

Stages of Loan Delinquency



STAGE 1

Pre
Delinquency

Before due date



STAGE 2

Early
Delinquency

1-7 days late



STAGE 3

Initial
Delinquency

8-30 days late



STAGE 4

Continued
Delinquency

31-60 days late



STAGE 5

Serious
Delinquency

61-90 days late



STAGE 6

Default
Phase

90+ days late

Destination Delinquency

Jianjun Gao



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