**Data Dictionary**

Below is the data dictionary for some of the variables.

**Inquiry\_purpose\_code:**

* 1 Agriculture Loan
* 2 Auto Loan
* 3 Business Loan
* 4 Commercial Vehicle Loans
* 5 Construction Euipment Loans
* 6 Consumer Search
* 7 Credit Card
* 8 Education Load
* 9 Leasing
* 10 Load Against Collateral
* 11 Microfinance
* 12 Non-funded credit facility
* 13 Personal Loan
* 14 Property Loan
* 15 Telecom
* 16 Two/Three wheeler loan
* 17 Working capital loan
* 18 Consumer loan
* 19 Credit Review
* 99 Others

**Institute\_type**: Code here is only meant to distinguish between institutes.

**Account\_type:**

* 999 Other
* 47 Instalment Loan, Automobile
* 58 Instalment Loan, Mortgage
* 195 Loan, Property
* 185 Loan Against Shares/Securities
* 123 Loan, Personal Cash
* 189 Loan, Consumer
* 191 Loan, Gold
* 130 Loan, Student
* 187 Loan to Professional
* 5 Credit Card
* 219 Leasing, Other
* 121 Banking, Overdraft
* 173 Instalment Loan, Two-Wheeler
* 181 Credit Facility, Non-Funded
* 184 Loan Against Bank Deposits
* 214 Credit Card, Fleet
* 172 Instalment Loan, Commercial Vehicle
* 217 Service, Telco - Wireless
* 215 Service, Telco - Broadband
* 216 Service, Telco - Landline
* 167 Microfinance, Business
* 168 Microfinance, Personal
* 170 Microfinance, Housing
* 176 Microfinance, Other
* 177 Business Loan - General
* 178 Business Loan - Priority Sector - Small Business
* 179 Business Loan - Priority Sector - Agriculture
* 197 Business Loan - Priority Sector - Others
* 198 Non-Funded Credit Facility, General
* 199 Non-Funded Credit Facility, Priority Sector - Small Business
* 200 Non-Funded Credit Facility, Priority Sector - Agriculture
* 175 Non-Funded Credit Facility, Priority Sector - Others
* 196 Business Loan Against Bank Deposits
* 220 Loan, Staff
* 221 Secured Credit Card
* 222 Used Car Loan
* 223 Construction Equipment Loan
* 213 Tractor Loan
* 224 Corporate Credit Card
* 225 Kisan Credit Card
* 226 Loan on Credit Card
* 227 Pradhan Mantri JDY (Over Draft)
* 228 Mudra Loan (Shishu/Kishor/Tarun)

**Asset\_class\_cd:**

* [blank]/-1 Default
* S Standard
* B Substandard
* D Doubtful
* L Loss
* M Special Account
* ? Unknown

**Asset\_code:**

* 1 Individual
* 2 Joint
* 19 Authorized User
* 4 Guarantor
* 20 Deceased

**Portfolio\_type:**

* B Banking
* F Microfinance
* I Installment Credit
* L Loans
* M Mortgage
* R Revolving Credit
* S Service Credit
* X Leasing