## Socio-Economic Profiler Score

leveraging socio-economic profiling through a compendium of public data sources as augmented credit intelligence

**Underlying Premise -**

Socio-economic context is an important data ingredient for credit assessments

Potential Use Cases: All Loans (especially NTC Segment)



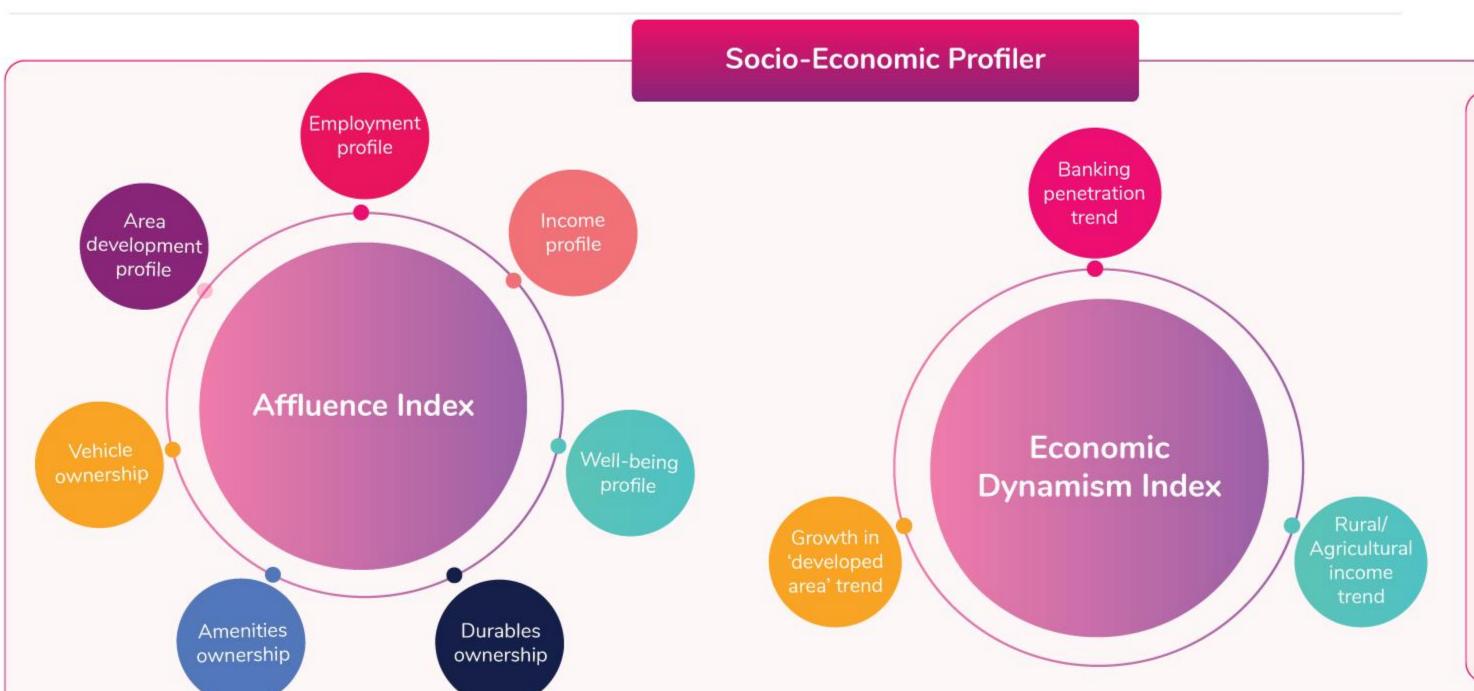




Be the 'Bharat' Credit Gateway

## The Socio-Economic Profiler (SEP) index

### India's 1st alternate data credit bureau using public data



### Advantages -

- No PII
- · Pan-India coverage
- · Unfettered access public data

### Objectives -

- Fulfill Bureau data gap for New-To-Credit segment
- Improve STP Decision process
- Enable micro segmentation

#### Benefits -

- Lower delinquency rate
- 'Sweep in' more 'net' business
- More robust credit decisions

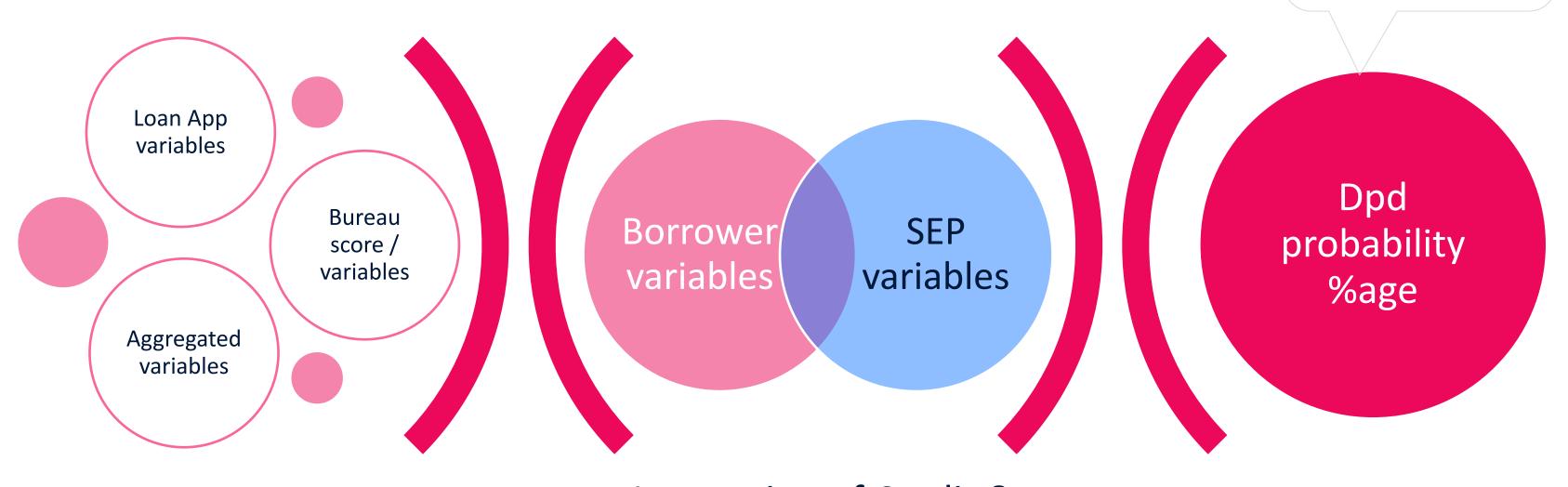






# How will the SEP credit score work at a borrower level?

Can be flexibly used in the composite Application Credit Score / Credit Rules



**Credit Variables** 

Interaction of Credit & SEP variables

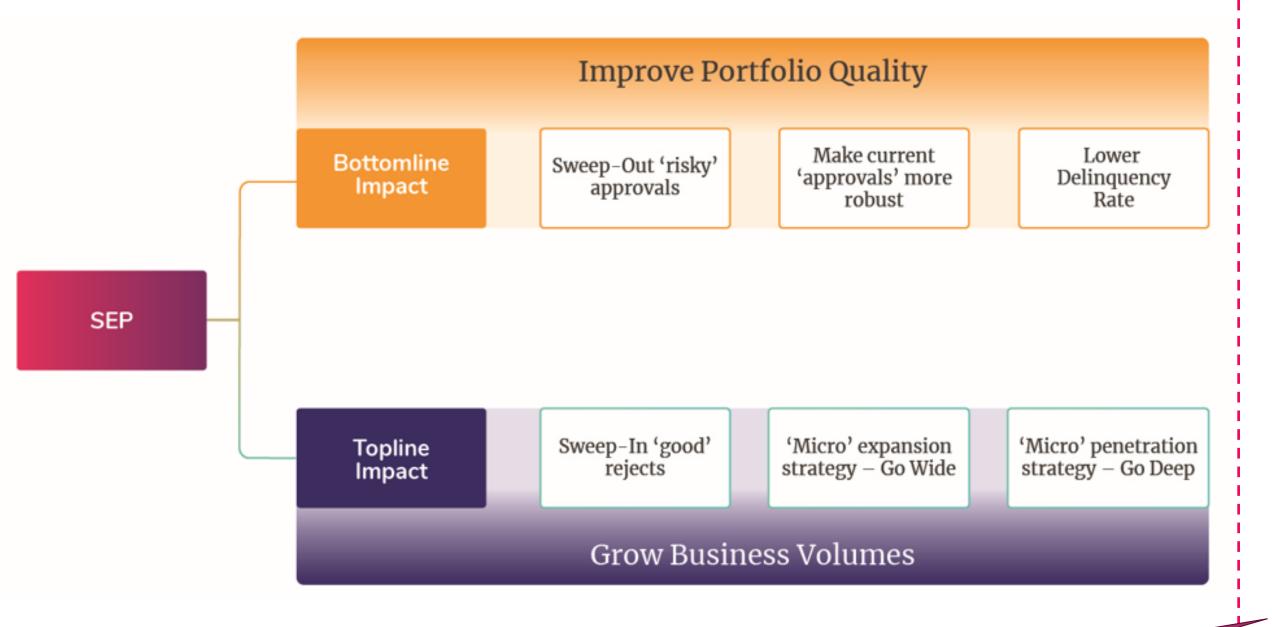
SEP\_Lend credit score







# Topline/Bottomline value addition across the entire lending spectrum



Demonstrated up to 25% better delinquency prediction / higher business-booking scope

~3 M loans retro-scored

POCs straddled Banks, NBFCs, Fintechs

CD Loans	2W Loans
Home Loans	Personal Loans
Car Loans	PayDay Loans
Micro Finance	Commercial Vehicle
Loans	Loans







### THANK YOU







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