

```
In [247]: import pandas as pd  
import numpy as np
```

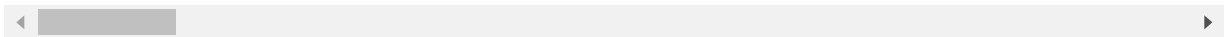
```
In [248]: train= pd.read_csv("train1.csv")
```

```
In [249]: pd.set_option('display.max_rows', 200)  
pd.set_option('display.max_columns', 45)
```

```
In [250]: train.head(2)
```

Out[250]:

	UniqueID	disbursed_amount	asset_cost	ltv	branch_id	supplier_id	manufacturer_id	Cur
0	420825	50578	58400	89.55	67	22807	45	
1	537409	47145	65550	73.23	67	22807	45	



```
train = train.astype({"branch_id":'str', "supplier_id":'str',  
"manufacturer_id":'str', "Current_pincode_ID":'str',  
"State_ID":'str', "Employee_code_ID":'str'})
```

In [251]: `train.dtypes`

```
Out[251]: UniqueID                                int64
disbursed_amount                                int64
asset_cost                                       int64
ltv                                              float64
branch_id                                       int64
supplier_id                                     int64
manufacturer_id                                int64
Current_pincode_ID                             int64
Date.of.Birth                                  object
Employment.Type                                object
DisbursalDate                                  object
State_ID                                       int64
Employee_code_ID                               int64
MobileNo_Avl_Flag                             int64
Aadhar_flag                                    int64
PAN_flag                                        int64
VoterID_flag                                   int64
Driving_flag                                   int64
Passport_flag                                  int64
PERFORM_CNS.SCORE                              int64
PERFORM_CNS.SCORE.DESCRPTION                   object
PRI.NO.OF.ACCTS                                int64
PRI.ACTIVE.ACCTS                               int64
PRI.OVERDUE.ACCTS                              int64
PRI.CURRENT.BALANCE                           int64
PRI.SANCTIONED.AMOUNT                         int64
PRI.DISBURSED.AMOUNT                          int64
SEC.NO.OF.ACCTS                                int64
SEC.ACTIVE.ACCTS                               int64
SEC.OVERDUE.ACCTS                              int64
SEC.CURRENT.BALANCE                           int64
SEC.SANCTIONED.AMOUNT                         int64
SEC.DISBURSED.AMOUNT                          int64
PRIMARY.INSTAL.AMT                             int64
SEC.INSTAL.AMT                                 int64
NEW.ACCTS.IN.LAST.SIX.MONTHS                   int64
DELINQUENT.ACCTS.IN.LAST.SIX.MONTHS            int64
AVERAGE.ACCT.AGE                              object
CREDIT.HISTORY.LENGTH                         object
NO.OF_INQUIRIES                                int64
loan_default                                    int64
dtype: object
```

In [252]: `#train.info()`

In [253]: `#dict=pd.read_excel("/content/gdrive/Data Dictionary.xlsx")`

In [254]: `#dict.head(2)`

In [255]: `#!pip3 install category_encoders`

```
In [256]: train.shape
```

```
Out[256]: (233154, 41)
```

```
In [257]: #train=train.head(10000)
```

```
In [258]: def remove_nan(df):  
    nan_rows=df[df.isnull().any(1)]  
    print(nan_rows)  
    # Filling the null values with ' '  
    df = df.fillna('')  
    nan_rows = df[df.isnull().any(1)]  
    print (nan_rows)  
    return df
```

```
In [259]: train=remove_nan(train)
```

\	UniqueID	disbursed_amount	asset_cost	ltv	branch_id	supplier_id
87	525234	52428	67405	81.60	78	17014
88	637252	51653	63896	86.08	78	17014
91	584433	49488	63306	83.72	78	17014
99	515149	40884	59313	70.81	78	17014
125	547112	49683	62577	83.10	78	17014
813	497986	17850	97311	19.53	11	22976
850	535877	49303	68885	74.04	11	15893
874	562770	56013	80906	71.69	11	24654
1249	623921	51003	65606	79.26	20	23502
1275	635397	45549	73104	63.61	20	14158
1285	505026	70123	95213	74.57	20	23569
1290	432582	49078	55957	89.89	20	14158
1300	629054	46952	63872	75.15	20	14158
1572	609242	48045	69367	71.94	63	16309
1591	485779	32484	61346	55.42	63	16309
1609	438496	53078	61346	88.84	63	16309
1613	500270	53803	65987	83.35	63	16309
1648	470278	51778	60058	89.41	63	16309
1663	634675	41394	65280	65.87	63	18050
1692	593037	53303	69519	79.12	63	18050
1693	471265	53304	62433	88.09	63	18050
1731	430233	53079	62433	88.09	63	18050
1751	442536	61056	73156	86.12	63	17066
1768	561815	51803	71060	74.58	63	21879
1812	604259	75251	95951	80.25	63	21879
1837	599187	65882	101011	66.33	63	24063
1842	457469	52803	70287	76.83	63	21879
1854	600016	43894	66728	67.44	63	18050
1857	457493	52578	72788	74.19	63	21879
1862	553845	56513	76472	75.84	63	21879
1864	545303	65282	80109	83.64	63	17066
1870	458279	42394	64338	68.39	63	17066
1872	510327	73217	106503	70.33	63	17066
1874	465541	56713	65223	89.23	63	17066
1923	616152	45349	65840	69.87	48	15905
1942	479708	46349	64330	74.62	48	15905
1952	629632	43894	66721	67.45	48	15907
1954	539672	45349	73911	62.24	48	15905
2372	564021	63213	81933	79.33	42	23132
2381	568664	58259	79557	75.42	42	23132
2411	575102	53078	86180	63.82	42	12534
2412	592281	55759	104301	54.65	42	16679
2415	592095	58259	80726	74.33	42	23212
2422	423517	32484	69354	49.02	42	23132
2423	528490	57513	101813	57.95	42	16679
2426	518171	56259	74237	78.13	42	23132
2486	570155	50078	85072	61.12	42	12534
2904	532713	29529	77532	38.69	36	15372
3252	635560	54259	71918	77.87	16	15694
3273	489131	50303	74998	69.34	16	16730
3282	629784	61573	75337	84.95	16	16730
3289	466104	55759	82782	69.46	16	23304
3294	493229	55013	72073	79.09	16	15694
3297	587799	96899	174058	56.88	16	18802
3299	498909	85989	120358	73.12	16	16730

3317	454622	52803	68653	78.66	146	15694
3319	652769	66169	84080	79.69	146	14142
3320	431618	51303	71157	73.08	146	15694
3325	471537	56259	73452	77.60	146	14142
3329	503169	58013	78393	75.26	146	14142
3330	563986	58259	81052	72.79	146	14142
3331	508388	59159	78785	76.03	146	14142
3333	547022	51550	70895	74.76	146	14142
3339	621486	55259	73300	76.40	146	14142
3341	468633	47749	68302	70.86	146	14142
3350	609736	53303	84600	63.83	146	14142
3354	519541	58013	79111	74.58	146	14142
3361	564585	58259	74025	79.70	146	14142
3389	460357	56759	73750	79.32	16	22017
3393	512251	40594	74850	56.11	16	16460
3395	611790	62413	78069	81.85	16	15694
3404	543276	59763	80586	76.32	16	15694
3408	462444	71717	98842	74.36	16	18326
3412	635983	56459	70232	82.58	16	15694
3413	622850	62913	74361	86.74	16	21498
3415	563877	60647	73776	84.72	16	15694
3416	505180	64369	71675	92.08	16	18317
3431	466703	45749	64090	73.18	16	14356
3435	622563	60147	78169	79.32	16	15694
3446	616337	39594	73501	55.78	16	15694
3449	445395	66369	86751	78.39	16	15694
3451	605944	52703	73501	73.74	16	15694
3453	486639	67669	87650	78.72	16	21980
3455	639268	31584	94890	34.36	16	14143
3463	436403	54759	66691	84.72	16	21980
3477	605368	57709	94100	62.96	16	15694
3486	470555	56659	75680	76.64	16	21124
3488	490755	58309	77632	77.29	16	21124
3491	469746	42794	71346	61.67	16	14305
3497	570692	58513	75901	78.39	16	21124
3508	611766	60213	75480	80.82	16	21980
3509	611031	45349	75651	60.81	16	21124
3517	552191	58759	78315	75.98	16	14305
3521	559397	59259	78400	76.53	16	21498
3531	431799	56009	75974	75.03	16	21980
3559	513545	61213	73981	83.81	16	14305
3563	615665	60213	71891	84.85	16	18317
3565	539338	56659	73981	78.40	16	21124
3571	579908	61213	77800	79.69	16	14305
3577	558962	56459	75896	75.37	16	21498
...
228320	652855	60913	76727	80.41	111	20518
228323	638853	64869	78405	83.80	111	20518
228329	627452	58759	81637	72.88	17	16471
228331	645525	59259	74371	80.68	17	13984
228333	621659	56759	69567	82.65	17	13937
228337	612296	35939	63597	57.39	17	13937
228338	613767	62213	76102	82.78	17	13937
228339	621431	54303	73650	74.68	17	23587
228343	621466	59259	78715	76.22	17	23587
228346	645839	48749	76200	64.83	17	23587
228367	620729	66169	104645	64.03	17	23587

228368	615296	28529	76252	38.03	17	20335
228371	646804	67882	81461	84.70	17	16471
228405	635014	56259	70991	80.29	10	16292
228425	637670	65882	85071	79.93	255	23511
228442	612101	87620	108178	83.20	255	23511
228446	636854	57513	78740	75.57	152	23404
228448	630207	51303	71672	73.95	152	18310
228468	653568	52078	74316	72.66	7	17687
228473	587225	40394	78279	53.65	7	17687
228476	574178	51078	79163	66.95	7	17687
228496	602432	29479	76261	39.34	42	16679
228524	611778	79986	111800	72.72	11	23409
228529	627390	31484	89411	35.79	11	23888
228530	633323	96990	176150	55.92	11	23409
228534	611152	75251	104800	73.00	11	23409
228548	635529	74751	106119	72.56	152	15804
228551	639649	54013	74740	74.93	152	18310
228554	627122	67882	96569	72.49	152	13890
228558	631260	49078	68428	74.53	152	13890
228607	573236	62713	84305	75.91	7	21321
228638	617201	53764	66450	84.88	8	14823
228642	630544	57964	79605	74.87	8	12539
228647	604252	44699	81930	57.37	8	14823
228657	563944	24279	51220	50.76	8	23501
228661	586884	26879	75450	37.11	8	14823
228662	622923	28834	71600	43.30	8	14823
228677	586854	73952	103250	73.61	8	23716
228709	627951	46699	70010	69.99	8	14823
228786	640114	40394	61066	68.78	10	23220
228818	638599	78079	105380	74.97	10	23752
228848	625174	46349	74248	64.65	255	23568
228855	565220	63882	86482	76.32	255	23568
228857	596680	68882	82437	84.91	255	23568
228867	602434	88620	201550	44.65	11	20569
228871	648011	45879	74968	65.36	11	24744
228938	571955	71317	101750	71.74	42	15888
228942	616316	33311	68484	51.11	14	24675
228982	626930	52578	62700	85.33	1	14436
228996	628379	60213	83075	74.63	146	18150
229000	603968	56459	76867	75.46	146	15694
229083	632922	53549	77386	73.66	103	24632
229085	558053	56213	71621	83.77	103	24632
229087	620077	26659	75981	38.17	103	24632
229226	574246	51703	73490	72.12	67	22703
229232	597787	53999	65250	84.81	67	18532
229350	634234	46849	58530	81.15	105	15792
229493	610250	50803	61203	85.13	147	24488
229761	649495	70423	79370	89.83	66	16776
229785	583129	44349	71520	64.32	11	24343
229789	576199	34439	72749	49.49	11	24343
229907	609206	53763	64872	85.55	62	20804
229960	608450	60947	72988	84.95	146	17921
230022	618016	61613	78000	80.77	66	16964
230189	628267	77751	105787	74.68	66	18019
230192	644011	61213	80315	77.20	66	18154
230196	616263	46649	66188	71.46	66	18154
230200	644413	59013	70686	84.88	66	18154

230207	639843	57959	66116	88.78	66	18079
230209	617071	55259	76763	72.95	66	18154
230210	604919	67669	76424	89.63	66	18154
230248	605136	63213	77051	83.06	66	18154
230251	637403	55259	73840	75.84	66	24706
230316	643221	78751	109143	73.30	152	23273
230358	623721	62347	74651	84.93	105	22874
230476	635631	68448	84657	84.02	17	24624
230479	619725	50303	68136	74.85	17	24624
230502	638837	54303	81461	67.52	17	16471
230563	557044	56613	66596	87.24	77	18528
230574	471788	45283	58566	82.13	77	18528
230753	419595	64669	76313	87.14	19	16938
230816	594396	50303	64201	79.44	78	18396
230818	508177	51738	67280	78.78	78	18396
230916	611096	65606	93711	73.20	78	18404
231102	639312	43454	68937	67.45	78	17014
231169	618938	70909	84454	85.00	74	21347
231234	536480	89055	124100	72.93	2	15475
231666	645973	59179	79166	77.94	78	22857
231674	495574	43272	59313	74.86	78	17014
231691	645289	37679	63896	63.38	78	17014
231699	616393	58281	74434	83.56	78	16803
231702	569097	48452	64675	79.94	78	17014
231713	553789	48172	66115	74.67	78	17014
231717	569093	47385	63306	79.93	78	17014
231721	622216	50974	63896	84.98	78	17014
231722	494458	43272	59313	74.86	78	17014
231737	419420	36750	62852	60.14	78	17014
231756	553774	50683	67746	79.71	78	16803
231767	594901	55728	74748	79.60	78	16803
232656	563437	63073	72000	89.93	135	23550

	manufacturer_id	Current_pincode_ID	Date.of.Birth	Employment.Type	\
87	45	2099	05-08-98		NaN
88	45	2079	24-02-99		NaN
91	45	2069	27-11-98		NaN
99	45	2099	24-02-98		NaN
125	45	2099	01-01-98		NaN
813	51	5969	05-09-97		NaN
850	86	5969	01-01-84		NaN
874	49	5940	16-07-00		NaN
1249	45	6188	19-04-98		NaN
1275	45	6207	05-07-99		NaN
1285	48	6207	30-08-98		NaN
1290	45	6207	04-03-99		NaN
1300	45	6207	05-03-00		NaN
1572	45	7093	05-05-98		NaN
1591	45	7085	25-08-98		NaN
1609	45	7093	21-10-98		NaN
1613	45	7108	28-10-99		NaN
1648	45	7089	11-02-99		NaN
1663	86	7083	12-12-99		NaN
1692	86	7091	30-11-98		NaN
1693	86	7091	29-04-99		NaN
1731	86	7108	06-03-98		NaN
1751	86	7084	04-08-98		NaN

1768	86	7102	08-04-98	NaN
1812	86	7100	08-03-98	NaN
1837	48	7110	24-09-98	NaN
1842	86	7109	17-10-97	NaN
1854	86	7109	01-01-98	NaN
1857	86	7100	13-05-98	NaN
1862	86	7100	01-01-98	NaN
1864	86	7124	01-01-00	NaN
1870	86	7084	01-01-99	NaN
1872	86	7094	18-08-00	NaN
1874	86	7106	01-01-00	NaN
1923	86	6318	01-01-98	NaN
1942	86	6265	01-01-00	NaN
1952	45	6337	01-01-99	NaN
1954	86	6287	25-05-98	NaN
2372	45	5342	24-06-97	NaN
2381	45	5222	06-06-94	NaN
2411	49	5345	02-12-99	NaN
2412	51	5347	13-11-99	NaN
2415	86	5348	07-02-00	NaN
2422	45	5348	12-07-98	NaN
2423	51	5348	30-03-91	NaN
2426	45	5348	12-01-92	NaN
2486	49	5182	14-08-98	NaN
2904	45	6628	02-02-96	NaN
3252	86	2992	19-02-00	NaN
3273	51	2951	03-05-97	NaN
3282	51	2951	25-12-74	NaN
3289	145	2980	11-08-99	NaN
3294	86	2959	12-08-75	NaN
3297	67	2980	15-08-80	NaN
3299	51	3013	28-05-96	NaN
3317	86	2989	23-06-72	NaN
3319	45	2955	27-08-93	NaN
3320	86	2953	20-04-87	NaN
3325	45	2997	27-10-61	NaN
3329	45	2997	18-03-97	NaN
3330	45	2997	13-12-99	NaN
3331	45	2997	25-10-80	NaN
3333	45	2955	10-02-89	NaN
3339	45	2997	10-06-85	NaN
3341	45	2961	07-06-72	NaN
3350	45	2997	01-01-97	NaN
3354	45	2997	12-06-62	NaN
3361	45	2997	10-02-98	NaN
3389	51	3013	22-09-75	NaN
3393	120	2975	10-04-95	NaN
3395	86	2963	01-01-66	NaN
3404	86	2970	15-01-99	NaN
3408	49	3096	14-07-98	NaN
3412	86	2959	06-02-99	NaN
3413	86	3030	12-10-98	NaN
3415	86	3013	27-01-98	NaN
3416	86	3013	01-01-73	NaN
3431	45	3013	01-01-74	NaN
3435	86	3013	02-12-89	NaN
3446	86	3014	19-01-00	NaN

3449	86	2994	06-08-96	NaN
3451	86	3013	01-10-95	NaN
3453	86	3013	01-01-89	NaN
3455	48	3013	31-03-89	NaN
3463	86	3013	12-03-66	NaN
3477	86	3013	01-01-66	NaN
3486	86	2959	01-01-98	NaN
3488	86	2995	01-01-91	NaN
3491	86	2971	21-12-96	NaN
3497	86	2959	04-06-93	NaN
3508	86	2951	19-06-98	NaN
3509	86	2959	01-01-71	NaN
3517	86	2959	24-05-86	NaN
3521	86	2989	05-06-99	NaN
3531	86	2943	19-06-99	NaN
3559	86	2950	22-06-80	NaN
3563	86	2959	10-10-99	NaN
3565	86	2959	01-01-84	NaN
3571	86	2940	01-01-74	NaN
3577	86	2959	01-01-81	NaN
...
228320	45	3212	10-02-98	NaN
228323	45	3212	01-01-89	NaN
228329	51	3269	15-06-86	NaN
228331	86	3290	08-08-98	NaN
228333	45	3224	01-01-00	NaN
228337	45	3221	06-08-96	NaN
228338	45	3234	25-04-98	NaN
228339	120	3235	14-06-95	NaN
228343	120	3247	05-08-99	NaN
228346	120	3227	10-11-83	NaN
228367	120	3221	26-06-98	NaN
228368	86	3221	01-01-73	NaN
228371	51	3222	20-03-00	NaN
228405	45	5680	01-01-99	NaN
228425	86	5847	01-01-98	NaN
228442	86	5837	01-01-99	NaN
228446	45	4999	09-08-75	NaN
228448	86	4919	16-02-99	NaN
228468	45	5792	01-01-99	NaN
228473	45	5789	13-11-99	NaN
228476	45	5793	01-01-99	NaN
228496	51	5242	26-11-98	NaN
228524	48	5966	05-02-99	NaN
228529	49	5966	10-04-86	NaN
228530	48	6024	11-02-00	NaN
228534	48	5966	02-09-00	NaN
228548	48	4958	17-04-98	NaN
228551	86	5007	01-01-80	NaN
228554	86	4920	18-11-96	NaN
228558	86	4916	01-01-75	NaN
228607	86	5725	09-05-99	NaN
228638	45	5337	12-03-98	NaN
228642	49	5244	26-07-99	NaN
228647	45	5261	01-03-65	NaN
228657	51	5336	01-02-58	NaN
228661	45	5344	06-06-99	NaN

