

## 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

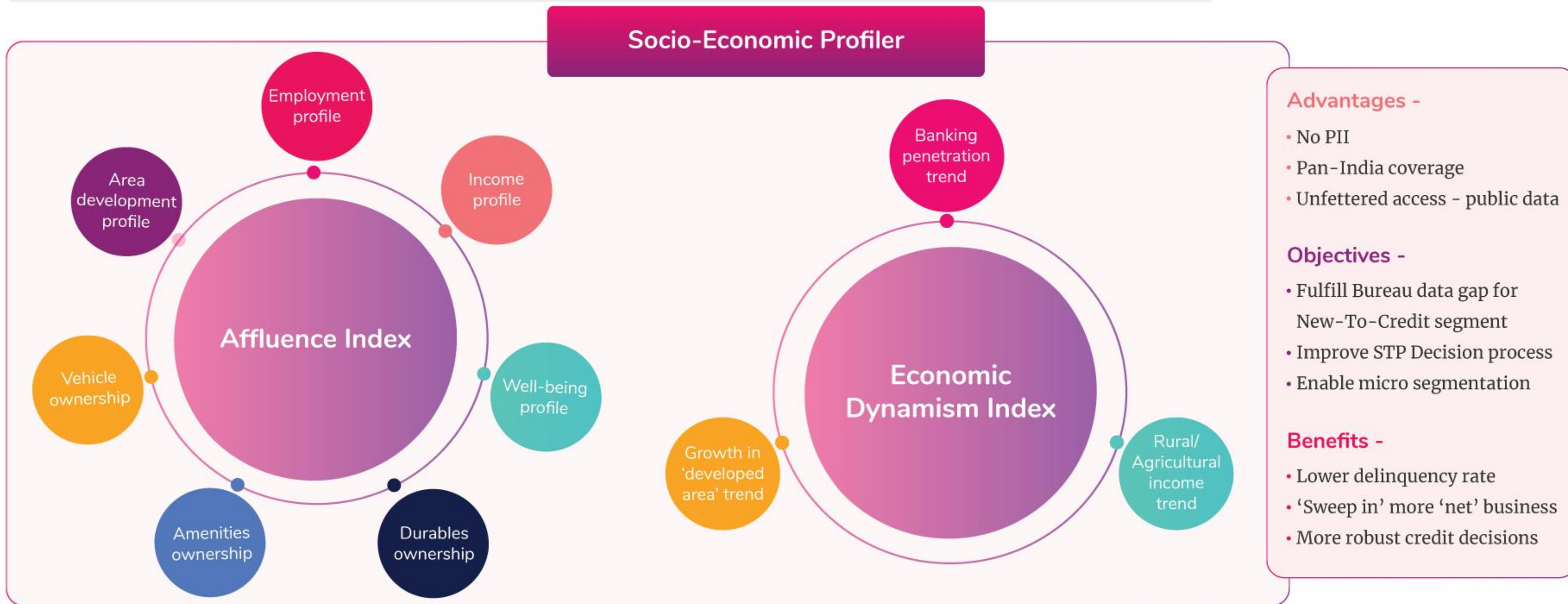
Potential Use Cases : All Loans (especially NTC Segment)



