

BadeBhaiSaab Product Concept: Pillar 1 Blueprint

User Onboarding & AI Financial Profiling (The Core Engine)

Document Version	Date	Status	Prepared By
2.0 (Micro-Detail Blueprint)	December 19, 2025	Ready for Engineering & Design	Product Management Office (PMO)
Pillar Scope	The entire user journey from initial download to final eligibility decision.		

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I. Strategic Mandate & Pillar Goals

1.1 Strategic Mandate: The 360° Profile

The strategic mandate of the **User Onboarding & AI Financial Profiling** pillar is to solve the dual problem articulated in the Product Concept Note: **Limited Access to Credit** and **Poor Financial Visibility & Guidance** (P1).

Strategic Goal	Problem Addressed	Pillar 1 Solution	Core Technology
Credit Inclusion	The “credit-invisible” lack formal documentation, leading to complete exclusion from formal credit (P4, P5).	AI-Driven Financial Profiling (P1): Assesses creditworthiness based on <i>cash flow</i> and <i>asset ownership</i> (P5).	Alternative Credit Score (ACS) Model
Debt Spiral Prevention	Late fees, penalties, and high-interest short-term borrowing cause credit score damage (P1, P4).	Liability Prioritization Engine (P10): Determines the most damaging liability to clear first with the Short-Term Interest-Free Credit (P2).	Liability Prioritization Engine (LPE)
Behavioral Change	Nearly 45% of Indians have never checked their credit score. Lack of visibility makes budgeting and debt consolidation hard (P1).	Personal Financial Report (PFR) (P11): Provides a simple, visual diagnosis of financial health, setting the stage for advisory.	Cashflow & Spending Patterns Model (CSP)

Goal of User Onboarding

To achieve **100%** data integrity and $> 65\%$ conversion rate for the full profile submission through a secure, incentivized, and transparent process, thereby mitigating data scarcity and high acquisition cost risks (P5).

Goal of AI Financial Profiling

To generate an **ACS** that is $> 15\%$ more predictive of **90 + DPD** default risk for the target cohorts (gig workers, students) than the traditional CIBIL/Experian score alone, by incorporating alternative data.

1.2 Success Metrics & KPIs for Pillar 1

The success of the entire program hinges on the metrics defined below.

Metric	Definition	Target Goal (Pilot Phase)	Owner
Full Profile Conversion Rate	(% of users who complete all 4 Stages / % of users who start Stage 1).	>65%	PM, UXD
API Adoption Rate	(% of users who successfully link via AA/Bureau API / Total users).	>80%	TL, PM
Document Integrity Score (DIS) Avg.	Average score from the Document Tampering Algorithm (1.3.4).	>95/100	AI/ML, CRA
OCR Accuracy	Accuracy of parsing key data fields (e.g., transaction amount) from manual uploads.	>98%	AI/ML
Non-Credit Cost-to-Serve (CTS) Reduction	Reduction in human time spent on manual data entry/verification.	>70%	Operations Head
ACS Predictive Power	AUC (Area Under the Curve) score for ACS predicting 90 + DPD .	AUC > 0.75 (on pilot data)	DS, CRA
Counseling-First Engagement Rate	(% of non-eligible users who complete the first 3 counseling modules).	>50%	PM, Operations Head

1.3 Target User Profile (Initial Pilot Focus)

The entire flow is optimized for the strategic pilot cohorts: **Urban Low-Income Earners (Gig Economy)** and **Young Individuals & Students** (P8).

