



EMPOWERING YOU

CIBIL

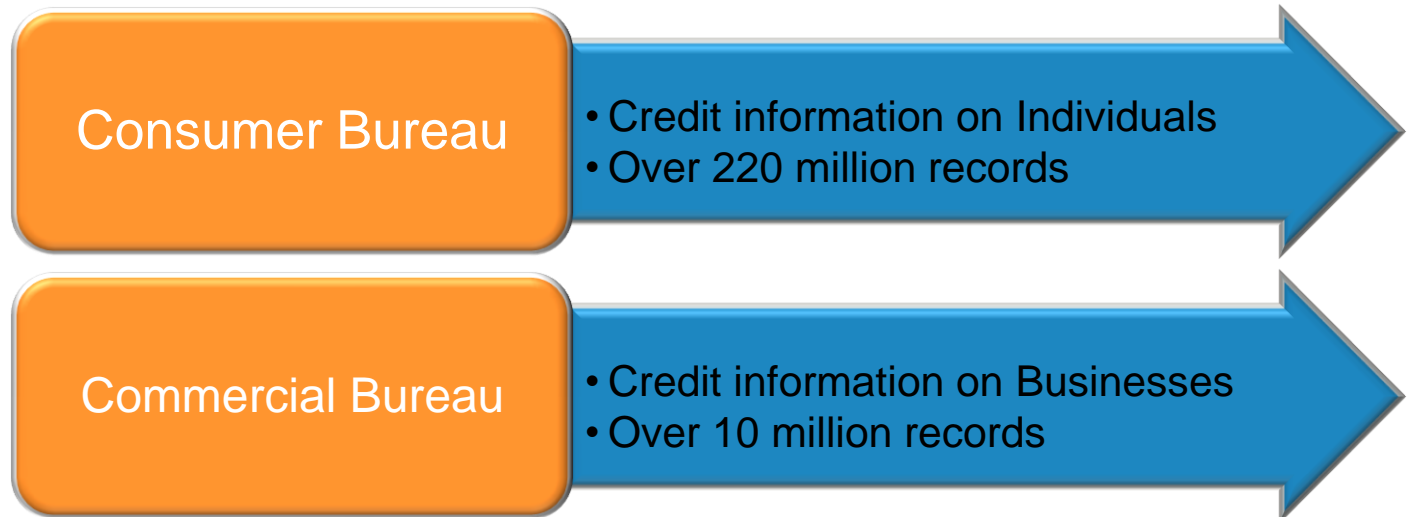
Helping banks in effective SME credit decisioning

