

# Time Deposit Propensity Modeling Dataset

# Introduction

This is a sample of 120.000 bank customers with low funds position. A flag variable was added indicating the opening of a new term deposit account.

This sample can be used for building predictive models and proper customers' profiling for promoting time deposits.

## Fields Description

THIS IS A TAB DELIMITED TEXT FILE with the following fields:

Demographics fields such as: gender, birth date, marital status and occupation category.

Ref Date should be used as current date for estimating age.

<product> flags/balances indicate the ownership/balances of product categories

<channel> num/amounts are the average monthly number/amounts of transactions through different channels

Time\_Deposits\_Flag is the dependent variable that should be modeled against available predictors.

SEE NEXT PAGE FOR DETAIL DESCRIPTION OF FIELDS.

## Analysis Guidelines

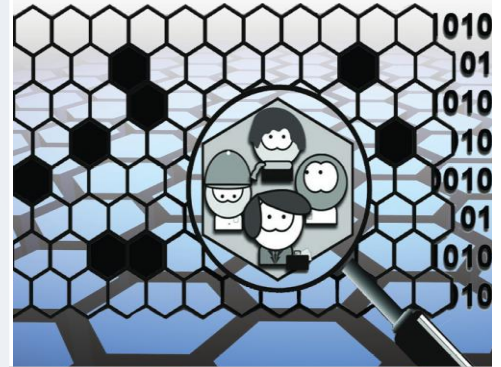
Derive new summarized variables such as total products, total balances and total transactions.

Derive ratios such as funds vs loans, deposit transactions vs withdrawals etc.

Divide <product> balances to total balance in order to derive <product> percentages

Divide <channel> transactions to total transactions in order to derive <channel> percentages

Send us your conclusions to [info@customers-dna.com](mailto:info@customers-dna.com).



## Applications

- Simple Data Management
- Descriptive Statistics
- Association Analysis
- Propensity Modeling



## Detail Description of available Fields

Variable Name	Variable Description
<b>Customer_ID</b>	The customer identification number
<b>Gender</b>	The gender (Male/Female)
<b>Birth_Date</b>	The birth date of customer
<b>Ref_Date</b>	The date that should be used as current date for estimating age etc
<b>Marital_Status</b>	The marital status of customer (Married, Divorced, Single, etc)
<b>Children_Num</b>	Number of children
<b>Occupation_Category</b>	The occupation category of customer (Employee, Retiree, Business-Owner, etc)
<b>Total_Income</b>	Total annual income
<b>Payroll_Flag</b>	Indication of payroll relationship with the bank
<b>Business_Flag</b>	Indication of business relationship with the bank
<b>Saving_Current_Accounts_Flag</b>	Indication of saving or current accounts ownership
<b>Investment_Products_Flag</b>	Indication of investment products ownership
<b>Insurance_Products_Flag</b>	Indication of insurance products ownership
<b>Business_Loans_Flag</b>	Indication of business loans ownership
<b>Housing_Loans_Flag</b>	Indication of housing loans ownership
<b>Consumer_Loans_Flag</b>	Indication of consumer loans ownership
<b>Credit_Cards_Flag</b>	Indication of credit cards ownership
<b>Saving_Current_Balance</b>	Saving and current accounts total mean balances for last six months
<b>Investment_Products_Balance</b>	Investment products total mean balances for last six months
<b>Insurance_Balances</b>	Insurance products total mean balances for last six months
<b>Business_Loans_Balance</b>	Business loans total mean balances for last six months
<b>Housing_Loans_Balance</b>	Housing loans total mean balances for last six months
<b>Consumer_Loans_Balance</b>	Consumer loans total mean balances for last six months
<b>Credit_Cards_Balance</b>	Credit cards total mean balances for last six months
<b>Branch_Trans_Num</b>	Average number of branch transactions within the last six months
<b>ATM_Trans_Num</b>	Average number of ATM transactions within the last six months
<b>APS_Trans_Num</b>	Average number of APS transactions within the last six months
<b>Phone_Trans_Num</b>	Average number of phone transactions within the last six months
<b>Internet_Trans_Num</b>	Average number of internet transactions within the last six months



<b>Deposit_Trans_Num</b>	<b>Average monthly number of deposit transactions within the last six months</b>
<b>Withdrawl_Trans_Num</b>	Average monthly number of withdrawl transactions within the last six months
<b>Payment_Trans_Num</b>	Average monthly number of payment transactions within the last six months
<b>Transfer_Trans_Num</b>	Average monthly number of tranfer transactions within the last six months
<b>Deposit_Trans_Amount</b>	Average monthly amount of deposit transactions within the last six months
<b>Withdrawl_Trans_Amount</b>	Average monthly amount of withdrawl transactions within the last six months
<b>Payment_Trans_Amount</b>	Average monthly amount of payment transactions within the last six months
<b>Transfer_Trans_Amount</b>	Average monthly amount of tranfer transactions within the last six months
<b>Credit_Cards_Installments</b>	Total credit cards installments within the last six months
<b>Credit_Cards_Payments_Num</b>	Average monthly number of credit cards payments within the last six months
<b>Credit_Cards_Purchases_Num</b>	Average monthly number of credit cards purchases within the last six months
<b>Credit_Cards_Witrhdrawals_Num</b>	Average monthly number of credit cards withdrawals within the last six months
<b>Credit_Cards_Payments_Amount</b>	Average monthly amount of credit cards payments within the last six months
<b>Credit_Cards_Purchases_Amount</b>	Average monthly amount of credit cards purchases within the last six months
<b>Credit_Cards_Witrhdrawals_Amount</b>	Average monthly amount of credit cards withdrawals within the last six months
<b>Arrears_Months_Max</b>	Maximum number of months in delinquency within the last year
<b>Time_Deposits_Flag</b>	New Time Deposit Purchase (True/False)

