TransUnion CIBIL

Commercial New to Credit Score (NTC)

Unlock growth beyond traditional data boundaries



Commercial lending is growing. But credit visibility isn't!

India's commercial lending ecosystem continues to expand, driven by small businesses, proprietorships and emerging enterprises - many of which are New-to-Credit (NTC). Consequently, a substantial share of commercial originations is concentrated among NTC borrowers, who often have limited, outdated, or no prior commercial credit history.

Traditional commercial scoring models rely heavily on recently reported commercial trade data, thus leaving many borrowers unscorable and excluded from formal credit access due to insufficient commercial bureau visibility, resulting in:

- No Rank outcomes
- Increased reliance on manual underwriting
- Longer credit turnaround times
- Missed lending opportunities &
- Inconsistent risk assessment

When commercial credit visibility is limited, growth and decisioning efficiency are impacted.

Significant growth potential can often remain hidden behind limited credit history

A significant share of commercial lending activity today comes from borrowers with limited or no commercial credit history, creating a widening gap between lending opportunity and the ability to assess risk in an objective manner.

Key market insights

- **~34%** of commercial inquiries come from NTC borrowers
- **~30%** of commercial originations are driven by NTC borrowers
- **Up to 69%** of exposure in the ≤₹10 lakh segment comes from this category

This structural gap between rising demand and limited credit visibility often results in 'No Rank' outcomes, forcing lenders to rely on manual, time-intensive underwriting approaches that delay decisions and introduce inconsistency in risk evaluation.

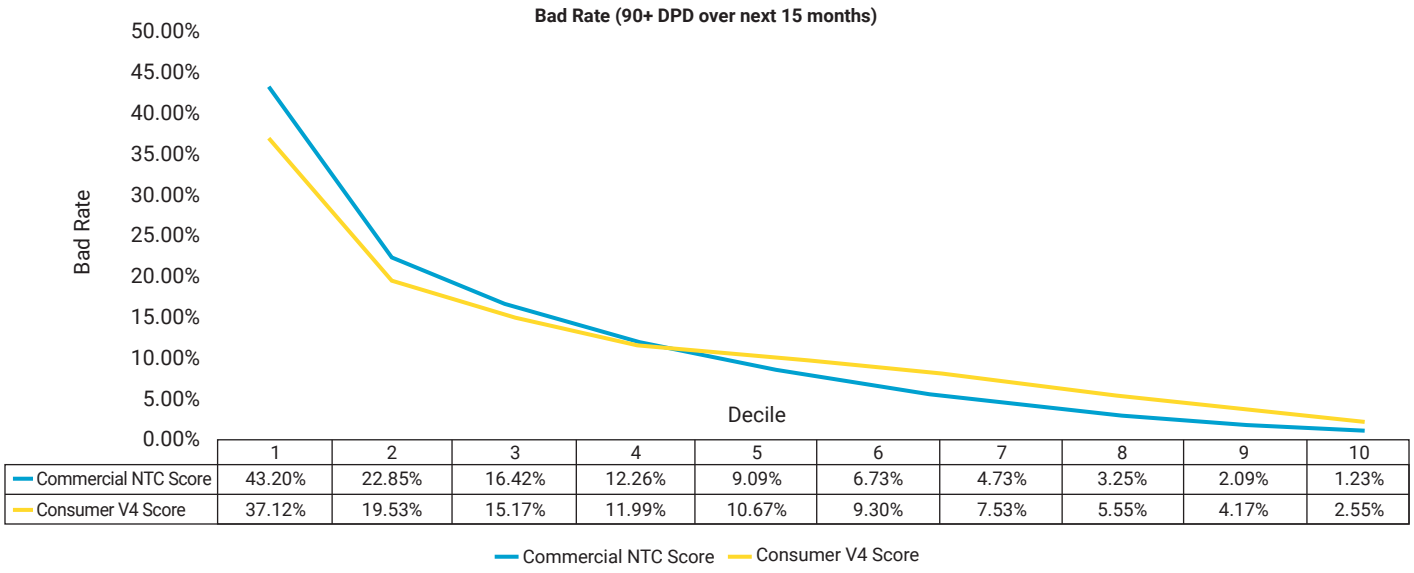
Introducing TransUnion CIBIL Commercial NTC Score

A commercial risk assessment score designed to help lenders evaluate previously unscorable New-to-Credit commercial borrowers using our trusted consumer bureau intelligence and transforming 'no Rank' cases into meaningful credit decisions. It acts as a **complement to CIBIL Commercial Rank (CV CMR),** expanding scoring where traditional commercial models cannot.

By extending risk assessment beyond traditional commercial bureau data sources, the **Commercial NTC Score** helps lenders expand scorable coverage, improve decisioning efficiency and support responsible commercial lending portfolio growth.

The Commercial NTC model enables **sharper risk differentiation** within thin-file segments by evaluating borrower behavior across the following key dimensions:

- **Repayment behavior**
- **Delinquency risk**
- **Liquidity & Leverage**
- **Credit history & Vintage**
- **Credit seeking behavior**



	1	2	3	4	5	6	7	8	9	10
Commercial NTC Score	43.20%	22.85%	16.42%	12.26%	9.09%	6.73%	4.73%	3.25%	2.09%	1.23%
Consumer V4 Score	37.12%	19.53%	15.17%	11.99%	10.67%	9.30%	7.53%	5.55%	4.17%	2.55%

The comparative probability of default shows that the Commercial NTC model demonstrates approximately **2.4x stronger risk differentiation** than the Consumer score, driven by its focus on a niche segment and a more targeted use case. This enables lenders to better distinguish risk across borrower segments and identify applicants that fall within acceptable risk thresholds.

Key Benefits for Lenders

Unlock lending in underserved segments
Enable onboarding of thin-file and new to credit borrowers, especially across high-volume segments like proprietorships and emerging commercial businesses

Improve sourcing efficiency
Drive higher inquiry-to-approval conversion, improved approval rates and stronger portfolio performance, while enabling sustainable, inclusive growth

Enable faster decisioning
Reduce reliance on manual underwriting and improve turnaround time by enabling more automated and consistent evaluation

Strengthen risk differentiation
Enable clear segmentation across risk bands, supporting better pricing, underwriting and portfolio strategies

Product Highlights

- Standardized risk score (100–300) indicating probability of default, from 100 (High risk) to 300 (Low risk)
- Covers key NTC segments including no-history borrowers, inquiry-only profiles & stale trades cases (>36-month)
- **~2.4x** sharper risk differentiation compared to traditional consumer scores
- Embedded within existing Commercial CIR workflows with no additional input or process changes
- Delivery across Web, API and Batch channels

Commercial NTC is not just an enabler of credit access – it is a strategic necessity, helping lenders bridge the gap between opportunity and risk, and enabling faster, more confident and inclusive lending decisions.

Turn previously unscorable commercial borrowers into actionable lending opportunities with TransUnion CIBIL's Commercial NTC Score.

Reach out to your Key Account Manager for more details

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