

Variable Name	Description	
UniqueID	Identifier for customers	
loan_default	Payment default in the first EMI on due date	
disbursed_amount	Amount of Loan disbursed	
asset_cost	Cost of the Asset	
ltv	Loan to Value of the asset	
branch_id	Branch where the loan was disbursed	
supplier_id	Vehicle Dealer where the loan was disbursed	
manufacturer_id	Vehicle manufacturer(Hero, Honda, TVS etc.)	
Current_pincode	Current pincode of the customer	
Date.of.Birth	Date of birth of the customer	
Employment.Type	Employment Type of the customer (Salaried/Self Employed)	
DisbursalDate	Date of disbursement	
State_ID	State of disbursement	
Employee_code_ID	Employee of the organization who logged the disbursement	
MobileNo_Avl_Flag	if Mobile no. was shared by the customer then flagged as 1	
Aadhar_flag	if aadhar was shared by the customer then flagged as 1	
PAN_flag	if pan was shared by the customer then flagged as 1	
VoterID_flag	if voter was shared by the customer then flagged as 1	
Driving_flag	if DL was shared by the customer then flagged as 1	
Passport_flag	if passport was shared by the customer then flagged as 1	
PERFORM_CNS.SCORE	Bureau Score	
PERFORM_CNS.SCORE.DESCRPTION	Bureau score description	
PRI.NO.OF.ACCTS	count of total loans taken by the customer at the time of disbursement	Primary accounts are those which the customer has taken for his personal use
PRI.ACTIVE.ACCTS	count of active loans taken by the customer at the time of disbursement	
PRI.OVERDUE.ACCTS	count of default accounts at the time of disbursement	
PRI.CURRENT.BALANCE	total Principal outstanding amount of the active loans at the time of disbursement	
PRI.SANCTIONED.AMOUNT	total amount that was sanctioned for all the loans at the time of disbursement	
PRI.DISBURSED.AMOUNT	total amount that was disbursed for all the loans at the time of disbursement	Secondary accounts are those which the customer act as a co-applicant or gaurantor
SEC.NO.OF.ACCTS	count of total loans taken by the customer at the time of disbursement	
SEC.ACTIVE.ACCTS	count of active loans taken by the customer at the time of disbursement	
SEC.OVERDUE.ACCTS	count of default accounts at the time of disbursement	
SEC.CURRENT.BALANCE	total Principal outstanding amount of the active loans at the time of disbursement	
SEC.SANCTIONED.AMOUNT	total amount that was sanctioned for all the loans at the time of disbursement	
SEC.DISBURSED.AMOUNT	total amount that was disbursed for all the loans at the time of disbursement	
PRIMARY.INSTAL.AMT	EMI Amount of the primary loan	
SEC.INSTAL.AMT	EMI Amount of the secondary loan	
NEW.ACCTS.IN.LAST.SIX.MONTHS	New loans taken by the customer in last 6 months before the disbursment	
DELINQUENT.ACCTS.IN.LAST.SIX.MONTHS	Loans defaulted in the last 6 months	
AVERAGE.ACCT.AGE	Average loan tenure	
CREDIT.HISTORY.LENGTH	Time since first loan	
NO.OF_INQUIRIES	Enquiries done by the customer for loans	