Attribute	Urban Low-Income Earners (Gig)	Young Individuals & Students	Onboarding Optimization
Financial Challenge	Income volatility, irregular/daily/weekly income (P4).	Thin credit file, credit naivety, poor financial habits (P6).	Focus on <i>Cashflow</i> data; gamified advice.
Digital Acumen	High smartphone penetration, reliance on apps (P4).	Highly tech-savvy, digitally native (P6).	Prioritize API/Digital Acquisition (Low Acquisition Cost) (P8).
Data Richness	Alternative Data Rich: Platform earnings, location data (P4).	Thin File Problem (Limited credit history) (P6).	OCR/Manual Upload must be robust for non-AA data.
Engagement	High Churn risk if membership fee/credit is insufficient (P4).	High Engagement potential with AI/Gamification (P6).	Incentivized Flow & Instant Reward upon completion (P10).

II. The Onboarding Funnel: High-Level Flow & Decision Tree

The onboarding is a **Non-Linear, Incentivized Guided Journey** designed to secure maximum data at minimum cost while building trust.

2.1 The 4-Stage Onboarding Flow

Stage	Goal	Key Activity	Output for AI	Incentivization Model
Stage 1: Trust & Vetting	Establish trust, confirm target user criteria, secure KYC & Consent.	KYC (PAN/Aadhaar submission, Target Score Check (<750), Data Privacy Consent.	KYC Data, Initial Score Check.	Voucher/Bonus for Consent (e.g., 50 mobile recharge voucher).
Stage 2: Core Data Submission	Ingest the highest-value data (Cashflow & Credit History).	API: Account Aggregator (AA) linking OR Manual Upload/OCR of Bank Statements (P10). API: Credit Bureau Report Pull (P10).	Raw Transactions (12M), Official Credit Report.	High Point Allocation for AA linking/OCR processing (P10).
Stage 3: Profiling Data (Guided Input)	Collect high-context, low-friction data points on assets, liabilities, and behavior.	Short, guided questions on assets (FD, Property), secondary liabilities (fines, utility bills), and financial behavior.	Assets/Investment Data, Secondary Liability Data, Behavioral Flags.	Bonus Points for each completed section.
Stage 4: AI Processing & Decision	The back-end runs the AI models and generates the final user output.	User Wait Screen (5-10 seconds) while 4 models run (P3). AI Model Run: OCR, CHBS, CSP, ARS, LPE, ACS.	Alternative Credit Score (ACS), Personal Financial Report (PFR), Eligibility Decision.	Final Joining Bonus (can be applied to Membership Fee/First Liability) (P10).

2.2 Key Decision Point: API vs. Manual Input

This decision point is crucial for the **Digital Accessibility** of the program (P4). The UX must *strongly* guide the user to the API path, while the Manual path must be robust and secure.

Decision Path	Interaction Flow	Goal	Handoff
API Path (Preferred)	User selects AA/Bureau → Consent Screen → OTP/Verification → Data fetched seamlessly.	Efficiency & Data Quality: Highest quality, structured data immediately. Highest Acquisition Efficiency (P4).	Raw Transactions (Structured JSON) to CSP Model.
Manual Path (Fallback)	User selects Manual → Guided Upload Wizard for Bank State- ments/Bills/Credit Report (PDF/Image).	Inclusion & Resilience: Caters to low digital literacy and non-AA-compliant documents.	Raw Documents (PDF/Image) to OCR/Parsing Engine (P10, P12).

2.3 Key Decision Point: Eligible vs. Counseling-First

This is the final outcome of Pillar 1, powered by the AI Engine.

Outcome Path	ACS Trigger	Initial Offering	Goal of Routing
Outcome A: Membership- Eligible	Profile indicates positive cashflow potential and limited/resolvable delinquencies (P11).	Access to Liability-Free (0% interest) Credit and Free/Paid Membership Tiers (P11).	Credit Graduation: Start structured repayment and build credit score (P2, P6).

Outcome Path	ACS Trigger	Initial Offering	Goal of Routing
Outcome B: Counseling-First	Profile indicates chronic defaults, severe instability, or unsustainable repayment capacity (P11).	Human Financial Counseling and Content Flywheel (P11). NO Credit is extended (P11).	De-risking & Re-engagement: Stabilize behavior, control expenses, prepare for future eligibility (P11, P12).

