



CIBIL



TransUnion®

Score



Take advantage of India's first consumer credit bureau score and database.

India's rapid rate of economic growth is creating significant opportunities for consumer lenders. And with the CIBIL TransUnion Score, you can capitalize on those opportunities for growth while enjoying the benefits of a proven, effective risk management tool.

The first score specifically developed for use in India

The CIBIL TransUnion Score can help lenders make more reliable, confident decisions based on robust data and objective analytics. The CIBIL TransUnion Score can also help you reduce the inefficiencies associated with manual subjectivity, errors and limited information. The CIBIL TransUnion Score is the result of collaboration between Credit Information Bureau (India) Limited (CIBIL) and TransUnion, a trusted global leader in analytic and decision services.

Get the advantage of a full picture

With a national database, CIBIL provides the first Indian source to go beyond the local or regional level. It gives you a more robust,

complete picture of your applicants by drawing data from a wide range of lenders and institutions covering the breadth of India's financial services marketplace.

Launched in 2004, CIBIL is India's first consumer credit bureau and today maintains files for millions of credit-active consumers provided by members from across the Indian financial system.

Make more objective risk predictions

The key to risk management is predictability. With the CIBIL TransUnion Score, you can more effectively predict the likelihood of an applicant becoming more than 91 days delinquent on one or more tradelines over the subsequent 12 months.

This predictability is the result of an advanced scoring model developed using TransUnion's global capabilities, including the expertise of highly-trained professionals with decades of experience in a full range of custom analytics, such as characteristic design, model development, and scorecard monitoring.

The model was tested, validated and fine-tuned through work with leading financial institutions in India. By applying these resources to millions of sample files taken from the CIBIL database, the CIBIL TransUnion Score helps you to automate your processes and make faster, sounder decisions.

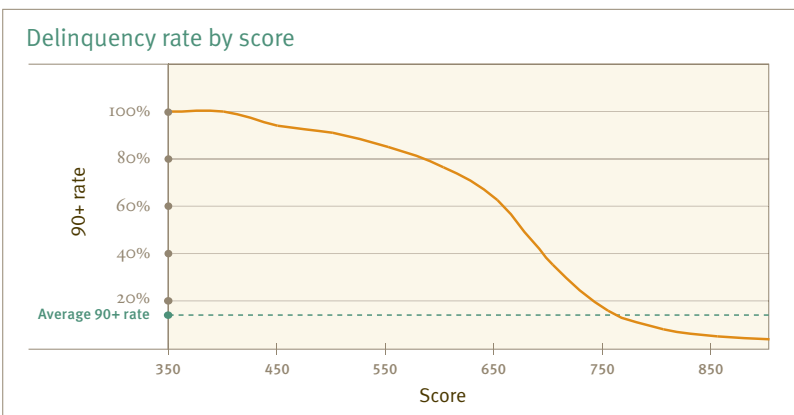
Achieve more with the CIBIL TransUnion Score

CIBIL and TransUnion bring together data, technology and an in-depth understanding of your challenges to create advantages for businesses, consumers and communities.

This powerful combination of information and insight can help you make better decisions, improve efficiency and identify opportunities at every stage of your customer lifecycle—from acquiring customers to strengthening and expanding your relationships with them.

To learn how the CIBIL TransUnion Score can help you take advantage of the growing Indian market, contact:

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The CIBIL TransUnion Score shows highly predictive results for scoring accounts.