Data Dictionary

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| **Variable** | **Description** |
| loan\_id | Unique loan ID |
| source | Loan origination channel |
| financial\_institution | Name of the bank |
| interest\_rate | Loan interest rate |
| unpaid\_principal\_bal | Loan unpaid principal balance |
| loan\_term | Loan term (in days) |
| origination\_date | Loan origination date |
| first\_payment\_date | First instalment payment date |
| loan\_to\_value | Loan to value ratio |
| number\_of\_borrowers | Number of borrowers |
| debt\_to\_income\_ratio | Debt-to-income ratio |
| borrower\_credit\_score | Borrower credit score |
| loan\_purpose | Loan purpose |
| insurance\_percent | Loan Amount percent covered by insurance |
| co-borrower\_credit\_score | Co-borrower credit score |
| insurance\_type | 0 - Premium paid by borrower, 1 - Premium paid by Lender |
| m1 to m12 | Month-wise loan performance (deliquency in months) |
| m13 | target, loan deliquency status (0 = non deliquent, 1 = deliquent) |