228662	45	5276	05-03-98	NaN
228677	48	5276	05-06-99	NaN
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125	29-09-18	4	1646	1	
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874	08-10-18	3	1464	1	
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3282	726	D-Very Low Risk
3289	0	No Bureau History Available
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3320	652	F-Low Risk
3325	0	No Bureau History Available
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3331	0	No Bureau History Available
3333	0	No Bureau History Available
3339	0	No Bureau History Available
3341	18	Not Scored: No Updates available in last 36 mo...
3350	0	No Bureau History Available
3354	0	No Bureau History Available
3361	0	No Bureau History Available
3389	657	F-Low Risk
3393	719	D-Very Low Risk
3395	478	K-High Risk
3404	0	No Bureau History Available
3408	0	No Bureau History Available
3412	0	No Bureau History Available
3413	0	No Bureau History Available
3415	0	No Bureau History Available
3416	0	No Bureau History Available
3431	653	F-Low Risk
3435	15	Not Scored: Sufficient History Not Available
3446	738	C-Very Low Risk
3449	627	H-Medium Risk
3451	0	No Bureau History Available
3453	0	No Bureau History Available
3455	0	No Bureau History Available
3463	0	No Bureau History Available
3477	0	No Bureau History Available
3486	0	No Bureau History Available
3488	598	I-Medium Risk
3491	0	No Bureau History Available
3497	390	K-High Risk
3508	0	No Bureau History Available
3509	0	No Bureau History Available
3517	0	No Bureau History Available
3521	0	No Bureau History Available
3531	0	No Bureau History Available
3559	836	A-Very Low Risk
3563	0	No Bureau History Available

3565	0	No Bureau History Available
3571	646	G-Low Risk
3577	763	B-Very Low Risk
...
228320	0	No Bureau History Available
228323	664	F-Low Risk
228329	0	No Bureau History Available
228331	368	K-High Risk
228333	0	No Bureau History Available
228337	763	B-Very Low Risk
228338	0	No Bureau History Available
228339	641	G-Low Risk
228343	0	No Bureau History Available
228346	718	D-Very Low Risk
228367	0	No Bureau History Available
228368	0	No Bureau History Available
228371	879	A-Very Low Risk
228405	0	No Bureau History Available
228425	0	No Bureau History Available
228442	0	No Bureau History Available
228446	0	No Bureau History Available
228448	0	No Bureau History Available
228468	0	No Bureau History Available
228473	0	No Bureau History Available
228476	0	No Bureau History Available
228496	0	No Bureau History Available
228524	0	No Bureau History Available
228529	0	No Bureau History Available
228530	836	A-Very Low Risk
228534	0	No Bureau History Available
228548	0	No Bureau History Available
228551	300	M-Very High Risk
228554	0	No Bureau History Available
228558	0	No Bureau History Available
228607	825	A-Very Low Risk
228638	0	No Bureau History Available
228642	0	No Bureau History Available
228647	0	No Bureau History Available
228657	0	No Bureau History Available
228661	0	No Bureau History Available
228662	0	No Bureau History Available
228677	0	No Bureau History Available
228709	836	A-Very Low Risk
228786	0	No Bureau History Available
228818	0	No Bureau History Available
228848	0	No Bureau History Available
228855	616	H-Medium Risk
228857	0	No Bureau History Available
228867	17	Not Scored: Not Enough Info available on the c...
228871	0	No Bureau History Available
228938	0	No Bureau History Available
228942	0	No Bureau History Available
228982	512	K-High Risk
228996	0	No Bureau History Available
229000	0	No Bureau History Available
229083	0	No Bureau History Available
229085	0	No Bureau History Available

229087	0	No Bureau History Available
229226	0	No Bureau History Available
229232	0	No Bureau History Available
229350	0	No Bureau History Available
229493	16	Not Scored: No Activity seen on the customer (...)
229761	646	G-Low Risk
229785	0	No Bureau History Available
229789	0	No Bureau History Available
229907	0	No Bureau History Available
229960	0	No Bureau History Available
230022	0	No Bureau History Available
230189	300	M-Very High Risk
230192	0	No Bureau History Available
230196	0	No Bureau History Available
230200	0	No Bureau History Available
230207	727	D-Very Low Risk
230209	740	C-Very Low Risk
230210	725	D-Very Low Risk
230248	688	E-Low Risk
230251	15	Not Scored: Sufficient History Not Available
230316	0	No Bureau History Available
230358	0	No Bureau History Available
230476	0	No Bureau History Available
230479	0	No Bureau History Available
230502	0	No Bureau History Available
230563	0	No Bureau History Available
230574	0	No Bureau History Available
230753	0	No Bureau History Available
230816	0	No Bureau History Available
230818	0	No Bureau History Available
230916	0	No Bureau History Available
231102	0	No Bureau History Available
231169	0	No Bureau History Available
231234	0	No Bureau History Available
231666	0	No Bureau History Available
231674	300	M-Very High Risk
231691	0	No Bureau History Available
231699	16	Not Scored: No Activity seen on the customer (...)
231702	824	A-Very Low Risk
231713	0	No Bureau History Available
231717	0	No Bureau History Available
231721	0	No Bureau History Available
231722	763	B-Very Low Risk
231737	0	No Bureau History Available
231756	0	No Bureau History Available
231767	0	No Bureau History Available
232656	0	No Bureau History Available

	PRI.NO.OF.ACCTS	PRI.ACTIVE.ACCTS	PRI.OVERDUE.ACCTS \
87	0	0	0
88	0	0	0
91	0	0	0
99	0	0	0
125	0	0	0
813	0	0	0
850	1	1	1
874	0	0	0

1249	0	0	0
1275	0	0	0
1285	0	0	0
1290	0	0	0
1300	0	0	0
1572	0	0	0
1591	0	0	0
1609	0	0	0
1613	0	0	0
1648	0	0	0
1663	0	0	0
1692	1	1	0
1693	0	0	0
1731	0	0	0
1751	0	0	0
1768	1	1	1
1812	2	1	0
1837	0	0	0
1842	0	0	0
1854	2	2	1
1857	0	0	0
1862	1	1	0
1864	0	0	0
1870	0	0	0
1872	0	0	0
1874	0	0	0
1923	0	0	0
1942	0	0	0
1952	0	0	0
1954	0	0	0
2372	0	0	0
2381	0	0	0
2411	0	0	0
2412	0	0	0
2415	0	0	0
2422	0	0	0
2423	1	0	1
2426	0	0	0
2486	0	0	0
2904	0	0	0
3252	0	0	0
3273	6	1	0
3282	16	3	0
3289	0	0	0
3294	0	0	0
3297	1	0	0
3299	8	4	0
3317	0	0	0
3319	14	2	1
3320	1	1	0
3325	0	0	0
3329	0	0	0
3330	4	3	0
3331	0	0	0
3333	0	0	0
3339	0	0	0
3341	1	0	0

3350	0	0	0
3354	0	0	0
3361	0	0	0
3389	13	4	0
3393	5	3	0
3395	3	2	1
3404	0	0	0
3408	0	0	0
3412	0	0	0
3413	0	0	0
3415	0	0	0
3416	0	0	0
3431	1	1	0
3435	1	1	0
3446	2	1	0
3449	9	5	0
3451	0	0	0
3453	0	0	0
3455	0	0	0
3463	0	0	0
3477	0	0	0
3486	0	0	0
3488	2	1	1
3491	0	0	0
3497	1	1	1
3508	0	0	0
3509	0	0	0
3517	0	0	0
3521	0	0	0
3531	0	0	0
3559	1	0	0
3563	0	0	0
3565	0	0	0
3571	7	1	0
3577	1	1	0
...
228320	0	0	0
228323	2	1	0
228329	0	0	0
228331	5	2	1
228333	0	0	0
228337	2	1	0
228338	0	0	0
228339	12	8	0
228343	0	0	0
228346	27	5	0
228367	0	0	0
228368	0	0	0
228371	2	0	0
228405	0	0	0
228425	0	0	0
228442	0	0	0
228446	0	0	0
228448	0	0	0
228468	0	0	0
228473	0	0	0
228476	0	0	0

228496	0	0	0
228524	0	0	0
228529	0	0	0
228530	1	0	0
228534	0	0	0
228548	0	0	0
228551	16	4	1
228554	0	0	0
228558	0	0	0
228607	11	3	0
228638	0	0	0
228642	0	0	0
228647	0	0	0
228657	0	0	0
228661	0	0	0
228662	0	0	0
228677	0	0	0
228709	1	0	0
228786	0	0	0
228818	0	0	0
228848	0	0	0
228855	16	3	1
228857	0	0	0
228867	1	1	0
228871	0	0	0
228938	0	0	0
228942	0	0	0
228982	3	2	1
228996	0	0	0
229000	0	0	0
229083	0	0	0
229085	0	0	0
229087	0	0	0
229226	0	0	0
229232	0	0	0
229350	0	0	0
229493	1	0	0
229761	2	1	0
229785	0	0	0
229789	0	0	0
229907	0	0	0
229960	0	0	0
230022	0	0	0
230189	9	2	2
230192	0	0	0
230196	0	0	0
230200	0	0	0
230207	29	8	0
230209	3	1	0
230210	2	1	0
230248	11	5	0
230251	1	1	0
230316	0	0	0
230358	0	0	0
230476	0	0	0
230479	0	0	0
230502	0	0	0

230563	0	0	0
230574	0	0	0
230753	0	0	0
230816	0	0	0
230818	0	0	0
230916	0	0	0
231102	0	0	0
231169	0	0	0
231234	0	0	0
231666	0	0	0
231674	12	2	1
231691	0	0	0
231699	7	1	0
231702	1	0	0
231713	0	0	0
231717	0	0	0
231721	0	0	0
231722	1	1	0
231737	0	0	0
231756	0	0	0
231767	0	0	0
232656	0	0	0

	PRI.CURRENT.BALANCE	PRI.SANCTIONED.AMOUNT	PRI.DISBURSED.AMOUNT \
87	0	0	0
88	0	0	0
91	0	0	0
99	0	0	0
125	0	0	0
813	0	0	0
850	75539	98000	98000
874	0	0	0
1249	0	0	0
1275	0	0	0
1285	0	0	0
1290	0	0	0
1300	0	0	0
1572	0	0	0
1591	0	0	0
1609	0	0	0
1613	0	0	0
1648	0	0	0
1663	0	0	0
1692	1594	9171	9171
1693	0	0	0
1731	0	0	0
1751	0	0	0
1768	24995	30000	30000
1812	44287	45000	45000
1837	0	0	0
1842	0	0	0
1854	51202	49550	49550
1857	0	0	0
1862	58000	58000	58000
1864	0	0	0
1870	0	0	0
1872	0	0	0

1874	0	0	0
1923	0	0	0
1942	0	0	0
1952	0	0	0
1954	0	0	0
2372	0	0	0
2381	0	0	0
2411	0	0	0
2412	0	0	0
2415	0	0	0
2422	0	0	0
2423	0	0	0
2426	0	0	0
2486	0	0	0
2904	0	0	0
3252	0	0	0
3273	84	4800	4800
3282	1053647	1220290	1220290
3289	0	0	0
3294	0	0	0
3297	0	0	0
3299	494094	836401	836401
3317	0	0	0
3319	0	40839	40839
3320	16208	19000	16208
3325	0	0	0
3329	0	0	0
3330	172984	195500	195500
3331	0	0	0
3333	0	0	0
3339	0	0	0
3341	0	0	0
3350	0	0	0
3354	0	0	0
3361	0	0	0
3389	940591	1130250	1130250
3393	42770	87000	87000
3395	25992	364120	364120
3404	0	0	0
3408	0	0	0
3412	0	0	0
3413	0	0	0
3415	0	0	0
3416	0	0	0
3431	37736	50000	50000
3435	105000	105000	105000
3446	98507	103000	103000
3449	1279847	1504494	1504494
3451	0	0	0
3453	0	0	0
3455	0	0	0
3463	0	0	0
3477	0	0	0
3486	0	0	0
3488	265	265	265
3491	0	0	0
3497	24443	20000	20000

3508	0	0	0
3509	0	0	0
3517	0	0	0
3521	0	0	0
3531	0	0	0
3559	0	0	0
3563	0	0	0
3565	0	0	0
3571	90692	116949	116949
3577	1690	16900	16900
...
228320	0	0	0
228323	27380	26000	26000
228329	0	0	0
228331	234101	239000	239000
228333	0	0	0
228337	0	15500	15500
228338	0	0	0
228339	256384	636671	639052
228343	0	0	0
228346	414111	403000	403000
228367	0	0	0
228368	0	0	0
228371	0	0	0
228405	0	0	0
228425	0	0	0
228442	0	0	0
228446	0	0	0
228448	0	0	0
228468	0	0	0
228473	0	0	0
228476	0	0	0
228496	0	0	0
228524	0	0	0
228529	0	0	0
228530	0	0	0
228534	0	0	0
228548	0	0	0
228551	560710	664800	676559
228554	0	0	0
228558	0	0	0
228607	68101	102950	102950
228638	0	0	0
228642	0	0	0
228647	0	0	0
228657	0	0	0
228661	0	0	0
228662	0	0	0
228677	0	0	0
228709	0	0	0
228786	0	0	0
228818	0	0	0
228848	0	0	0
228855	118213	140000	140000
228857	0	0	0
228867	8393	13990	13990
228871	0	0	0

228938	0	0	0
228942	0	0	0
228982	236991	235000	235000
228996	0	0	0
229000	0	0	0
229083	0	0	0
229085	0	0	0
229087	0	0	0
229226	0	0	0
229232	0	0	0
229350	0	0	0
229493	0	0	0
229761	71300	71300	71300
229785	0	0	0
229789	0	0	0
229907	0	0	0
229960	0	0	0
230022	0	0	0
230189	52959	84391	84391
230192	0	0	0
230196	0	0	0
230200	0	0	0
230207	1109989	1259555	1259098
230209	47851	49000	49000
230210	-1	50000	0
230248	46480	223023	223023
230251	14000	14000	14000
230316	0	0	0
230358	0	0	0
230476	0	0	0
230479	0	0	0
230502	0	0	0
230563	0	0	0
230574	0	0	0
230753	0	0	0
230816	0	0	0
230818	0	0	0
230916	0	0	0
231102	0	0	0
231169	0	0	0
231234	0	0	0
231666	0	0	0
231674	29389	75000	75000
231691	0	0	0
231699	5267	35000	35000
231702	0	0	0
231713	0	0	0
231717	0	0	0
231721	0	0	0
231722	3927	27000	27000
231737	0	0	0
231756	0	0	0
231767	0	0	0
232656	0	0	0

	SEC.NO.OF.ACCTS	SEC.ACTIVE.ACCTS	SEC.OVERDUE.ACCTS	\
87	0	0	0	

88	0	0	0
91	0	0	0
99	0	0	0
125	0	0	0
813	0	0	0
850	0	0	0
874	0	0	0
1249	0	0	0
1275	0	0	0
1285	0	0	0
1290	0	0	0
1300	0	0	0
1572	0	0	0
1591	0	0	0
1609	0	0	0
1613	0	0	0
1648	0	0	0
1663	0	0	0
1692	0	0	0
1693	0	0	0
1731	0	0	0
1751	0	0	0
1768	1	1	0
1812	0	0	0
1837	0	0	0
1842	0	0	0
1854	0	0	0
1857	0	0	0
1862	0	0	0
1864	0	0	0
1870	0	0	0
1872	0	0	0
1874	0	0	0
1923	0	0	0
1942	0	0	0
1952	0	0	0
1954	0	0	0
2372	0	0	0
2381	0	0	0
2411	0	0	0
2412	0	0	0
2415	0	0	0
2422	0	0	0
2423	0	0	0
2426	0	0	0
2486	0	0	0
2904	0	0	0
3252	0	0	0
3273	0	0	0
3282	0	0	0
3289	0	0	0
3294	5	2	0
3297	0	0	0
3299	0	0	0
3317	0	0	0
3319	0	0	0
3320	0	0	0

3325	0	0	0
3329	0	0	0
3330	0	0	0
3331	0	0	0
3333	0	0	0
3339	0	0	0
3341	0	0	0
3350	0	0	0
3354	0	0	0
3361	0	0	0
3389	0	0	0
3393	0	0	0
3395	0	0	0
3404	0	0	0
3408	0	0	0
3412	0	0	0
3413	0	0	0
3415	0	0	0
3416	0	0	0
3431	0	0	0
3435	0	0	0
3446	0	0	0
3449	0	0	0
3451	0	0	0
3453	0	0	0
3455	0	0	0
3463	0	0	0
3477	0	0	0
3486	0	0	0
3488	0	0	0
3491	0	0	0
3497	1	0	0
3508	0	0	0
3509	0	0	0
3517	0	0	0
3521	0	0	0
3531	0	0	0
3559	0	0	0
3563	0	0	0
3565	0	0	0
3571	0	0	0
3577	0	0	0
...
228320	0	0	0
228323	0	0	0
228329	0	0	0
228331	0	0	0
228333	0	0	0
228337	0	0	0
228338	0	0	0
228339	0	0	0
228343	0	0	0
228346	0	0	0
228367	0	0	0
228368	0	0	0
228371	0	0	0
228405	0	0	0

228425	0	0	0
228442	0	0	0
228446	0	0	0
228448	0	0	0
228468	0	0	0
228473	0	0	0
228476	0	0	0
228496	0	0	0
228524	0	0	0
228529	0	0	0
228530	0	0	0
228534	0	0	0
228548	0	0	0
228551	0	0	0
228554	0	0	0
228558	0	0	0
228607	0	0	0
228638	0	0	0
228642	0	0	0
228647	0	0	0
228657	0	0	0
228661	0	0	0
228662	0	0	0
228677	0	0	0
228709	0	0	0
228786	0	0	0
228818	0	0	0
228848	1	1	0
228855	0	0	0
228857	0	0	0
228867	0	0	0
228871	0	0	0
228938	0	0	0
228942	0	0	0
228982	0	0	0
228996	0	0	0
229000	0	0	0
229083	0	0	0
229085	0	0	0
229087	0	0	0
229226	0	0	0
229232	0	0	0
229350	0	0	0
229493	0	0	0
229761	0	0	0
229785	0	0	0
229789	0	0	0
229907	0	0	0
229960	0	0	0
230022	0	0	0
230189	0	0	0
230192	0	0	0
230196	0	0	0
230200	0	0	0
230207	0	0	0
230209	0	0	0
230210	0	0	0

230248	0	0	0
230251	0	0	0
230316	0	0	0
230358	0	0	0
230476	0	0	0
230479	0	0	0
230502	0	0	0
230563	0	0	0
230574	0	0	0
230753	0	0	0
230816	0	0	0
230818	0	0	0
230916	0	0	0
231102	0	0	0
231169	0	0	0
231234	0	0	0
231666	0	0	0
231674	0	0	0
231691	0	0	0
231699	0	0	0
231702	0	0	0
231713	0	0	0
231717	0	0	0
231721	0	0	0
231722	0	0	0
231737	0	0	0
231756	0	0	0
231767	0	0	0
232656	0	0	0

