

Applicant ID

Description: A unique identifier assigned to each loan applicant.

Data Type: String/Integer

Units: N/A

Gender

Description: The gender of the loan applicant.

Data Type: String

Units: N/A (Categorical - "Male", "Female", etc.)

Marital Status

Description: The marital status of the loan applicant.

Data Type: String

Units: N/A (Categorical - "Married", "Single", "Divorced", etc.)

Age

Description: The age of the loan applicant.

Data Type: Integer

Units: Years

Employment Status

Description: The current employment status of the applicant.

Data Type: String

Units: N/A (Categorical - "Employed", "Self-employed", "Unemployed", etc.)

Employment History (Years)

Description: The total number of years the applicant has been employed.

Data Type: Float/Integer

Units: Years

Annual Income

Description: The annual income of the loan applicant.

Data Type: Float/Integer

Units: Currency (USD)

Co-applicant Income

Description: The annual income of any co-applicant, if applicable.

Data Type: Float/Integer

Units: Currency (USD)

Loan Amount Requested

Description: The amount of loan requested by the applicant.

Data Type: Float/Integer

Units: Currency (USD)

Loan Term (Months)

Description: The duration of the loan repayment period.

Data Type: Integer

Units: Months

Credit History

Description: Indicates whether the applicant has a good or bad credit history.

Data Type: String/Integer

Units: N/A (Categorical)

Credit Score

Description: A numerical value representing the applicant's creditworthiness.

Data Type: Integer

Units: Points (e.g., 300-850)

Existing Loan EMI

Description: The existing monthly EMI (Equated Monthly Installment) the applicant is currently paying on other loans.

Data Type: Float/Integer

Units: Currency (USD)

Debt-to-Income Ratio

Description: The ratio of the applicant's total monthly debt payments to their monthly income.

Data Type: Float

Units: Percentage (%)

Property Area

Description: The type of area where the property is located.

Data Type: String

Units: N/A (Categorical - "Urban", "Semi-Urban", "Rural")

Approval Status

Description: Indicates whether the loan application was approved or rejected.

Data Type: String

Units: N/A (binary - 1, 0)