III. Data Collection Strategy & Technical Specifications

This section outlines the exact data fields required, their source, and the technical method of collection.

3.1 Strategy A: Account Aggregator (AA) API Data Ingestion

This is the primary data source for **Cashflow & Spending Patterns (CSP)** and must cover a minimum of **12 months** of data (24 months preferred).

AA API Specification: GET /financial-transactions

Field Name	Type	Data Requirement	Purpose in AI Model
transaction_date	Date/Time	12M lookback, normalized to UTC.	Income Volatility Index (IVI) calculation (5.2).
transaction_amount	Numeric	Absolute value in INR. Must be separated by Cr/Dr.	Surplus/Deficit Metrics (5.2).
transaction_type	Enum (CREDIT/DEBIT)	Essential for income/expense categorization.	Spending Patterns (Essential vs. Discretionary) (P1).

Field Name	Type	Data Requirement	Purpose in AI Model
transaction_narrating		Bank description (e.g., “NEFT to LENDER_X”).	Lender Identification (Input to LPE) and income source verification.
account_balance	Numeric	End-of-day balance.	Low Savings Flag (5.2) and Asset Verification (5.3).
loan_repayment_flag	Boolean (Internal Logic)	Flag transactions matching known EMI amounts/lender names.	Track Discipline (Input to CHBS) (5.1).

3.2 Strategy B: Credit Bureau API Data Ingestion

This is the primary data source for **Credit History & Behavior Score (CHBS)** (P1). Collection is mandatory via API pull (Task 1.3.5) upon user consent.

Bureau API Specification: GET /credit-report

Field Name	Type	Data Requirement	Purpose in AI Model
credit_score_trad	Integer	The traditional CIBIL/Experian score.	Input to ACS Formula (P11), Eligibility Gate (P11).
total_outstanding	Numeric	Total principal amount across all accounts.	Debt-to-Income (DTI) Ratio, LPE (5.4).
days_past_due_max	Integer	List of DPD flags (30, 60, 90+) for all loans (24M history).	Core of Behavior Score (5.1).
credit_utilization_ratio	Percentage	Ratio of credit used to total limit across all cards/lines.	High Utilization Risk flag (P10, 5.1).

Field Name	Type	Data Requirement	Purpose in AI Model
<code>age_of_oldest_account</code>	Integer (Months)	Time since the first credit account was opened.	Credit History Depth (5.1).
<code>enquiry_count_6m</code>	Integer	Number of hard inquiries in the last 6 months.	Credit Hunger flag (P10, 5.1).

3.3 Strategy C: User-Input Data & Guided Questionnaires

This data is collected via guided, high-context screens (Stage 3) to fill critical gaps not covered by APIs.

User-Input Specification: Guided Wizard

Question / Input Field	Interaction Type	Data Type	Purpose in AI Model
Employment Type	Multi-Select/Search	Enum (Gig/Salaried/Self-Employed/Student)	IVI Expectation Setting (5.2).
Platform Earning Verification (Gig)	Text Input / Platform Login (Optional)	String (Platform name)	Alternative Income Source Check (5.2).
Secondary Liabilities (Unreported)	Guided List	String/Numeric	Utility bills, credit card minimums, pending fines (LPE Input) (P2, P10).
Asset Ownership: Property	Yes/No → Upload Proof	Boolean/Document	Resilience Score (5.3).
Asset Ownership: Insurance/FD	Yes/No → Upload Proof	Boolean/Document	Resilience Score (5.3).
Financial Literacy Self-Assessment	3-Question Quiz (Internal)	Integer Score (1-10)	Behavior Flag for Counseling Path (6.3).

3.4 Strategy D: OCR & Document Processing (The Fall-back)

For the 20% of users who cannot use the AA API, this system converts their manual uploads into the required structured data format (3.1).