	SEC.CURRENT.BALANCE	SEC.SANCTIONED.AMOUNT	SEC.DISBURSED.AMOUNT \
87	0	0	0
88	0	0	0
91	0	0	0
99	0	0	0
125	0	0	0
813	0	0	0
850	0	0	0
874	0	0	0
1249	0	0	0
1275	0	0	0
1285	0	0	0
1290	0	0	0
1300	0	0	0
1572	0	0	0
1591	0	0	0
1609	0	0	0
1613	0	0	0
1648	0	0	0
1663	0	0	0
1692	0	0	0
1693	0	0	0
1731	0	0	0
1751	0	0	0
1768	25367	39161	39161
1812	0	0	0
1837	0	0	0

1842	0	0	0
1854	0	0	0
1857	0	0	0
1862	0	0	0
1864	0	0	0
1870	0	0	0
1872	0	0	0
1874	0	0	0
1923	0	0	0
1942	0	0	0
1952	0	0	0
1954	0	0	0
2372	0	0	0
2381	0	0	0
2411	0	0	0
2412	0	0	0
2415	0	0	0
2422	0	0	0
2423	0	0	0
2426	0	0	0
2486	0	0	0
2904	0	0	0
3252	0	0	0
3273	0	0	0
3282	0	0	0
3289	0	0	0
3294	23114	65483	65483
3297	0	0	0
3299	0	0	0
3317	0	0	0
3319	0	0	0
3320	0	0	0
3325	0	0	0
3329	0	0	0
3330	0	0	0
3331	0	0	0
3333	0	0	0
3339	0	0	0
3341	0	0	0
3350	0	0	0
3354	0	0	0
3361	0	0	0
3389	0	0	0
3393	0	0	0
3395	0	0	0
3404	0	0	0
3408	0	0	0
3412	0	0	0
3413	0	0	0
3415	0	0	0
3416	0	0	0
3431	0	0	0
3435	0	0	0
3446	0	0	0
3449	0	0	0
3451	0	0	0
3453	0	0	0

3455	0	0	0
3463	0	0	0
3477	0	0	0
3486	0	0	0
3488	0	0	0
3491	0	0	0
3497	0	0	0
3508	0	0	0
3509	0	0	0
3517	0	0	0
3521	0	0	0
3531	0	0	0
3559	0	0	0
3563	0	0	0
3565	0	0	0
3571	0	0	0
3577	0	0	0
...
228320	0	0	0
228323	0	0	0
228329	0	0	0
228331	0	0	0
228333	0	0	0
228337	0	0	0
228338	0	0	0
228339	0	0	0
228343	0	0	0
228346	0	0	0
228367	0	0	0
228368	0	0	0
228371	0	0	0
228405	0	0	0
228425	0	0	0
228442	0	0	0
228446	0	0	0
228448	0	0	0
228468	0	0	0
228473	0	0	0
228476	0	0	0
228496	0	0	0
228524	0	0	0
228529	0	0	0
228530	0	0	0
228534	0	0	0
228548	0	0	0
228551	0	0	0
228554	0	0	0
228558	0	0	0
228607	0	0	0
228638	0	0	0
228642	0	0	0
228647	0	0	0
228657	0	0	0
228661	0	0	0
228662	0	0	0
228677	0	0	0
228709	0	0	0

228786	0	0	0
228818	0	0	0
228848	589	32000	588
228855	0	0	0
228857	0	0	0
228867	0	0	0
228871	0	0	0
228938	0	0	0
228942	0	0	0
228982	0	0	0
228996	0	0	0
229000	0	0	0
229083	0	0	0
229085	0	0	0
229087	0	0	0
229226	0	0	0
229232	0	0	0
229350	0	0	0
229493	0	0	0
229761	0	0	0
229785	0	0	0
229789	0	0	0
229907	0	0	0
229960	0	0	0
230022	0	0	0
230189	0	0	0
230192	0	0	0
230196	0	0	0
230200	0	0	0
230207	0	0	0
230209	0	0	0
230210	0	0	0
230248	0	0	0
230251	0	0	0
230316	0	0	0
230358	0	0	0
230476	0	0	0
230479	0	0	0
230502	0	0	0
230563	0	0	0
230574	0	0	0
230753	0	0	0
230816	0	0	0
230818	0	0	0
230916	0	0	0
231102	0	0	0
231169	0	0	0
231234	0	0	0
231666	0	0	0
231674	0	0	0
231691	0	0	0
231699	0	0	0
231702	0	0	0
231713	0	0	0
231717	0	0	0
231721	0	0	0
231722	0	0	0

231737	0	0	0
231756	0	0	0
231767	0	0	0
232656	0	0	0

	PRIMARY.INSTAL.AMT	SEC.INSTAL.AMT	NEW.ACCTS.IN.LAST.SIX.MONTHS	\
87	0	0	0	
88	0	0	0	
91	0	0	0	
99	0	0	0	
125	0	0	0	
813	0	0	0	
850	0	0	0	
874	0	0	0	
1249	0	0	0	
1275	0	0	0	
1285	0	0	0	
1290	0	0	0	
1300	0	0	0	
1572	0	0	0	
1591	0	0	0	
1609	0	0	0	
1613	0	0	0	
1648	0	0	0	
1663	0	0	0	
1692	1690	0	1	
1693	0	0	0	
1731	0	0	0	
1751	0	0	0	
1768	0	2563	0	
1812	0	0	0	
1837	0	0	0	
1842	0	0	0	
1854	1592	0	1	
1857	0	0	0	
1862	0	0	1	
1864	0	0	0	
1870	0	0	0	
1872	0	0	0	
1874	0	0	0	
1923	0	0	0	
1942	0	0	0	
1952	0	0	0	
1954	0	0	0	
2372	0	0	0	
2381	0	0	0	
2411	0	0	0	
2412	0	0	0	
2415	0	0	0	
2422	0	0	0	
2423	0	0	0	
2426	0	0	0	
2486	0	0	0	
2904	0	0	0	
3252	0	0	0	
3273	3808	0	0	
3282	30529	0	1	

3289	0	0	0
3294	0	133226	0
3297	0	0	0
3299	3386	0	0
3317	0	0	0
3319	1264	0	0
3320	0	0	0
3325	0	0	0
3329	0	0	0
3330	3960	0	1
3331	0	0	0
3333	0	0	0
3339	0	0	0
3341	0	0	0
3350	0	0	0
3354	0	0	0
3361	0	0	0
3389	35131	0	1
3393	6713	0	3
3395	24026	0	0
3404	0	0	0
3408	0	0	0
3412	0	0	0
3413	0	0	0
3415	0	0	0
3416	0	0	0
3431	0	0	0
3435	0	0	1
3446	6077	0	1
3449	15621	0	1
3451	0	0	0
3453	0	0	0
3455	0	0	0
3463	0	0	0
3477	0	0	0
3486	0	0	0
3488	0	0	0
3491	0	0	0
3497	20000	6970	0
3508	0	0	0
3509	0	0	0
3517	0	0	0
3521	0	0	0
3531	0	0	0
3559	0	0	0
3563	0	0	0
3565	0	0	0
3571	7456	0	0
3577	1690	0	0
...
228320	0	0	0
228323	0	0	0
228329	0	0	0
228331	97865	0	0
228333	0	0	0
228337	1093	0	0
228338	0	0	0

228339	8093	0	0
228343	0	0	0
228346	403000	0	4
228367	0	0	0
228368	0	0	0
228371	11352	0	0
228405	0	0	0
228425	0	0	0
228442	0	0	0
228446	0	0	0
228448	0	0	0
228468	0	0	0
228473	0	0	0
228476	0	0	0
228496	0	0	0
228524	0	0	0
228529	0	0	0
228530	2712	0	0
228534	0	0	0
228548	0	0	0
228551	28389	0	0
228554	0	0	0
228558	0	0	0
228607	23420	0	2
228638	0	0	0
228642	0	0	0
228647	0	0	0
228657	0	0	0
228661	0	0	0
228662	0	0	0
228677	0	0	0
228709	0	0	0
228786	0	0	0
228818	0	0	0
228848	0	0	1
228855	26556	0	1
228857	0	0	0
228867	1399	0	1
228871	0	0	0
228938	0	0	0
228942	0	0	0
228982	0	0	0
228996	0	0	0
229000	0	0	0
229083	0	0	0
229085	0	0	0
229087	0	0	0
229226	0	0	0
229232	0	0	0
229350	0	0	0
229493	0	0	0
229761	718	0	1
229785	0	0	0
229789	0	0	0
229907	0	0	0
229960	0	0	0
230022	0	0	0

230189	9216	0	0
230192	0	0	0
230196	0	0	0
230200	0	0	0
230207	22018	0	4
230209	84000	0	1
230210	0	0	0
230248	16952	0	3
230251	14000	0	1
230316	0	0	0
230358	0	0	0
230476	0	0	0
230479	0	0	0
230502	0	0	0
230563	0	0	0
230574	0	0	0
230753	0	0	0
230816	0	0	0
230818	0	0	0
230916	0	0	0
231102	0	0	0
231169	0	0	0
231234	0	0	0
231666	0	0	0
231674	16016	0	0
231691	0	0	0
231699	7195	0	0
231702	70000	0	0
231713	0	0	0
231717	0	0	0
231721	0	0	0
231722	1125	0	0
231737	0	0	0
231756	0	0	0
231767	0	0	0
232656	0	0	0

DELINQUENT.ACCTS.IN.LAST.SIX.MONTHS AVERAGE.ACCT.AGE \

87	0	0yrs 0mon
88	0	0yrs 0mon
91	0	0yrs 0mon
99	0	0yrs 0mon
125	0	0yrs 0mon
813	0	0yrs 0mon
850	0	5yrs 3mon
874	0	0yrs 0mon
1249	0	0yrs 0mon
1275	0	0yrs 0mon
1285	0	0yrs 0mon
1290	0	0yrs 0mon
1300	0	0yrs 0mon
1572	0	0yrs 0mon
1591	0	0yrs 0mon
1609	0	0yrs 0mon
1613	0	0yrs 0mon
1648	0	0yrs 0mon
1663	0	0yrs 0mon

1692	0	0yrs 5mon
1693	0	0yrs 0mon
1731	0	0yrs 0mon
1751	0	0yrs 0mon
1768	0	3yrs 5mon
1812	0	2yrs 0mon
1837	0	0yrs 0mon
1842	0	0yrs 0mon
1854	1	1yrs 2mon
1857	0	0yrs 0mon
1862	0	0yrs 0mon
1864	0	0yrs 0mon
1870	0	0yrs 0mon
1872	0	0yrs 0mon
1874	0	0yrs 0mon
1923	0	0yrs 0mon
1942	0	0yrs 0mon
1952	0	0yrs 0mon
1954	0	0yrs 0mon
2372	0	0yrs 0mon
2381	0	0yrs 0mon
2411	0	0yrs 0mon
2412	0	0yrs 0mon
2415	0	0yrs 0mon
2422	0	0yrs 0mon
2423	0	0yrs 0mon
2426	0	0yrs 0mon
2486	0	0yrs 0mon
2904	0	0yrs 0mon
3252	0	0yrs 0mon
3273	2	0yrs 4mon
3282	0	1yrs 5mon
3289	0	0yrs 0mon
3294	0	0yrs 8mon
3297	0	1yrs 2mon
3299	0	1yrs 6mon
3317	0	0yrs 0mon
3319	0	0yrs 11mon
3320	0	0yrs 10mon
3325	0	0yrs 0mon
3329	0	0yrs 0mon
3330	0	0yrs 11mon
3331	0	0yrs 0mon
3333	0	0yrs 0mon
3339	0	0yrs 0mon
3341	0	2yrs 0mon
3350	0	0yrs 0mon
3354	0	0yrs 0mon
3361	0	0yrs 0mon
3389	0	2yrs 6mon
3393	0	0yrs 7mon
3395	0	3yrs 7mon
3404	0	0yrs 0mon
3408	0	0yrs 0mon
3412	0	0yrs 0mon
3413	0	0yrs 0mon
3415	0	0yrs 0mon

3416	0	0yrs 0mon
3431	0	0yrs 9mon
3435	0	0yrs 0mon
3446	0	0yrs 3mon
3449	0	1yrs 11mon
3451	0	0yrs 0mon
3453	0	0yrs 0mon
3455	0	0yrs 0mon
3463	0	0yrs 0mon
3477	0	0yrs 0mon
3486	0	0yrs 0mon
3488	0	0yrs 8mon
3491	0	0yrs 0mon
3497	0	2yrs 9mon
3508	0	0yrs 0mon
3509	0	0yrs 0mon
3517	0	0yrs 0mon
3521	0	0yrs 0mon
3531	0	0yrs 0mon
3559	0	1yrs 1mon
3563	0	0yrs 0mon
3565	0	0yrs 0mon
3571	0	1yrs 3mon
3577	0	0yrs 5mon
...
228320	0	0yrs 0mon
228323	0	2yrs 1mon
228329	0	0yrs 0mon
228331	0	3yrs 6mon
228333	0	0yrs 0mon
228337	0	0yrs 8mon
228338	0	0yrs 0mon
228339	0	1yrs 6mon
228343	0	0yrs 0mon
228346	0	0yrs 2mon
228367	0	0yrs 0mon
228368	0	0yrs 0mon
228371	0	3yrs 6mon
228405	0	0yrs 0mon
228425	0	0yrs 0mon
228442	0	0yrs 0mon
228446	0	0yrs 0mon
228448	0	0yrs 0mon
228468	0	0yrs 0mon
228473	0	0yrs 0mon
228476	0	0yrs 0mon
228496	0	0yrs 0mon
228524	0	0yrs 0mon
228529	0	0yrs 0mon
228530	0	2yrs 5mon
228534	0	0yrs 0mon
228548	0	0yrs 0mon
228551	0	1yrs 1mon
228554	0	0yrs 0mon
228558	0	0yrs 0mon
228607	0	0yrs 9mon
228638	0	0yrs 0mon

228642	0	0yrs 0mon
228647	0	0yrs 0mon
228657	0	0yrs 0mon
228661	0	0yrs 0mon
228662	0	0yrs 0mon
228677	0	0yrs 0mon
228709	0	2yrs 0mon
228786	0	0yrs 0mon
228818	0	0yrs 0mon
228848	0	0yrs 2mon
228855	0	1yrs 3mon
228857	0	0yrs 0mon
228867	0	0yrs 2mon
228871	0	0yrs 0mon
228938	0	0yrs 0mon
228942	0	0yrs 0mon
228982	0	0yrs 10mon
228996	0	0yrs 0mon
229000	0	0yrs 0mon
229083	0	0yrs 0mon
229085	0	0yrs 0mon
229087	0	0yrs 0mon
229226	0	0yrs 0mon
229232	0	0yrs 0mon
229350	0	0yrs 0mon
229493	0	0yrs 0mon
229761	0	0yrs 4mon
229785	0	0yrs 0mon
229789	0	0yrs 0mon
229907	0	0yrs 0mon
229960	0	0yrs 0mon
230022	0	0yrs 0mon
230189	0	3yrs 2mon
230192	0	0yrs 0mon
230196	0	0yrs 0mon
230200	0	0yrs 0mon
230207	0	2yrs 4mon
230209	0	0yrs 8mon
230210	0	0yrs 11mon
230248	0	0yrs 8mon
230251	0	0yrs 1mon
230316	0	0yrs 0mon
230358	0	0yrs 0mon
230476	0	0yrs 0mon
230479	0	0yrs 0mon
230502	0	0yrs 0mon
230563	0	0yrs 0mon
230574	0	0yrs 0mon
230753	0	0yrs 0mon
230816	0	0yrs 0mon
230818	0	0yrs 0mon
230916	0	0yrs 0mon
231102	0	0yrs 0mon
231169	0	0yrs 0mon
231234	0	0yrs 0mon
231666	0	0yrs 0mon
231674	0	1yrs 3mon

231691	0	0yrs 0mon
231699	1	1yrs 4mon
231702	0	0yrs 3mon
231713	0	0yrs 0mon
231717	0	0yrs 0mon
231721	0	0yrs 0mon
231722	0	1yrs 10mon
231737	0	0yrs 0mon
231756	0	0yrs 0mon
231767	0	0yrs 0mon
232656	0	0yrs 0mon

	CREDIT.HISTORY.LENGTH	NO.OF_INQUIRIES	loan_default
87	0yrs 0mon	0	0
88	0yrs 0mon	0	0
91	0yrs 0mon	0	0
99	0yrs 0mon	0	0
125	0yrs 0mon	0	0
813	0yrs 0mon	0	0
850	5yrs 3mon	0	0
874	0yrs 0mon	0	0
1249	0yrs 0mon	0	0
1275	0yrs 0mon	0	0
1285	0yrs 0mon	0	0
1290	0yrs 0mon	0	0
1300	0yrs 0mon	0	1
1572	0yrs 0mon	0	0
1591	0yrs 0mon	0	0
1609	0yrs 0mon	0	0
1613	0yrs 0mon	1	1
1648	0yrs 0mon	0	0
1663	0yrs 0mon	0	1
1692	0yrs 5mon	1	0
1693	0yrs 0mon	0	0
1731	0yrs 0mon	0	0
1751	0yrs 0mon	0	0
1768	6yrs 2mon	0	1
1812	3yrs 0mon	0	1
1837	0yrs 0mon	0	0
1842	0yrs 0mon	0	0
1854	2yrs 4mon	1	1
1857	0yrs 0mon	0	1
1862	0yrs 0mon	0	0
1864	0yrs 0mon	0	0
1870	0yrs 0mon	0	1
1872	0yrs 0mon	0	0
1874	0yrs 0mon	0	1
1923	0yrs 0mon	0	0
1942	0yrs 0mon	0	0
1952	0yrs 0mon	0	0
1954	0yrs 0mon	0	0
2372	0yrs 0mon	0	0
2381	0yrs 0mon	0	0
2411	0yrs 0mon	0	0
2412	0yrs 0mon	0	0
2415	0yrs 0mon	0	0
2422	0yrs 0mon	0	0

2423	0yrs 0mon	1	0
2426	0yrs 0mon	0	0
2486	0yrs 0mon	0	0
2904	0yrs 0mon	0	0
3252	0yrs 0mon	0	1
3273	0yrs 9mon	0	0
3282	4yrs 4mon	3	0
3289	0yrs 0mon	0	0
3294	1yrs 10mon	0	1
3297	1yrs 2mon	0	0
3299	3yrs 0mon	0	0
3317	0yrs 0mon	0	0
3319	3yrs 8mon	0	0
3320	0yrs 10mon	0	0
3325	0yrs 0mon	0	0
3329	0yrs 0mon	0	1
3330	1yrs 10mon	0	0
3331	0yrs 0mon	0	0
3333	0yrs 0mon	0	0
3339	0yrs 0mon	0	1
3341	2yrs 0mon	0	0
3350	0yrs 0mon	0	0
3354	0yrs 0mon	0	0
3361	0yrs 0mon	0	0
3389	7yrs 5mon	0	0
3393	2yrs 2mon	0	0
3395	4yrs 5mon	0	0
3404	0yrs 0mon	0	0
3408	0yrs 0mon	0	0
3412	0yrs 0mon	0	0
3413	0yrs 0mon	0	0
3415	0yrs 0mon	1	0
3416	0yrs 0mon	0	0
3431	0yrs 9mon	0	0
3435	0yrs 0mon	0	0
3446	0yrs 4mon	1	1
3449	6yrs 11mon	0	0
3451	0yrs 0mon	0	0
3453	0yrs 0mon	0	1
3455	0yrs 0mon	0	1
3463	0yrs 0mon	0	0
3477	0yrs 0mon	0	0
3486	0yrs 0mon	1	0
3488	1yrs 3mon	0	1
3491	0yrs 0mon	0	0
3497	4yrs 1mon	0	1
3508	0yrs 0mon	0	1
3509	0yrs 0mon	0	0
3517	0yrs 0mon	0	0
3521	0yrs 0mon	0	0
3531	0yrs 0mon	0	0
3559	1yrs 1mon	0	0
3563	0yrs 0mon	0	0
3565	0yrs 0mon	0	0
3571	2yrs 1mon	1	0
3577	0yrs 5mon	0	0
...

