**Data Catalog:**

**Overview:**

The Loan Application Dataset represents loan-level information designed to support financial analytics, credit risk modeling, and portfolio monitoring. It captures borrower demographics, employment details, loan characteristics, and repayment history**.**

**Purpose**:

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| --- | --- |
| Column Name | Description |
| ID | Unique identifier for each loan application |
| address\_state | The U.S. state where the borrower resides. |
| application\_type | Type of loan application (e.g., Individual, Joint). |
| emp\_length | Length of the borrower’s employment (e.g., < 1 year, 10+ years). |
| emp\_title | Job title of the borrower. |
| grade | Loan credit grade assigned by the lender (A–G, with A being best). |
| home\_ownership | Borrower’s home ownership status (e.g., RENT, MORTGAGE, OWN). |
| issue\_date | Date when the loan was issued. |
| last\_credit\_pull\_date | Most recent date when the borrower’s credit report was pulled. |
| last\_payment\_date | Date when the borrower last made a payment. |
| loan\_status | Current status of the loan (e.g., Fully Paid, Charged Off, Current). |
| next\_payment\_date | Scheduled date for the borrower’s next payment. |
| member\_id | Unique identifier assigned to the borrower. |
| purpose | Purpose of the loan (e.g., car, debt consolidation, home improvement). |
| sub\_grade | More granular credit grade (e.g., A1, B3, C5). |
| Term | Length of the loan repayment period (e.g., 36 months, 60 months). |
| verification\_status | Indicates if borrower’s income was verified (e.g., Verified, Source Verified, Not Verified). |
| annual\_income | Reported annual income of the borrower. |
| Dti | Debt-to-income ratio — borrower’s monthly debt payments divided by income. |
| installment | Fixed monthly payment amount due for the loan. |
| int\_rate | Interest rate charged on the loan. |
| loan\_amount | The original principal amount funded for the loan. |
| total\_acc | Total number of credits accounts the borrower has. |
| total\_payment | Total amount repaid by the borrower so far. |

Stores loan-level transaction data, capturing borrower attributes, loan terms, and repayment history for credit risk analysis and performance reporting.