Verial-La Nava
Variable Name
UniqueID
loan_default
disbursed_amount
asset_cost
ltv
branch_id
supplier_id
manufacturer_id
Current_pincode
Date.of.Birth
Employment.Type
DisbursalDate
State_ID
Employee_code_ID
MobileNo_Avl_Flag
Aadhar_flag
PAN_flag
VoterID_flag
Driving_flag
Passport_flag
PERFORM_CNS.SCORE
PERFORM_CNS.SCORE.DESCRIPTION
PRI.NO.OF.ACCTS
PRI.ACTIVE.ACCTS
PRI.OVERDUE.ACCTS
PRI.CURRENT.BALANCE
PRI.SANCTIONED.AMOUNT
PRI.DISBURSED.AMOUNT
SEC.NO.OF.ACCTS
SEC.ACTIVE.ACCTS
SEC.OVERDUE.ACCTS
SEC.CURRENT.BALANCE
SEC.SANCTIONED.AMOUNT
SEC.DISBURSED.AMOUNT
PRIMARY.INSTAL.AMT
SEC.INSTAL.AMT
NEW.ACCTS.IN.LAST.SIX.MONTHS
DELINQUENT.ACCTS.IN.LAST.SIX.MONTHS
AVERAGE.ACCT.AGE
CREDIT.HISTORY.LENGTH
NO.OF INQUIRIES
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Description
Identifier for customers
Payment default in the first EMI on due date
Amount of Loan disbursed
Cost of the Asset
Loan to Value of the asset
Branch where the loan was disbursed
Vehicle Dealer where the loan was disbursed
Vehicle manufacturer(Hero, Honda, TVS etc.)
Current pincode of the customer
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Date of birth of the customer
Employment Type of the customer (Salaried/Self Employed)
Date of disbursement
State of disbursement
Employee of the organization who logged the disbursement
if Mobile no. was shared by the customer then flagged as 1
if aadhar was shared by the customer then flagged as 1
if pan was shared by the customer then flagged as 1
if voter was shared by the customer then flagged as 1
if DL was shared by the customer then flagged as 1
if passport was shared by the customer then flagged as 1
Bureau Score
Bureau score description
count of total loans taken by the customer at the time of disbursement
count of active loans taken by the customer at the time of disbursement
count of default accounts at the time of disbursement
total Principal outstanding amount of the active loans at the time of disbursement
total amount that was sanctioned for all the loans at the time of disbursement
total amount that was disbursed for all the loans at the time of disbursement
count of total loans taken by the customer at the time of disbursement
count of active loans taken by the customer at the time of disbursement
count of default accounts at the time of disbursement
total Principal outstanding amount of the active loans at the time of disbursement
total amount that was sanctioned for all the loans at the time of disbursement
total amount that was disbursed for all the loans at the time of disbursement
EMI Amount of the primary loan
EMI Amount of the secondary loan
New loans taken by the customer in last 6 months before the disbursment
Loans defaulted in the last 6 months
Average loan tenure
Time since first loan
Enquries done by the customer for loans

Primary accounts are those which the customer has taken for his personal use

Secondary accounts are those which the customer act as a coapplicant or gaurantor