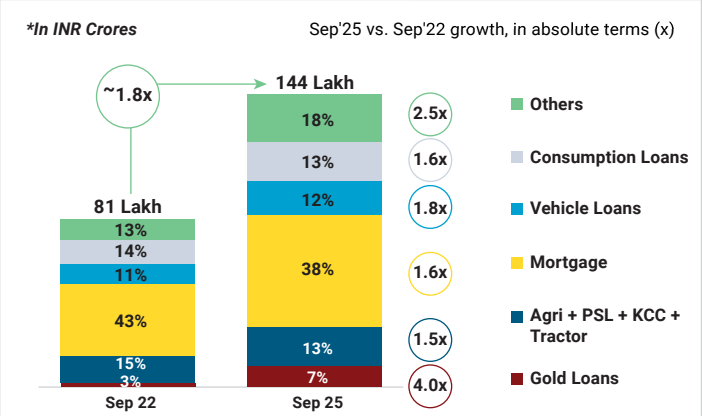
TransUnion CIBIL

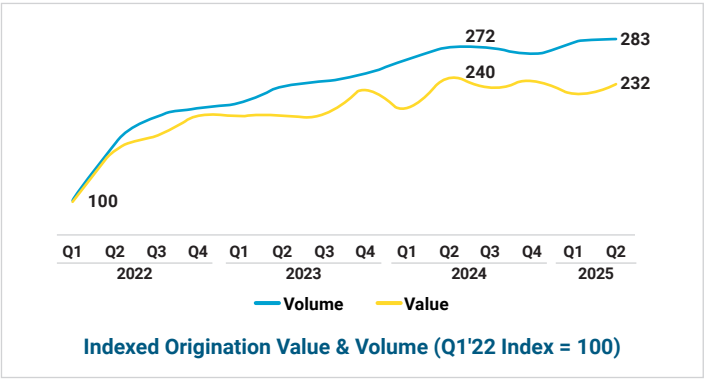
Zoom in to loan applicant credit data. For upto 22% better results*.

Enhanced CreditVision® Score

Background:

Over the last 5 years, the Indian retail lending market has witnessed robust growth driven by factors such as increasing urbanization, rising disposable incomes and government initiatives promoting financial inclusion. Various segments including home loans, personal loans and auto loans have expanded significantly. The adoption of digital platforms for loan processing has surged, enhancing accessibility for consumers. The post-pandemic recovery resulted in digital channels gaining prominence. Concerns about loan delinquencies and non-performing assets persisted, prompting financial institutions to adopt risk mitigation strategies and prudent lending practices.





Indexed Origination Value & Volume (Q1'22 Index = 100)

Lenders adapted to changing consumer preferences and economic conditions. Changing demographics, including a young and aspirational population, have contributed to shifts in consumption patterns and the types of loans sought. The interplay of these factors has created a dynamic environment for the retail lending market in India, requiring financial institutions to adapt to changing circumstances and consumer needs. This ever-changing environment was the catalyst prompting TransUnion CIBIL to launch the **Enhanced CreditVision® Score** which will enable lenders to better differentiate risk over and above their existing scores.

Benefits of the Enhanced CreditVision® Score

The Enhanced CreditVision® Score will continue to enable lending institutions to:

Make faster, more confident credit decisions

Leverage finer, nuanced customer segmentation to strengthen credit risk assessment and improve overall decision accuracy

Enhance Customer Experience

Assess customers' credit profiles with greater precision by capturing only their true direct liabilities to support fairer approvals and enhance customer trust without compromising on risk

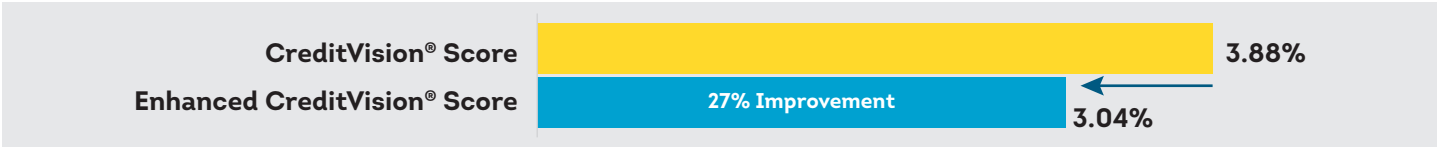
Align Risk to Market Dynamics

Incorporate post-pandemic behavioral shifts, evolving product mixes and recent credit trends to calibrate risk more accurately and help optimize portfolios and improve profitability