228320	0yrs 0mon	0	0
228323	3yrs 8mon	0	1
228329	0yrs 0mon	0	0
228331	6yrs 0mon	0	1
228333	0yrs 0mon	0	0
228337	0yrs 11mon	0	0
228338	0yrs 0mon	0	0
228339	3yrs 6mon	0	0
228343	0yrs 0mon	0	0
228346	0yrs 8mon	0	1
228367	0yrs 0mon	0	0
228368	0yrs 0mon	0	1
228371	7yrs 1mon	0	0
228405	0yrs 0mon	0	1
228425	0yrs 0mon	0	0
228442	0yrs 0mon	0	0
228446	0yrs 0mon	0	0
228448	0yrs 0mon	0	0
228468	0yrs 0mon	0	0
228473	0yrs 0mon	0	0
228476	0yrs 0mon	0	1
228496	0yrs 0mon	0	0
228524	0yrs 0mon	0	1
228529	0yrs 0mon	0	0
228530	2yrs 5mon	0	0
228534	0yrs 0mon	0	1
228548	0yrs 0mon	0	1
228551	2yrs 5mon	0	0
228554	0yrs 0mon	0	0
228558	0yrs 0mon	0	0
228607	1yrs 5mon	0	1
228638	0yrs 0mon	0	0
228642	0yrs 0mon	0	0
228647	0yrs 0mon	0	0
228657	0yrs 0mon	0	0
228661	0yrs 0mon	0	0
228662	0yrs 0mon	0	0
228677	0yrs 0mon	0	0
228709	2yrs 0mon	0	0
228786	0yrs 0mon	0	0
228818	0yrs 0mon	0	0
228848	0yrs 2mon	0	0
228855	6yrs 2mon	3	0
228857	0yrs 0mon	0	0
228867	0yrs 2mon	1	0
228871	0yrs 0mon	0	1
228938	0yrs 0mon	0	0
228942	0yrs 0mon	0	1
228982	1yrs 7mon	0	0
228996	0yrs 0mon	0	0
229000	0yrs 0mon	0	0
229083	0yrs 0mon	0	1
229085	0yrs 0mon	0	0
229087	0yrs 0mon	0	0
229226	0yrs 0mon	0	0
229232	0yrs 0mon	0	1
229350	0yrs 0mon	1	0

229493	0yrs 0mon	0	0
229761	0yrs 8mon	1	0
229785	0yrs 0mon	0	0
229789	0yrs 0mon	0	0
229907	0yrs 0mon	0	0
229960	0yrs 0mon	0	1
230022	0yrs 0mon	0	0
230189	13yrs 6mon	0	0
230192	0yrs 0mon	0	0
230196	0yrs 0mon	0	0
230200	0yrs 0mon	0	0
230207	12yrs 11mon	2	0
230209	1yrs 1mon	0	0
230210	1yrs 2mon	0	0
230248	1yrs 11mon	0	0
230251	0yrs 1mon	0	1
230316	0yrs 0mon	0	0
230358	0yrs 0mon	0	0
230476	0yrs 0mon	0	0
230479	0yrs 0mon	0	0
230502	0yrs 0mon	0	0
230563	0yrs 0mon	0	0
230574	0yrs 0mon	0	0
230753	0yrs 0mon	0	1
230816	0yrs 0mon	0	0
230818	0yrs 0mon	0	0
230916	0yrs 0mon	1	1
231102	0yrs 0mon	0	0
231169	0yrs 0mon	0	0
231234	0yrs 0mon	2	0
231666	0yrs 0mon	0	1
231674	2yrs 4mon	3	0
231691	0yrs 0mon	0	0
231699	2yrs 1mon	0	0
231702	0yrs 3mon	0	0
231713	0yrs 0mon	0	0
231717	0yrs 0mon	0	0
231721	0yrs 0mon	0	0
231722	1yrs 10mon	3	0
231737	0yrs 0mon	0	0
231756	0yrs 0mon	0	0
231767	0yrs 0mon	0	0
232656	0yrs 0mon	0	1

[7661 rows x 41 columns]

Empty DataFrame

Columns: [UniqueID, disbursed_amount, asset_cost, ltv, branch_id, supplier_id, manufacturer_id, Current_pincode_ID, Date.of.Birth, Employment.Type, DisbursalDate, State_ID, Employee_code_ID, MobileNo_Avl_Flag, Aadhar_flag, PAN_flag, VoterID_flag, Driving_flag, Passport_flag, PERFORM_CNS.SCORE, PERFORM_CNS.SCORE.DESCRPTION, PRI.NO.OF.ACCTS, PRI.ACTIVE.ACCTS, PRI.OVERDUE.ACCTS, PRI.CURRENT.BALANCE, PRI.SANCTIONED.AMOUNT, PRI.DISBURSED.AMOUNT, SEC.NO.OF.ACCTS, SEC.ACTIVE.ACCTS, SEC.OVERDUE.ACCTS, SEC.CURRENT.BALANCE, SEC.SANCTIONED.AMOUNT, SEC.DISBURSED.AMOUNT, PRIMARY.INSTAL.AMT, SEC.INSTAL.AMT, NEW.ACCTS.IN.LAST.SIX.MONTHS, DELINQUENT.ACCTS.IN.LAST.SIX.MONTHS, AVERAGE.ACCT.AGE, CREDIT.HISTORY.LENGTH, NO.OF_INQUIRIES, loan_default]

Index: []

```
In [260]: test=pd.read_csv("test_bqCt9Pv.csv")
```

```
In [261]: test.head(2)
```

Out[261]:

	UniqueID	disbursed_amount	asset_cost	ltv	branch_id	supplier_id	manufacturer_id	Cur
0	655269	53478	63558	86.54	67	22807	45	
1	723482	55513	63163	89.45	67	22807	45	

In [262]: `test=remove_nan(test)`

\	UniqueID	disbursed_amount	asset_cost	ltv	branch_id	supplier_id
9	708656	51653	67445	81.55	78	17014
273	742057	51803	70611	75.06	11	21475
468	656335	36127	68230	54.23	20	14004
473	765702	41694	59251	71.73	20	14158
481	746636	51958	69129	76.67	20	14158
597	724102	38439	66361	58.77	63	16309
605	672900	47645	65000	74.62	63	16309
610	662992	61713	74740	83.62	63	16309
660	761146	44705	80672	58.26	63	23473
670	716157	78579	102297	78.20	63	21879
688	699824	55759	71419	79.11	63	17066
702	753275	63947	75993	85.53	63	17066
721	761113	60213	74447	82.61	63	21879
729	670377	45849	70899	66.29	63	21879
732	732817	59259	97800	61.35	48	23299
749	674186	53810	68046	80.53	48	15905
999	761808	50295	65661	80.13	42	23212
1006	734210	75251	105292	73.13	42	24712
1015	754603	43894	70596	63.74	42	23132
1019	657421	37275	64226	60.72	42	23132
1035	748516	57759	80726	73.09	42	23212
1271	705309	65169	80603	81.88	16	15694
1276	707089	56259	81744	69.73	16	15694
1301	687231	57259	71940	80.62	16	15694
1302	676750	58259	73100	80.71	146	14142
1320	693701	60913	82986	75.31	16	15694
1323	703394	66369	92500	73.51	16	15694
1340	730819	63047	77537	83.70	16	14305
1343	759588	46549	72800	65.66	16	16483
1357	694333	53303	73490	73.48	16	21124
1358	724392	59259	72490	82.77	16	14305
1379	723200	61213	72490	85.53	16	21980
1382	679296	55259	75580	74.09	16	14305
1387	694317	61213	81600	75.98	16	14305
1392	667798	59259	75490	79.48	16	14305
1445	687601	87489	118176	74.89	16	16833
1452	677538	46145	76500	61.44	16	21124
1455	761855	59947	76500	79.74	16	14356
1483	734065	56259	79000	72.15	16	14305
1485	697607	67169	94500	71.96	16	14143
1511	678475	58447	79535	76.07	147	17223
1771	755259	52178	118090	45.81	65	16166
1929	719708	40850	78122	55.04	9	16430
1952	739666	102253	153283	69.81	9	22888
1964	691983	72373	105012	70.47	9	22522
1984	732438	47599	71160	68.86	9	21528
1985	734469	58594	98696	62.04	9	21528
1993	705675	63463	88649	73.32	9	22522
2013	670796	34689	74357	48.42	9	21528
2044	690992	61213	82900	74.79	1	18294
2048	760568	68132	101000	69.31	1	18294
2056	727805	64669	80817	82.28	1	17916
2059	729372	67682	78082	89.65	1	18310
2064	678510	68817	99902	71.07	1	23816
2066	739813	57013	71729	80.86	1	18310

2086	731093	50078	65453	79.45	1	18310
2115	764591	75471	88805	87.83	1	18321
2123	727868	48803	76454	66.05	1	18310
2146	766807	53328	76100	72.27	1	24787
2157	757891	77779	107000	74.77	1	22860
2170	687552	53959	70100	79.89	1	14427
2184	743198	54213	102100	55.34	1	22898
2216	703638	56063	88950	65.77	1	18565
2224	744489	60213	74250	83.50	1	18565
2232	715037	37939	75680	50.87	1	18565
2235	745305	67969	85600	81.19	1	18565
2262	767964	47845	74600	67.02	1	18565
2267	752645	77159	106580	73.96	1	18565
2276	711220	57513	69260	84.46	1	18080
2291	739985	57759	134000	43.66	1	18080
2311	682290	32384	57730	58.72	1	14021
2318	676367	56159	80925	71.55	1	14021
2320	730624	78586	107900	74.98	1	14021
2324	718064	73751	102100	74.44	1	15183
2335	722371	60213	77600	79.90	1	15183
2353	668013	71317	127000	58.27	152	18295
2359	671516	79186	109400	74.95	152	18295
2409	764534	61897	70800	89.97	152	23009
2428	742333	58013	79605	75.37	152	18399
2431	679410	71123	117722	62.01	152	18060
2442	709841	68817	80000	88.75	152	18060
2452	696741	58947	106475	57.29	152	18399
2470	738712	47445	66600	74.02	152	23275
2473	727592	63482	78500	83.57	152	22949
2479	677006	38894	77000	52.60	152	22949
2486	753387	51328	74250	71.38	152	14368
2502	719720	57759	66166	89.17	1	17916
2508	724416	63447	96555	67.32	1	17916
2512	674819	57013	80876	72.95	1	13890
2515	752825	56013	82350	70.43	1	18661
2544	713964	42014	73735	59.67	152	15460
2564	709567	55353	68310	84.91	152	15460
2566	755553	50553	68310	76.12	152	15460
2569	717433	32264	68310	49.77	152	15460
2573	714295	56333	66361	88.91	152	15460
2586	730462	56159	70700	81.33	29	22746
2590	687689	55513	71220	79.33	29	16365
2592	719026	63413	79100	81.16	29	22746
2599	669497	46045	76800	61.07	29	22746
2603	675990	64882	99214	66.52	29	16365
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105760	743390	85020	116929	74.40	67	21977
105768	727637	48749	65250	76.63	67	18532
105915	743843	41802	71291	61.72	104	22221
105922	675346	43939	73792	63.69	104	22221
105927	735819	48743	73792	70.47	104	22221
105936	707411	51653	78602	69.97	104	22221
106289	662498	47949	72900	67.76	147	24270
106518	672692	75751	103600	74.32	14	24605
106557	736561	53003	66350	82.14	147	17224
106583	738042	58797	91250	66.63	147	24027
106585	710414	41294	49710	84.29	147	24488

106594	721684	40294	52017	78.63	147	24488
106600	721392	50703	62400	82.37	147	24488
106930	683909	66869	79370	85.30	66	16776
106933	761684	51153	79370	66.27	66	16776
106939	743496	61213	79370	78.12	66	16776
106942	683838	70117	79370	89.83	66	16776
106947	670254	70817	85200	84.51	66	16776
106949	673913	66169	79370	84.41	66	16776
106957	722317	47349	67610	72.47	11	24343
106965	671895	89555	125490	73.31	11	24292
107317	696375	60713	68960	89.91	62	20804
107600	681582	71123	111471	64.59	11	23728
107601	713546	29529	74968	40.02	11	23950
107616	758949	63163	80955	79.92	66	16964
107624	736216	48749	78140	63.99	66	16964
107625	741476	43644	78379	57.41	66	16964
107631	752915	75151	97000	79.38	66	16964
107632	724591	64569	96000	68.75	66	16964
107947	667535	53303	102195	53.82	42	16679
108002	719312	59697	97727	63.95	61	22739
108013	747739	76161	99877	79.60	61	22739
108019	692393	75671	103577	76.27	61	22739
108030	664891	71143	109143	67.80	61	22739
108105	748570	58209	80315	74.33	66	18154
108119	693594	58159	66978	87.94	66	18079
108192	670705	58259	73800	79.95	66	24706
108196	712943	44394	73840	60.94	66	24706
108197	661869	55259	73840	75.84	66	24706
108200	716047	41894	59680	71.21	66	24706
108238	722091	74691	106359	73.34	13	21884
108395	745239	62147	78234	83.08	152	15438
108493	741499	48645	63496	78.75	14	24768
108511	686855	55359	103600	54.63	14	24605
108517	768273	37439	48400	79.55	14	24605
108835	659693	64213	96195	67.57	136	14123
108838	700418	74123	89158	84.12	136	24269
108842	767237	40394	64060	64.00	136	24269
108846	744517	57259	72718	79.76	136	24269
108851	755488	63213	74900	85.45	136	24269
108853	665098	69169	83037	84.30	136	24269
108855	756244	61213	78645	78.84	136	24269
108862	757184	57259	70839	81.88	136	14610
109233	766228	60963	78600	79.52	66	24660
109235	766916	53353	79000	69.37	66	24660
109240	757208	52103	76511	70.32	17	24624
109241	757145	27429	55926	49.89	17	24624
109242	766751	70067	86036	83.69	17	24624
109244	742467	43609	63943	71.19	17	24624
109288	767890	91018	157788	60.21	1	22163
109299	682725	55833	98853	59.68	1	18068
109338	729055	40194	78342	52.08	17	13937
109350	719482	63947	83371	77.96	146	15694
109352	723600	68169	112117	61.54	146	15694
109437	723743	56759	71055	81.63	5	15663
109464	718669	56259	74808	77.53	100	18731
109807	699319	45349	67893	67.75	104	20987
109818	674201	59013	80995	74.08	104	20987

109819	738185	59323	70051	89.93	104	20987
110151	711006	66069	99693	70.22	3	16092
110153	704224	58353	69595	89.09	3	16092
110228	680546	51303	68000	76.47	147	24579
110239	663828	58013	74500	79.19	147	24579
110242	699608	55559	73300	76.81	147	24579
110243	670486	59713	77000	78.57	147	24270
110340	723807	62463	72588	87.50	117	18599
110341	673279	66022	76212	88.10	117	18599
110345	769493	62463	72223	87.94	117	18599
110347	679120	57213	66163	87.96	117	18599
110348	765041	57863	66594	88.37	117	18599
110406	722238	57013	71457	81.17	146	17921
110623	712722	50578	67960	75.78	77	18528
110632	716030	46945	64386	74.24	77	18528
110642	712654	57413	65627	88.99	77	18528
110670	736249	60463	71799	86.35	146	15359
110721	657987	40394	73466	55.81	11	24332
110741	657929	37439	74968	50.69	11	24332
110807	757923	57009	74000	79.05	66	16964
110819	762120	50953	73398	71.39	136	20490
111052	759647	54433	68544	81.70	78	18396
111198	733344	46349	65850	72.89	250	23098
111307	711468	62213	98261	64.11	101	22798
111377	735453	59197	72844	83.74	74	21347
111393	703640	88620	113285	79.45	74	21347
111661	688190	44958	74728	61.74	2	23550
111688	725846	45889	63896	75.12	78	17014
111702	725719	47839	63896	80.29	78	17014
111704	655613	56006	74218	78.58	78	17014
112283	751702	74495	97488	79.80	74	17436
112295	759089	91155	121636	78.10	74	17436

	manufacturer_id	Current_pincode_ID	Date.of.Birth	Employment.Type	\
9	45	2078	01-01-99		NaN
273	45	5941	15-03-82		NaN
468	86	6187	28-02-99		NaN
473	45	6207	11-09-00		NaN
481	45	6183	01-10-98		NaN
597	45	7083	07-09-99		NaN
605	45	7093	01-01-98		NaN
610	45	7108	15-01-89		NaN
660	86	7123	10-09-00		NaN
670	86	7100	03-02-00		NaN
688	86	7106	28-10-97		NaN
702	86	7119	10-02-98		NaN
721	86	7110	15-09-99		NaN
729	86	7104	01-01-97		NaN
732	49	6430	11-06-98		NaN
749	86	6268	01-01-99		NaN
999	86	5342	01-01-87		NaN
1006	49	5348	01-11-00		NaN
1015	45	5342	17-11-88		NaN
1019	45	5348	01-01-89		NaN
1035	86	5345	02-04-95		NaN
1271	86	2954	08-09-61		NaN
1276	86	2965	10-04-82		NaN