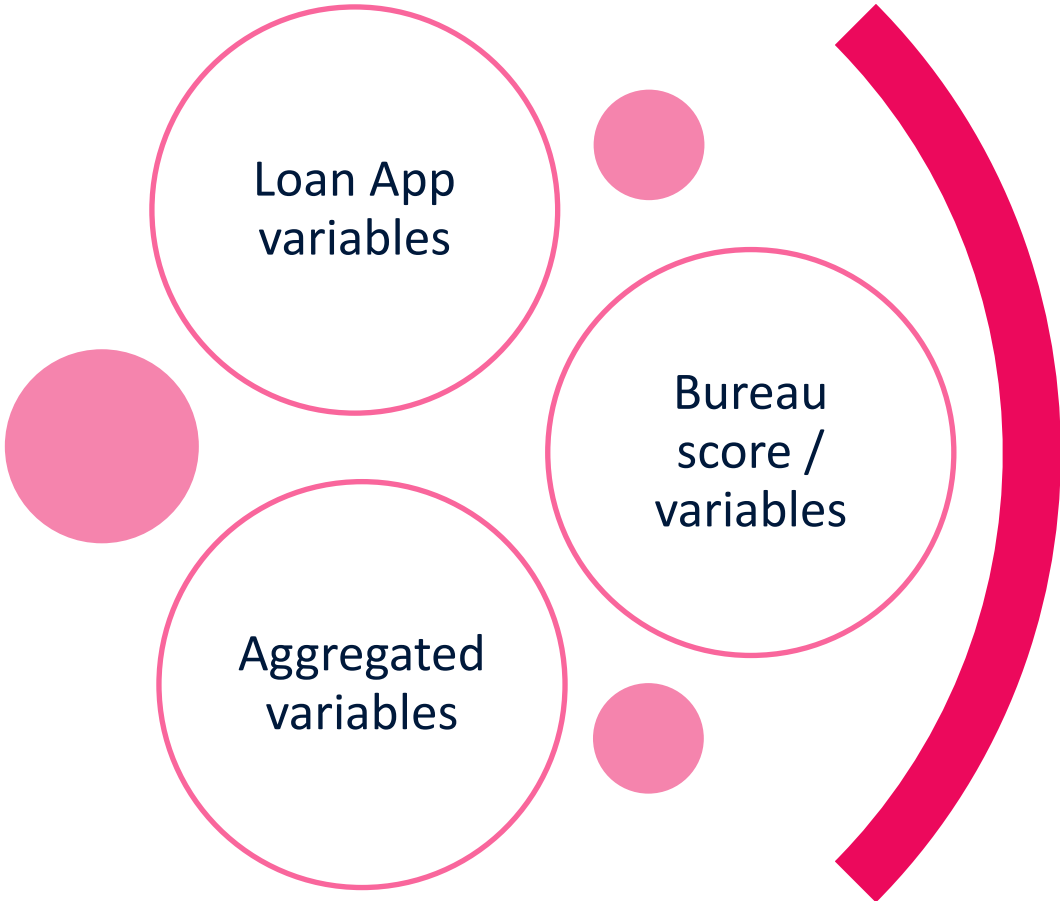


# The Socio-Economic Profiler (SEP) index

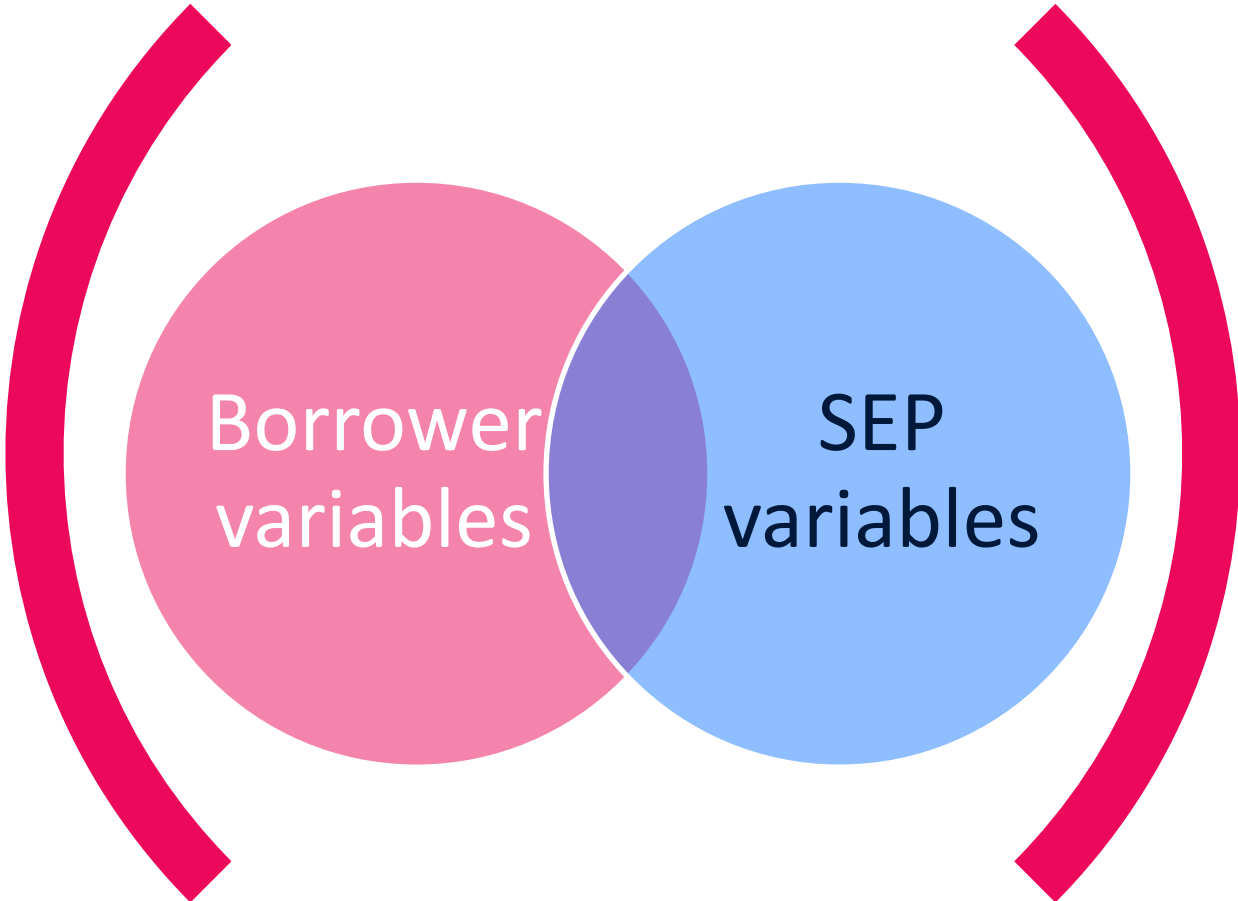
India's 1st alternate data credit bureau using public data



