```
# Asset = Loan Product
        Housing loan
       Pensonal Loan
        Vehicle loan
        Education 100n
 # Liability = N10 pnofit
                                   Term Deposits
           current account
            Saving account
            Fixed de posit
    # NPA ( Non Perstorming Asset)
           loan that is defaulted
          * Disbunsed Amount = loan amount given to a
           * 65P = out Standing Painciple
                          1 lakh (EMI)
                            40,000 (60,000 - left)
                            one day OSP Should be Zeno balance
             * DPD = Days Past due
                       DPD=2
                           *if I pay 2 Days later that mean 2 Numbers
add in [DPD = 2]
                         DPD = 0
                             * De ajautted (Bank take same thing
like house and Bike)
               * PAR (Portfolio at Risk)
                             05P when DPD>0
                * NPA
                     Loan account when DPA>90 Days
                  Crudit RISK Types in Banking
                       DPD (2eno): NDA (Non delin quint accort)
                        OPD (0 to 30): SMAI (Standard Monituring
                                                         account)
                                                                                                                 RISK
                          OPD (31 to 60): SMAI (Standard Monitoring
                                                             a (count)
                           DPD (61+090): SMA2 (Standard Monitoria
                                                                      account)
                            DPD (90 to 180): NIPA
                             OPD (>180) ° writen-off (Loon which is not prusent)
                                                       NNPA
                                   GNPA
                                                             (net)
                                     (mnoss)
                                         (3-40)
                                            OSP detart Book assess
Linea
                                                              Data set:
                                                   Case_study1 table
                                                                     Variable Name Description
                                                   Internal
                                                               Total trade lines/accounts in Bureau
                                                     Total_TL
                                                      Tot_Closed_TL Total closed trade lines/accounts
                                                     Tot_Active_TL Total active accounts
                                                     Total_TL_opened_L6M Total accounts opened in last 6 Months
                                                     Tot_TL_closed_L6M Total accounds closes in last 6 months
                                                     pct_tl_open_L6M Percent accounts opened in last 6 months
                                                     pct_tl_closed_L6M percent accounts closed in last 6 months
                                                     pct_active_tl Percent active accounts
                                                     pct_closed_tl Percent closed accounts
                                                     Total_TL_opened_L12M Total accounts opened in last 12 Months
                                                     Tot_TL_closed_L12M Total accounts closed in last 12 months
                                                     pct_tl_open_L12M Percent accounts opened in last 12 months
                                                     pct_tl_closed_L12M percent accounts closed in last 12 months
                                                     Tot_Missed_Pmnt Total missed Payments
                                                     Auto_TL Count Automobile accounts
                                                     CC_TL Count of Credit card accounts
                                                     Consumer_TL Count of Consumer goods accounts
                                                     Gold_TL Count of Gold loan accounts
                                                     Home_TL Count of Housing loan accounts
                                                     PL_TL Count of Personal loan accounts
                                                     Secured_TL Count of secured accounts
                                                     Unsecured_TL Count of unsecured accounts
                                                     Other_TL Count of other accounts
                                                     Age_Oldest_TL Age of oldest opened account
                                                     Age_Newest_TL Age of newest opened account
                                                   Case study2 Table
                                                   Cibil
                                                   External
                                                     num_deliq_6mts  Number of times delinquent in last 6 months
                                                     num_deliq_12mts Number of times delinquent in last 12 months
                                                     num_deliq_6_12mts  Number of times delinquent between last 6 months and last 12 months
                                                     max_deliq_6mts  Maximum delinquency level in last 6 months
                                                     max_deliq_12mts Maximum delinquency level in last 12 months
                                                     num_times_30p_dpd Number of times 30+ dpd
                                                     num_times_60p_dpd Number of times 60+ dpd
                                                     num_std Number of standard Payments
                                                     num_std_12mts  Number of standard Payments in last 12 months
                                                     num_sub Number of sub standard payments - not making full payments
                                                     num_sub_12mts  Number of sub standard payments in last 12 months
                                                     num_dbt Number of doubtful payments
                                                     num_dbt_12mts  Number of doubtful payments in last 12 months
                                                     num_lss_6mts Number of loss accounts in last 6 months
                                                     num_lss_12mts  Number of loss accounts in last 12 months
                                                     recent_level_of_deliq Recent level of delinquency
                                                     tot_enq Total enquiries
                                                     CC_enq Credit card enquiries
                                                     CC_enq_L6m Credit card enquiries in last 6 months
                                                     CC_enq_L12m Credit card enquiries in last 12 months
                                                     PL_enq Personal Loan enquiries
                                                     PL_enq_L6m Personal Loan enquiries in last 6 months
                                                     PL_enq_L12m Personal Loan enquiries in last 12 months
                                                     time_since_recent_enq Time since recent enquiry
                                                     enq_L12m Enquiries in last 12 months
                                                     enq_L6m Enquiries in last 6 months
                                                     enq_L3m Enquiries in last 3 months
                                                     MARITALSTATUS Marital Status
                                                     EDUCATION Education level
                                                     AGE Age
                                                     GENDER
                                                     NETMONTHLYINCOME
                                                     Time_With_Curr_Empr Time with current Employer
                                                     pct_opened_TLs_L6m_of_L12m Percent accounts opened in last 6 months to last 12 months
                                                     pct_currentBal_all_TL Percent current balance of all accounts
                                                     CC_utilization Credit card utilization
                                                     CC_Flag Credit card Flag
                                                     PL_utilization Peronal Loan utilization
                                                     PL_Flag Personal Loan Flag
                                                     pct_PL_enq_L6m_of_L12m Percent enquiries PL in last 6 months to last 12 months
                                                     pct_CC_enq_L6m_of_L12m Percent enquiries CC in last 6 months to last 12 months
                                                     pct_PL_enq_L6m_of_ever Percent enquiries PL in last 6 months to last 6 months
                                                     pct_CC_enq_L6m_of_ever Percent enquiries CC in last 6 months to last 6 months
                                                     HL_Flag Housing Loan Flag
                                                     GL_Flag Gold Loan Flag
                                                     last_prod_enq2 Lates product enquired for
```

first\_prod\_enq2 First productd enquired for

Credit\_Score Applicant's credit score

Approved\_Flag Priority levels

Basic of Ban King