**GROUP 15 DATA DICTIONARY**

OPIM 5272

**Loan Request**

* Loan\_Request\_ID - *Primary Key* - Int(20)
  + Unique identifier for loan instance.
* Loan\_Request\_Date - *Required* - Date
  + Date the loan is acknowledged as being filled correctly. Date loan request is finalized. Different from Date\_of\_Application.
* Loan\_Amount - *Required* - Int(19)
  + Describes amount of money being requested in loan.
* [Loan\_Deadline] - *Required* - Date
  + After a request is given, time is needed for the bank to decide if application for loan is accepted or rejected. Derived from Date\_of\_Application in Loan Applicant table. It is Date\_of\_Application plus 2 weeks.
* Application\_Processing\_Fees - Int(3)
  + Describes potential fees in application process to pay for administration and so on. Can be waived, therefore making it not mandatory.
* Loan\_Type - *Required* - Varchar(30)
  + Describes type of loan being pursued by applicant, be it car loan, housing, student, etc.
* Bureau\_ID\_FK - *Foreign Key* - Varchar(30)
  + Links the Loan Request table to the Credit Rating Bureau table.
* Member\_ID\_FK - *Foreign Key* - Varchar(30)
  + Links the Loan Request table to the Credit Review Committee table.

**Verification Agency**

* Agency\_ID - *Primary Key* - Varchar(30)
  + Denotes unique identifier for loan verification agency to which loan requests are outsourced.
* Agency\_Name - Varchar(30)
  + Describes the name of the verification agency.
* Agency\_Email\_ID - Varchar(50)
  + Gives email of that agency for contact information.
* Agency\_Contact\_Number - Int(12)
  + Gives phone number for agency contact.

**Credit Rating Bureau**

* Bureau\_ID - *Primary Key* - Varchar(30)
  + Gives unique identification for a credit rating bureau.
* Bureau\_Name - Varchar(50)
  + Gives the name of the bureau for further identification.
* Bureau\_Email\_ID - Varchar(50)
  + Gives email of that Bureau for contact information.

**Agents**

* Agent\_ID - *Primary Key* - Varchar(30)
  + Denotes unique identifier for the agent.
* Agent\_First\_Name - Varchar(30)
  + Describes the first name of the agent.
* Agent\_Last\_Name - Varchar(30)
  + Describes the first name of the agent.
* Agent\_Phone\_No - Int(12)
  + Gives phone number for agency contact.
* Agent\_Email\_ID - Varchar(50)
  + Gives email of that agency for contact information.
* Agency\_ID\_FK - *Foreign Key* – Varchar(30)

- Links the Verification Agency table to the Agents table

**Cases**

- Case\_ID- *Primary Key* - Varchar(30)

* + Denotes unique identifier for the cases.
* Clerk\_ID\_FK - *Foreign Key* – Varchar(30)

- Links the Processing Clerk table to the Cases table

* Agency\_ID\_FK - *Foreign Key* – Varchar(30)

- Links the Verification Agency table to the Cases table

- Verified – Boolean

- Indicates whether the application is verified or not. (1-verified, 0-not verified)

* Bureau\_ID\_FK - *Foreign Key* – Varchar(30)

- Links the Credit\_Rating\_Bureau table to the Cases table

**Processing Clerk**

* Clerk\_ID - *Primary Key* - Varchar(30)
  + Denotes unique identifier for the clerk.
* Clerk\_First\_Name - Varchar(30)
  + Describes the first name of the clerk.
* Clerk\_Last\_Name - Varchar(30)
  + Describes the first name of the clerk.
* Clerk\_Email\_ID - Varchar(50)
  + Gives email of the clerk for contact information.
* Clerk\_SSN - Int(9)
  + Gives SSN for the clerk.

**Rejected Applications (Associative)**

- Rejected\_Case\_ID- *Primary Key* - Varchar(30)

* + Denotes unique identifier for the rejected case.
* Member\_ID\_FK - *Foreign Key* – Varchar(30)

- Links the Credit\_Review\_Committee table to the Rejected\_Applications table

- Rejected – Boolean

- Indicates whether the application is rejected or not. (1-rejected, 0-not rejected)

* Bureau\_ID\_FK - *Foreign Key* – Varchar(30)

- Links the Credit\_Rating\_Bureau table to the Rejected\_Applications table

**Credit Review\_Committee**

* Member\_ID - *Primary Key* - Varchar(30)
  + Gives unique identification for a credit review committee.
* Member\_First\_Name - Varchar(50)
  + Gives the first name of the member for further identification.
* Member\_Last\_Name - Varchar(50)
  + Gives the last name of the member for further identification.
* Member\_Email\_ID - Varchar(50)
  + Gives email of the memner for contact information.

- Member\_designation – Varchar(30)

- Gives the designation of this member such as Head, Chair, VP

**Loan\_Application**

- Application\_ID – *Primary Key* – Int(10)

- Gives the application Id for the loan application

- Applicant\_Name (Required) – Varchar(255)

- Gives the name of the loan applicant

- Applicant\_address(Street\_No, Street\_name, City,State,Zip\_code ) - Varchar(255)

- Gives the address of the loan applicant

- Applicant\_DOB (Required) – Date

- Gives the date of birth of the applicant

- Date\_of\_application (Required) – Date

- Gives the date when the application was done

- Applicant\_SSN (Unique)(Required) - Int(9)

- Gives the SSN of the applicant

- Applicant\_Contact\_Number (Required) - Int(12)

- Gives the contact number of the applicant

- Applicant\_gender - Varchar(10)

- Gives the gender of the applicant

- Applicant\_citizenship - Varchar(30)

- Gives the citizenship of the applicant

- Applicant\_credit\_score - Int(5)

- Gives the credit score of the applicant

- Applicant\_Income (Required) - Int(12)

- Gives the income of the applicant

- Applicant\_email\_ID (Required) - Varchar(50)

- Gives the email\_id of the applicant

- Clerk\_ID\_FK- *Foreign Key* - Varchar(30)

- Links the Loan\_application table to Processing Clerk table

**Relationships**

* Many Loan Applications are processed by a processing clerk. So 1:M relationship between Processing Clerk and Loan Application
* Many cases are created by a Processing Clerk. So 1: M relationship between Cases and Processing Clerk
* Many cases are assigned to a verification agency. So 1: M relationship between Cases and Verification Agency
* Many agents work in a verification Agency. So 1:M relationship between Agents and Verification Agency.
* Many cases are going to a credit Rating Bureau after verification. So 1: M relationship between Cases and Credit\_Rating\_Bureau
* Many rejected Applications from Credit rating Bureau are going to Credit Review Committee. So joined by an associative entity Rejected\_Applications. 1:M between Credit\_Rating\_Bureau and Rejected\_Applications and Rejected\_Applications and Credit\_Review\_Committee.
* Approved loan applications are going from Credit\_Rating\_Bureau to Loan request. 1 Credit Rating bureau is approving 0 or more loan applications. So 1:M relationship between Credit\_Rating\_Bureau and Loan\_Request.
* Approved loan applications are going from Credit\_Review\_Committee to Loan request. 1 Credit Review Committee is approving 0 or more loan applications. So 1:M relationship between Credit\_Review\_Committee and Loan\_Request.