OCR Extraction Specification: Required Fields (Mandatory for Compliance)

Document Type	Mandatory Fields for Extraction	OCR Tooling Required
Bank Statements (PDF/Image)	Account Holder Name, Statement Date Range, All Transactions (Date, Amount, Narration).	Advanced Indian Fintech OCR (Perfios/Glib.ai-level) (P10).
Loan Schedules (PDF/Image)	Lender Name, Loan Amount, Monthly EMI Value, Next Due Date.	Advanced Table/Schema-less Parsing.
Identity/KYC Proofs (PAN/Aadhaar)	Name, Date of Birth, Address, Document ID.	Basic Image-to-Text OCR (for data verification).

3.5 Mandatory Data Matrix & Security Requirements

Data Set	Collection Method	Mandatory Field Count	Security Requirement
KYC & Identity	User Input/OCR	4	Encryption at Rest (AES-256), Masking in UAT/Staging.
Credit Report	Bureau API	6	Tokenized Access, Regulatory Audit Trail (P10).
Cashflow (12M)	AA API/OCR	5	Anonymization for Model Training, Consent Logging (P11).

Data Set	Collection Method	Mandatory Field Count	Security Requirement
Assets & Resilience	User Input/OCR	3	Two-Factor Verification for sensitive uploads.

IV. Screen-by-Screen UX & Content Flow (The Incentivized Journey)

This section details the exact user interface (UI) and content for the non-linear, 4-Stage Onboarding flow, ensuring a supportive and highly engaging experience (P12, P15).

4.1 Stage 1: The Trust & Consent Block (5 Minutes)

Screen ID	Screen Title & Goal	User Interaction	Key Content/Tone	Handoff/Next Step
S1.1	Welcome & Value Proposition Goal: Welcome the user to the platform. Explain the value proposition of the service, highlighting how it helps users improve their financial resilience. Set clear goals for the user's participation.	Single Button: “Start My Financial Profile”	Headline: “Move Beyond Your Credit Score.” Body: “If your score is below 750 or you are new to credit, we can help. Our AI builds a 360° profile to find credit you deserve.”	S1.2

Screen ID	Screen Title & Goal	User Interaction	Key Content/Tone	Handoff/Next Step
S1.2	KYC & Identity Verification Goal: Collect mandatory KYC/AML data.	1. PAN/Aadhaar Upload (Image/PDF). 2. OTP Verification via Aadhaar-linked phone.	Headline: “First Step: The Trust Block.” Note: “This is mandatory for all formal financial services in India.”	S1.3
S1.3	Data Consent & Privacy Goal: Secure legal consent for data sharing/processing and build trust.	Checkbox: “I consent to [BadeBhaiSaab] securely processing my financial data...” → Button: “I Understand & Consent (Earn 50 Bonus!)”	Headline: “Why We Need Your Full Picture.” Body: “We use advanced encryption. Your data is never sold. We only use it to give you the best advice and 0% interest credit.” (P11, P15)	Trigger 50 Mobile Recharge Voucher. S2.1

4.2 Stage 2: The Core Data Submission (Credit & Cash-flow) (8-10 Minutes)

This is the most critical stage, where ~ 80% of the AI input data is collected.

Screen ID	Screen Title & Goal	User Interaction	Key Content/Tone	Handoff/Next Step
S2.1	<p>The Profile Checklist & Reward Preview Goal: Show the user what's left and incentivize the most complex steps.</p>	<p>Progress Bar (30% Complete). Dynamic List with points: Link Bank (500 pts), and Link Credit (300 pts), etc.</p>	<p>Headline: “Your Road to the Final Offer.” Tip: “Linking your accounts via API is 5X faster and earns the most rewards!” (P10)</p>	S2.2
S2.2	<p>Credit Report Integration Goal: Get the official Credit History Data (Task 1.3.5).</p>	<p>Option A (Preferred): API Login (via partner or OTP). Option B (Fallback): Upload CIBIL/Experian PDF.</p>	<p>Headline: “Get Credit for Your Past Discipline.” Prompt: “To understand your credit journey, we pull your official score.”</p>	S2.3 (API success → S2.4)
S2.3	<p>Cashflow Data: API Preference Goal: Strongly encourage AA linking.</p>	<p>Option A (Preferred): Button: “Link Bank Accounts Securely (500 Points!)” → AA Flow. Option B (Fallback): Button: “Upload Bank Statements (PDFs)”</p>	<p>Headline: “Your Income & Spending: The True Measure.” Body: “Traditional scores ignore your cashflow. We need 12-24 months of data to find your true potential.” (P1, P11)</p>	S2.4