Arun Thukral



Facts about CIBIL

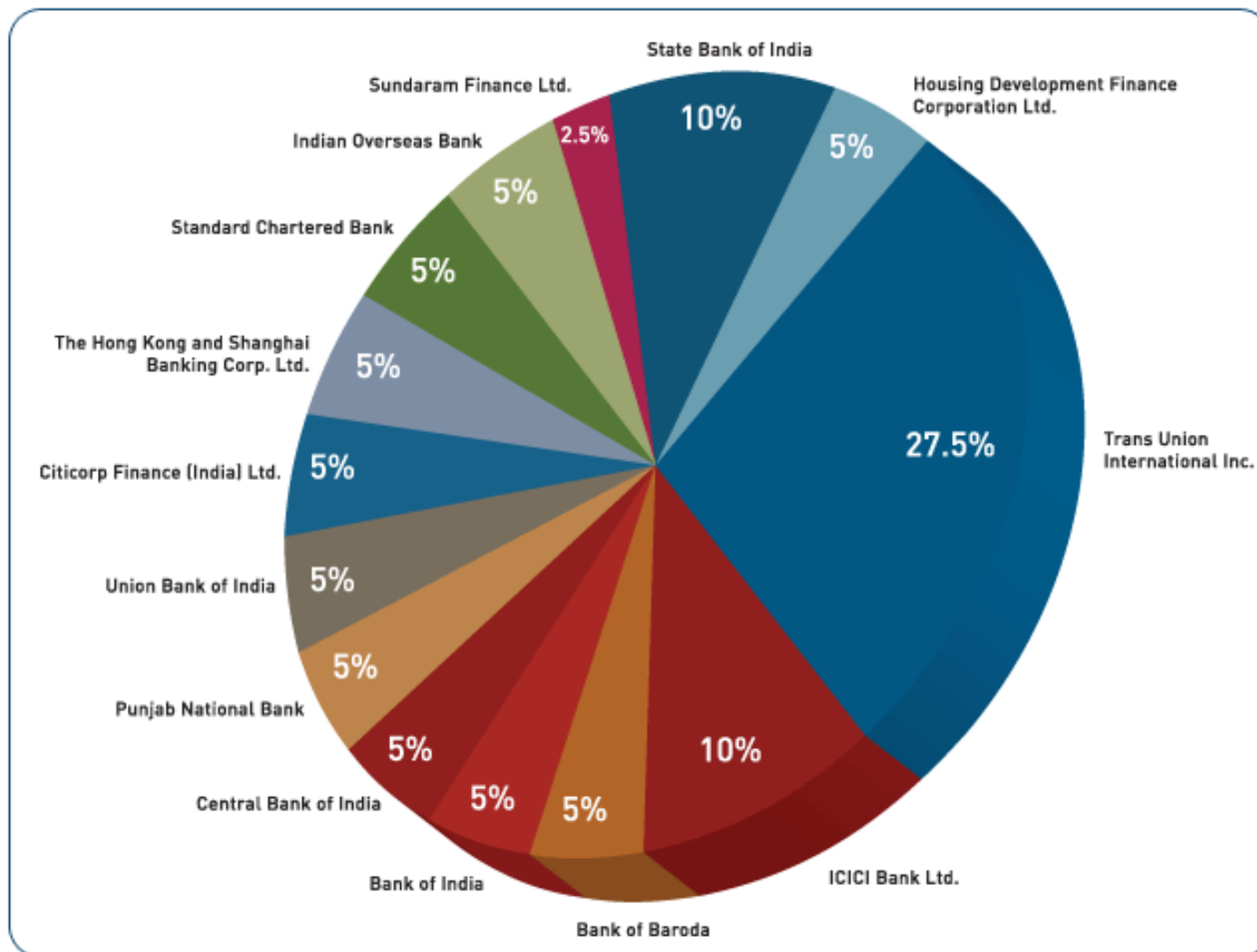
- Founded in 2001
- Members: Credit institutions in India (Banks, Financial Institutions, NBFC(s), Credit Card Companies, etc
- Membership base: Over 800
- Database



