credit utilizations - 30%.
below 30% used - good.

15% weightage of Good mix.
secured + unsecured loans.

Credit exposure - 10% weightage.
Credit history / age → 10% " ".
using for 5 years (trust) > 6 month use.

miss 1 EMI - 50~80P
utilize 90% credit - 30~50P
loan Applied many - 20~40P
unsettled loan - heavy drop

Key factor's.
1) ISI - income stability index
2) SBI - spending behaviour index.
3) RAI - Repayment Ability index
4) SSI - saving strength.
5) TCI - transaction credibility.

Credit flow lines ↓
$GCS = 1000 (0.30 \, ISI + 0.25 \, RAI$
$\qquad 0.20 \, SBI + 0.15 \, SSI$
$\qquad + 0.10 \, TCI)$.

individual cal

$ISI = \dfrac{\text{Stand dev of Monthly in}}{\text{Avg income}}$

$RAI = \dfrac{\text{on time payments}}{\text{total pending outstanding's}}$.

$SSI = \dfrac{\text{Avg Monthly saving}}{\text{Avg Month income}}$

$TCI = \dfrac{\text{verified transac}}{\text{total transaction}}$.

Predictive factor → Adjusted GCS → $GCS(1 - Rf)$.

IR   Income risk,
DR   Debt risk.
SR   Spending risk.
TR   transaction risk
BR - Behavioural risk

Payment behav risk - 30%.
Income volatility risk - 25%.
Credit utilization risk - 20%.
Spending pattern risk.

$IR = \dfrac{\text{no. of low income months}}{\text{total month observed}}$.

$BR = \dfrac{-ve \text{ financial event}}{\text{total event}}$

$DR = \text{Debt risk} = \dfrac{\text{total month EMI}}{\text{Avg month income}}$.

$SR = \dfrac{\text{high risk category}}{\text{total expenses}}$

$TR = \dfrac{\text{irregular transact}}{\text{total transac}}$

$Rf [0.30 \, IR + 0.25 \, DR$
$\qquad 0.20 \, SR + 0.15 \, TR$
$\qquad 0.10 \, BR]$