Screen ID	Screen Title & Goal	User Interaction	Key Content/Tone	Handoff/Next Step
S2.4	<p>Manual Upload Wizard (If S2.3 Option B) Goal: Reduce friction and capture clean OCR data.</p>	<p>Wizard: 1. Select Bank Name. 2. Upload PDF. 3. Confirm Date Range. (Repeat for 2-3 accounts).</p>	<p>Headline: “Uploading Documents (Automated Scan).”</p> <p>Note: “Our AI will read these documents for you. Please use clear PDF files only.”</p> <p>(P10)</p>	S3.1

4.3 Stage 3: Assets, Liabilities, & Behavior Questions (6-8 Minutes)

This stage collects high-context data that powers the **Resilience Score** and the **Liability Prioritization Engine**.

Screen ID	Screen Title & Goal	User Interaction	Key Content/Tone	Handoff/Next Step
S3.1	<p>Financial Resilience: Assets Goal: Collect non-traditional asset data (Task 1.4.3).</p> <p>Financial Tree: 1. “Do you have any Fixed Deposits, RDs, or Gold?” (Y/N). 2. “Do you have any Life or Health Insurance policies?” (Y/N). 3. “Do you own property?” (Y/N) → If Yes, “Upload Proof (Optional, for higher limit).”</p>	<p>Guided Question</p> <p>Headline: “Show Us Your Safety Net (100 Bonus Points).”</p> <p>Tip: “Assets like insurance show financial discipline and can unlock higher limits.”</p>		S3.2
S3.2	<p>Secondary Liabilities & Fines Goal: Capture liabilities <i>not</i> reported on the credit bureau (P2, P10).</p>	<p>Guided Input: 1. Input: “Pending Electricity/Water Bills.” 2. Input: “Unpaid Phone/Internet Bills.” 3. Input: “Outstanding Credit Card Minimum Payments.”</p>	<p>Headline: “Let’s Prioritize the Small, Damaging Debts.”</p> <p>Note: “Fines and late fees quickly damage your score. Tell us the amount so we can clear them first.”</p>	S3.3

Screen ID	Screen Title & Goal	User Interaction	Key Content/Tone	Handoff/Next Step
S3.3	Behavior & Literacy Self-Assessment Goal: Collect a subjective Behavior Flag for counseling/advisory.	3-Question Quiz: 1. “How often do you budget?” 2. “I know my exact credit card interest rate.” 3. “Do you frequently use savings for unexpected bills?” (Y/N).	Headline: “A Quick Pulse Check on Your Habits.” “There are no wrong answers!” This helps our AI give you the right advice.”	S4.1

4.4 Stage 4: Profile Submission & Reward Allocation (1 Minute)

Screen ID	Screen Title & Goal	User Interaction	Key Content/Tone	Handoff/Next Step
S4.1	Final Submission & Review Goal: Confirm all data, start AI processing, and manage the user's wait time.	Button: “Submit My Full Profile & Get My Offer”	Headline: “Submission Complete. Your AI Profile is Building...” Wait Screen: <i>Animated graphic</i> showing data points converging into a 360° profile. (Max 10-second wait time).	S4.2 (Decision)

Screen ID	Screen Title & Goal	User Interaction	Key Content/Tone	Handoff/Next Step
S4.2	Reward Allocation & Next Step Goal: Pay the final bonus and route the user to the appropriate outcome (A or B).	Dynamic Text → Button: “View My Pay the final bonus and route the user to the appropriate outcome (A or B).”	Success Banner: “Congratulations! You earned 1,200 Reward Points. Your initial offer is ready.” Dynamic Content: <i>Content shifts based on the Eligibility Gate (VI).</i>	Outcome A → Membership Offer/PFR. Outcome B → Counseling Offer/PFR.