CIBIL Shareholders



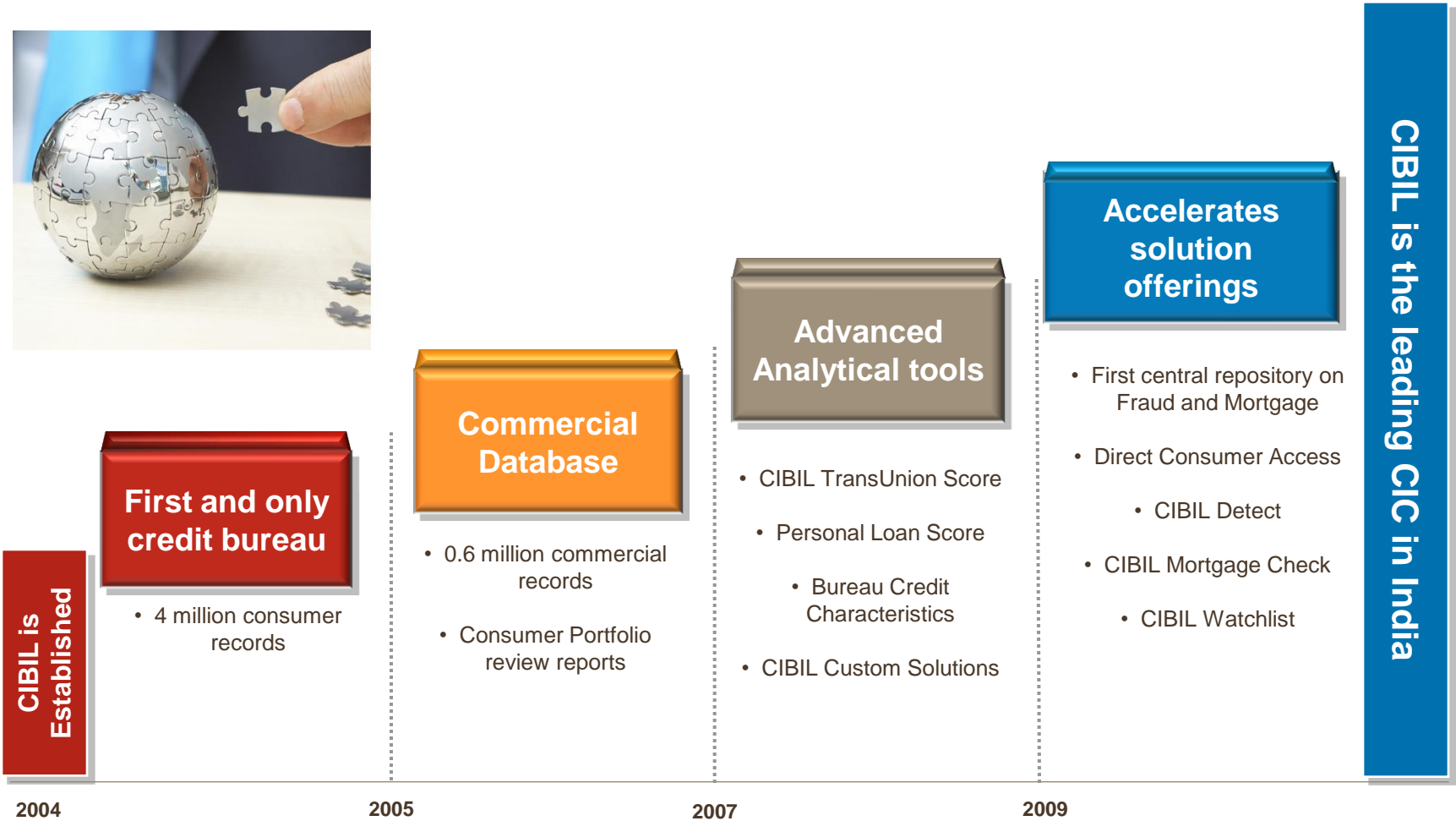
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CIBIL is the risk management partner for all lending institutions in India



