

Variable	Definition	Comment
label	Flag indicating whether the user paid back the credit amount within 5 days of issuing the loan{1:success, 0:failure}	
msisdn	mobile number of user	
aon	age on cellular network in days	
daily_decr30	Daily amount spent from main account, averaged over last 30 days (in Indonesian Rupiah)	
daily_decr90	Daily amount spent from main account, averaged over last 90 days (in Indonesian Rupiah)	
rental30	Average main account balance over last 30 days	Unsure of given definition
rental90	Average main account balance over last 90 days	Unsure of given definition
last_rech_date_ma	Number of days till last recharge of main account	
last_rech_date_da	Number of days till last recharge of data account	
last_rech_amt_ma	Amount of last recharge of main account (in Indonesian Rupiah)	
cnt_ma_rech30	Number of times main account got recharged in last 30 days	
fr_ma_rech30	Frequency of main account recharged in last 30 days	Unsure of given definition
sumamnt_ma_rech30	Total amount of recharge in main account over last 30 days (in Indonesian Rupiah)	
medianamnt_ma_rech30	Median of amount of recharges done in main account over last 30 days at user level (in Indonesian Rupiah)	
medianmarechprebal30	Median of main account balance just before recharge in last 30 days at user level (in Indonesian Rupiah)	
cnt_ma_rech90	Number of times main account got recharged in last 90 days	
fr_ma_rech90	Frequency of main account recharged in last 90 days	Unsure of given definition
sumamnt_ma_rech90	Total amount of recharge in main account over last 90 days (in Indonesian Rupiah)	
medianamnt_ma_rech90	Median of amount of recharges done in main account over last 90 days at user level (in Indonesian Rupiah)	
medianmarechprebal90	Median of main account balance just before recharge in last 90 days at user level (in Indonesian Rupiah)	
cnt_da_rech30	Number of times data account got recharged in last 30 days	
fr_da_rech30	Frequency of data account recharged in last 30 days	
cnt_da_rech90	Number of times data account got recharged in last 90 days	
fr_da_rech90	Frequency of data account recharged in last 90 days	
cnt_loans30	Number of loans taken by user in last 30 days	
amnt_loans30	Total amount of loans taken by user in last 30 days	
maxamnt_loans30	maximum amount of loan taken by the user in last 30 days	There are only two options: 5 & 10 Rupiah, for which the user needs to pay back 6 & 12 Rupiah respectively
medianamnt_loans30	Median of amounts of loan taken by the user in last 30 days	
cnt_loans90	Number of loans taken by user in last 90 days	
amnt_loans90	Total amount of loans taken by user in last 90 days	
maxamnt_loans90	maximum amount of loan taken by the user in last 90 days	
medianamnt_loans90	Median of amounts of loan taken by the user in last 90 days	
payback30	Average payback time in days over last 30 days	
payback90	Average payback time in days over last 90 days	
pcircle	telecom circle	
pdate	date	