V. The AI Engine: Alternative Credit Score (ACS) Logic Breakdown

The ACS is a proprietary, weighted score (hypothetical range 100-1000) that is the core output of Pillar 1. It is the sole determinant of credit size and membership tier.

ACS Core Principle

The ACS integrates four key models to overcome the “Thin File” and “Income Volatility” challenges of the target market (P4, P6).

$$\text{ACS} = f(\text{CHBS}, \text{CSP}, \text{ARS}, \text{LPE})$$

5.1 Model 1: Credit History & Behavior Score (CHBS)

Model Goal: Quantify the user’s reliability and past financial discipline (P10).

CHBS Sub-Score Formula & Inputs

CHBS Component	Data Source	Weight (%)	Risk Threshold (Flag)	Output Score Range
Days Past Due (DPD)	Bureau API (3.2)	40%	> 90DPD in last 12M → High Risk Flag	100-300
Credit Utilization	Bureau API (3.2)	30%	> 75% Utilization → Behavior Warning	100-300
Credit History Depth	Bureau API (3.2)	15%	< 24 Months History → Thin File Flag	100-150
Recent Enquiries	Bureau API (3.2)	15%	> 4 Hard Inquiries in 6M → Credit Hunger Flag	100-150
Total CHBS Score		100%		400-900

5.2 Model 2: Cashflow & Spending Patterns (CSP)

Model Goal: Assess current income stability, *ability to pay*, and capacity for a short-term liability (P1, P10).

CSP Sub-Score Formula & Inputs

CSP Component	Data Source	Calculation Logic	Risk Threshold (Flag)	Output Score Range
Income Volatility Index (IVI)	AA/OCR (3.1)	$StDev(MonthlyIncome) / Avg(MonthlyIncome)$. (High Volatility) → Pilot Risk Flag		

CSP Component	Data Source	Calculation Logic	Risk Threshold (Flag)	Output Score Range
Monthly Cashflow Surplus	AA/OCR (3.1)	Avg(Income)	Suspension of Essential Expenses + Existing EMIs. Avg. Monthly Penalty → Repayment Strain (P11)	
Discretionary Spending Ratio	AA/OCR (3.1)	TotalDiscretionarySpending / TotalIncome. → Advisory Trigger (P1)		
Low Savings/Balance Flag	AA/OCR (3.1)	Count of days in 12M where balance was < 500.	> 50% of days → Liquidity Crunch Flag (P1)	100-150
Total CSP Score		100%		400-900

5.3 Model 3: Assets & Resilience Score (ARS)

Model Goal: Provide a compensating factor for credit-invisible users who demonstrate financial maturity through savings, investments, or assets (P1, P5).

ARS Sub-Score Formula & Inputs

ARS Component	Data Source	Calculation Logic	Weight (%)	Output Score Range
Savings/FD Track Record	AA/OCR/User Input (3.1, 3.3)	Count of recurring FD/RD transactions (inflow > 6M).	40%	100-300
Insurance Premium Payments	AA/OCR/User Input (3.1, 3.3)	Count of recurring Life/Health premium debits (over 12M).	35%	100-300

ARS Component	Data Source	Calculation Logic	Weight (%)	Output Score Range
Property Ownership Flag	User Input/Document (3.3)	Verified Flag for self-owned property (even if mortgaged).	25%	100-300
Total ARS Score		100%		300-900

5.4 Model 4: Liability Prioritization Engine (LPE)

Model Goal: Identify *what* liability the interest-free credit should tackle first (P10). This is a *Prioritization Index* rather than a score.