1301	86	2951	16-01-86	NaN
1302	45	2961	19-04-83	NaN
1320	86	2989	07-09-97	NaN
1323	86	3013	18-07-92	NaN
1340	86	2959	15-10-98	NaN
1343	45	2971	15-05-89	NaN
1357	86	2970	01-01-97	NaN
1358	86	2959	04-10-75	NaN
1379	86	3000	16-07-99	NaN
1382	86	2996	01-01-72	NaN
1387	86	2943	01-01-93	NaN
1392	86	3005	02-11-98	NaN
1445	48	2959	09-11-86	NaN
1452	86	3013	01-09-67	NaN
1455	45	2943	06-06-80	NaN
1483	86	3013	20-06-89	NaN
1485	48	3037	05-05-96	NaN
1511	86	2782	19-02-98	NaN
1771	48	6820	22-07-98	NaN
1929	45	5422	21-09-84	NaN
1952	49	5390	12-03-96	NaN
1964	49	5458	10-12-97	NaN
1984	45	5439	08-01-91	NaN
1985	45	5455	16-05-00	NaN
1993	49	5434	01-01-91	NaN
2013	45	5458	21-11-98	NaN
2044	51	5111	01-01-96	NaN
2048	48	5083	11-02-99	NaN
2056	86	4919	21-10-96	NaN
2059	86	4950	17-08-00	NaN
2064	145	4943	17-10-98	NaN
2066	86	4950	16-12-98	NaN
2086	86	4915	10-07-99	NaN
2115	120	4950	19-09-98	NaN
2123	86	5007	01-01-99	NaN
2146	120	5094	25-02-96	NaN
2157	51	5084	01-01-98	NaN
2170	48	5062	18-06-98	NaN
2184	51	5104	01-01-98	NaN
2216	120	5096	22-12-97	NaN
2224	45	5088	01-01-99	NaN
2232	86	5096	01-01-98	NaN
2235	86	5084	23-09-99	NaN
2262	45	5089	14-10-99	NaN
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2291	49	5099	25-07-97	NaN
2311	51	5060	27-08-91	NaN
2318	51	5065	02-11-99	NaN
2320	51	5099	02-10-98	NaN
2324	48	5064	01-01-99	NaN
2335	49	5064	01-01-97	NaN
2353	48	5125	29-10-97	NaN
2359	51	6047	11-09-98	NaN
2409	86	4953	16-09-98	NaN
2428	51	6060	01-02-00	NaN
2431	86	5031	18-10-97	NaN

2442	86	6059	24-12-97	NaN
2452	51	5012	01-01-94	NaN
2470	45	5179	13-10-90	NaN
2473	45	5175	24-10-98	NaN
2479	45	5195	24-03-00	NaN
2486	86	5215	25-09-98	NaN
2502	86	6099	20-11-98	NaN
2508	86	6139	01-02-99	NaN
2512	86	6079	17-11-98	NaN
2515	51	4996	04-03-98	NaN
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2564	86	5125	02-05-89	NaN
2566	86	5122	30-01-86	NaN
2569	86	5119	31-12-89	NaN
2573	86	5125	17-11-99	NaN
2586	86	5898	14-04-92	NaN
2590	49	6151	03-01-97	NaN
2592	86	5910	01-01-93	NaN
2599	86	5909	26-10-96	NaN
2603	49	5903	30-09-98	NaN
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105760	48	1446	13-01-00	NaN
105768	45	1449	01-01-00	NaN
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105922	86	7057	01-01-99	NaN
105927	86	7073	10-07-99	NaN
105936	86	7056	20-06-99	NaN
106289	86	2800	01-01-97	NaN
106518	51	591	12-05-97	NaN
106557	45	2790	01-01-98	NaN
106583	48	2782	12-12-98	NaN
106585	45	2782	12-01-99	NaN
106594	45	2782	22-07-99	NaN
106600	45	2782	10-12-98	NaN
106930	120	3154	01-01-82	NaN
106933	120	3152	01-01-88	NaN
106939	120	3171	01-01-71	NaN
106942	120	3177	01-01-76	NaN
106947	120	3155	01-01-00	NaN
106949	120	3153	22-07-95	NaN
106957	45	5964	17-11-98	NaN
106965	48	6020	01-12-97	NaN
107317	45	473	14-04-99	NaN
107600	51	5994	03-05-98	NaN
107601	45	5993	01-01-00	NaN
107616	86	3164	16-02-91	NaN
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605	12-11-18	10	998	1	
610	09-11-18	10	998	1	
660	29-11-18	10	703	1	
670	19-11-18	10	413	1	
688	15-11-18	10	413	1	
702	27-11-18	10	413	1	
721	29-11-18	10	413	1	
729	11-11-18	10	413	1	
732	22-11-18	5	1202	1	
749	12-11-18	5	1202	1	
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1006	22-11-18	3	811	1	
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2442	17-11-18	3	505	1
2452	15-11-18	3	505	1
2470	23-11-18	3	1428	1
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111688	21-11-18	4	218	1
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670	1	0	0	0	0	
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729	1	0	0	0	0	
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468	652	F-Low Risk
473	0	No Bureau History Available
481	0	No Bureau History Available
597	0	No Bureau History Available
605	825	A-Very Low Risk
610	0	No Bureau History Available
660	738	C-Very Low Risk
670	0	No Bureau History Available
688	825	A-Very Low Risk
702	0	No Bureau History Available
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732	0	No Bureau History Available
749	0	No Bureau History Available
999	0	No Bureau History Available
1006	0	No Bureau History Available
1015	606	H-Medium Risk
1019	0	No Bureau History Available
1035	0	No Bureau History Available
1271	0	No Bureau History Available
1276	763	B-Very Low Risk
1301	685	E-Low Risk
1302	664	F-Low Risk
1320	0	No Bureau History Available
1323	0	No Bureau History Available
1340	585	I-Medium Risk
1343	684	E-Low Risk
1357	0	No Bureau History Available
1358	575	I-Medium Risk
1379	0	No Bureau History Available
1382	0	No Bureau History Available
1387	416	K-High Risk
1392	694	E-Low Risk
1445	0	No Bureau History Available
1452	0	No Bureau History Available
1455	0	No Bureau History Available
1483	637	G-Low Risk
1485	0	No Bureau History Available

1511	0	No Bureau History Available
1771	0	No Bureau History Available
1929	574	I-Medium Risk
1952	706	D-Very Low Risk
1964	0	No Bureau History Available
1984	0	No Bureau History Available
1985	706	D-Very Low Risk
1993	0	No Bureau History Available
2013	0	No Bureau History Available
2044	0	No Bureau History Available
2048	0	No Bureau History Available
2056	0	No Bureau History Available
2059	0	No Bureau History Available
2064	0	No Bureau History Available
2066	0	No Bureau History Available
2086	0	No Bureau History Available
2115	0	No Bureau History Available
2123	0	No Bureau History Available
2146	0	No Bureau History Available
2157	836	A-Very Low Risk
2170	0	No Bureau History Available
2184	0	No Bureau History Available
2216	0	No Bureau History Available
2224	0	No Bureau History Available
2232	0	No Bureau History Available
2235	0	No Bureau History Available
2262	0	No Bureau History Available
2267	0	No Bureau History Available
2276	0	No Bureau History Available
2291	300	M-Very High Risk
2311	0	No Bureau History Available
2318	0	No Bureau History Available
2320	0	No Bureau History Available
2324	0	No Bureau History Available
2335	0	No Bureau History Available
2353	0	No Bureau History Available
2359	0	No Bureau History Available
2409	0	No Bureau History Available
2428	0	No Bureau History Available
2431	0	No Bureau History Available
2442	590	I-Medium Risk
2452	570	J-High Risk
2470	18	Not Scored: No Updates available in last 36 mo...
2473	0	No Bureau History Available
2479	0	No Bureau History Available
2486	0	No Bureau History Available
2502	825	A-Very Low Risk
2508	0	No Bureau History Available
2512	0	No Bureau History Available
2515	818	A-Very Low Risk
2544	637	G-Low Risk
2564	710	D-Very Low Risk
2566	0	No Bureau History Available
2569	832	A-Very Low Risk
2573	0	No Bureau History Available
2586	0	No Bureau History Available
2590	0	No Bureau History Available

2592	0	No Bureau History Available
2599	0	No Bureau History Available
2603	0	No Bureau History Available
...
105760	0	No Bureau History Available
105768	0	No Bureau History Available
105915	0	No Bureau History Available
105922	0	No Bureau History Available
105927	0	No Bureau History Available
105936	0	No Bureau History Available
106289	17	Not Scored: Not Enough Info available on the c...
106518	0	No Bureau History Available
106557	825	A-Very Low Risk
106583	0	No Bureau History Available
106585	0	No Bureau History Available
106594	0	No Bureau History Available
106600	0	No Bureau History Available
106930	0	No Bureau History Available
106933	593	I-Medium Risk
106939	685	E-Low Risk
106942	16	Not Scored: No Activity seen on the customer (...)
106947	17	Not Scored: Not Enough Info available on the c...
106949	0	No Bureau History Available
106957	0	No Bureau History Available
106965	681	E-Low Risk
107317	0	No Bureau History Available
107600	0	No Bureau History Available
107601	0	No Bureau History Available
107616	416	K-High Risk
107624	627	H-Medium Risk
107625	300	M-Very High Risk
107631	626	H-Medium Risk
107632	300	M-Very High Risk
107947	0	No Bureau History Available
108002	0	No Bureau History Available
108013	739	C-Very Low Risk
108019	0	No Bureau History Available
108030	737	C-Very Low Risk
108105	0	No Bureau History Available
108119	749	C-Very Low Risk
108192	832	A-Very Low Risk
108196	0	No Bureau History Available
108197	0	No Bureau History Available
108200	0	No Bureau History Available
108238	0	No Bureau History Available
108395	0	No Bureau History Available
108493	0	No Bureau History Available
108511	0	No Bureau History Available
108517	763	B-Very Low Risk
108835	0	No Bureau History Available
108838	0	No Bureau History Available
108842	14	Not Scored: Only a Guarantor
108846	0	No Bureau History Available
108851	300	M-Very High Risk
108853	0	No Bureau History Available
108855	0	No Bureau History Available
108862	0	No Bureau History Available

109233	0	No Bureau History Available
109235	0	No Bureau History Available
109240	16	Not Scored: No Activity seen on the customer (...)
109241	0	No Bureau History Available
109242	714	D-Very Low Risk
109244	0	No Bureau History Available
109288	0	No Bureau History Available
109299	0	No Bureau History Available
109338	0	No Bureau History Available
109350	676	F-Low Risk
109352	18	Not Scored: No Updates available in last 36 mo...
109437	305	L-Very High Risk
109464	0	No Bureau History Available
109807	0	No Bureau History Available
109818	0	No Bureau History Available
109819	0	No Bureau History Available
110151	738	C-Very Low Risk
110153	429	K-High Risk
110228	0	No Bureau History Available
110239	0	No Bureau History Available
110242	738	C-Very Low Risk
110243	0	No Bureau History Available
110340	0	No Bureau History Available
110341	825	A-Very Low Risk
110345	0	No Bureau History Available
110347	825	A-Very Low Risk
110348	0	No Bureau History Available
110406	615	H-Medium Risk
110623	0	No Bureau History Available
110632	0	No Bureau History Available
110642	300	M-Very High Risk
110670	739	C-Very Low Risk
110721	0	No Bureau History Available
110741	0	No Bureau History Available
110807	715	D-Very Low Risk
110819	825	A-Very Low Risk
111052	0	No Bureau History Available
111198	0	No Bureau History Available
111307	0	No Bureau History Available
111377	0	No Bureau History Available
111393	0	No Bureau History Available
111661	0	No Bureau History Available
111688	0	No Bureau History Available
111702	16	Not Scored: No Activity seen on the customer (...)
111704	0	No Bureau History Available
112283	0	No Bureau History Available
112295	300	M-Very High Risk

	PRI.NO.OF.ACCTS	PRI.ACTIVE.ACCTS	PRI.OVERDUE.ACCTS	\
9	0	0	0	
273	1	0	0	
468	8	4	0	
473	0	0	0	
481	0	0	0	
597	0	0	0	
605	5	2	0	
610	0	0	0	

660	1	1	0
670	0	0	0
688	1	0	0
702	0	0	0
721	0	0	0
729	0	0	0
732	0	0	0
749	0	0	0
999	0	0	0
1006	0	0	0
1015	1	1	0
1019	0	0	0
1035	0	0	0
1271	0	0	0
1276	1	1	0
1301	3	1	0
1302	9	3	1
1320	0	0	0
1323	0	0	0
1340	1	0	0
1343	2	1	0
1357	0	0	0
1358	8	7	3
1379	0	0	0
1382	0	0	0
1387	5	1	0
1392	17	7	1
1445	0	0	0
1452	0	0	0
1455	0	0	0
1483	24	6	0
1485	0	0	0
1511	0	0	0
1771	0	0	0
1929	6	4	2
1952	1	1	0
1964	0	0	0
1984	0	0	0
1985	4	2	0
1993	0	0	0
2013	0	0	0
2044	0	0	0
2048	0	0	0
2056	0	0	0
2059	0	0	0
2064	0	0	0
2066	0	0	0
2086	0	0	0
2115	0	0	0
2123	0	0	0
2146	0	0	0
2157	1	0	0
2170	0	0	0
2184	0	0	0
2216	0	0	0
2224	0	0	0
2232	0	0	0

2235	0	0	0
2262	0	0	0
2267	0	0	0
2276	0	0	0
2291	4	0	2
2311	0	0	0
2318	0	0	0
2320	0	0	0
2324	0	0	0
2335	0	0	0
2353	0	0	0
2359	0	0	0
2409	0	0	0
2428	0	0	0
2431	0	0	0
2442	1	1	1
2452	3	2	1
2470	1	0	1
2473	0	0	0
2479	0	0	0
2486	0	0	0
2502	16	2	0
2508	0	0	0
2512	0	0	0
2515	25	1	0
2544	4	3	1
2564	6	3	0
2566	0	0	0
2569	2	0	0
2573	0	0	0
2586	0	0	0
2590	0	0	0
2592	0	0	0
2599	0	0	0
2603	0	0	0
...
105760	0	0	0
105768	0	0	0
105915	0	0	0
105922	0	0	0
105927	0	0	0
105936	0	0	0
106289	1	1	0
106518	0	0	0
106557	1	0	0
106583	0	0	0
106585	0	0	0
106594	0	0	0
106600	0	0	0
106930	0	0	0
106933	3	3	1
106939	5	3	0
106942	6	0	0
106947	1	1	0
106949	0	0	0
106957	0	0	0
106965	13	3	0

107317	0	0	0
107600	0	0	0
107601	0	0	0
107616	11	8	1
107624	8	6	0
107625	3	2	1
107631	1	0	0
107632	1	1	1
107947	0	0	0
108002	0	0	0
108013	3	2	2
108019	0	0	0
108030	1	1	0
108105	0	0	0
108119	2	1	0
108192	2	0	0
108196	0	0	0
108197	0	0	0
108200	0	0	0
108238	0	0	0
108395	0	0	0
108493	0	0	0
108511	0	0	0
108517	1	1	0
108835	0	0	0
108838	0	0	0
108842	1	1	1
108846	0	0	0
108851	10	2	1
108853	0	0	0
108855	0	0	0
108862	0	0	0
109233	0	0	0
109235	0	0	0
109240	1	0	0
109241	0	0	0
109242	1	1	0
109244	0	0	0
109288	0	0	0
109299	0	0	0
109338	0	0	0
109350	10	4	2
109352	9	1	1
109437	4	0	0
109464	0	0	0
109807	0	0	0
109818	0	0	0
109819	0	0	0
110151	1	1	0
110153	2	1	1
110228	0	0	0
110239	0	0	0
110242	1	1	0
110243	0	0	0
110340	0	0	0
110341	3	1	0
110345	0	0	0

110347	1	0	0
110348	0	0	0
110406	1	0	0
110623	0	0	0
110632	0	0	0
110642	5	1	1
110670	5	2	0
110721	0	0	0
110741	0	0	0
110807	8	5	0
110819	1	0	0
111052	0	0	0
111198	0	0	0
111307	0	0	0
111377	0	0	0
111393	0	0	0
111661	0	0	0
111688	0	0	0
111702	1	0	0
111704	0	0	0
112283	0	0	0
112295	3	2	2

	PRI.CURRENT.BALANCE	PRI.SANCTIONED.AMOUNT	PRI.DISBURSED.AMOUNT \
9	0	0	0
273	0	0	0
468	317533	393000	393000
473	0	0	0
481	0	0	0
597	0	0	0
605	33494	50469	50469
610	0	0	0
660	13749	20000	20000
670	0	0	0
688	0	0	0
702	0	0	0
721	0	0	0
729	0	0	0
732	0	0	0
749	0	0	0
999	0	0	0
1006	0	0	0
1015	20194	20000	20000
1019	0	0	0
1035	0	0	0
1271	0	0	0
1276	400	22000	22000
1301	202508	1472000	1472000
1302	1747192	2198527	2198527
1320	0	0	0
1323	0	0	0
1340	0	0	0
1343	439786	500000	500000
1357	0	0	0
1358	3534952	5597422	5597422
1379	0	0	0
1382	0	0	0

1387	1714565	1800000	1800000
1392	1789455	2014937	2014937
1445	0	0	0
1452	0	0	0
1455	0	0	0
1483	249305	257490	257490
1485	0	0	0
1511	0	0	0
1771	0	0	0
1929	79734	110000	110000
1952	183310	300000	300000
1964	0	0	0
1984	0	0	0
1985	20677	55206	55206
1993	0	0	0
2013	0	0	0
2044	0	0	0
2048	0	0	0
2056	0	0	0
2059	0	0	0
2064	0	0	0
2066	0	0	0
2086	0	0	0
2115	0	0	0
2123	0	0	0
2146	0	0	0
2157	0	0	0
2170	0	0	0
2184	0	0	0
2216	0	0	0
2224	0	0	0
2232	0	0	0
2235	0	0	0
2262	0	0	0
2267	0	0	0
2276	0	0	0
2291	0	0	0
2311	0	0	0
2318	0	0	0
2320	0	0	0
2324	0	0	0
2335	0	0	0
2353	0	0	0
2359	0	0	0
2409	0	0	0
2428	0	0	0
2431	0	0	0
2442	249471	199800	199800
2452	18604	29227	29227
2470	0	0	0
2473	0	0	0
2479	0	0	0
2486	0	0	0
2502	47169	68660	68660
2508	0	0	0
2512	0	0	0
2515	120000	120000	120000

2544	383536	462000	462000
2564	51914	85206	85206
2566	0	0	0
2569	0	0	0
2573	0	0	0
2586	0	0	0
2590	0	0	0
2592	0	0	0
2599	0	0	0
2603	0	0	0
...
105760	0	0	0
105768	0	0	0
105915	0	0	0
105922	0	0	0
105927	0	0	0
105936	0	0	0
106289	30255	29810	29810
106518	0	0	0
106557	0	0	0
106583	0	0	0
106585	0	0	0
106594	0	0	0
106600	0	0	0
106930	0	0	0
106933	600	45490	45490
106939	124103	100000	205500
106942	0	0	0
106947	1310224	1050000	1050000
106949	0	0	0
106957	0	0	0
106965	21906	64000	64000
107317	0	0	0
107600	0	0	0
107601	0	0	0
107616	652949	775941	775590
107624	533874	944929	797337
107625	103662	140000	140000
107631	0	0	0
107632	39119	50000	50000
107947	0	0	0
108002	0	0	0
108013	83187	0	0
108019	0	0	0
108030	35396	50900	50900
108105	0	0	0
108119	3425	11990	11990
108192	0	0	0
108196	0	0	0
108197	0	0	0
108200	0	0	0
108238	0	0	0
108395	0	0	0
108493	0	0	0
108511	0	0	0
108517	3239	30000	30000
108835	0	0	0

