{"name": "AI\_Scorecard\_Generator\_Fix", "type": "doc", "content": "**Replit Instruction Guide: Intelligent Rule-Based AI Scorecard Generator**\n\n**Module:** AI Scorecard Generator (Step 7 - Scorecard Generation)\n\n**Goal:** Ensure that the generated AI scorecard (configuration summary, category/variable weights, score bands, and simulation results) meaningfully reflects user inputs from prior steps. DO NOT use any lightweight ML yet. Use deterministic, rule-based logic.\n\n---\n\n### \u2705 CONTEXT\nThis module follows a 6-step AI-guided configuration process where users specify:\n1. Institution Type\n2. Product Type\n3. Target Segments (Occupation)\n4. Geographic Focus\n5. Data Sources & Availability\n6. Risk Appetite + Target Approval Rate\n\n**Issue:** \nWhile steps 1\u20136 collect user intent and data availability, the final generated scorecard in Step 7 currently appears static or generic. There is no meaningful linkage between:\n- User selections (e.g., Metro cities + Credit Bureau + Conservative Risk)\n- The actual output (weights, score bands, rationale, etc.)\n\n---\n\n### \u2705 MANDATE TO REPLIT\n**You are NOT required to build a Machine Learning model.** This version will use rule-based mappings only. Ensure that logic is deterministic and based on clear if-else conditions.\n\n---\n\n### \u2705 IMPLEMENTATION GUIDELINES\n\n#### A. Category Weight Allocation (Deterministic Rules)\nWeights should be allocated as follows:\n\n| Condition | Category | Suggested Weight |\n|------------------------------------------------|-----------------------------------|-------------------|\n| Credit Bureau = Available | Core Credit Variables | 25\u201330% |\n| Income Sources = Available | Income & Employment | 20\u201325% |\n| Digital Signals = Available + Urban Geography | Digital Footprint | 15\u201320% |\n| Ecommerce Data = Available | Ecommerce Behavior | 10\u201315% |\n| Rural/Informal Segment | Alternate Data (e.g., Telco/Agri) | 10\u201315% |\n\n*Ensure total always = 100%*\n\n#### B. Variable Inclusion Logic (Sample)\nEach category should only show variables that match user selections and data availability.\n\nExample:\n- If Credit Bureau = Available\n - Include: Credit Score, DPD, Utilization, Vintage\n- If Employment Type = Salaried\n - Include: Salary Progression, Employer Quality, Job Tenure\n- If Geography = Rural\n - Include: Telco Score, Property Score (if available)\n\n#### C. Score Band Allocation (Based on Risk Appetite)\nDynamically assign score ranges based on target approval rate and risk preference.\n\n**Example Logic:**\n- Target Approval = 20%, Risk Appetite = Conservative\n\nA: 95\u2013100\nB: 85\u201394\nC: 70\u201384\nD: <70\n\n- Target Approval = 40%, Risk Appetite = Aggressive\n\nA: 90\u2013100\nB: 75\u201389\nC: 60\u201374\nD: <60\n\n*Match distribution with AI Simulation chart output.*\n\n#### D. AI Rationale Summary\nAuto-generate a text summary using rules based on scorecard logic:\n\n**Example:**\n> "This scorecard assigns higher weight to Credit Bureau and Employment verification. Moderate risk appetite selected. Primary focus is to minimize defaults by prioritizing repayment history and income stability."\n\n#### E. Simulation Chart\nUse sample approval simulation (1,000 synthetic records) to estimate grade distribution:\n- Show % in A/B/C/D\n- Calculate achieved approval rate vs. target\n\n#### F. Export Logic\n- PDF = Summary: Institution, Inputs, Category Weights, Variable List, AI Rationale, Simulation\n- Excel = Variables with band scores, category weight, final score distribution\n- Fix download bugs (PDF, Excel currently not working)\n\n---\n\n### \u2705 DO NOT CHANGE OR TOUCH:\n- Input steps 1\u20136 UI flow\n- Weight sliders or score band sliders already generated\n- Variable band scoring setup already functional\n\n---\n\n### \u2705 ACCEPTANCE CRITERIA\n- Scorecard in Step 7 is dynamically built from actual user inputs\n- AI Rationale matches logic behind weight/band allocation\n- Approval Simulation chart reflects distribution of scores\n- PDF and Excel export are functional and accurate\n\n---\n\n**NOTE TO REPLIT:**\nThis is a rule-based implementation. Please do not introduce random generation or manual static defaults. All logic must be based on user inputs selected in earlier steps.\n\n---\n\nPrepared by: Product Team\nVersion: AI Scorecard Generator - Rule-Based Logic v1.0\nDate: 20-June-2025"