

User Metadata

Name	Type	Description	Example Data
org_id	int ▾	ID of the organization the loan is requested from.	1
user_id	int ▾	ID of the user	17545
loan_id	int ▾	ID of the loan	18736
gender	varchar ▾	Gender of the user	Male Female
photo_url	varchar ▾	Uploaded photo of the user, usually in URL format.	
marital_status	varchar ▾	Marital status of the user	Single Married
no_of_dependent	varchar ▾	The number of dependents of the user. It is set to varchar as one of the options is "3 or more"	
type_of_residence	varchar ▾	The type of residence the user lives in	Own House Rented Apartment Parent's Apartment
educational_attainment	varchar ▾	Most recent educational attainment of the user.	Diploma/School Certificate BSc, HND and Other Equivalent
employment_status	varchar ▾	Employment status of the user.	Employed Unemployed Self Employed
sector_of_employment	varchar ▾	The sector of employment the user works in.	Banking Other Financial Information Technology Wholesale and Retail Trade Others
current_employer	varchar ▾	Current organization the user works in.	Lendsqr Vontech
monthly_net_income	varchar ▾	Range of monthly income.	10,000 - 54,999 55,000 - 99,999 100,000 - 199,999 200,000 - 399,999
work_start_date	date ▾	Date the user started working at his/her current place of employment.	

Name	Type	Description	Example Data
work_email	varchar ▾	Work email of the user	
work_email_validated	tinyint(1) ▾	A check to know if a user's work email was validated. 0 represents False and 1 represents True.	0 1
country	varchar ▾	Country address of the user	
city	varchar ▾	City address of the user	
lga	varchar ▾	LGA address of the user	
requested_amount	decimal(19, 2) ▾	Amount requested by the user	
purpose	varchar ▾	Reason for taking the loan	Personal Medical Business
proposed_payday	varchar ▾	The day the user is expected to get paid at work.	1 month 2023/05/12 2023-12-01T13:23:24.596Z
loan_request_hour	int ▾	Hour of the week the user requested for the loan.	10 19 25
loan_request_day	varchar ▾	Day of the week the user requested for the loan.	Monday Friday Saturday
age	int ▾	Age of the user	
selfie_bvn_check	varchar ▾	Status of the user's selfie-bvn check i.e. the comparison between the selfie and the image associated with the user's BVN.	Successful Failed
selfie_id_check	varchar ▾	Status of the user's selfie-id check i.e. the comparison between the selfie taken and the image on the user's ID.	Successful Failed
phone_network	varchar ▾	First 4 digits of the user's phone, used to recognize user's network.	0806 0704
loan_requests	int ▾	Total number of loan requests by the user.	
failed_loan_requests	int ▾	Number of failed loan requests by the user	
successful_loan_requests	int ▾	Number of successful loan requests by the user	
loans	int ▾	Number of loans taken by the user within the ecosystem.	

Name	Type	Description	Example Data
lending_lenders	int ▾	Number of lenders within the ecosystem the user has gotten a loan from,	
lenders	int ▾	Number of lenders within the ecosystem the user is signed up on.	
first_account	timestamp ▾	Timestamp of first account created within the ecosystem	
last_account	timestamp ▾	Timestamp of last account created within the ecosystem	
emails	int ▾	Number of email addresses used to set up account within the ecosystem	
phone_numbers	int ▾	Number of phone numbers used to set up account within the ecosystem	
logins	int ▾	Number of logins to the web application	
device_name	varchar ▾	Name of the user's device	itelA662L
mobile_os	varchar ▾	Operating system of the user's device	android
os_version	varchar ▾	Version of the operating system used to request the loan.	android 30
bank	varchar ▾	ID representation of the user's bank.	214
created_on	timestamp ▾	Timestamp the record was created	Dec 1, 2023, 8:35 AM
status_id	int ▾	The main training factor. 2 represents "Not Default" while 5 represents "Default"	2 5