## **After Loan Sanction**

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	
$\leq$	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
$\leq$	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	
e 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



## Before Loan Sanction Career\_Aspirations

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 $\mathcal O$	INT	*
co_signer_name	VARCHAR(100)	
co_signer_relations	ship VARCHAR(50)	
co_signer_occupati	ion VARCHAR(100)	
co_signer_income	DECIMAL(15,2)	
co_signer_credit_sc	core INT	

Student_Family_Background	d
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	
Ę	borrower_id ${\cal O}$	INT
	institution_name	VARCHAR(100)
	course_name	VARCHAR(100)
	course_duration	INT
	course_start_date	DATE
	course_end_date	DATE
	current_year_of_study	INT
	grade_percentage_cgpa	DECIMAL(5,2)
	previous_academic_performance	TEXT

Additional_Income_Sources	
* borrower_id ②	INT
part_time_job	BOOLEAN
part_time_income	DECIMAL(15,2)
scholarships_grants	DECIMAL(15,2)
family_remittances	DECIMAL(15,2)

eer_Aspirations			Psychometric_Assessment
rower_id $arrho$	INT	*	borrower_id ${\cal O}$
nded_career_path	VARCHAR(255)		risk_tolerance_score
rnship_experience	TEXT		trustworthiness_score
offers	TEXT		financial_literacy_score
fessional_certifications	TEXT		motivation_level

	Academic_Engagement		
*	borrower_id $\mathcal O$	INT	-
	attendance_percentage	DECIMAL(5,2)	
	extracurricular_participation	VARCHAR(255)	
	faculty_recommendations	TEXT	
	academic_awards_honors	TEXT	
	institution_type	TEXT	
	institution_alumni	TEXT	
	special_projects	TEXT	
	gpa	DECIMAL(4,2)	

Student_Loan_Counseling		
borrower_id $\mathcal O$	INT	
counseling_sessions_attended	INT	
financial_planning_skills	INT	
loan_management_workshops	INT	