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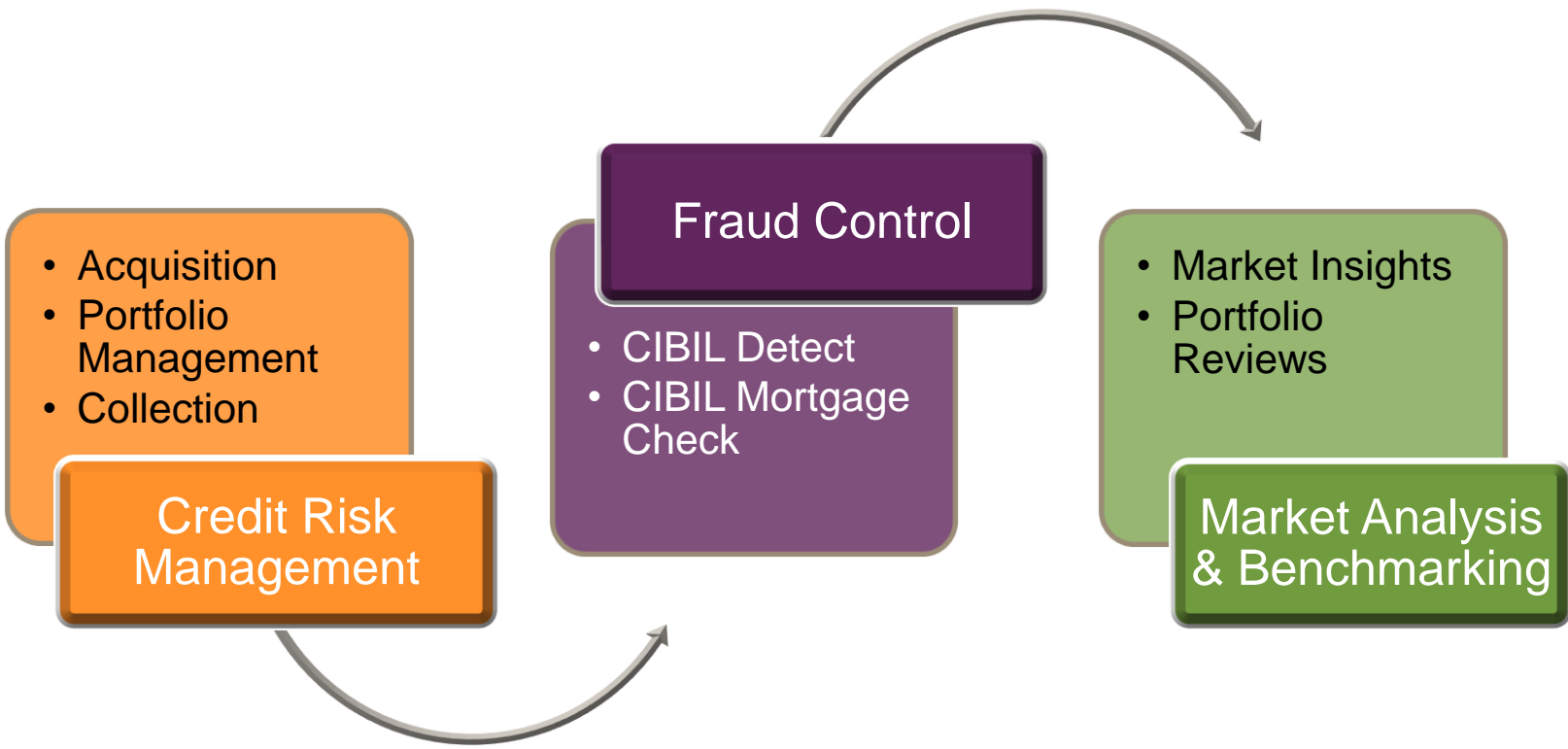
Changes in regulatory environment brought about significant developments in the Indian credit information space



Establishes RBI as CIC Regulator

- Consent**
Eliminates the need for consent to share data
- Accurate information**
Mandates information submitted to be accurate and updated
- Complete Information**
Requires reporting of complete information of the portfolio
- Timely Information**
Mandates information to be timely- at least on a monthly frequency
- Inclusion of other sectors**
Allows telecommunications and insurance companies access to CIC credit information
- Report access**
Gives borrowers the right to access their credit information report from a CIC

How banks use CIBIL?

