

Documentation of bank_loan_data Table

From these queries, we can infer the **structure, meaning, and purpose** of each field in the dataset.

1. Table Name

bank_loan_data

This is the main table storing loan application data.

2. Columns in the Dataframe (Extracted from SQL Queries)

Below is a complete list of fields that appear in your queries, with explanations.

1. id

- Unique identifier for each loan application.
 - Used in COUNT operations to measure the number of applications.
 - *Inferred from:* COUNT(id)
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2. issue_date

- The date the loan was issued.
- Used for:
 - Monthly filtering
 - Yearly filtering
 - Grouping by month

- *Inferred from:* MONTH(issue_date) & YEAR(issue_date)
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3. loan_amount

- The total amount of the loan approved/funded.
 - Used to calculate:
 - Total funded amount
 - MTD (Month-to-Date) funded amount
 - PMTD (Previous Month-to-Date) funded amount
 - *Inferred from:* SUM(loan_amount) queries
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4. total_payment

- The amount the borrower has paid back so far.
- Used to calculate:
 - Total amount received
 - MTD amount received
- *Inferred from:* SUM(total_payment)

Bank_db Queries

5.int_rate

- The interest rate of the loan (stored as a decimal, multiplied by 100 in queries).
 - *Inferred from:* AVG(int_rate * 100)
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6.DTI (Debt-to-Income Ratio)

- Ratio of borrower debt to income.
 - Appears to be a decimal (e.g., 0.18 = 18%).
 - *Inferred from:* AVG(dt_i * 100)
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7. loan_status

- Shows whether the loan is:
 - Fully Paid
 - Current
 - Charged Off
 - etc.
 - Used to determine:
 - Good loans
 - Bad loans
 - Loan status summary
 - *Inferred from:* loan_status IN ('Fully Paid', 'Current', 'Charged Off')
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8. term

- Length of the loan (e.g., 36 months, 60 months).
- *Inferred from:* Grouping by term.

Bank_db Queries

9. emp_length

- Borrower's employment duration.
- *Inferred from:* Queries grouped by emp_length.

10. Home ownership

- Borrower's home ownership status:
 - Own
 - Rent
 - Mortgage
 - *Inferred from:* Grouping by home_ownership.
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11. grade

- Loan grade category (A, B, C, etc.).
 - *Inferred from:* WHERE grade = 'A'
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12. purpose

- Reason for taking the loan (e.g., debt consolidation, education, home improvement).
- *Inferred from:* Grouping by purpose.