

Loan cases Details - The loans that were taken by the customers both paid and non paid

1. Customer ID - Unique ID
2. Reference No. - Loan Reference code
3. Applied loan - The loan taken by a customer
4. Interest amount - Interest expected in Kes
5. Negotiated recovery rate - Special consideration rate for customers(%)
6. Principal arrears - How much principal is remaining to be paid
7. Interest in arrears - Interest that has not been paid
8. Negotiated installments - Number of installments
9. Disbursed principal - Actual amount sent /same as applied loan amount
10. Approved date - Date the loan was approved
11. Disbursement date - date the loan was sent to customer
12. Start date - The first date of the loan when the interest starts to accrue
13. Status - Whether the loan is cleared active or a write off
14. Disbursement method - What they used to request the loan
15. Next payment date - When we expect the next payment
16. Interest rate charge time - The type of interest whether flat line or reducing balance cases
17. Interest rate value - Interest rate
18. Payment Frequency - How to pay - weekly or monthly or biweekly
19. Accept Prepayment - Whether to deduct cash before due date
20. Principal recovery method - Recover principal in full or recover per installment
21. Grace period - Number of days before we start accruing interest
22. Minimum term - Minimum Duration for paying back the loan
23. Maximum term - Maximum Duration for paying back the loan
24. Term type - Whether the duration is weekly or monthly
25. Type - Type of the product ,savings or loan product
26. Request source - whether web, or ussd or app
27. Created date - Date the loan was created on the DB
28. ClusterId - Loan reference
29. Next expected payment date - End date based on the term
30. Write off status - Whether qualified to be written off or not
31. Is loan case a write off - Whether you are actually written of or not
32. End date - Last date for paying the loan
33. Penalty amount - Penalty already applied to the loan

- 34. Rollover fee - Fee charged after your loan is overdue
- 35. Isrollover - Whether rolled over or not
- 36. Number of times rollover - Times a rollover has been done
- 37. Rolled over amount - amount rolled over

Customer details for prediction - This sheet represents the customer data

- 1. Credit score - Data from CRB metropol
- 2. Prequalified amount - What they currently qualify for
- 3. ScoreOutput_MobiLoansScore - Transunion credit score
- 4. ScoreOutput_Probability - Transunion probability of defaulting
- 5. ScoreOutput_Grade - Rating class
- 6. Account_FullSettledCount - Number of loans paid from transunion
- 7. Account_ActiveCount - Number of loans that you have transunion
- 8. Account_ClosedAccount - Loans paid and closed from Transunion
- 9. Date of birth - Date of birth as customer registered with
- 10. PersonalProfile_DateOfBirth - As registered by transunion
- 11. LengthOfCreditHistoryInMonths_MySector - How long you have been borrowing micro loans
- 12. LengthOfCreditHistoryInMonths_OtherSector - How long you have been borrowing from banks
- 13. CountOfNonPerformingAccounts_MySector - Defaulted accounts for micro loans
- 14. CountOfNonPerformingAccounts_OtherSector - Defaulted accounts for banks
- 15. CountOfNonPerformingClosedAccounts_MySector - Closed accounts for microloans
- 16. CountOfNonPerformingClosedAccounts_OtherSector - Closed accounts for banks
- 17. CountOfOpenNonPerformingAccounts_MySector - They are open and non performing loans for micro loans
- 18. CountOfOpenNonPerformingAccounts_OtherSector - They are open and non performing loans for banks
- 19. CountofPerformingAccounts_MySector - No. of performing accounts for microloans
- 20. CountofPerformingAccounts_OtherSector - No. of performing accounts for banks
- 21. CountofClosedPerformingAccounts_MySector - Closed and performing-debt was paid microloans

- 22.CountofClosedPerformingAccounts_OtherSector - Closed and performing-debt was paid other
- 23.CountofOpenPerformingAccounts_MySector - Not fully paid and not in default for microloans
- 24.CountofOpenPerformingAccounts_OtherSector
- 25.CountofPerformingAccountsDefaultHistory_MySector - No. Performing but they have a default history
- 26.CountofPerformingAccountsDefaultHistory_OtherSector - No. Performing but they have a default history
- 27.CountofOpenPerformingAccountswithDefaultHistory_MySector - No.open Performing but they have a default history
- 28.CountofOpenPerformingAccountswithDefaultHistory_OtherSector - No.open Performing but they have a default history
- 29.CountofClosedPerformingAccountswithDefaultHistory_MySector - No. closed Performing but they have a default history
- 30.CountofClosedPerformingAccountswithDefaultHistory_OtherSector - No. closed Performing but they have a default history
31. CountofMobileLoanAccounts_MySector - No of mobile loans you have
- 32.CountofMobileLoanAccounts_OtherSector - No of mobile loans you have
- 33.CountofOpenPerformingMobileLoanAccounts_MySector - No of open and performing mobile loans you have
- 34.CountofOpenPerformingMobileLoanAccounts_OtherSector - No of open and performing mobile loans you have
- 35.CountofClosedPerformingMobileLoanAccounts_MySector - No of closed and performing mobile loans you have
- 36.CountofClosedPerformingMobileLoanAccounts_OtherSector - No of closed and performing mobile loans you have
- 37.CountofOpenNonPerformingMobileLoanAccounts_MySector - No of open and non-performing mobile loans you have
- 38.CountofOpenNonPerformingMobileLoanAccounts_OtherSector - No of open and non-performing mobile loans you have
- 39.CountofClosedNonPerformingMobileLoanAccounts_MySector - No of closed and non- performing mobile loans you have
- 40.
- 41.
- 42.CountofClosedNonPerformingMobileLoanAccounts_OtherSector - No of closed and non- performing mobile loans you have

- 43.CountofOpenPerformingMobileLoanAccountswithDefaultHistory_MySector - No of open and performing with a default history, mobile loans you have
- 44.CountofOpenPerformingMobileLoanAccountswithDefaultHistory_OtherSector - No of open and performing with a default history, mobile loans you have
- 45.CountofClosedPerformingMobileLoanAccountswithDefaultHistory_MySector - No of closed and performing with a default history, mobile loans you have
- 46.CountofClosedPerformingMobileLoanAccountswithDefaultHistory_OtherSector - No of closed and performing with a default history, mobile loans you have
- 47.MinimumMobileLoanPrincipalAmount_MySector - Minimum loan principal you have borrowed
- 48.MinimumMobileLoanPrincipalAmount_OtherSector - Minimum loan principal you have borrowed
- 49.MaximumMobileLoanPrincipalAmount_MySector - Maximum loan principal you have borrowed
- 50.MaximumMobileLoanPrincipalAmount_OtherSector - Maximum loan principal you have borrowed
51. AverageMobileLoanPrincipalAmount_MySector - Average loan principal you have borrowed
- 52.AverageMobileLoanPrincipalAmount_OtherSector - Average loan principal you have borrowed
- 53.LastMobileLoanPrincipalAmount_MySector - Last loan principal before we asked for the data
- 54.LastMobileLoanPrincipalAmount_OtherSector - Last loan principal before we asked for the data
- 55.CustomerCreatedDate - Registration date on the app
- 56.CustomerAge - Age based on the app
- 57.PersoanlProfile_Age - based on transunion