Variable	Definition
ID	Unique Identifier for each application
Decision	Credit decision taken for the applicant 1 = Sanction, 0 = Reject
Build_Selfcon	Variable to indicate whether applicant seeks a home loan for self-construction or a builder-promoted project
Tier	City tier where the loan was sought. Tier-1 = Major City, Tier-2 = Minor City, Tier-3 = Town/Village
Accommodation_Class	Variable to indicate whether applicant resides currently in rented or non-rented premises
Loan_Type	Variable to indicate if loan was sought for Home loan or Home Improvement loan
Gender	Applicant's Gender
Employment_Type	Variable to indicate whether the applicant was salaried or self-employed

Variable	Definition
doc_proof_inc	Indicates whether the applicant submitted documentary proof of income
Marital_Status	Indicates if applicant is married or single currently
Employer_Type	Applicant's Employer's category (Business, Corporate, Government, Ind/Small Business)
Education_Class	Education of the applicant
Mode_of_origin_class	The source from which the application originated
eom_25	Variable to indicate whether the application was received after the 25th of the month

Variable	Definition
oldemi_d	Variable to indicate if applicant had old loans
bs_d	Variable to indicate if applicant has bank savings
Age	Age of applicant
Yrsadd	Years in current residential address
Yrsjob	Years in current job
Expen	Monthly expenses of applicant
Totinc	Monthly income of applicant
Dispinc	Total monthly income - Total monthly expenses
Marval	Market value of the property for which loan is sought
Oldemi	EMI for earlier loans that the applicant pays every month
Loanreq	Loan amount requested by applicant
Term	Term for the loan
Dwnpay	Down payment by applicant
Banksave	Bank saving of applicants
Calcemi	EMI calculated for the applicant's requested loan amount

Standard Mortgage Ratios

IIR	$$\dfrac{\text{Equated Monthly Installments (EMI)}}{\text{Total Household Income}}$$
IAR	$$\dfrac{\text{Equated Monthly Installments (EMI)}}{\text{Disposable Income}}$$ $$\text{Disposable Income} = \text{Total Household Income} - \text{Total Expenses}$$
LTV	$$\dfrac{\text{Total Loan Requested}}{\text{Market Value of Property}}$$
LVR	$$\dfrac{\text{Total Loan Requested}}{\text{Property Value}}$$ Property value is registered value of property at the municipality
FOIR	$$\dfrac{\text{EMI} + \text{Ongoing Loan EMI}}{\text{Total Household Income}}$$