**Loan Default**

# **Data description**

* ID Id for each row
* year year when the loan was taken
* loan\_limit if the loan limit is fixed or variable cf-confirm/fixed, ncf- not confirm/not fixed
* Gender gender of the applicant, can be male female, not specified, joint (in case of applling as a couple for home loan)
* loan\_type type of loan (masked data ) type-1, type-2, type-3
* loan\_purpose purpose of the loan (masked data ) p1,p2,p3,p4
* business\_or\_commercial if the loan is for sommercial establishment or personal establishment
* loan\_amount amount of the loan
* rate\_of\_interest rate of interest for the loan
* Upfront\_charges down payment done by the applicant
* property\_value value of the property being constructed for which the loan is taken
* occupancy\_type for the establishment
* income income of the applicant
* credit\_type 'EXP' 'EQUI' 'CRIF' 'CIB'
* Credit\_Score credit score of applicant
* co-applicant\_credit\_type credit type for co-applicant
* age age of applicant
* LTV lifetime value of the applicant
* Region region of the applicant
* Status defaulter(1) or normal(0)