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

