EDUCATION

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.

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| --- | --- |
| 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.

WORK EXPERIENCE

For work experience domain we have divided user’s information into 5 categories namely salary/per month, company, position they hold, work experience in years and gap/unemployed years.

The analysis and survey were done on 150 middle class people varying from Rs.10000 income per month to 130000 per month. As one’s income defines their standard of their living and capabilities so income plays huge role in credit analysis.

As new and unreliable corporates hire and fire people very easily, one’s position and company can only decide their future and credit worthiness. So, to make data more analytical and simple designation and company are divided into 4 tiers, tier 1 to 4, 1 being the best. Division of tiers is done on the basis of market value of the company and its stability. Government job roles and departments are also considered under this.

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| --- | --- |
| Company | Tier |
| Microsoft, Google, Walmart, Amazon, Flipkart | 1 |
| DELL, Adobe, ZS Associates, Sabre India | 2 |
| Deloitte, Accenture, Infosys, TCS | 3 |
| Other MSME business | 4 |

Past work experience of a user’s defines its networking, reach in market which again could be considered for credit worthiness. Similarly, unemployment, gap in work experience defines one’s instability in work life.

All of these constitutes together defines worthiness of a person in market and hence are considered for credit rating.

SOCIAL NETWORKING

Though one’s activeness on social media rarely decides their credibility in market. Some factors could be considered while evaluating one’s social media. Platforms like LinkedIn could tell user’s quality of network and social media reach. Under this domain factors like connection quality and quantity, Frequency of posts, frequency of check-ins to cafes/restaurant/malls/clubs/airport, brand tie-up or sponsorship are taken into account.

For this data survey of 150 people from varying background was done. Varying data from only 100 connections to 5000 connections is being evaluated and scoring is done.

Frequency of posts is done on monthly basis from 0 posts to 30 posts in a month. Likewise, check-ins observed in past month is considered from as low as 0 to 10 check-in per month.

Generally middle class people don’t have any sponsorship or brand tie-up so only 0.03% of total score is accountable for awarding someone who has sponsorship.