LPE Index & Output

LPE Component	Data Source	Weight Factor	Prioritization Logic	Output
Credit Score	Bureau (3.2) & User Input	3X	Highest weight to liabilities leading to > 30DPD or collection calls (P12).	Priority 1 Liability (P1)
Damage Index	(3.3)			
Late Fee/Penalty Multiplier	Bureau (3.2) & User Input	2X	Prioritize liabilities with > 5% late fee penalties (P2).	Priority 2 Liability (P2)
Repayment Capacity Fit	CSP (5.2)	1X	Liability amount must be ≤ 80% of 90-day Cashflow Surplus (P12).	Recommended Credit Allocation (5k - 20k) (P12)

5.5 The Final Alternative Credit Score (ACS) Formula

The final ACS combines the three sub-scores using the strategic weighting model, where **Cashflow** is the dominant factor for the target cohort.

ACS Calculation (Weighted Average)

$$\text{ACS} = (\text{CHBS} \times 0.35) + (\text{CSP} \times 0.50) + (\text{ARS} \times 0.15)$$

Component	Strategic Weighting	Rationale
Cashflow & Spending Patterns (CSP)	50%	Highest weight to counter <i>income volatility</i> and assess <i>current capacity</i> (P4).
Credit History & Behavior Score (CHBS)	35%	Traditional risk is important but secondary to current cashflow health.
Assets & Resilience Score (ARS)	15%	Compensates for thin files and credits non-traditional savings discipline (P6).

ACS Action Matrix

ACS Range (Hypothetical)	Eligibility Path	Initial Credit Line (LPE Output)
< 400	Counseling-First (High Risk) (VI.3)	0 (No credit extended) (P11)
400 - 550	Eligible - Silver Tier (VI.2)	5,000 – 10,000 (Modest amount) (P12)
> 550	Eligible - Gold Tier (VI.2)	10,000 – 20,000 (Higher amount) (P12)

VI. The Eligibility Gate: Decision Matrix & Routing

This is the final logic step (Task 1.5.3) that routes the user to the appropriate program track based on the AI's final assessment.

6.1 The Three-Factor Eligibility Rule

The system does *not* rely on the ACS alone. A user must pass three simultaneous risk checks to qualify for credit.

Factor	AI Input Model	Threshold for Eligibility	Rationale
Factor 1: Credit Potential	Final ACS (5.5)	ACS ≥ 400	Core measure of overall creditworthiness and discipline.
Factor 2: Repayment Strain	CSP (5.2) → Surplus Metric	Cashflow Surplus $\geq 2 \times$ Avg. Monthly Penalty	Must demonstrate <i>positive cashflow potential</i> (P11) for repayment.
Factor 3: Behavioral Risk	CHBS (5.1) → DPD Flag	NO > 90DPD in the last 6 months	Filters out <i>chronic defaulters</i> who require intensive, non-credit-based counseling (P11).

$$\text{Membership Eligible} \iff (\text{Factor1 : True}) \wedge (\text{Factor2 : True}) \wedge (\text{Factor3 : True})$$

6.2 Outcome A: Membership-Eligible User Routing

Targeted User: Demonstrates a path to solvency; needs short-term relief and behavioral guidance.

Routing Action	System Trigger	Product Handoff (Pillar 2)
Tiering Decision	ACS score automatically assigns Silver/Gold tier (5.5).	Fee Structure: Present free/paid membership tiers (P11).
Credit Offer Generation	LPE output is used to generate the offer.	90 – Day Interest – Free Credit Line offered, linked to the P1 liability (P2, P12).

Routing Action	System Trigger	Product Handoff (Pillar 2)
PFR Presentation	PFR (7.1) focuses on <i>potential</i> and <i>next steps</i> (P11).	Conversion Logic: Clearly explains why they qualify and what improves with membership (P11).

