

BANK LOAN ANALYSIS

FIELDS USED IN DATA

- **ID** : Loan ID is a unique identifier assigned to each loan application or loan account.
- **Address State** : Address State indicates the borrower's location.
- **Employee Length** : Employee Length provides insights into the borrower's employment stability.
- **Employee Title** : Employee Title specifies the borrower's occupation or job title.
- **Grade** : Grade represents a risk classification assigned to the loan based on creditworthiness. Higher grades signify lower risk.
- **Sub Grade** : Sub Grade refines the risk assessment within a grade, providing additional risk differentiation.
- **Home Ownership** : Home Ownership indicates the borrower's housing status.
- **Issue Date** : Issue Date marks the loan's origination date.
- **Last Credit Pull Date** : Last Credit Pull Date records when the borrower's credit report was last accessed.
- **Last Payment Date** : Last Payment Date marks the most recent loan payment received.
- **Loan Status** : Loan Status indicates the current state of the loan
- **Next Payment Date** : Next Payment Date estimates the date of the next loan payment.
- **Purpose** : Purpose specifies the reason for the loan
- **Term** : Term defines the duration of the loan in months.
- **Verification Status** : Verification Status indicates whether the borrower's financial information has been verified.
- **Annual Income** : Annual Income reflects the borrower's total yearly earnings.
- **DTI (Debt-to-Income Ratio)** : DTI measures the borrower's debt burden relative to income.
- **Installment** : Installment is the fixed monthly payment amount for loan repayment, including principal and interest.
- **Interest Rate** : Interest Rate represents the annual cost of borrowing expressed as a percentage.
- **Loan Amount** : Loan Amount is the total borrowed sum.