**Acquisition Risk case study**

**Increase in approval rate at same risk**

<table>
<thead>
<tr>
<th>CreditVision® Score</th>
<th>Traditional Score</th>
</tr>
</thead>
<tbody>
<tr>
<td>42%</td>
<td>28% inc.</td>
</tr>
<tr>
<td>33%</td>
<td></td>
</tr>
</tbody>
</table>

**More predictive power**

Bad rate comparison at same number of borrowers approved

<table>
<thead>
<tr>
<th>Traditional Score</th>
<th>CreditVision® Score</th>
</tr>
</thead>
<tbody>
<tr>
<td>3.7%</td>
<td>3.0%</td>
</tr>
</tbody>
</table>

*Note: Traditional Score cut-off=700 & CreditVision® Score=720*
*Bad Rate: 3.7%*

**What these mean for lenders**

**Improve Risk Decision**
Increase approval rates within the lenders’ current risk tolerance, providing enhanced financial inclusion opportunity and increased profit.

**Enhance Customer Relationships**
More precise lending decisions are made possible with a broader and deeper view of consumer performance and a sufficient period of history of trends in credit file data.

**Acquire More Customers**
Improve marketing results and reduce Acquisition Cost.

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**SAY YES MORE OFTEN**

**CreditVision® Score**

Gain a More Accurate View of Consumer Credit Risk for Better Lending Decisions

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CreditVision® Score has enabled consumers better access to lending

Traditionally, approximately 64% of consumers have credit score less than 700.

Traditional score distribution:
- 20.6% Unscorable
- 18.4% Limited Credit History
- 11.9% 300-449
- 12.9% 450-649
- 23.8% 650-749
- 12.4% 750+

64% of Customers

Customers are defined by all inquiries (~190 Million in year) on bureau.

Traditional base with score above 750+, expanded by 27%.

Percentage of consumers scored as super prime:
- 12.4% Traditional Score
- 15.8% CreditVision® Score

(Same bad rate as 750+ for Traditional Score)

Approximately 50% of previously unscored Indian consumers can now be scored.

CreditVision® Score distribution for previously unscored consumers:
- 20.6% Unscorable
- 18.4% Limited Credit History
- 49.74% 300-449
- 39.41% 450-749
- 7.26% 750-770
- 2.10% >770

...of those, nearly 18% consumers are part of best risk tiers.

Score 745+ have same bad rate as 750+ for Traditional Score.