Context

This data set includes customers who have paid off their loans, who have been past due and put into collection without paying back their loan and interests, and who have paid off only after they were put in collection. The financial product is a bullet loan that customers should pay off all of their loan debt in just one time by the end of the term, instead of an installment schedule. Of course, they could pay off earlier than their pay schedule.

Content

Loan\_id A unique loan number assigned to each loan customers

Loan\_status Whether a loan is paid off, in collection, new customer yet to payoff, or paid off after the collection efforts

Principal Basic principal loan amount at the origination

terms Can be weekly (7 days), biweekly, and monthly payoff schedule

Effective\_date When the loan got originated and took effects

Due\_date Since it’s one-time payoff schedule, each loan has one single due date

Paidoff\_time The actual time a customer pays off the loan

Pastdue\_days How many days a loan has been past due

Age, education, gender A customer’s basic demographic information