

Grameen Score

Fueling the Rural Growth Story through a Segmented Credit Score

Driving financial inclusion with sharper, rural-specific credit intelligence

In line with the Union Budget 2025 announcement and regulatory requirement, Introducing **TransUnion CIBIL's Grameen Score**, our new credit risk scoring model built specifically to cater the credit assessment need of rural lending. The score is designed to empower lenders for objective assessment of rural borrowers. The score is built on credit performance based on the rural borrower's behavior in the past 36 months, factoring in different credit performance trends.

Rural lending today supports the livelihoods of millions engaged in agriculture and allied rural activities. With over 60% of the population residing in rural areas, access to formal credit remains a key enabler for economic development. TransUnion CIBIL's data suggests that rural geographies contribute about 45% of total loan disbursals, yet most assessments still rely on conventional lending practices that may not fully capture rural borrower behavior.

Introducing TransUnion CIBIL's Grameen Score that offer a segment-specific credit risk scoring model designed for semi-urban and rural markets. **It will complement our traditional Credit score.**

Grameen Score will supplement the financial inclusion initiatives to expand the credit access in rural and underserved borrowers thereby creating a clear need for more contextual and inclusive lending approaches.

It supports inclusive rural lending strategies by aligning credit decisions with the unique financial behaviors of rural borrowers empowering lenders to make more confident, data-driven credit decisions.

Product Highlights

Segmented credit risk score for rural lending across rural products such as **Kisan Credit Card, Tractor Loan, Priority Sector Loan, Mudra Loan & Microfinance Loan** etc.

A comprehensive risk scoring model that leverages both consumer and microfinance credit data

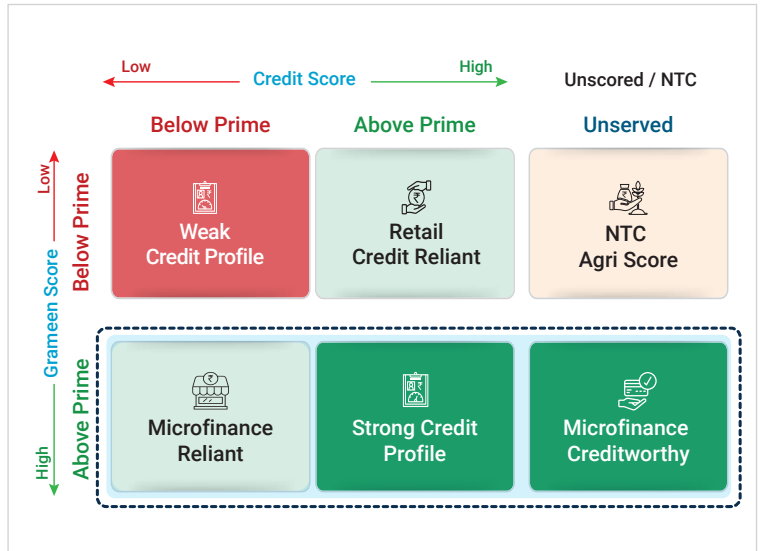
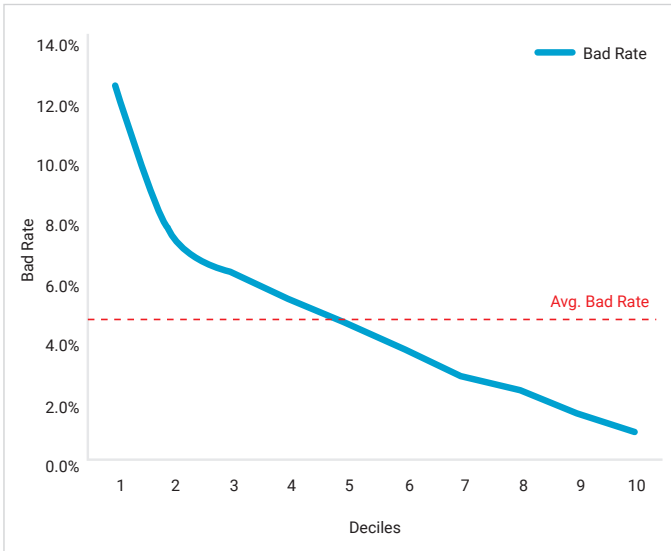
Enable tailored lending solutions for semi urban and rural population

Grameen Score Performance is based on

- Delinquency trends across trades
- Recent trends on credit activity, delinquency
- Payment behavior including missed payment, balance build ups
- Duration of available credit history in bureau

Grameen Score Performance: A Foundation for Expanding Rural Financial Inclusion

New Lending Opportunities by Combining Traditional Credit Score and Grameen Score for Rural Population



Business Benefits



Segment-Specific Model

- Reflects the distinct credit behavior and lending potential of borrowers across Semi Urban & Rural borrowers



Enables Customized Lending Solutions

- Supports development of tailored loan products suited to Rural needs
- Facilitates confident lending & expanding their financial inclusion and sustainable rural credit strategies



Improved Credit Decisioning

- Enhances lender confidence by providing deeper insights into borrower behavior in rural geographies