Parameters for Bureau Analyser

A. Credit History & Utilization

- **Total Credit Utilization (%)**:
  - Measures total sanctioned and total current loan amounts.
  - Considers total available limit vs. availed limit in credit cards.
- **Number of Open Accounts**: Tracks the number of active credit accounts.
- **Age of Credit History**: Measures the oldest account age to assess credit maturity.
- **Number of Late Payments or Defaults (Last 2 Years)**: Evaluates the borrower's repayment behaviour.
- **Credit Mix**:
  - Measures the types of loans in the portfolio.
  - Certain loans, such as **gold loans** and **restructured loans**, may be considered **high risk**.
- **Hard Inquiries**:
  - Compares the number of **recent loan inquiries** with **newly opened accounts**.
  - A high number of inquiries without corresponding new accounts may indicate risk.

B. Payment Behaviour & Delinquencies

- **Missed Payments (Last 12 Months)**: Tracks the frequency of missed payments.
- **Frequent Payday Loan Closures**:
  - Repeatedly closing payday loans within a **3-month period** may indicate financial instability.
- **Loan Default History**:
  - Borrowers with frequent past defaults but **no defaults in the last two years** may still be considered.
- **Collections Accounts**:
  - Accounts marked as **"sold," "suit filed," or "written off"** in the last two years indicate risk.
- **Selective Loan Repayments**:
  - If a borrower has defaulted on one loan but is paying timely with others, this should still be considered as

C. Income & Employment

- **Monthly Income Calculation**:
  - Reverse-calculated based on credit bureau data.
- **Debt-to-Income Ratio (DTI)**:
  - Computed after deriving income from the credit bureau report.
  - Helps assess the borrower's financial burden relative to their earnings.

D. Fraud & Risk Indicators

- **Frequent Address & Mobile Number Changes**:
  - Multiple changes in a short period may signal fraudulent activity.
- **Unusual Payment Patterns**:
  - Defaulting on **secured loans** while keeping up with **short-term unsecured loans** requires manual review.
- **Dual PAN Found in Credit Bureau Report**:
  - The presence of two PAN records suggests fraud.