### Use Case Name:

Optimized Credit Limit

### Use Case (internal) Alias:

OCL

### Consumer Product:

Credit Data Play (Autonomous Credit)

### Usual re-training Frequency:

Once a month or less frequently (based on deterioration in prediction accuracy)

### Granularity of model/Feature List:

### Business Metrics Measurement Status:

### Input to the AI Model for Training:

1. Credit IR data: Customers historical credit limits, previous actions like upgrade, downgrade, Extend, Credit exposure and utilization history of customer
2. AR Data: Customers account receivables information I.e previous payment information, Aging buckets information, Delayed payments history, Order Invoice history.

(Raw Features -

1. IR data: Credit limit, credit utilization, percentage credit utilization, old credit limit, approved credit limit, available credit limit, Outcome(upgrade, downgrade, extension)
2. AR data: invoice date, clearing date, due Date, invoice amount, open amount.\

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### Execution granularity:

Weekly once for all the buyers having their next credit review.

### Typical end to end Execution time:

TBD.(Would fill post passive deployment of wolverine).

### Input at Execution:

AR, IR data and cortera data based on availability for the account.

### What's returned after Execution:

Credit limit recommendations (upgrade, downgrade, extension) along with the suggested $value range for each recommendation of upgrade and downgrade.

### Coverage, Exclusions:

### Model(s) used:

### Pitfalls Addressed/Covered:

### Challenges:

### Accuracies obtained:

### Developers working:

### Start Month, Yr:

Babba's DS team's Responsibility:

Not Applicable

Periodic Monitoring Effort:

Type of Result Verification/accuracy measurement available:

Link to the Above Verification:

### Best Accuracy in the Above Verification:

### Model Metrics: