



Commercial CreditVision® is a combination of Trended Algorithms & Credit Attributes which strengthen the decision making process by bringing in more actionable insights.

Based on up to 36 months of trended historical data, Commercial CreditVision® helps identify specific borrower behavioural characteristics that can be used by lenders to take better informed decisions with more precision.

- Unravels the consumer behavior for better decisions**

Commercial CreditVision® helps to understand how a borrower has arrived at its current risk level thereby revealing a lot about the borrower’s ability of meeting the debt obligations.

- Extensive coverage of borrower characteristics**

With a robust library of over 2100 algorithms and attributes spanning across loan types, lender types, industry, business types, Commercial CreditVision® is best suited for the Indian commercial lending scenario.

- Lending strategy for the growing (Micro, Small, Medium Enterprises) MSME segment**

Commercial CreditVision® captures the intrinsic behavioural characteristics of the borrower like credit hungriness, ability to repay, headroom available, liquidity profile, vintage amongst many other insights.

- Efficient and Effective loan lifecycle management**

Given the exhaustive coverage of Commercial CreditVision® across commercial loan types and lenders, lenders can make the processes of Acquisition, Portfolio Management & Monitoring, Recovery & Collection better and more effective.

Commercial CreditVision® adds finer nuances to the key credit risk pillars and thus helps to uncover the ‘iceberg’ – **potential opportunities** and **unrevealed risk**

