in current job:

Labels:

<1 year: person is in the current job less than one year

2 years: person is in the current job for two years

3 years: person is in the current job for three years

4 years: person is in the current job for four years

5 years: person is in the current job for five years

6 years: person is in the current job for six years

7 years: person is in the current job for seven years

8 years: person is in the current job for eight years

9 years: person is in the current job for nine years

10+ years: person is in the current job for 10 plus years

1. Tax Liens:

Tax slabs: 0-1-2-3-4-5-6-7

1. Number of open Account: How many active Account the person has
2. Years of credit history: How long the person is taking credit from bank
3. Maximum open credit: Maximum amount of credit taken from bank
4. No of credit problems: Any problem of repaying credit
5. Month since last delinquent: Month since last EMI the person repaid
6. Bankruptcies: Whether the person bankrupt: 1: yes, 0: no
7. Purpose: Purpose of credit:

Business loan

Buy a car

Buy a house

Debt consolidation

Educational expenses

Home improvements

Major purchase

Medical bills

Moving

Other

Renewable energy

Small business

Take a trip

Vacation

Wedding

1. Term:

Long term: loan is taken for short term period

Short term: long term loan

1. Current loan amount: loan amount currently taken by borrower
2. Current credit balance: current credit amount due to bank
3. Monthly debt: Debt amount @ month
4. Credit score
5. Credit default: whether the borrower is a defaulter (1), or not (0)