

# Assumptions:

1. Whenever `loan_applicant_outstanding_debt_in_debt_registry` or `loan_applicant_income` is `None` type then the `dti` ratio will be set to 0.0 and a notification will be printed: Debt registry or applicant income is None Type; DTI setting to 0.0.
2. DTI is calculated as a ratio of `loan_applicant_outstanding_debt_in_debt_registry` and `loan_applicant_income`.
3. If `loan_applicant_credit_score` or `loan_applicant_outstanding_debt_in_debt_registry` is `None` Type then decision is "Review" and the notification is `creditScore` is None type --> Review or `DebtInRegistry` is None type --> Review
4. At a stage when product name is `spl17` and client is repeat; if the credit score is negative or greater than 10 then the decision is "Decline"