

Case

You are the data architect for a loan brokering company. The company has customers that apply for loans. Banks are then invited to make bids on the loans matching or partially matching the requested loan amount. The bids will have different amounts, interest rates and repayment times and are largely based on the information provided by the customer and by the credit report. The credit report is made at the time of the application. It will give us a credit score as well as other indicators such as number of credit remarks.

Once the customer has gotten bids from banks he or she can accept a bid. The loan is then, in most cases, signed and paid out.

Your task is to design a logical data model that can support the following requirement:

- Store customer information like name, email and address info
- Store credit report info
- Store information about the application (amounts and dates)
- Store information about the bids (amounts, interest rates, repayment time)
- Store information about the banks

Furthermore, it should be possible to analyze how many applications that were created, received bids, where accepted and paid out.

The data model can be done in many different ways and there is not one correct answer. It's up to you to describe why you chose this model.

Deliverables:

- A diagram of the logical model including entities, attributes and relationships
- A description of the model and why you chose it.
- A description of the dataflow design proposal and tools selection rationale
- A short description of how this model could fit into a data warehouse landscape with multiple sources and users of data.
- A description of important aspects you see in relation to data governance and security.

Assumptions:

- You are free to make any assumptions in addition to the above information.
- Assume that the data sources of the loans are two different databases with data in different formats.
- Assume that users of the data are report creators and users knowledgeable in SQL.