Borrower	
borrower_id 🖉	INT
first_name	VARCHAR(50)
last_name	VARCHAR(50)
date_of_birth	DATE
gender	VARCHAR(10)
nationality	VARCHAR(50)
marital_status	VARCHAR(20)
phone_number	VARCHAR(20)
email_address	VARCHAR(100)
permanent_address	VARCHAR(255)
current_address	VARCHAR(255)
emergency_contact_name	VARCHAR(100)
emergency_contact_phone	VARCHAR(20)

Credit_Behaviour	
borrower_id 🔑	INT
previous_loans	INT
previous_loan_amounts	DECIMAL(15,2)
previous_repayment_status	VARCHAR(50)
credit_card_usage	BOOLEAN
other_debts	DECIMAL(15,2)

Loan	
loan_id 🖉	INT
borrower_id	INT
loan_amount	DECIMAL(15,2)
loan_issuance_date	DATE
interest_rate	DECIMAL(5,2)
loan_term	INT
emi_amount	DECIMAL(15,2)
loan_type	VARCHAR(50)

Insurance	
borrower_id 🖉	INT
insurance_provider	VARCHAR(100)
insurance_type	VARCHAR(50)
coverage_amount	DECIMAL(15,2)
premium_amount	DECIMAL(15,2)
policy_start_date	DATE
policy_end_date	DATE

	Repayment	
	repayment_id 🖉	INT
<	loan_id	INT
	emi_due_date	DATE
	emi_payment_date	DATE
	emi_amount_paid	DECIMAL(15,2)
	payment_method	VARCHAR(50)
	missed_emi	BOOLEAN
	days_delayed	INT
	outstanding_loan_balance	DECIMAL(15,2)

	Loan_Co_Signer	
<	borrower_id 🖉	INT
	co_signer_name	VARCHAR(100)
	co_signer_relationship	VARCHAR(50)
	co_signer_occupation	VARCHAR(100)
	co_signer_income	DECIMAL(15,2)
	co_signer_credit_score	INT



Borrower	
borrower_id ${\mathcal O}$	INT
first_name	VARCHAR(50)
last_name	VARCHAR(50)
date_of_birth	DATE
gender	VARCHAR(10)
nationality	VARCHAR(50)
marital_status	VARCHAR(20)
phone_number	VARCHAR(20)
email_address	VARCHAR(100)
permanent_address	VARCHAR(255)
current_address	VARCHAR(255)
emergency_contact_name	VARCHAR(100)
emergency_contact_phone	VARCHAR(20)

Loan_Co_Signer	
borrower_id ${\cal O}$	INT *
co_signer_name	VARCHAR(100)
co_signer_relationship	VARCHAR(50)
co_signer_occupation	VARCHAR(100)
co_signer_income	DECIMAL(15,2)
co_signer_credit_score	INT

Student_Family_Background	
borrower_id ${\cal O}$	INT
borrower_family_income	INT
marital_status	TEXT
house_status	TEXT
having_kids	INT
parents_education	VARCHAR(255)
police_records	TEXT
loan_debt_repayment_status	TEXT
health_issues	TEXT
parents_occupation	VARCHAR(255)
household_income	DECIMAL(15,2)
number_of_dependents	INT
joint_family_status	BOOLEAN
family_support	TEXT
guarantor_credit_score	INT
kyc_document	TEXT
dependencies	TEXT

Academic_Information	
borrower_id 🖉	INT
institution_name	VARCHAR(100)
course_name	VARCHAR(100)
course_duration	INT
course_start_date	DATE
ourse_end_date	DATE
urrent_year_of_study	INT
grade_percentage_cgpa	DECIMAL(5,2)
previous_academic_performa	nce TEXT
ditional_Income_Sources	
rrower_id $arrho$	INT
t_time_job	BOOLEAN
art_time_income	DECIMAL(15,2)

special_projects

TEXT

DECIMAL(4,2)

DECIMAL(15,2)

DECIMAL(15,2)

scholarships_grants

family_remittances