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

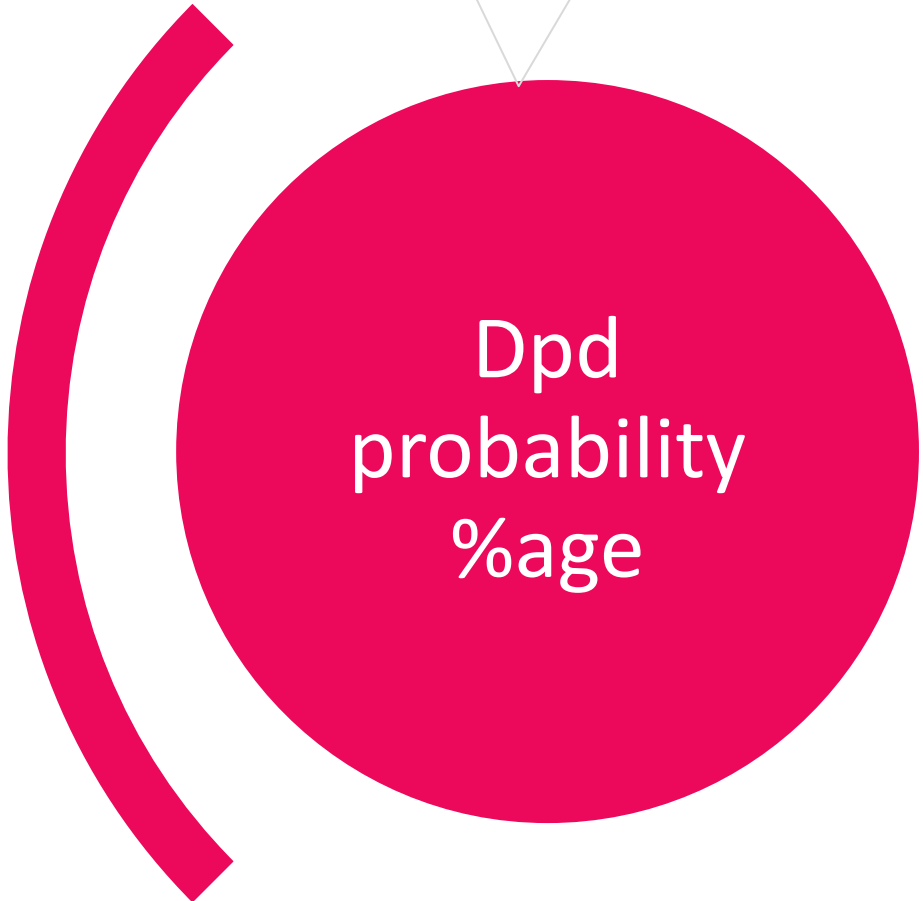


Credit Variables



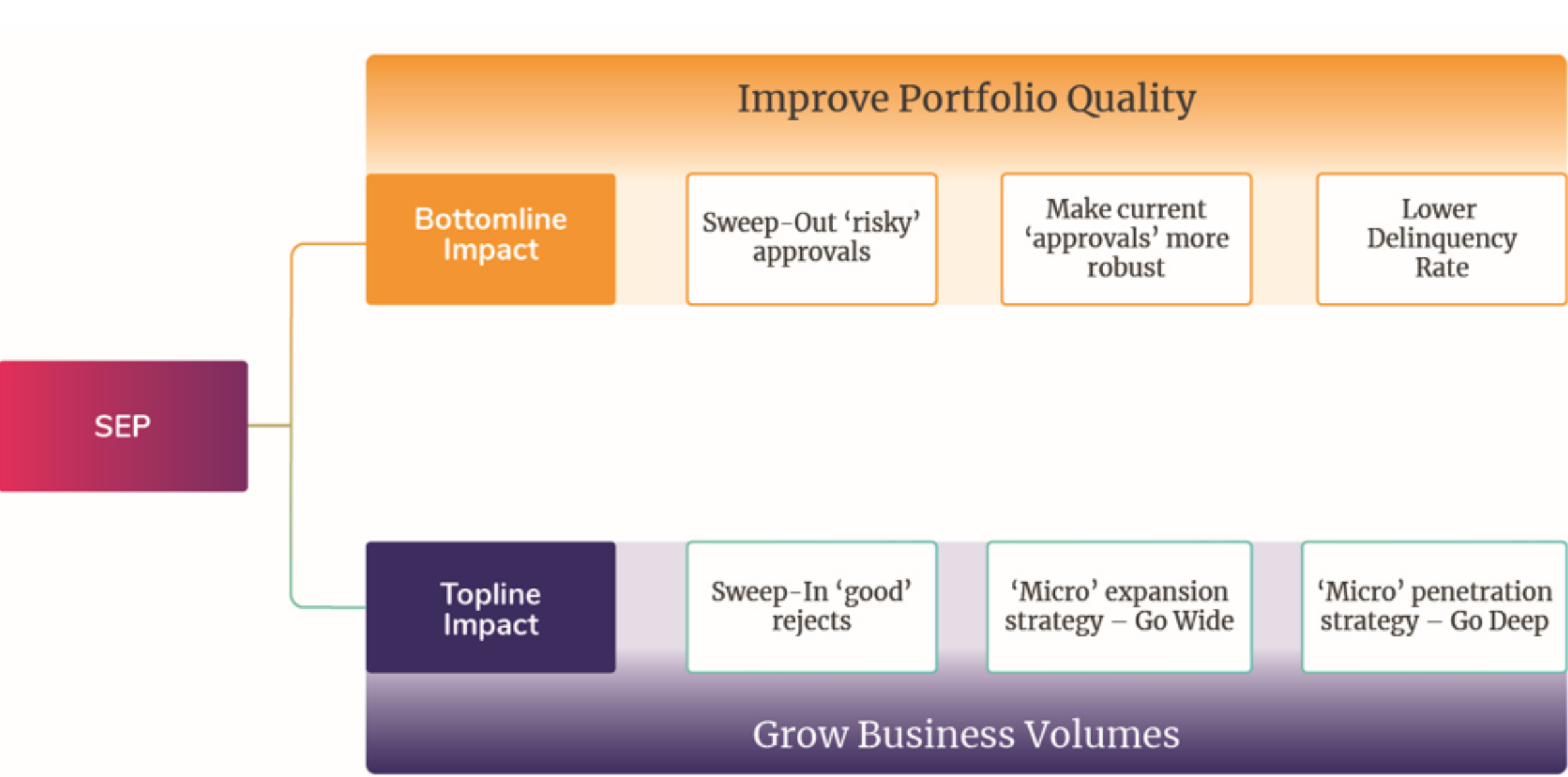
Interaction of Credit & SEP variables

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



SEP\_Lend credit score

# Topline/Bottomline value addition across the entire lending spectrum



~3 M loans retro-scored

POCs straddled Banks, NBFCs, Fintechs

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

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



THANK YOU

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**Rajesh Iyer**

Co-Founder & Chief Business Officer

Wonderlend Hubs

+91-98200-10065

rajesh.iyer@wonderlendhubs.com



**Som Chatterjee**

Co-Founder & CEO

121 Mapping

+91-88068-22665

som.chatterjee@121mapping.com