

## Data Dictionary

Column Name	Description
ID	Unique ID
Asst_Reg	Value of all the assets registered under the borrowers name
GGGrade	Grant Group Grade
Experience	Total year of work experience of the borrower
Validation	Validation status of the borrower
Yearly Income	total yearly income of the borrower
Home Status	Borrower living status
Unpaid 2 years	no.of times the Borrower has defaulted in last two years
Already Defaulted	Number of other loans the borrower was default
Designation	Designation of Borrower
Debt to Income	Debt to Income ratio
Postal Code	Postal code of borrower
Lend Amount	total funded amount to borrower
Deprecatory Records	An entry that may be considered negative by lenders because it indicates risk and hurts your ability to qualify for credit or other services
Interest Charged	Interest charged on total amount
Usage Rate	Processing Charges on the Loan Amount
Inquiries	Inquiries in Last 6 Months
Present Balance	Current balance in the borrower account
Gross Collection	The gross amount payable by way of Settlement or judgment in respect of the Claims, excluding any costs
Sub GGGrade	Sub Grant Group Grade
File Status	Status of the loan file
State	State to which borrower belong
Account Open	Total number of open accounts in the name of Borrower
Total Unpaid CL	Unpaid dues on all the other loans
Duration	Duration for the amount is funded to borrower
Unpaid Amount	Unpaid balance on the credit card
Reason	Reason for loan application
Claim Type	Amongst all Application type what is the borrower Claim Type I - Individual Account , J - Joint Account
Due Fee	Charges incurred if the payment on loan amount is delayed
Loan/No Loan	Target Variable