108838	0	0	0
108842	961511	1316751	1316751
108846	0	0	0
108851	7867	28550	28550
108853	0	0	0
108855	0	0	0
108862	0	0	0
109233	0	0	0
109235	0	0	0
109240	0	0	0
109241	0	0	0
109242	27735	35000	0
109244	0	0	0
109288	0	0	0
109299	0	0	0
109338	0	0	0
109350	663106	739490	739490
109352	-52	9999	9999
109437	0	0	0
109464	0	0	0
109807	0	0	0
109818	0	0	0
109819	0	0	0
110151	4467	16974	16974
110153	177701	200000	200000
110228	0	0	0
110239	0	0	0
110242	5746	11107	11107
110243	0	0	0
110340	0	0	0
110341	52607	100000	100000
110345	0	0	0
110347	0	0	0
110348	0	0	0
110406	0	0	0
110623	0	0	0
110632	0	0	0
110642	5736	15010	15010
110670	8548	90258	30114
110721	0	0	0
110741	0	0	0
110807	37533	218469	218469
110819	0	0	0
111052	0	0	0
111198	0	0	0
111307	0	0	0
111377	0	0	0
111393	0	0	0
111661	0	0	0
111688	0	0	0
111702	0	0	0
111704	0	0	0
112283	0	0	0
112295	114068	86591	86591

SEC.NO.OF.ACCTS	SEC.ACTIVE.ACCTS	SEC.OVERDUE.ACCTS	\
9	0	0	0

273	0	0	0
468	0	0	0
473	0	0	0
481	0	0	0
597	0	0	0
605	0	0	0
610	0	0	0
660	0	0	0
670	0	0	0
688	0	0	0
702	0	0	0
721	0	0	0
729	0	0	0
732	0	0	0
749	0	0	0
999	0	0	0
1006	0	0	0
1015	0	0	0
1019	0	0	0
1035	0	0	0
1271	0	0	0
1276	0	0	0
1301	0	0	0
1302	0	0	0
1320	0	0	0
1323	0	0	0
1340	0	0	0
1343	0	0	0
1357	0	0	0
1358	0	0	0
1379	0	0	0
1382	0	0	0
1387	0	0	0
1392	0	0	0
1445	0	0	0
1452	0	0	0
1455	0	0	0
1483	0	0	0
1485	0	0	0
1511	0	0	0
1771	0	0	0
1929	0	0	0
1952	0	0	0
1964	0	0	0
1984	0	0	0
1985	0	0	0
1993	0	0	0
2013	0	0	0
2044	0	0	0
2048	0	0	0
2056	0	0	0
2059	0	0	0
2064	0	0	0
2066	0	0	0
2086	0	0	0
2115	0	0	0
2123	0	0	0

2146	0	0	0
2157	0	0	0
2170	0	0	0
2184	0	0	0
2216	0	0	0
2224	0	0	0
2232	0	0	0
2235	0	0	0
2262	0	0	0
2267	0	0	0
2276	0	0	0
2291	0	0	0
2311	0	0	0
2318	0	0	0
2320	0	0	0
2324	0	0	0
2335	0	0	0
2353	0	0	0
2359	0	0	0
2409	0	0	0
2428	0	0	0
2431	0	0	0
2442	0	0	0
2452	0	0	0
2470	0	0	0
2473	0	0	0
2479	0	0	0
2486	0	0	0
2502	0	0	0
2508	0	0	0
2512	0	0	0
2515	0	0	0
2544	0	0	0
2564	0	0	0
2566	0	0	0
2569	0	0	0
2573	0	0	0
2586	0	0	0
2590	0	0	0
2592	0	0	0
2599	0	0	0
2603	0	0	0
...
105760	0	0	0
105768	0	0	0
105915	0	0	0
105922	0	0	0
105927	0	0	0
105936	0	0	0
106289	0	0	0
106518	0	0	0
106557	0	0	0
106583	0	0	0
106585	0	0	0
106594	0	0	0
106600	0	0	0
106930	0	0	0

106933	0	0	0
106939	0	0	0
106942	0	0	0
106947	0	0	0
106949	0	0	0
106957	0	0	0
106965	0	0	0
107317	0	0	0
107600	0	0	0
107601	0	0	0
107616	0	0	0
107624	0	0	0
107625	0	0	0
107631	0	0	0
107632	0	0	0
107947	0	0	0
108002	0	0	0
108013	0	0	0
108019	0	0	0
108030	0	0	0
108105	0	0	0
108119	0	0	0
108192	0	0	0
108196	0	0	0
108197	0	0	0
108200	0	0	0
108238	0	0	0
108395	0	0	0
108493	0	0	0
108511	0	0	0
108517	0	0	0
108835	0	0	0
108838	0	0	0
108842	0	0	0
108846	0	0	0
108851	0	0	0
108853	0	0	0
108855	0	0	0
108862	0	0	0
109233	0	0	0
109235	0	0	0
109240	0	0	0
109241	0	0	0
109242	0	0	0
109244	0	0	0
109288	0	0	0
109299	0	0	0
109338	0	0	0
109350	0	0	0
109352	0	0	0
109437	0	0	0
109464	0	0	0
109807	0	0	0
109818	0	0	0
109819	0	0	0
110151	0	0	0
110153	2	2	0

110228	0	0	0
110239	0	0	0
110242	0	0	0
110243	0	0	0
110340	0	0	0
110341	0	0	0
110345	0	0	0
110347	0	0	0
110348	0	0	0
110406	0	0	0
110623	0	0	0
110632	0	0	0
110642	0	0	0
110670	0	0	0
110721	0	0	0
110741	0	0	0
110807	0	0	0
110819	0	0	0
111052	0	0	0
111198	0	0	0
111307	0	0	0
111377	0	0	0
111393	0	0	0
111661	0	0	0
111688	0	0	0
111702	0	0	0
111704	0	0	0
112283	0	0	0
112295	0	0	0

	SEC.CURRENT.BALANCE	SEC.SANCTIONED.AMOUNT	SEC.DISBURSED.AMOUNT \
9	0	0	0
273	0	0	0
468	0	0	0
473	0	0	0
481	0	0	0
597	0	0	0
605	0	0	0
610	0	0	0
660	0	0	0
670	0	0	0
688	0	0	0
702	0	0	0
721	0	0	0
729	0	0	0
732	0	0	0
749	0	0	0
999	0	0	0
1006	0	0	0
1015	0	0	0
1019	0	0	0
1035	0	0	0
1271	0	0	0
1276	0	0	0
1301	0	0	0
1302	0	0	0
1320	0	0	0

1323	0	0	0
1340	0	0	0
1343	0	0	0
1357	0	0	0
1358	0	0	0
1379	0	0	0
1382	0	0	0
1387	0	0	0
1392	0	0	0
1445	0	0	0
1452	0	0	0
1455	0	0	0
1483	0	0	0
1485	0	0	0
1511	0	0	0
1771	0	0	0
1929	0	0	0
1952	0	0	0
1964	0	0	0
1984	0	0	0
1985	0	0	0
1993	0	0	0
2013	0	0	0
2044	0	0	0
2048	0	0	0
2056	0	0	0
2059	0	0	0
2064	0	0	0
2066	0	0	0
2086	0	0	0
2115	0	0	0
2123	0	0	0
2146	0	0	0
2157	0	0	0
2170	0	0	0
2184	0	0	0
2216	0	0	0
2224	0	0	0
2232	0	0	0
2235	0	0	0
2262	0	0	0
2267	0	0	0
2276	0	0	0
2291	0	0	0
2311	0	0	0
2318	0	0	0
2320	0	0	0
2324	0	0	0
2335	0	0	0
2353	0	0	0
2359	0	0	0
2409	0	0	0
2428	0	0	0
2431	0	0	0
2442	0	0	0
2452	0	0	0
2470	0	0	0

2473	0	0	0
2479	0	0	0
2486	0	0	0
2502	0	0	0
2508	0	0	0
2512	0	0	0
2515	0	0	0
2544	0	0	0
2564	0	0	0
2566	0	0	0
2569	0	0	0
2573	0	0	0
2586	0	0	0
2590	0	0	0
2592	0	0	0
2599	0	0	0
2603	0	0	0
...
105760	0	0	0
105768	0	0	0
105915	0	0	0
105922	0	0	0
105927	0	0	0
105936	0	0	0
106289	0	0	0
106518	0	0	0
106557	0	0	0
106583	0	0	0
106585	0	0	0
106594	0	0	0
106600	0	0	0
106930	0	0	0
106933	0	0	0
106939	0	0	0
106942	0	0	0
106947	0	0	0
106949	0	0	0
106957	0	0	0
106965	0	0	0
107317	0	0	0
107600	0	0	0
107601	0	0	0
107616	0	0	0
107624	0	0	0
107625	0	0	0
107631	0	0	0
107632	0	0	0
107947	0	0	0
108002	0	0	0
108013	0	0	0
108019	0	0	0
108030	0	0	0
108105	0	0	0
108119	0	0	0
108192	0	0	0
108196	0	0	0
108197	0	0	0

108200	0	0	0
108238	0	0	0
108395	0	0	0
108493	0	0	0
108511	0	0	0
108517	0	0	0
108835	0	0	0
108838	0	0	0
108842	0	0	0
108846	0	0	0
108851	0	0	0
108853	0	0	0
108855	0	0	0
108862	0	0	0
109233	0	0	0
109235	0	0	0
109240	0	0	0
109241	0	0	0
109242	0	0	0
109244	0	0	0
109288	0	0	0
109299	0	0	0
109338	0	0	0
109350	0	0	0
109352	0	0	0
109437	0	0	0
109464	0	0	0
109807	0	0	0
109818	0	0	0
109819	0	0	0
110151	0	0	0
110153	16505	19423	19423
110228	0	0	0
110239	0	0	0
110242	0	0	0
110243	0	0	0
110340	0	0	0
110341	0	0	0
110345	0	0	0
110347	0	0	0
110348	0	0	0
110406	0	0	0
110623	0	0	0
110632	0	0	0
110642	0	0	0
110670	0	0	0
110721	0	0	0
110741	0	0	0
110807	0	0	0
110819	0	0	0
111052	0	0	0
111198	0	0	0
111307	0	0	0
111377	0	0	0
111393	0	0	0
111661	0	0	0
111688	0	0	0

111702	0	0	0
111704	0	0	0
112283	0	0	0
112295	0	0	0

	PRIMARY.INSTAL.AMT	SEC.INSTAL.AMT	NEW.ACCTS.IN.LAST.SIX.MONTHS	\
9	0	0	0	
273	0	0	0	
468	269767	0	2	
473	0	0	0	
481	0	0	0	
597	0	0	0	
605	8128	0	1	
610	0	0	0	
660	3680	0	0	
670	0	0	0	
688	900	0	0	
702	0	0	0	
721	0	0	0	
729	0	0	0	
732	0	0	0	
749	0	0	0	
999	0	0	0	
1006	0	0	0	
1015	0	0	0	
1019	0	0	0	
1035	0	0	0	
1271	0	0	0	
1276	2200	0	0	
1301	2968	0	0	
1302	19699	0	0	
1320	0	0	0	
1323	0	0	0	
1340	0	0	0	
1343	0	0	1	
1357	0	0	0	
1358	84434	0	0	
1379	0	0	0	
1382	0	0	0	
1387	16475	0	0	
1392	25484	0	4	
1445	0	0	0	
1452	0	0	0	
1455	0	0	0	
1483	430790	0	2	
1485	0	0	0	
1511	0	0	0	
1771	0	0	0	
1929	4140	0	3	
1952	6758	0	0	
1964	0	0	0	
1984	0	0	0	
1985	8539	0	0	
1993	0	0	0	
2013	0	0	0	
2044	0	0	0	
2048	0	0	0	

2056	0	0	0
2059	0	0	0
2064	0	0	0
2066	0	0	0
2086	0	0	0
2115	0	0	0
2123	0	0	0
2146	0	0	0
2157	0	0	0
2170	0	0	0
2184	0	0	0
2216	0	0	0
2224	0	0	0
2232	0	0	0
2235	0	0	0
2262	0	0	0
2267	0	0	0
2276	0	0	0
2291	1983	0	0
2311	0	0	0
2318	0	0	0
2320	0	0	0
2324	0	0	0
2335	0	0	0
2353	0	0	0
2359	0	0	0
2409	0	0	0
2428	0	0	0
2431	0	0	0
2442	0	0	0
2452	2760	0	2
2470	0	0	0
2473	0	0	0
2479	0	0	0
2486	0	0	0
2502	23748	0	1
2508	0	0	0
2512	0	0	0
2515	50588	0	1
2544	8076	0	0
2564	7752	0	1
2566	0	0	0
2569	0	0	0
2573	0	0	0
2586	0	0	0
2590	0	0	0
2592	0	0	0
2599	0	0	0
2603	0	0	0
...
105760	0	0	0
105768	0	0	0
105915	0	0	0
105922	0	0	0
105927	0	0	0
105936	0	0	0
106289	0	0	0

106518	0	0	0
106557	1921	0	0
106583	0	0	0
106585	0	0	0
106594	0	0	0
106600	0	0	0
106930	0	0	0
106933	0	0	0
106939	191285	0	1
106942	131714	0	0
106947	29800	0	1
106949	0	0	0
106957	0	0	0
106965	15251	0	0
107317	0	0	0
107600	0	0	0
107601	0	0	0
107616	6312	0	2
107624	85218	0	1
107625	0	0	0
107631	1194	0	0
107632	5000	0	0
107947	0	0	0
108002	0	0	0
108013	0	0	0
108019	0	0	0
108030	2019	0	0
108105	0	0	0
108119	3264	0	1
108192	0	0	0
108196	0	0	0
108197	0	0	0
108200	0	0	0
108238	0	0	0
108395	0	0	0
108493	0	0	0
108511	0	0	0
108517	1610	0	0
108835	0	0	0
108838	0	0	0
108842	0	0	0
108846	0	0	0
108851	9556	0	3
108853	0	0	0
108855	0	0	0
108862	0	0	0
109233	0	0	0
109235	0	0	0
109240	1250	0	0
109241	0	0	0
109242	0	0	0
109244	0	0	0
109288	0	0	0
109299	0	0	0
109338	0	0	0
109350	42543	0	3
109352	1631	0	0

109437	2236	0	0
109464	0	0	0
109807	0	0	0
109818	0	0	0
109819	0	0	0
110151	2292	0	0
110153	11021	0	2
110228	0	0	0
110239	0	0	0
110242	1583	0	1
110243	0	0	0
110340	0	0	0
110341	2380	0	0
110345	0	0	0
110347	1604	0	0
110348	0	0	0
110406	0	0	0
110623	0	0	0
110632	0	0	0
110642	5360	0	0
110670	2377	0	1
110721	0	0	0
110741	0	0	0
110807	6304	0	2
110819	1715	0	0
111052	0	0	0
111198	0	0	0
111307	0	0	0
111377	0	0	0
111393	0	0	0
111661	0	0	0
111688	0	0	0
111702	11000	0	0
111704	0	0	0
112283	0	0	0
112295	17318	0	0

DELINQUENT.ACCTS.IN.LAST.SIX.MONTHS AVERAGE.ACCT.AGE \

9	0	0yrs 0mon
273	0	1yrs 6mon
468	0	0yrs 11mon
473	0	0yrs 0mon
481	0	0yrs 0mon
597	0	0yrs 0mon
605	0	0yrs 7mon
610	0	0yrs 0mon
660	0	0yrs 8mon
670	0	0yrs 0mon
688	0	1yrs 0mon
702	0	0yrs 0mon
721	0	0yrs 0mon
729	0	0yrs 0mon
732	0	0yrs 0mon
749	0	0yrs 0mon
999	0	0yrs 0mon
1006	0	0yrs 0mon
1015	0	2yrs 9mon

1019	0	0yrs 0mon
1035	0	0yrs 0mon
1271	0	0yrs 0mon
1276	0	3yrs 5mon
1301	0	6yrs 3mon
1302	1	1yrs 7mon
1320	0	0yrs 0mon
1323	0	0yrs 0mon
1340	0	1yrs 5mon
1343	0	1yrs 1mon
1357	0	0yrs 0mon
1358	2	2yrs 7mon
1379	0	0yrs 0mon
1382	0	0yrs 0mon
1387	1	1yrs 0mon
1392	0	1yrs 9mon
1445	0	0yrs 0mon
1452	0	0yrs 0mon
1455	0	0yrs 0mon
1483	0	0yrs 9mon
1485	0	0yrs 0mon
1511	0	0yrs 0mon
1771	0	0yrs 0mon
1929	2	0yrs 6mon
1952	0	2yrs 4mon
1964	0	0yrs 0mon
1984	0	0yrs 0mon
1985	1	0yrs 11mon
1993	0	0yrs 0mon
2013	0	0yrs 0mon
2044	0	0yrs 0mon
2048	0	0yrs 0mon
2056	0	0yrs 0mon
2059	0	0yrs 0mon
2064	0	0yrs 0mon
2066	0	0yrs 0mon
2086	0	0yrs 0mon
2115	0	0yrs 0mon
2123	0	0yrs 0mon
2146	0	0yrs 0mon
2157	0	1yrs 8mon
2170	0	0yrs 0mon
2184	0	0yrs 0mon
2216	0	0yrs 0mon
2224	0	0yrs 0mon
2232	0	0yrs 0mon
2235	0	0yrs 0mon
2262	0	0yrs 0mon
2267	0	0yrs 0mon
2276	0	0yrs 0mon
2291	0	0yrs 6mon
2311	0	0yrs 0mon
2318	0	0yrs 0mon
2320	0	0yrs 0mon
2324	0	0yrs 0mon
2335	0	0yrs 0mon
2353	0	0yrs 0mon

2359	0	0yrs 0mon
2409	0	0yrs 0mon
2428	0	0yrs 0mon
2431	0	0yrs 0mon
2442	1	0yrs 9mon
2452	0	1yrs 3mon
2470	0	3yrs 1mon
2473	0	0yrs 0mon
2479	0	0yrs 0mon
2486	0	0yrs 0mon
2502	0	0yrs 10mon
2508	0	0yrs 0mon
2512	0	0yrs 0mon
2515	0	0yrs 9mon
2544	1	0yrs 10mon
2564	0	1yrs 0mon
2566	0	0yrs 0mon
2569	0	0yrs 4mon
2573	0	0yrs 0mon
2586	0	0yrs 0mon
2590	0	0yrs 0mon
2592	0	0yrs 0mon
2599	0	0yrs 0mon
2603	0	0yrs 0mon
...
105760	0	0yrs 0mon
105768	0	0yrs 0mon
105915	0	0yrs 0mon
105922	0	0yrs 0mon
105927	0	0yrs 0mon
105936	0	0yrs 0mon
106289	0	0yrs 2mon
106518	0	0yrs 0mon
106557	1	0yrs 7mon
106583	0	0yrs 0mon
106585	0	0yrs 0mon
106594	0	0yrs 0mon
106600	0	0yrs 0mon
106930	0	0yrs 0mon
106933	0	0yrs 10mon
106939	1	1yrs 0mon
106942	0	1yrs 4mon
106947	0	0yrs 2mon
106949	0	0yrs 0mon
106957	0	0yrs 0mon
106965	1	1yrs 0mon
107317	0	0yrs 0mon
107600	0	0yrs 0mon
107601	0	0yrs 0mon
107616	3	1yrs 1mon
107624	1	1yrs 11mon
107625	1	3yrs 3mon
107631	0	4yrs 2mon
107632	0	2yrs 7mon
107947	0	0yrs 0mon
108002	0	0yrs 0mon
108013	0	0yrs 11mon

108019	0	0yrs 0mon
108030	0	1yrs 3mon
108105	0	0yrs 0mon
108119	0	1yrs 2mon
108192	0	0yrs 6mon
108196	0	0yrs 0mon
108197	0	0yrs 0mon
108200	0	0yrs 0mon
108238	0	0yrs 0mon
108395	0	0yrs 0mon
108493	0	0yrs 0mon
108511	0	0yrs 0mon
108517	0	1yrs 11mon
108835	0	0yrs 0mon
108838	0	0yrs 0mon
108842	0	1yrs 7mon
108846	0	0yrs 0mon
108851	1	1yrs 5mon
108853	0	0yrs 0mon
108855	0	0yrs 0mon
108862	0	0yrs 0mon
109233	0	0yrs 0mon
109235	0	0yrs 0mon
109240	0	2yrs 0mon
109241	0	0yrs 0mon
109242	0	4yrs 6mon
109244	0	0yrs 0mon
109288	0	0yrs 0mon
109299	0	0yrs 0mon
109338	0	0yrs 0mon
109350	2	0yrs 5mon
109352	0	3yrs 10mon
109437	0	1yrs 2mon
109464	0	0yrs 0mon
109807	0	0yrs 0mon
109818	0	0yrs 0mon
109819	0	0yrs 0mon
110151	0	0yrs 6mon
110153	1	1yrs 2mon
110228	0	0yrs 0mon
110239	0	0yrs 0mon
110242	0	0yrs 4mon
110243	0	0yrs 0mon
110340	0	0yrs 0mon
110341	0	1yrs 3mon
110345	0	0yrs 0mon
110347	0	0yrs 11mon
110348	0	0yrs 0mon
110406	0	1yrs 10mon
110623	0	0yrs 0mon
110632	0	0yrs 0mon
110642	0	1yrs 4mon
110670	0	1yrs 0mon
110721	0	0yrs 0mon
110741	0	0yrs 0mon
110807	0	1yrs 7mon
110819	0	0yrs 7mon

111052	0	0yrs 0mon
111198	0	0yrs 0mon
111307	0	0yrs 0mon
111377	0	0yrs 0mon
111393	0	0yrs 0mon
111661	0	0yrs 0mon
111688	0	0yrs 0mon
111702	0	1yrs 2mon
111704	0	0yrs 0mon
112283	0	0yrs 0mon
112295	0	3yrs 5mon

	CREDIT.HISTORY.LENGTH	NO.OF_INQUIRIES
9	0yrs 0mon	0
273	1yrs 6mon	0
468	2yrs 6mon	0
473	0yrs 0mon	0
481	0yrs 0mon	0
597	0yrs 0mon	0
605	0yrs 11mon	0
610	0yrs 0mon	0
660	0yrs 8mon	0
670	0yrs 0mon	0
688	1yrs 0mon	0
702	0yrs 0mon	0
721	0yrs 0mon	0
729	0yrs 0mon	0
732	0yrs 0mon	0
749	0yrs 0mon	0
999	0yrs 0mon	0
1006	0yrs 0mon	0
1015	2yrs 9mon	0
1019	0yrs 0mon	0
1035	0yrs 0mon	0
1271	0yrs 0mon	0
1276	3yrs 5mon	0
1301	9yrs 9mon	0
1302	3yrs 10mon	0
1320	0yrs 0mon	0
1323	0yrs 0mon	0
1340	1yrs 5mon	0
1343	1yrs 11mon	0
1357	0yrs 0mon	0
1358	8yrs 2mon	0
1379	0yrs 0mon	0
1382	0yrs 0mon	0
1387	3yrs 0mon	0
1392	7yrs 4mon	1
1445	0yrs 0mon	0
1452	0yrs 0mon	0
1455	0yrs 0mon	0
1483	2yrs 1mon	0
1485	0yrs 0mon	0
1511	0yrs 0mon	0
1771	0yrs 0mon	0
1929	1yrs 0mon	0
1952	2yrs 4mon	0

1964	0yrs 0mon	0
1984	0yrs 0mon	0
1985	1yrs 3mon	0
1993	0yrs 0mon	0
2013	0yrs 0mon	0
2044	0yrs 0mon	0
2048	0yrs 0mon	0
2056	0yrs 0mon	0
2059	0yrs 0mon	0
2064	0yrs 0mon	0
2066	0yrs 0mon	0
2086	0yrs 0mon	0
2115	0yrs 0mon	0
2123	0yrs 0mon	0
2146	0yrs 0mon	0
2157	1yrs 8mon	0
2170	0yrs 0mon	0
2184	0yrs 0mon	0
2216	0yrs 0mon	0
2224	0yrs 0mon	0
2232	0yrs 0mon	0
2235	0yrs 0mon	0
2262	0yrs 0mon	0
2267	0yrs 0mon	0
2276	0yrs 0mon	0
2291	1yrs 6mon	0
2311	0yrs 0mon	0
2318	0yrs 0mon	0
2320	0yrs 0mon	0
2324	0yrs 0mon	0
2335	0yrs 0mon	0
2353	0yrs 0mon	1
2359	0yrs 0mon	1
2409	0yrs 0mon	1
2428	0yrs 0mon	0
2431	0yrs 0mon	0
2442	0yrs 9mon	0
2452	3yrs 4mon	0
2470	3yrs 1mon	0
2473	0yrs 0mon	0
2479	0yrs 0mon	0
2486	0yrs 0mon	0
2502	1yrs 5mon	0
2508	0yrs 0mon	0
2512	0yrs 0mon	0
2515	1yrs 6mon	0
2544	2yrs 4mon	0
2564	1yrs 11mon	8
2566	0yrs 0mon	0
2569	0yrs 6mon	0
2573	0yrs 0mon	0
2586	0yrs 0mon	0
2590	0yrs 0mon	0
2592	0yrs 0mon	0
2599	0yrs 0mon	0
2603	0yrs 0mon	0
...

105760	0yrs 0mon	0
105768	0yrs 0mon	0
105915	0yrs 0mon	0
105922	0yrs 0mon	0
105927	0yrs 0mon	0
105936	0yrs 0mon	0
106289	0yrs 2mon	0
106518	0yrs 0mon	0
106557	0yrs 7mon	0
106583	0yrs 0mon	0
106585	0yrs 0mon	0
106594	0yrs 0mon	0
106600	0yrs 0mon	0
106930	0yrs 0mon	0
106933	1yrs 2mon	0
106939	2yrs 4mon	0
106942	3yrs 0mon	0
106947	0yrs 2mon	0
106949	0yrs 0mon	0
106957	0yrs 0mon	0
106965	2yrs 0mon	0
107317	0yrs 0mon	0
107600	0yrs 0mon	0
107601	0yrs 0mon	0
107616	2yrs 5mon	0
107624	5yrs 9mon	0
107625	6yrs 5mon	0
107631	4yrs 2mon	0
107632	2yrs 7mon	1
107947	0yrs 0mon	0
108002	0yrs 0mon	0
108013	1yrs 0mon	0
108019	0yrs 0mon	0
108030	1yrs 3mon	0
108105	0yrs 0mon	0
108119	2yrs 0mon	1
108192	0yrs 11mon	1
108196	0yrs 0mon	0
108197	0yrs 0mon	0
108200	0yrs 0mon	0
108238	0yrs 0mon	0
108395	0yrs 0mon	0
108493	0yrs 0mon	0
108511	0yrs 0mon	0
108517	1yrs 11mon	0
108835	0yrs 0mon	0
108838	0yrs 0mon	0
108842	1yrs 7mon	0
108846	0yrs 0mon	0
108851	3yrs 4mon	0
108853	0yrs 0mon	0
108855	0yrs 0mon	0
108862	0yrs 0mon	0
109233	0yrs 0mon	0
109235	0yrs 0mon	1
109240	2yrs 0mon	0
109241	0yrs 0mon	0

109242	4yrs 6mon	0
109244	0yrs 0mon	0
109288	0yrs 0mon	0
109299	0yrs 0mon	0
109338	0yrs 0mon	0
109350	1yrs 6mon	1
109352	7yrs 8mon	0
109437	1yrs 9mon	6
109464	0yrs 0mon	0
109807	0yrs 0mon	0
109818	0yrs 0mon	0
109819	0yrs 0mon	0
110151	0yrs 6mon	0
110153	3yrs 11mon	0
110228	0yrs 0mon	0
110239	0yrs 0mon	0
110242	0yrs 4mon	1
110243	0yrs 0mon	0
110340	0yrs 0mon	0
110341	2yrs 7mon	0
110345	0yrs 0mon	0
110347	0yrs 11mon	0
110348	0yrs 0mon	0
110406	1yrs 10mon	0
110623	0yrs 0mon	0
110632	0yrs 0mon	0
110642	2yrs 4mon	1
110670	2yrs 1mon	0
110721	0yrs 0mon	0
110741	0yrs 0mon	0
110807	5yrs 4mon	0
110819	0yrs 7mon	0
111052	0yrs 0mon	0
111198	0yrs 0mon	0
111307	0yrs 0mon	0
111377	0yrs 0mon	0
111393	0yrs 0mon	0
111661	0yrs 0mon	1
111688	0yrs 0mon	0
111702	1yrs 2mon	0
111704	0yrs 0mon	0
112283	0yrs 0mon	0
112295	6yrs 2mon	0

[3443 rows x 40 columns]

Empty DataFrame

Columns: [UniqueID, disbursed_amount, asset_cost, ltv, branch_id, supplier_id, manufacturer_id, Current_pincode_ID, Date.of.Birth, Employment.Type, DisbursalDate, State_ID, Employee_code_ID, MobileNo_Avl_Flag, Aadhar_flag, PAN_flag, VoterID_flag, Driving_flag, Passport_flag, PERFORM_CNS.SCORE, PERFORM_CNS.SCORE.DESCRPTION, PRI.NO.OF.ACCTS, PRI.ACTIVE.ACCTS, PRI.OVERDUE.ACCTS, PRI.CURRENT.BALANCE, PRI.SANCTIONED.AMOUNT, PRI.DISBURSED.AMOUNT, SEC.NO.OF.ACCTS, SEC.ACTIVE.ACCTS, SEC.OVERDUE.ACCTS, SEC.CURRENT.BALANCE, SEC.SANCTIONED.AMOUNT, SEC.DISBURSED.AMOUNT, PRIMARY.INSTAL.AMT, SEC.INSTAL.AMT, NEW.ACCTS.IN.LAST.SIX.MONTHS, DELINQUENT.ACCTS.IN.LAST.SIX.MONTHS, AVERAGE.ACCT.AGE, CREDIT.HISTORY.LENGTH, NO.OF_INQUIRIES]

Index: []

In []:

```
In [263]: target = train["loan_default"]  
train.drop(['loan_default'], axis=1, inplace=True)
```

```
In [264]: from category_encoders.target_encoder import TargetEncoder  
clf=TargetEncoder(cols=["branch_id", "supplier_id", "manufacturer_id", "Current_pincode_ID", "State_ID", "Employee_code_ID"])  
clf=clf.fit(train, target)  
train=clf.transform(train)  
test=clf.transform(test)
```

```
In [265]: train.head(10)
```

Out[265]:

	UniqueID	disbursed_amount	asset_cost	ltv	branch_id	supplier_id	manufacturer_id	Current_pincode_ID
0	420825	50578	58400	89.55	0.194032	0.363636	0.228499	0.228499
1	537409	47145	65550	73.23	0.194032	0.363636	0.228499	0.228499
2	417566	53278	61360	89.63	0.194032	0.363636	0.228499	0.228499
3	624493	57513	66113	88.48	0.194032	0.363636	0.228499	0.228499
4	539055	52378	60300	88.39	0.194032	0.363636	0.228499	0.228499
5	518279	54513	61900	89.66	0.194032	0.363636	0.228499	0.228499
6	529269	46349	61500	76.42	0.194032	0.363636	0.228499	0.228499
7	510278	43894	61900	71.89	0.194032	0.363636	0.228499	0.228499
8	490213	53713	61973	89.56	0.194032	0.363636	0.228499	0.228499
9	510980	52603	61300	86.95	0.194032	0.363636	0.228499	0.228499

```
In [266]: test.head(5)
```

Out[266]:

	UniqueID	disbursed_amount	asset_cost	ltv	branch_id	supplier_id	manufacturer_id	Current_pincode_ID
0	655269	53478	63558	86.54	0.194032	0.363636	0.228499	0.228499
1	723482	55513	63163	89.45	0.194032	0.363636	0.228499	0.228499
2	758529	65282	84320	79.93	0.291476	0.302752	0.204594	0.204594
3	763449	46905	63896	76.58	0.291476	0.340034	0.228499	0.228499
4	708663	51428	63896	86.08	0.291476	0.340034	0.228499	0.228499

```
In [267]: def categorical(df):
    cat_list = []
    for i in df:
        temp = ""
        # consider we have text like this "Math & Science, Warmth, Care & Hunger"
        for j in i.split(','): # it will split it in three parts ["Math & Scie
            nce", "Warmth", "Care & Hunger"]
            if 'The' in j.split(): # this will split each of the category base
                d on space "Math & Science"=> "Math","&", "Science"
                j=j.replace('The','') # if we have the words "The" we are goin
                g to replace it with ''(i.e removing 'The')
                j = j.replace(' ', '') # we are placing all the ' '(space) with
                ''(empty) ex:"Math & Science"=>"Math&Science"
                temp +=j.strip()+" "#" abc ".strip() will return "abc", remove the
                trailing spaces
                temp = temp.replace('&','_')
                cat_list.append(temp.strip())
    return cat_list
```

```
In [268]: train['Employment_Type'] = categorical(train["Employment.Type"])
train.drop(['Employment.Type'], axis=1, inplace=True)
```

```
In [269]: train['PERFORM_CNS.SCORE_DESCRIPTION'] = categorical(train["PERFORM_CNS.SCORE.
DESCRIPTION"])
train.drop(['PERFORM_CNS.SCORE.DESCRPTION'], axis=1, inplace=True)
```

```
In [270]: test['Employment_Type'] = categorical(test["Employment.Type"])
test.drop(['Employment.Type'], axis=1, inplace=True)
test['PERFORM_CNS.SCORE_DESCRIPTION'] = categorical(test["PERFORM_CNS.SCORE.DE
SCRIPTION"])
test.drop(['PERFORM_CNS.SCORE.DESCRPTION'], axis=1, inplace=True)
```

```
In [ ]:
```

```
In [271]: import re
#Here I am replacing each row of summary having any numerical value with 1 otherwise 0
sep_num = list(train['AVERAGE.ACCT.AGE'].values)
# remove special characters from list of strings python: https://stackoverflow.com/a/47301924/4084039

# https://www.geeksforgeeks.org/removing-stop-words-nltk-python/
# https://stackoverflow.com/questions/23669024/how-to-strip-a-specific-word-from-a-string
# https://stackoverflow.com/questions/8270092/remove-all-whitespace-in-a-string-in-python

sep_num_list = []
for i in sep_num:
    digit = re.findall('\d+', i ) #https://stackoverflow.com/questions/35376387/extract-int-from-string-in-pandas/35376466
    val=''
    for num in digit:
        val+=str(num)
    sep_num_list.append(val)

    #if len(digit)==0: #https://stackoverflow.com/questions/53513/how-do-i-check-if-a-list-is-empty
        #sep_num_list.append(0) #when summary contains no numerical value ,append with 0
    #else:
        # sep_num_list.append(digit) #when summary contains numerical value ,append with 1
```

```
In [272]: import re
#Here I am replacing each row of summary having any numerical value with 1 otherwise 0
num_num = list(train['AVERAGE.ACCT.AGE'].values)
# remove special characters from list of strings python: https://stackoverflow.com/a/47301924/4084039

# https://www.geeksforgeeks.org/removing-stop-words-nltk-python/
# https://stackoverflow.com/questions/23669024/how-to-strip-a-specific-word-from-a-string
# https://stackoverflow.com/questions/8270092/remove-all-whitespace-in-a-string-in-python

num_num_list = []
for i in num_num:
    digit = re.findall('\d+', i ) #https://stackoverflow.com/questions/35376387/extract-int-from-string-in-pandas/35376466
    val=12*int(digit[0])+int(digit[1])
    num_num_list.append(val)

    #if len(digit)==0: #https://stackoverflow.com/questions/53513/how-do-i-check-if-a-list-is-empty
        #sep_num_list.append(0) #when summary contains no numerical value ,append with 0
    #else:
        # sep_num_list.append(digit) #when summary contains numerical value ,append with 1
```

```
In [273]: train['AVERAGE.ACCT.AGE_12'] = num_num_list
train['AVERAGE.ACCT.AGE_1'] = sep_num_list
train.drop(['AVERAGE.ACCT.AGE'], axis=1, inplace=True)
train.head(5)
```

Out[273]:

	UniqueID	disbursed_amount	asset_cost	ltv	branch_id	supplier_id	manufacturer_id	Cur
0	420825	50578	58400	89.55	0.194032	0.363636	0.228499	
1	537409	47145	65550	73.23	0.194032	0.363636	0.228499	
2	417566	53278	61360	89.63	0.194032	0.363636	0.228499	
3	624493	57513	66113	88.48	0.194032	0.363636	0.228499	
4	539055	52378	60300	88.39	0.194032	0.363636	0.228499	


```
In [274]: #Here I am replacing each row of summary having any numerical value with 1 otherwise 0
sep_num2 = list(test['AVERAGE.ACCT.AGE'].values)
# remove special characters from list of strings python: https://stackoverflow.com/a/47301924/4084039

# https://www.geeksforgeeks.org/removing-stop-words-nltk-python/
# https://stackoverflow.com/questions/23669024/how-to-strip-a-specific-word-from-a-string
# https://stackoverflow.com/questions/8270092/remove-all-whitespace-in-a-string-in-python

sep_num_list2 = []
for i in sep_num2:
    digit = re.findall('\d+', i ) #https://stackoverflow.com/questions/35376387/extract-int-from-string-in-pandas/35376466
    val=''
    for num in digit:
        val+=str(num)
    sep_num_list2.append(val)

    #if len(digit)==0: #https://stackoverflow.com/questions/53513/how-do-i-check-if-a-list-is-empty
        #sep_num_list2.append(0) #when summary contains no numerical value ,append with 0
    #else:
        # sep_num_list2.append(digit) #when summary contains numerical value , append with 1
```

```

In [275]: #Here I am replacing each row of summary having any numerical value with 1 otherwise 0
num_num2 = list(test['AVERAGE.ACCT.AGE'].values)
# remove special characters from list of strings python: https://stackoverflow.com/a/47301924/4084039

# https://www.geeksforgeeks.org/removing-stop-words-nltk-python/
# https://stackoverflow.com/questions/23669024/how-to-strip-a-specific-word-from-a-string
# https://stackoverflow.com/questions/8270092/remove-all-whitespace-in-a-string-in-python

num_num_list2 = []
for i in num_num2:
    digit = re.findall('\d+', i ) #https://stackoverflow.com/questions/35376387/extract-int-from-string-in-pandas/35376466
    val=12*int(digit[0])+int(digit[1])
    num_num_list2.append(val)

    #if len(digit)==0: #https://stackoverflow.com/questions/53513/how-do-i-check-if-a-list-is-empty
        #sep_num_list2.append(0) #when summary contains no numerical value , append with 0
    #else:
        # sep_num_list2.append(digit) #when summary contains numerical value , append with 1

