

Custom Models

Improved decision making with tailored scorecards



Models tailored to your needs across the Credit lifecycle

Leverage our Custom Models solution to create scorecards crafted specially for your business needs. With TransUnion CIBIL's deep data science expertise, develop customized models across the credit lifecycle from customer acquisition to underwriting to portfolio management to debt management.

In today's financial lending ecosystem, lenders face unique challenges which requires a bespoke approach. TransUnion CIBIL's Custom Model solution, part of our Advanced Data Analytics Suite of Solutions, helps you navigate risks through customized models developed specifically for your business needs.

We help you create scorecards to accurately predict outcomes thereby minimizing risk for your organization. Custom Models, enables you to create custom scorecards across the entire credit lifecycle be it customer acquisition or underwriting, or portfolio management or debt management.

Types of scorecards we customize

Custom NTC Scorecard

Develop NTC scorecards for untapped markets, based on lookalike population of the consumer portfolio

Acquisition Scorecards

Developed to assess customers across different product lines like AL, PL, LAP, UBL, etc.

Collections Scorecards

Customized scorecards to help you identify the right customers in your debt management efforts

Revolver Models

Develop custom revolver models to identify credit card customer base for revenue generation

And many more types of customized models can be developed based on your specific requirements.

Key Benefits



Models tailored to specific business needs

These custom scorecards outperform the standard scorecards since they are specially designed to suit your business

Improved Bad capture

Identify risks related to your portfolio more accurately thereby improving the bad capture rates as compared to standard scores



Identify High Risk customers

Identify high risk customers with greater efficacy when used with traditional scores by providing a multi-dimensional approach

With our Custom Models solution, you can now easily create scorecards across your credit lifecycle using TransUnion CIBIL's rich data and data science expertise. We help you take data driven decisions to effectively manage risks and target the right customer.