

Data Engineering W24 - Fintech Dataset Description

1. **Customer Id**: Unique identifier assigned to each customer for reference in the dataset.
2. **Emp Title**: Job title or occupation of the customer (borrower).
3. **Emp Length**: Length of employment for the customer, often recorded in years.
4. **Home Ownership**: The ownership status of the customer's home, such as "Rent," "Own," or "Mortgage."
5. **Annual Inc**: The customer's individual annual income.
6. **Annual Inc Joint**: The combined annual income of the customer and co-borrower (if applicable), typically in cases where there is joint borrowing i.e. two or more individuals are applying for a loan together.
7. **Verification Status**: The verification status of the customer's income and employment, typically values like "Verified," "Not Verified," or "Source Verified."
8. **Zip Code**: The postal code prefix corresponding to the customer's residential address.
9. **Addr State**: The state in which the customer resides, represented by a two-letter state abbreviation.
10. **Avg Cur Bal**: The customer's average current balance across all active accounts, possibly including credit cards, loans, etc.
11. **Tot Cur Bal**: The total current balance of all the customer's accounts, which may include outstanding loans, credit cards, and other financial obligations.
12. **Loan Id**: A unique identifier for each loan issued to a customer.
13. **Loan Status**: The current status of the loan, such as "Current," "Fully Paid," "Late," "Charged Off," etc.
14. **Loan Amount**: The original amount of money borrowed by the customer.
15. **State**: The state where the loan was issued or where the borrower resides.
16. **Funded Amount**: The actual amount of the loan funded (which may differ from the original loan request or loan amount).
17. **Term**: The length of time over which the loan is to be repaid, typically in months (e.g., 36 or 60 months).
18. **Int Rate**: The annual interest rate on the loan.

19. **Grade:** A grade assigned to the loan, which may reflect the borrower's creditworthiness or risk level.
- A (1-5)
 - B (6-10)
 - C (11-15)
 - D (16-20)
 - E (21-25)
 - F (26-30)
 - G (31-35)
20. **Issue Date:** The date when the loan was issued to the borrower.
21. **Pymnt Plan:** Indicates whether the borrower is enrolled in a payment plan or not.
22. **Type:** The type of loan, such as "Individual", or "Joint" which means that two or more customers requested the loan together, or "Direct Pay".
23. **Purpose:** The reason the borrower applied for the loan, such as "Debt Consolidation," "Home Improvement," "Medical," etc.
24. **Description:** Additional information or a brief description provided by the customer regarding the purpose of the loan or the financial situation.