```

```

In [276]: test['AVERAGE.ACCT.AGE_1'] = sep_num_list2
test['AVERAGE.ACCT.AGE_12'] = num_num_list2
test.drop(['AVERAGE.ACCT.AGE'], axis=1, inplace=True)
test.head(2)

```

Out[276]:

	UniqueID	disbursed_amount	asset_cost	ltv	branch_id	supplier_id	manufacturer_id	Cur
0	655269	53478	63558	86.54	0.194032	0.363636	0.228499	
1	723482	55513	63163	89.45	0.194032	0.363636	0.228499	

```

In [277]: #Here I am replacing each row of summary having any numerical value with 1 otherwise 0
sep_num1 = list(train['CREDIT.HISTORY.LENGTH'].values)
# remove special characters from list of strings python: https://stackoverflow.com/a/47301924/4084039

# https://www.geeksforgeeks.org/removing-stop-words-nltk-python/
# https://stackoverflow.com/questions/23669024/how-to-strip-a-specific-word-from-a-string
# https://stackoverflow.com/questions/8270092/remove-all-whitespace-in-a-string-in-python

sep_num_list1 = []
for i in sep_num1:
    digit = re.findall('\d+', i) #https://stackoverflow.com/questions/35376387/extract-int-from-string-in-pandas/35376466
    val = ''
    for num in digit:
        val += str(num)
    sep_num_list1.append(val)

    #if len(digit)==0: #https://stackoverflow.com/questions/53513/how-do-i-check-if-a-list-is-empty
        #sep_num_list1.append(0) #when summary contains no numerical value ,append with 0
    # else:
        # sep_num_list1.append(digit) #when summary contains numerical value , append with 1

```

```

In [278]: #Here I am replacing each row of summary having any numerical value with 1 otherwise 0
num_num1 = list(train['CREDIT.HISTORY.LENGTH'].values)
# remove special characters from list of strings python: https://stackoverflow.com/a/47301924/4084039

# https://www.geeksforgeeks.org/removing-stop-words-nltk-python/
# https://stackoverflow.com/questions/23669024/how-to-strip-a-specific-word-from-a-string
# https://stackoverflow.com/questions/8270092/remove-all-whitespace-in-a-string-in-python

num_num_list1 = []
for i in num_num1:
    digit = re.findall('\d+', i) #https://stackoverflow.com/questions/35376387/extract-int-from-string-in-pandas/35376466
    val=12*int(digit[0])+int(digit[1])
    num_num_list1.append(val)

    #if len(digit)==0: #https://stackoverflow.com/questions/53513/how-do-i-check-if-a-list-is-empty
        #sep_num_list1.append(0) #when summary contains no numerical value , append with 0
    # else:
        # sep_num_list1.append(digit) #when summary contains numerical value , append with 1

```

```

In [279]: train['CREDIT.HISTORY.LENGTH_1'] = sep_num_list1
train['CREDIT.HISTORY.LENGTH_12'] = num_num_list1
train.drop(['CREDIT.HISTORY.LENGTH'], axis=1, inplace=True)
train.head(2)

```

Out[279]:

	UniqueID	disbursed_amount	asset_cost	ltv	branch_id	supplier_id	manufacturer_id	Cur
0	420825	50578	58400	89.55	0.194032	0.363636	0.228499	
1	537409	47145	65550	73.23	0.194032	0.363636	0.228499	

```
In [280]: #Here I am replacing each row of summary having any numerical value with 1 otherwise 0
sep_num3 = list(test['CREDIT.HISTORY.LENGTH'].values)
# remove special characters from list of strings python: https://stackoverflow.com/a/47301924/4084039

# https://www.geeksforgeeks.org/removing-stop-words-nltk-python/
# https://stackoverflow.com/questions/23669024/how-to-strip-a-specific-word-from-a-string
# https://stackoverflow.com/questions/8270092/remove-all-whitespace-in-a-string-in-python

sep_num_list3 = []
for i in sep_num3:
    digit = re.findall('\d+', i ) #https://stackoverflow.com/questions/35376387/extract-int-from-string-in-pandas/35376466

    val=''
    for num in digit:
        val+=str(num)
    sep_num_list3.append(val)
    #if len(digit)==0: #https://stackoverflow.com/questions/53513/how-do-i-check-if-a-list-is-empty
        # sep_num_list3.append(0) #when summary contains no numerical value ,append with 0
    #else:
        #sep_num_list3.append(digit) #when summary contains numerical value , append with 1
```

```
In [281]: #Here I am replacing each row of summary having any numerical value with 1 otherwise 0
num_num3 = list(test['CREDIT.HISTORY.LENGTH'].values)
# remove special characters from list of strings python: https://stackoverflow.com/a/47301924/4084039

# https://www.geeksforgeeks.org/removing-stop-words-nltk-python/
# https://stackoverflow.com/questions/23669024/how-to-strip-a-specific-word-from-a-string
# https://stackoverflow.com/questions/8270092/remove-all-whitespace-in-a-string-in-python

num_num_list3 = []
for i in num_num3:
    digit = re.findall('\d+', i) #https://stackoverflow.com/questions/35376387/extract-int-from-string-in-pandas/35376466
    val=12*int(digit[0])+int(digit[1])
    num_num_list3.append(val)
    #if len(digit)==0: #https://stackoverflow.com/questions/53513/how-do-i-check-if-a-list-is-empty
    # sep_num_list3.append(0) #when summary contains no numerical value , append with 0
    #else:
    #sep_num_list3.append(digit) #when summary contains numerical value , append with 1
```

```
In [282]: test['CREDIT.HISTORY.LENGTH_1'] = sep_num_list3
test['CREDIT.HISTORY.LENGTH_12'] = num_num_list3
test.drop(['CREDIT.HISTORY.LENGTH'], axis=1, inplace=True)
test.head(2)
```

Out[282]:

	UniqueID	disbursed_amount	asset_cost	ltv	branch_id	supplier_id	manufacturer_id	Cur
0	655269	53478	63558	86.54	0.194032	0.363636	0.228499	
1	723482	55513	63163	89.45	0.194032	0.363636	0.228499	

```
In [283]: train['AVERAGE.ACCT.AGE_1'] = train['AVERAGE.ACCT.AGE_1'].apply(pd.to_numeric)
test['AVERAGE.ACCT.AGE_1'] = test['AVERAGE.ACCT.AGE_1'].apply(pd.to_numeric)

train['CREDIT.HISTORY.LENGTH_1'] = train['CREDIT.HISTORY.LENGTH_1'].apply(pd.to_numeric)
test['CREDIT.HISTORY.LENGTH_1'] = test['CREDIT.HISTORY.LENGTH_1'].apply(pd.to_numeric)
```

```
In [284]: train["Date.of.Birth"]= pd.to_datetime(train["Date.of.Birth"])
train["DisbursalDate"]= pd.to_datetime(train["DisbursalDate"])

train["cust_age"] = ((train["DisbursalDate"]-train["Date.of.Birth"]).dt.days)/
365
train["cust_age"] = train["cust_age"].apply(lambda x : x+100 if x<0 else x)
```

```
In [285]: test["Date.of.Birth"]= pd.to_datetime(test["Date.of.Birth"])
test["DisbursalDate"]= pd.to_datetime(test["DisbursalDate"])

test["cust_age"] = ((test["DisbursalDate"]-test["Date.of.Birth"]).dt.days)/365
test["cust_age"] = test["cust_age"].apply(lambda x : x+100 if x<0 else x)
```

```
In [286]: train.drop(['Date.of.Birth'], axis=1, inplace=True)
test.drop(['Date.of.Birth'], axis=1, inplace=True)
```

```
In [287]: train.drop(['DisbursalDate'], axis=1, inplace=True)
test.drop(['DisbursalDate'], axis=1, inplace=True)
```

```
In [288]: #!pip3 install category_encoders
```

```
In [289]: from category_encoders import *

#train["branch_id"]=train["branch_id"].astype(str)
vectorizer = TargetEncoder().fit(train['Employment_Type'].values, target)
#print(vectorizer.get_params())

train["Employment_Type"]= vectorizer.transform(train["Employment_Type"].values
)
test["Employment_Type"]= vectorizer.transform(test["Employment_Type"].values)
```

```
In [290]: from category_encoders import *

#train["branch_id"]=train["branch_id"].astype(str)
vectorizer = TargetEncoder().fit(train['PERFORM_CNS.SCORE_DESCRIPTION'].values
, target)
#print(vectorizer.get_params())

train["PERFORM_CNS.SCORE_DESCRIPTION"]= vectorizer.transform(train["PERFORM_CN
S.SCORE_DESCRIPTION"].values)
test["PERFORM_CNS.SCORE_DESCRIPTION"]= vectorizer.transform(test["PERFORM_CNS.
SCORE_DESCRIPTION"].values)
```

```
In [291]: train.head(2)
```

Out[291]:

	UniqueID	disbursed_amount	asset_cost	ltv	branch_id	supplier_id	manufacturer_id	Cur
0	420825	50578	58400	89.55	0.194032	0.363636	0.228499	
1	537409	47145	65550	73.23	0.194032	0.363636	0.228499	

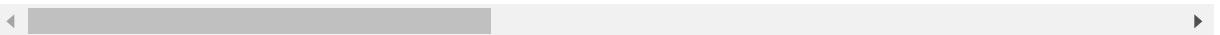
```
In [292]: train.columns = ['a', 'b', 'c', 'd', 'e', 'f', 'g', 'h', 'i', 'j', 'k', 'l',
                        'm', 'n', 'o', 'p', 'q', \
                        'r', 's', 't', 'u', 'v', 'w', 'x', 'y', 'z', 'a1', 'a2', 'a3',
                        'a4', 'a5', 'a6', 'a7', 'a8', 'a9', \
                        'b1', 'b2', 'b3', 'b4', 'b5', 'b6']
```

```
In [293]: test.columns = ['a', 'b', 'c', 'd', 'e', 'f', 'g', 'h', 'i', 'j', 'k', 'l',
                        'm', 'n', 'o', 'p', 'q', \
                        'r', 's', 't', 'u', 'v', 'w', 'x', 'y', 'z', 'a1', 'a2', 'a3',
                        'a4', 'a5', 'a6', 'a7', 'a8', 'a9', \
                        'b1', 'b2', 'b3', 'b4', 'b5', 'b6']
```

```
In [294]: train.head(2)
```

Out[294]:

	a	b	c	d	e	f	g	h	i	j	k
0	420825	50578	58400	89.55	0.194032	0.363636	0.228499	0.055556	0.205641	0.37037	1
1	537409	47145	65550	73.23	0.194032	0.363636	0.228499	0.285545	0.205641	0.37037	1



```
In [ ]:
```

```
In [ ]:
```

```
In [ ]:
```

```
In [ ]:
```

```
In [295]: train["mul"]=train["x"]*train["y"]*train["z"]
```

```
In [296]: test["mul"]=test["x"]*test["y"]*test["z"]
```

```
In [297]: train["sum"]=train["x"]+train["y"]+train["z"]
test["sum"]=test["x"]+test["y"]+test["z"]
```

```
In [298]: train["sum_1"]=train["k"]+train["l"]
test["sum_1"]=test["k"]+test["l"]
```

```
In [299]: train["mul_1"]=train["k"]*train["l"]
test["mul_1"]=test["k"]*test["l"]
```

```
In [300]: train["mul_2"]=train["x"]*train["y"]+train["x"]*train["z"]+train["y"]*train["z"]
test["mul_2"]=test["x"]*test["y"]+test["x"]*test["z"]+test["y"]*test["z"]
```

```
In [301]: train["sum_2"]=train["a9"]+train["b1"]
test["sum_2"]=test["a9"]+test["b1"]
```



```
In [302]: train["mul_3"]=train["a9"]*train["b1"]  
test["mul_3"]=test["a9"]*test["b1"]
```

```
In [303]: train["diff"] = train['b2']-train['b3']  
test["diff"] = test['b2']-test['b3']
```

```
In [304]: train["avg"] = (train['b2']+train['b3'])/2  
test["avg"] = (test['b2']+test['b3'])/2
```

```
In [305]: train["sum_3"]=train["e"]+train["f"]+train["g"]+train["h"]  
test["sum_3"]=test["e"]+test["f"]+test["g"]+test["h"]
```

```
In [306]: train["mul_4"]=train["e"]*train["f"]*train["g"]*train["h"]  
test["mul_4"]=test["e"]*test["f"]*test["g"]*test["h"]
```

```
In [307]: train["sum_4"]=train["b"]+train["c"]  
test["sum_4"]=test["b"]+test["c"]
```

```
In [308]: train["sum_5"]=train["e"]+train["h"]+train["j"]  
test["sum_5"]=test["e"]+test["h"]+test["j"]
```

```
In [309]: train["sum_6"]=(train["e"]+train["h"]+train["j"])/3  
test["sum_6"]=(test["e"]+test["h"]+test["j"])/3
```

```
In [310]: train["mul_5"]=train["e"]*train["h"]*train["j"]  
test["mul_5"]=test["e"]*test["h"]*test["j"]
```

```
In [311]: train["mul_6"]=train["mul_5"]*train["mul_4"]*train["mul_3"]  
test["mul_6"]=test["mul_5"]*test["mul_4"]*test["mul_3"]
```

```
In [312]: train["mul_7"]=(train["mul_5"]*train["mul_4"]*train["mul_3"])/3  
test["mul_7"]=(test["mul_5"]*test["mul_4"]*test["mul_3"])/3
```

```
In [313]: train["mul_8"]=train["e"]*train["h"] + train["h"]*train["j"] + train["e"]*train["j"]  
test["mul_8"]=test["e"]*test["h"] + test["h"]*test["j"] + test["e"]*test["j"]
```

```
In [314]: train["mul_8"]=train["mul_3"]*train["mul_4"] + train["mul_3"]*train["mul_5"] +  
train["mul_4"]*train["mul_5"]  
test["mul_8"]=test["mul_3"]*test["mul_4"] + test["mul_3"]*test["mul_5"] + test  
["mul_4"]*test["mul_5"]
```

```
In [315]: train["sum_7"]=train["sum_3"]*train["sum_4"] + train["sum_3"]*train["sum_5"] +  
train["sum_4"]*train["sum_5"]  
test["sum_7"]=test["sum_3"]*test["sum_4"] + test["sum_3"]*test["sum_5"] + test  
["sum_4"]*test["sum_5"]
```

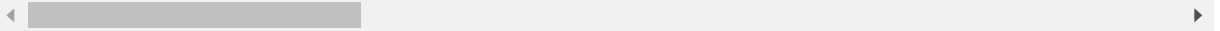
```
In [ ]:
```

In [316]: `train.head(2)`

Out[316]:

	a	b	c	d	e	f	g	h	i	j	k
0	420825	50578	58400	89.55	0.194032	0.363636	0.228499	0.055556	0.205641	0.37037	1
1	537409	47145	65550	73.23	0.194032	0.363636	0.228499	0.285545	0.205641	0.37037	1

2 rows × 60 columns



In [317]: `train.shape`

Out[317]: (233154, 60)

In [318]: `test_df=test.copy()`

In [319]: `train.drop(['a'], axis=1, inplace=True)`
`test.drop(['a'], axis=1, inplace=True)`

In [320]: `from sklearn.preprocessing import normalize`
`train = normalize(train)`
`test = normalize(test)`

In [321]: `train = pd.DataFrame(train)`
`test = pd.DataFrame(test)`

In [322]: `import lightgbm as lgb`
`from sklearn.metrics import roc_auc_score`
`features= [col for col in train.columns]`

```

In [323]: from sklearn.model_selection import StratifiedKFold
          import time
          skf=StratifiedKFold(n_splits=3, shuffle=True, random_state=2019)
          oof=np.zeros(len(train))
          predictions=np.zeros(len(test))
          feature_importance_df = pd.DataFrame()

          #start = time.time()
          param = {"objective":"binary",
                  "boost":"gbdt",
                  "metric":"auc",
                  "learning_rate":0.2,
                  "num_leaves":12,
                  "max_depth":-1,
                  "tree_learner":"serial",
                  #"feature_fraction":0.4,
                  #"bagging_freq":5,
                  #"bagging_fraction":0.4,
                  "min_data_in_leaf":60,
                  "min_sum_hessian_in_leaf":10,
                  "n_jobs":-1,
                  }

          for fold_, (trn_idx, val_idx) in enumerate(skf.split(train.values , target.values )):
              #print("fold n{}".format(fold_))

              trn_data = lgb.Dataset(train[features].iloc[trn_idx], label = target.iloc[trn_idx])
              val_data = lgb.Dataset(train[features].iloc[val_idx], label = target.iloc[val_idx])

              num_round = 1000000
              clf = lgb.train(param, trn_data, num_round, valid_sets=[trn_data, val_data ], verbose_eval = 1000, early_stopping_rounds=500)
              oof[val_idx] = clf.predict(train[features].iloc[val_idx], num_iteration = clf.best_iteration)

              fold_importance_df = pd.DataFrame()
              fold_importance_df["feature"]=features
              fold_importance_df["importance"]=clf.feature_importance()
              fold_importance_df["fold"]=fold_+1
              feature_importance_df = pd.concat([feature_importance_df, fold_importance_df], axis=0)

              predictions+=clf.predict(test[features], num_iteration = clf.best_iteration)/skf.n_splits

          feature_importance_df = feature_importance_df[["feature", 'importance']].groupby("feature").mean().sort_values(by = "importance", ascending=False)
          print("cv score: {:<8.5f}".format(roc_auc_score(target, oof)))

```

```
Training until validation scores don't improve for 500 rounds.  
Early stopping, best iteration is:  
[95]   training's auc: 0.734031       valid_1's auc: 0.709733  
Training until validation scores don't improve for 500 rounds.  
Early stopping, best iteration is:  
[124]  training's auc: 0.738024       valid_1's auc: 0.712486  
Training until validation scores don't improve for 500 rounds.  
Early stopping, best iteration is:  
[100]  training's auc: 0.733384       valid_1's auc: 0.712936  
cv score: 0.71169
```

In [324]: feature_importance_df

Out[324]:

importance	
feature	
43	0.000000
53	0.000000
40	0.333333
23	0.666667
44	1.000000
26	1.000000
24	1.000000
14	1.000000
27	1.666667
13	2.333333
22	2.666667
29	2.666667
25	3.333333
41	3.333333
11	8.333333
10	9.000000
9	9.000000
48	9.000000
36	9.000000
42	11.000000
35	11.666667
12	11.666667
47	11.666667
21	11.666667
37	12.000000
17	13.000000
5	13.333333
30	14.000000
45	14.000000
34	14.000000
52	14.666667
51	15.333333
54	16.666667
50	18.000000

importance	
feature	
33	18.000000
49	18.333333
19	21.333333
56	21.666667
20	21.666667
32	22.000000
58	23.333333
7	25.333333
31	26.000000
38	26.666667
15	26.666667
18	27.666667
55	30.000000
46	31.666667
28	33.666667
16	33.666667
57	34.666667
4	41.333333
8	44.333333
39	45.333333
6	48.666667
2	51.666667
1	54.666667
0	57.666667
3	115.666667

```
In [325]: result_lnt13=pd.DataFrame({"UniqueID":test_df["a"], "loan_default":predictions
})
result_lnt13.to_csv("result_lnt13.csv", index=False)
```

```
In [ ]:
```

```
In [ ]:
```