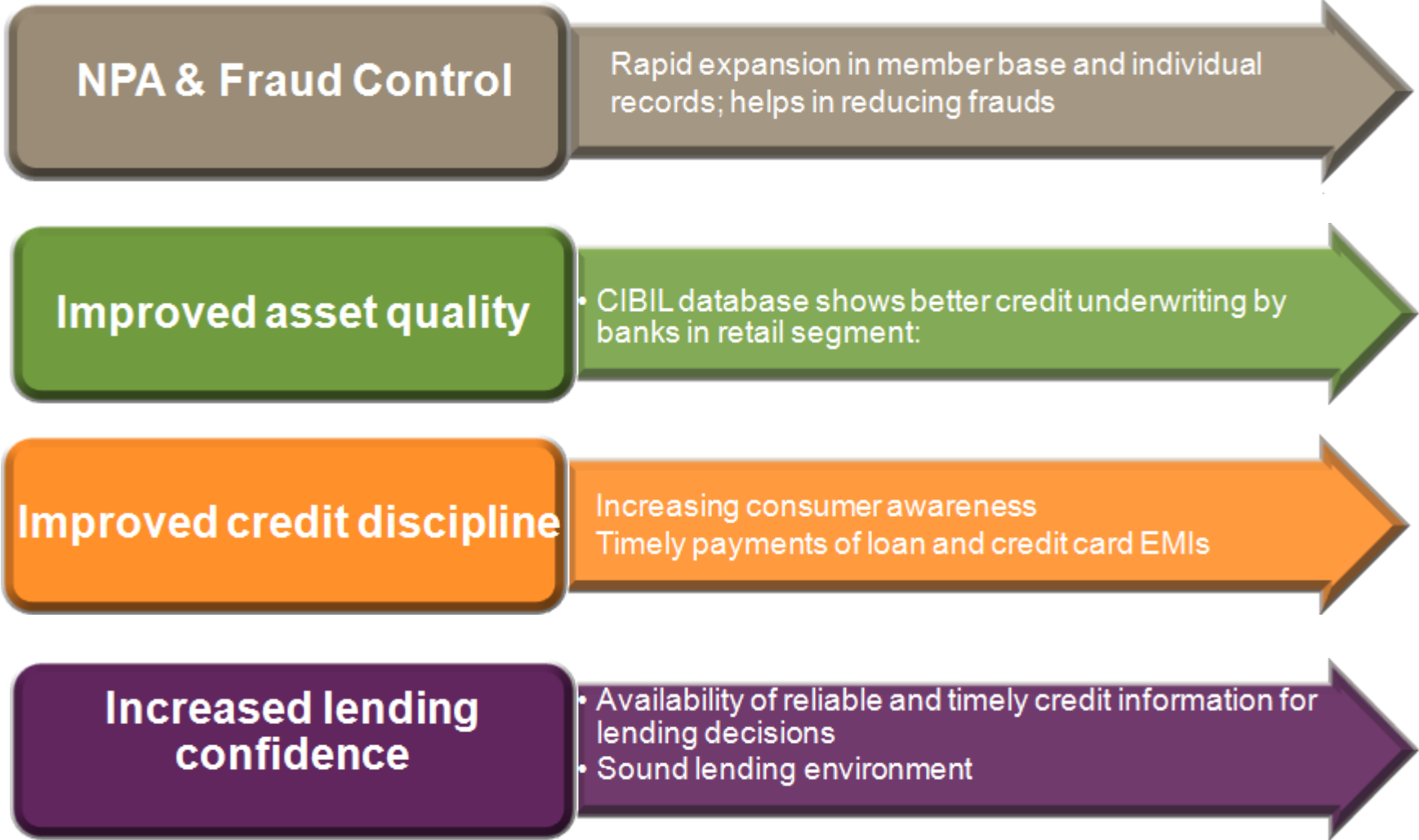


CIBIL is the trusted partner in risk management for the credit sector



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Impact of CIBIL on credit growth

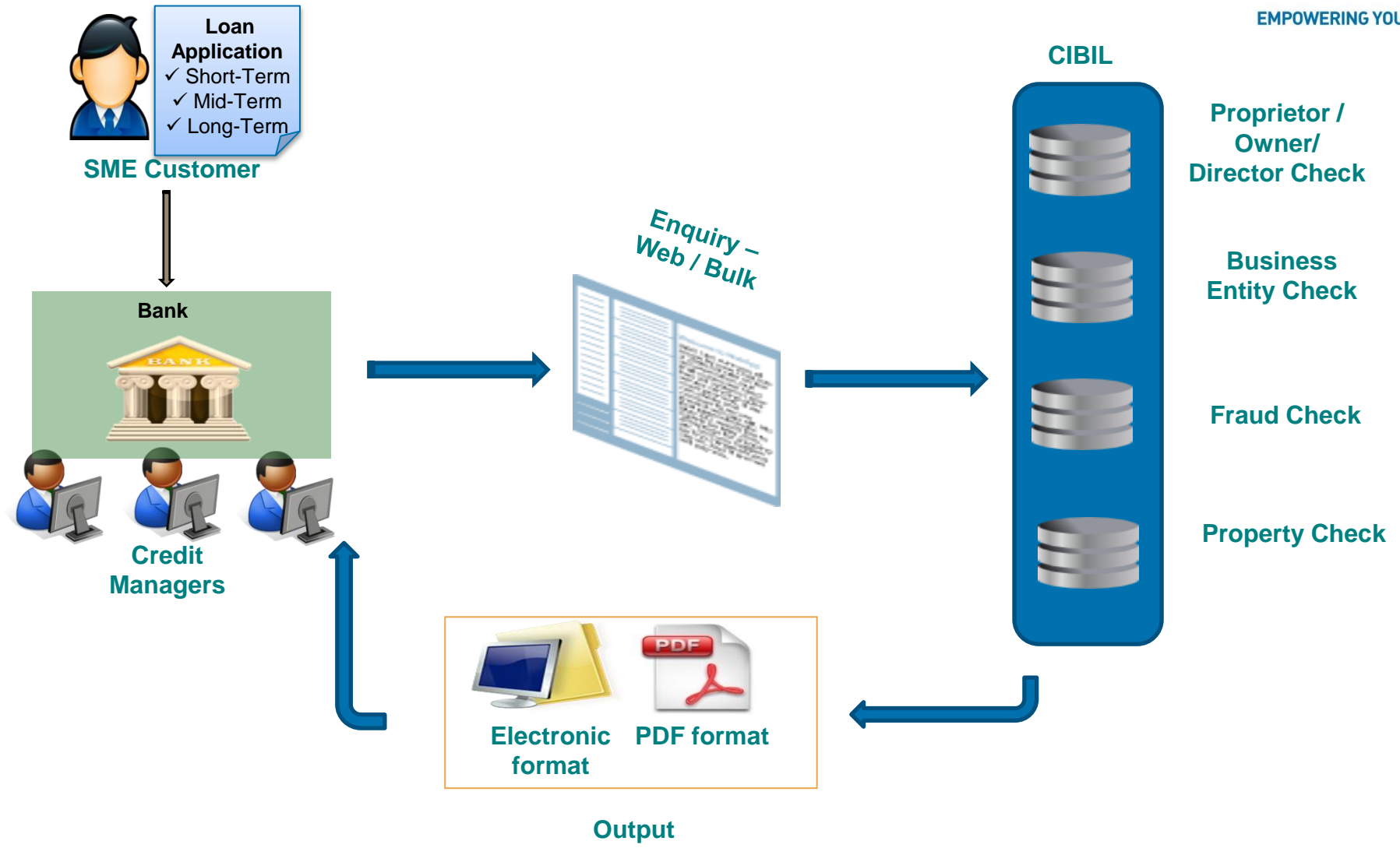




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Usage of Bureau in Credit Decisioning

