

# VisaOps Risk Memo — Bengaluru

Generated (UTC): 2026-01-06 07:10:36

## Current Status

- Regime: **stable**
- Stress Index: **-0.74**
- Avg TAT (days): **2.97**
- Queue Size: **0**
- Utilization: **0.73**

## Top Risk Centers (latest day)

| center    | regime   | stress_index | avg_tat_days | queue_size | utilization |
|-----------|----------|--------------|--------------|------------|-------------|
| Delhi     | elevated | 0.182425     | 3.2          | 0          | 0.691802    |
| Mumbai    | stable   | -0.532753    | 3.07         | 0          | 0.776827    |
| Bengaluru | stable   | -0.74157     | 2.97         | 0          | 0.726951    |

## Early Warning Performance

### Summary by Center

| center    | episodes | early_warnings | detection_rate | avg_lead_time_days |
|-----------|----------|----------------|----------------|--------------------|
| Bengaluru | 1        | 0              | 0              | nan                |
| Delhi     | 1        | 1              | 1              | 2                  |
| Mumbai    | 4        | 1              | 0.25           | 1                  |

### Episodes for Selected Center

| stress_start        | warning_start | lead_time_days |
|---------------------|---------------|----------------|
| 2024-01-24 00:00:00 | NaT           | nan            |

## Notes

- This demo uses synthetic, non-sensitive operational data.
- Stress Index is a weighted combination of utilization, backlog velocity, and TAT volatility (center-normalized).
- Regimes are rule-based thresholds on Stress Index (stable/elevated/stressed).

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Generated by VisaOps Risk Console (demo). Data is synthetic and non-sensitive.