Domain Knowledge: Loan / BNPL User Behavior Dataset

This document provides a detailed explanation of each column present in the Loan / Buy Now Pay Later (BNPL) dataset. The variables represent borrower demographics, financial attributes, credit history, and loan performance metrics used to analyze repayment behavior and credit risk.

loan_amount

The total principal amount borrowed by the customer under the loan or BNPL agreement.

loan_term

The duration of the loan repayment period, usually expressed in months.

interest_rate

The annual interest rate charged on the loan, representing the cost of borrowing.

monthly_payment

The fixed monthly installment amount payable by the borrower.

sub_grade

A detailed credit risk classification indicating borrower credit quality.

emp_title

The job title or occupation of the borrower, indicating employment type.

emp_length

The length of time the borrower has been employed, reflecting job stability.

home_ownership

The housing status of the borrower such as owning, mortgaged, or rented.

annual_income

The borrower's reported yearly income used to assess repayment capacity.

verification_status

Indicates whether the borrower's income information has been verified.

loan_purpose

The stated reason for taking the loan, such as education or debt consolidation.

address_state

The state or region where the borrower resides.

total_dti

Debt-to-Income ratio representing the borrower's debt burden.

delinq_2yrs

Number of delinquent payment incidents in the past two years.

open_account

Total number of open credit accounts held by the borrower.

application_type

Indicates whether the loan application was individual or joint.

current_account_delinq

Shows whether the borrower currently has delinquent accounts.

total_collected_amtount

Total amount collected by the lender through repayments or collections.

total_current_balance

Total outstanding balance across all active credit accounts.

mort_acc

Number of mortgage accounts held by the borrower.

num_accts_120_pd

Number of accounts that are more than 120 days past due.

pub_rec_bankruptcies

Count of recorded bankruptcies associated with the borrower.

tax_liens

Number of tax liens filed against the borrower.

credit_limit

Maximum credit amount available to the borrower.

total_bal_ex_mort

Total balance of credit accounts excluding mortgages.

hardship_flag

Indicates whether the borrower is enrolled in a financial hardship program.

disbursement_method

Method through which the loan amount was disbursed.

debt_settlement_flag

Indicates whether the borrower is involved in debt settlement.

loan_status

The current outcome of the loan and primary target variable for risk analysis.