



The new CIBIL TransUnion Score 2.

Predict risk more powerfully with the score customized for the changing Indian market

The CIBIL TransUnion Score has become the industry standard for credit decisioning, widely used by most leading lenders in India to make objective, fast and reliable credit decisions. CIBIL TransUnion Score 2.0, the latest release of the credit score from CIBIL and TransUnion, is an even better and stronger predictor of risk, helping you make the right credit decisions with greater confidence.

The new, updated CIBIL TransUnion Score 2.0 helps you score more customers with greater accuracy, is built on more recent and richer credit history data, takes changing consumer profiles into account, and is a more accurate and effective predictor of risk.

The Score is a dynamic number that is calculated at the time a credit report is accessed and represents an individual's credit behaviour. The higher the numerical value of the Score, the lower the risk profile of the individual.

Make objective risk decisions even for borrowers with limited credit history

For consumers with a credit history of more than six months, the CIBIL TransUnion Score 2.0 provides a value of 300 to 900. For consumers with less than six months of credit history, the CIBIL TransUnion Score 2.0 returns a numerical

value of 1 to 5, helping you classify new-to-credit customers as high, medium or low risk. This allows you to provide them with credit confidently, resulting in inclusive financing for more people.

Better, more strategic decisions about applicants and customers

The CIBIL TransUnion Score 2.0 enables lenders to improve the quality of decisions throughout the customer lifecycle. At the point of new applications, it's a crucial tool for approving credit and defining credit terms. The Score allows for more effective collections, improved cross sales and superior risk management. It has also been proven to help lenders automate processes and make faster, sounder decisions. It's of benefit to consumers also, who may access the Score to discover their credit standing, or when seeking credit.

Harnessing the power of global capabilities

Since its launch in 2007, the CIBIL TransUnion Score has been a vital component of the credit risk management processes of the largest lenders in the country. By helping them make reliable, confident decisions based on robust data and objective analytics, the Score enables more effective decision making and superior business performance.

Easy access

The CIBIL TransUnion Score 2.0 is accessible across all channels, including web, online and FTP. It's available with CIBIL Credit Information Reports, CIBIL Portfolio Review Reports, or CIBIL TransUnion Bureau Credit Characteristics.

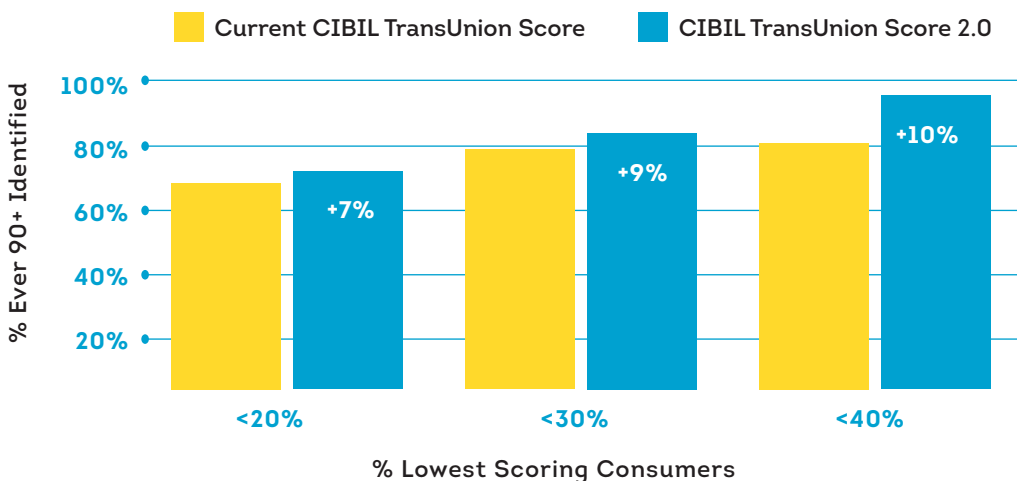
Achieve more with the CIBIL TransUnion Score 2.0

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 will 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.

CIBIL TransUnion Score 2.0 performs better across all trades

CIBIL TransUnion Score 2.0 helps in better identification of high risk customers*



CIBIL TransUnion Score 2.0 will help you in improving the quality of credit decisions by enabling you to identify a greater number of high risk customers in the lower score bands.

* based on a study of CIBIL random sample

To learn how you can benefit from the CIBIL TransUnion Score 2.0, please contact:

CIBIL:

Tel: +91 22 6638 4700

Email: mona@cibil.com

TransUnion:

Tel: +91 22 3086 9600

Email:

mbhanot@transunion.com

Credit Information Bureau (India) Limited Registered Office: Hoechst House, 6th Floor, 93 Backbay Reclamation Nariman Point, Mumbai 400021 cibil.com

TransUnion Software Services Pvt. Ltd. Peninsula Corporate Park, 702, 7th floor, Piramal Tower, Ganpatrao Kadam Marg, Lower Parel, Mumbai 400013 transunion.in