**Improvements are based on internal test results; actual improvements may vary across member portfolios & lending strategies.*

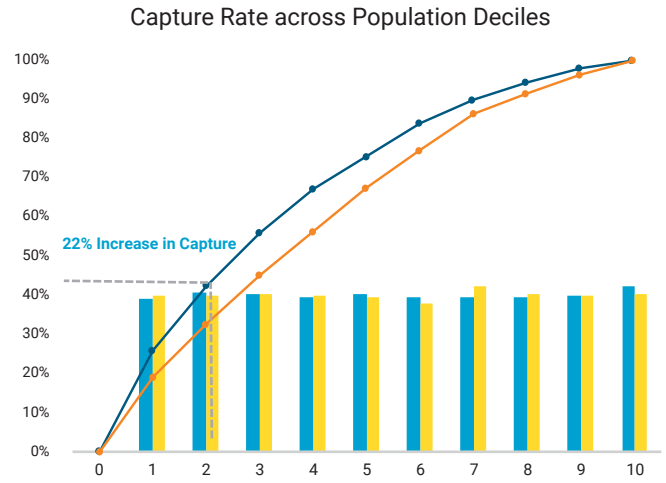
Key Performance Indicators

Improvement in Bad Rate keeping same population approval. **CreditVision® Score:730** **Enhanced CreditVision® Score:740**

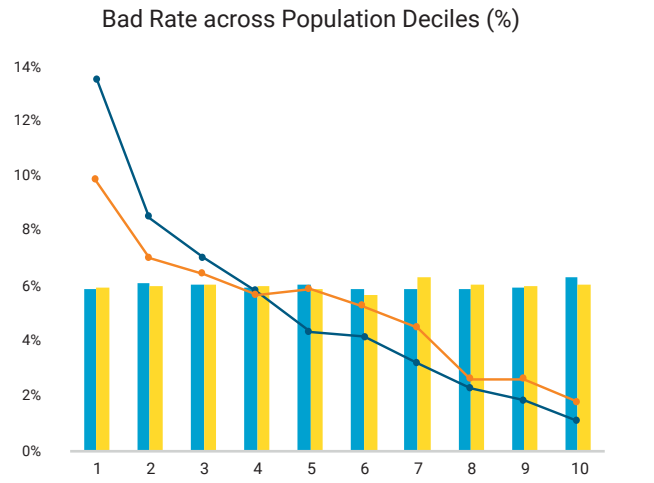


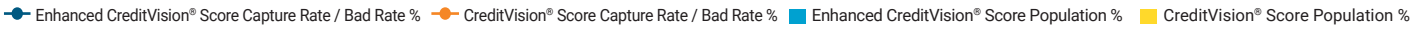
Improvements are based on internal test results; actual improvements may vary across member portfolios and lending strategies.

Improved Performance and Population Distribution across Score Scale



Increase in Capture Rate over existing Score of 22% at 3rd Population Decile





What is different in the Enhanced CreditVision® Score?

Revised Bad Rate:

The Enhanced CreditVision® Score is now modelled on a default event (90+ DPD) on one or more tradelines in the next 15 months rather than the traditional 12 months followed across our previous model. This is to ensure that a wider array of defaults is factored including those of Agri / Tractor and Priority-Sector Lending that lenders usually measure with a wider repayment horizon.

Customer-Centric Scoring:

Uses only direct liabilities for a fairer, more transparent score without compromising lenders' risk assessment. This means that Guarantor trades are excluded from scoring unless otherwise indicated.**

Enhanced Data Management:

Additional treatments on reporting received to ensure only relevant reporting related to actual live repayment is considered in scoring. For example, erroneous reporting post loan closure is excluded from Scoring.

Refined and Nuanced Borrower Segmentation:

Segmentation with a focus on fast-moving consumption loans, credit vintage and past behavior for better risk insights.

Market-Aligned Risk View:

Captures post-COVID trends and structural risk shifts for a real-time credit perspective.

Newer Algorithms:

Upgraded and significant models track repayment patterns and event-based indicators to improve default prediction.

***Guarantor trades are considered in scoring only when they are reported as 'Guarantee Invoked' by lenders.*

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