S.no	Column	Description
1	ID	ID of the Applicant
2	Loan Limit	Whether the loan limit exceeds the PSE(Public sector Enterprise) conforming limit cf-Conforming ncf-Non Conforming
3	Gender	Gender of the Applicant
4	approv_in_adv	Whether application involved a request for pre approval of the loan nopre-pre approval not requested pre-pre approval requested
5	Loan_type	Type of loan the application comes under type1-Home Loan type2-Commercial Purchase type3-Lease Rental Discounting
6	Loan_Purpose	Purpose of the loan p1- Home Purchase p2-Others p3-Cash-out refinancing p4-Refinancing
7	Credit_Worthiness	Credit worthiness or Lien is a claim or legal right against assets that are used as collateral for a debt., Lien status of the property securing covered loan l1-Secured by first lien l2-Secured by second lien
8	Open credit	Open-end credit is a preapproved loan that a bank or financial institution lends to a borrower. opc-Open end credit nopc-Not Open end credit
9	Business or Commercial	b/c- For Business or commercial nob/c- Not for Business or Commercial
10	Loan_amount	Amount applied for
11	Rate_of_interest	Interest on the amount
12	Interest rate spread	Interest rate spread is the difference between the average yield a financial institution receives from loans and the average rate it pays on deposits and borrowings
13	Upfront Charges	Its the fee charged by a lender to process a new loan application
14	Term	Tenure of the loan
15	Neg_ammortization	Negative amortization is an increase in the principal balance of a loan caused by a failure to cover the interest due on that loan. neg_amm-Negative Amortization not_neg-Not Negative
16	Interest_only	Whether application terms include interest only payments int_only-Interest only payment not_int-No interest only payment

17	Lump_sum_payment	Lump sum payment or Balloon payment is a payment which is attached to a loan, usually made towards the end of the loan period. lpsm-Lumpsum Payment not_lpsm-No Lumpsum Payment
18	Property Value	Value of the property securing the covered loan
19	Construction_type	Type of Construction of the home or property sb- Site Built mh-Manufactured Home
20	Occupancy Type	Kind of residence pr-Primary Residence sr-Second Residence ir-Investment Property
21	Secured by	Loan secured by Land Home
22	Total units	Number of dwelling units(rooms) related to the property covering the loan 1U, 2U, 3U, 4U
23	Income	Income of the applicant
24	dtir	Debt to income Ratio
25	Credit type	The type of the credit scoring model used CIB- CIBIL EXP-Experian EQUI-Equifax CRIF-CRIF
26	Credit_score	The credit score of the applicant
27	Co-applicant_credit_type	The type of the credit scoring model used CIB-CIBIL EXP-Experian
28	age	Age of the applicant
29	Submission of the application	Type of submission of application to_inst-Submitted directly to the institution not_inst-Not submitted directly NA
30	LTV	Loan to value ratio of the property covering the loan in percentage
31	Region	Applicant region
32	Security Type	Property securing the loan Indirect Direct
33	year	Application year
34	Status	Loan status 1-Defaulted 0-Not Defaulted