

# 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

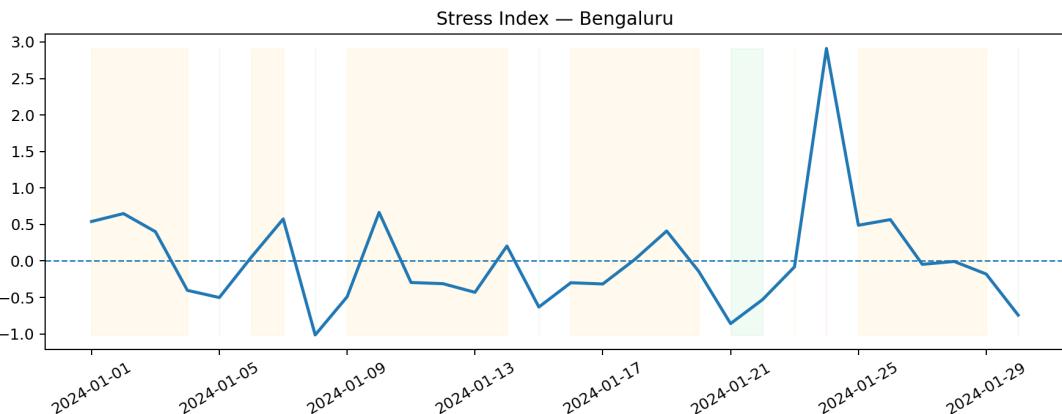
- This demo uses synthetic, non-sensitive operational data.
- Stress Index is a weighted combination of utilization, backlog velocity, and TAT volatility (center-normalized).
- Regimes are rule-based thresholds on Stress Index (stable/elevated/stressed).

## Last 7 Days — Key Operational Drivers

Metric	Last 7d Avg	Prev 7d Avg	Δ
Avg TAT (days)	2.95	2.94	+0.01
Queue velocity	0.00	0.00	+0.00
Utilization	0.83	0.72	+0.11

**Interpretation:** Operational pressure driven by rising utilization over the past week.

### Stress Index & Regime Timeline (Bengaluru)



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