

# Decoding CIBIL: Understanding the Structure and Strategies for Improvement

Mr. Rutik Vyawahare<sup>1</sup> and Dr. Rutuja Deshpande<sup>2</sup>

Student, MIT Arts Commerce and Science College, Alandi, Pune, India<sup>1</sup>

Assistant Professor, MIT Arts Commerce and Science College, Alandi, Pune, India<sup>2</sup>

**Abstract:** *This research paper delves into the intricate dynamics of credit scoring systems, particularly focusing on understanding the structure of CIBIL scores and delineating strategies for improving creditworthiness. Drawing upon theoretical frameworks from financial economics and regulatory economics, the study elucidates key factors influencing credit scores, including payment history, credit utilization, credit type, and duration. Through a mixed-methods approach encompassing secondary data analysis from the official websites of TransUnion CIBIL India and Bajaj Finance Limited, as well as qualitative exploration through thematic analysis, the research uncovers actionable insights for individuals seeking to enhance their credit profiles. By bridging theoretical insights with empirical findings, this study contributes to the literature on credit management and equips individuals with knowledge essential for navigating the complexities of credit assessment and improving financial resilience*

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