Messaging Tone (PFR Summary Screen): > “*Great News! Based on your cashflow stability, you are **Eligible** for the BadeBhaiSaab program. We found a small gap in your savings, but your income is stable. Your **8,000 Interest-Free Credit Line** is ready to immediately clear your most damaging overdue fees and stop the collection calls.*”

6.3 Outcome B: Counseling-First User Routing

Targeted User: High-risk, chronic defaulters, or users with unsustainably high Debt-to-Income (DTI) ratios. **NO Credit is Extended.**

Routing Action	System Trigger	Product Handoff (Pillar 3)
Credit Lock	The system does not push members (P11).	Human Financial Counseling (1:1/Small Group) is offered as the ONLY immediate solution (P11).
PFR Presentation	PFR (7.1) focuses on <i>severity</i> and <i>urgent actions</i> .	Content Flywheel: Offer free access to the Education & Gamification modules (P11, P14).
Re-evaluation Path	System sets a 90-day cooling-off period (P12).	Action Plan: User is prompted to complete specific modules and upload a 90-day <i>new</i> bank statement for re-evaluation (P12).

Messaging Tone (PFR Summary Screen): > “*We’re Here to Help. Our analysis shows you currently have **Unsustainable Repayment Capacity**. We cannot offer you credit right now, as it would worsen your debt. However, you are **Eligible for FREE Human Financial Counseling** to restructure your*

debts and begin your path to eligibility. Your 90-Day Action Plan is ready.”
(P11, P12)

VII. Post-Profiling Outputs & Conclusion

7.1 The Personal Financial Report (PFR) Detail

The PFR (Task 1.5.1) is the core user-facing artifact, translating AI complexity into simplicity.

PFR Section	AI Data Source	Visual Representation	Sample Output/Advice (P13)
1. Overall Status	ACS (5.5) / CHBS (5.1)	Score Dial / Status Color	“Your score is 580 (Poor). You (Red/Amber/Green) are flagged as Medium Discipline. ”
2. Urgent Liabilities	LPE (5.4)	Bar Chart: P1 > P2 > P3	“You have 10,000 in pending penalties/EMIs. Your 60-day overdue EMI is the most damaging.” (P10)
3. Cashflow Health	CSP (5.2)	Line Graph: Income Fluctuation / Pie Chart: Spending Mix	“Your monthly cashflow surplus is only 500 (P11). Your IVI is High, suggesting irregular income.”
4. Behavioral Insight	CSP (5.2)	Highlighted Transaction	“You spent 2000 on dining out last month, which is 10% of your income - consider cutting back to save for your EMI.” (P13)

PFR Section	AI Data Source	Visual Representation	Sample Output/Advice (P13)
5. Next Steps/Call to Action	Eligibility Gate (6.1)	Single Button	If Eligible: “Claim your Interest-Free Credit Offer.” If Counseling: “Book Your Free 1:1 Counseling Session.” (P11)

7.2 Final Summary and Key Performance Indicators (KPIs)

The execution of Pillar 1 must be rigorously measured against the KPIs defined in Section 1.2. The primary metric for all engineering and data science teams is the **Full Profile Conversion Rate ($\geq 65\%$ target)**, as a failure here renders the AI model useless.

Key Milestone	Deliverable	Success Criteria	Timeframe
Data Readiness	All AA, Bureau, and OCR pipelines integrated and tested.	$> 98\%$ OCR Accuracy; AA Adoption $> 80\%$.	Week 11
ACS Validation	Final ACS v1.0 Model Deployed in Production.	ACS AUC > 0.75 Week 18 on Test Data.	
Go-Live	Full End-to-End Onboarding Funnel (S1.1 → S4.2) Deployed.	Full Profile Conversion Rate $\geq 50\%$ (Initial).	Week 19

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