Bureau usage in SME Credit decisioning





Portfolio Review

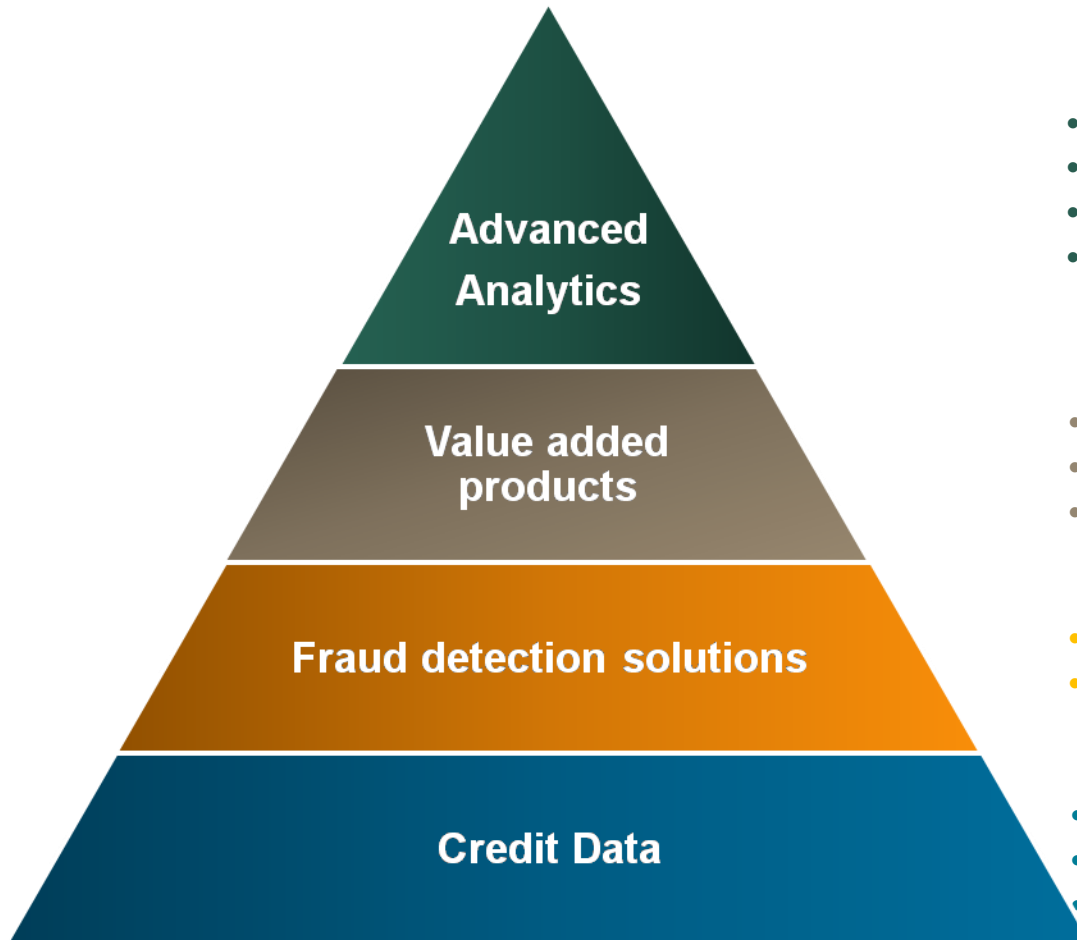




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CIBIL Solutions

Robust set of solutions basis market requirements



- CIBIL TransUnion Risk Score
- CIBIL TransUnion Personal Loan Score
- Bureau Credit Characteristics
- CIBIL Custom Solutions

- CIBIL Market Insights
- CIBIL Retro Scores
- Portfolio Review Reports

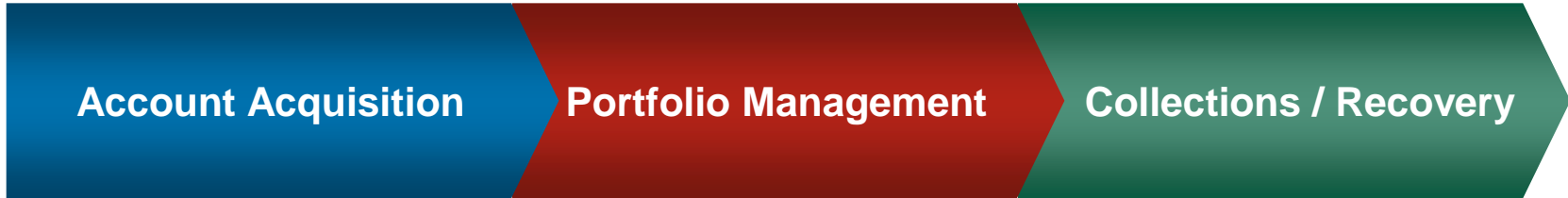
- CIBIL Mortgage Check
- CIBIL Detect

- Consumer and Commercial Credit Reports
- CIBIL Locate Plus
- CIBIL Watch List



CIBIL provides tools to enable smarter, more strategic decisions at every stage of the credit lifecycle

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KEY ISSUES

- Verification?
- Accept / reject?
- Tier pricing?
- Initial credit line?

- Credit line?
- Authorize?
- Pricing?
- Customer service levels?
- Market intelligence?

- Collection Prioritization?
- Effective contact?
- Treatment Strategies?
- Outsourcing?
- Resource Allocation?

CIBIL TU TOOLS

- Credit Information Reports
- Bureau Scores
- Fraud Prevention tools
- Bureau Characteristics

- Custom Behavior Scores
- Segmentation Analysis
- Benchmarking
- Decision Trees
- Stress Testing

- Contact information
- Bureau Characteristics
- Segmentation Analysis
- Optimization Strategies

Credit-bureau based tools – generic scores, characteristics, etc. – are indispensable for effective decision management in consumer credit



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Thank You