For education domain for credit rating and analysis we have divided it into 4 categories namely college tier, course, graduation marks and internship/experience.

In India colleges are divided into several tiers based on their teaching, research, infrastructure and outcome. We have taken this into account as for a student/new employee who seek for credit score college will play crucial role in determining their credibility.

Similarly, courses which student/user are opting for also determines their career growth and outcome. For example, master degrees such as MBA, MSC, MD have huge scope in current market. Likewise, all the possible courses are categorized into 4 sections from 1 to 4, 1 being best.

|  |  |
| --- | --- |
| Course | Category |
| MBA, MD, CA | 1 |
| MTech, M.Sc., M. Com | 2 |
| BTech, B.E, M. A | 3 |
| BBA, BA etc | 4 |

Student’s performance in college can only be measured by marks/ CGPA they achieve during their course which again plays a vital role during credit rating.

We have also taken internship/any experience as a criteria while evaluating credit as it indicates one’s performance and experience in corporates and market.