



CREDIFY

Smart Credit. Better Decisions. Faster Growth

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PROBLEM STATEMENT

Develop an AI-powered credit scoring system for macro-finance businesses, including MSMEs and startups, using alternative data, real-time analytics, and predictive modeling. It enhances credit accuracy, predicts loan defaults, ensures financial inclusion, and complies with regulations. The system provides transparent, AI-driven decisions, improving lending efficiency for financial institutions and fintechs.





FEATURES

- **Data Collection:** Bank statements, taxes, transactions, supply chains.
- **AI Scoring:** ML models for dynamic credit evaluation.
- **Risk Classification:** Low, medium, high-risk segmentation.
- **Visual Insights:** Credit trends & risk analysis.
- **Real-Time Reports:** Instant scores with explanations.

TECH STACK

FRONT - END

HTML, CSS, JavaScript: Build the user interface for visualizing credit scores and risk insights.

BACK - END

Python: Handle business logic, data processing, and ML model integration.

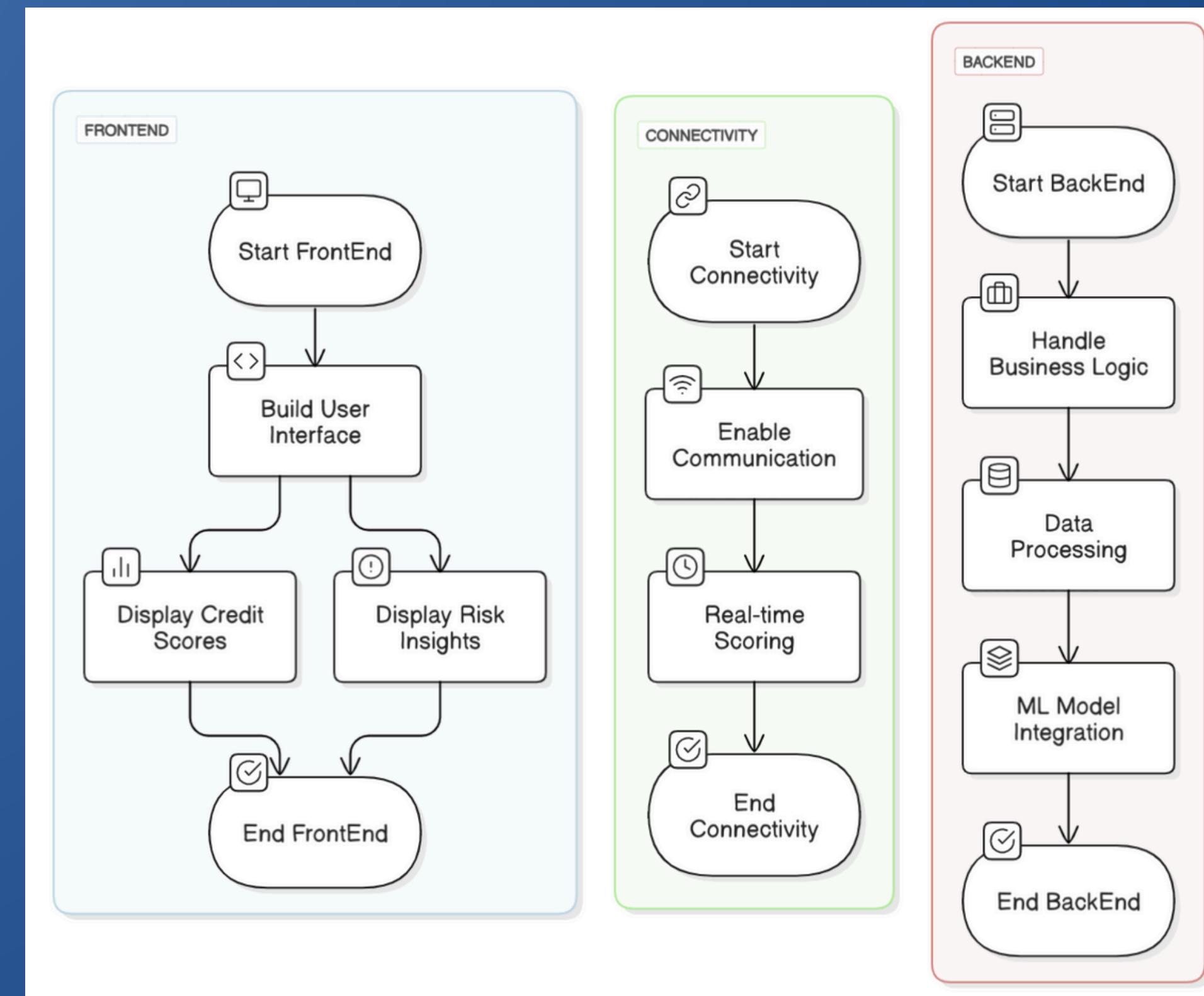
CONNECTIVITY

Flask API: Enable communication between the front end and backend for real-time scoring.

ML MODEL

XGBoost: Predict credit scores by analyzing financial data and risk patterns.

SYSTEM ARCHITECTURE

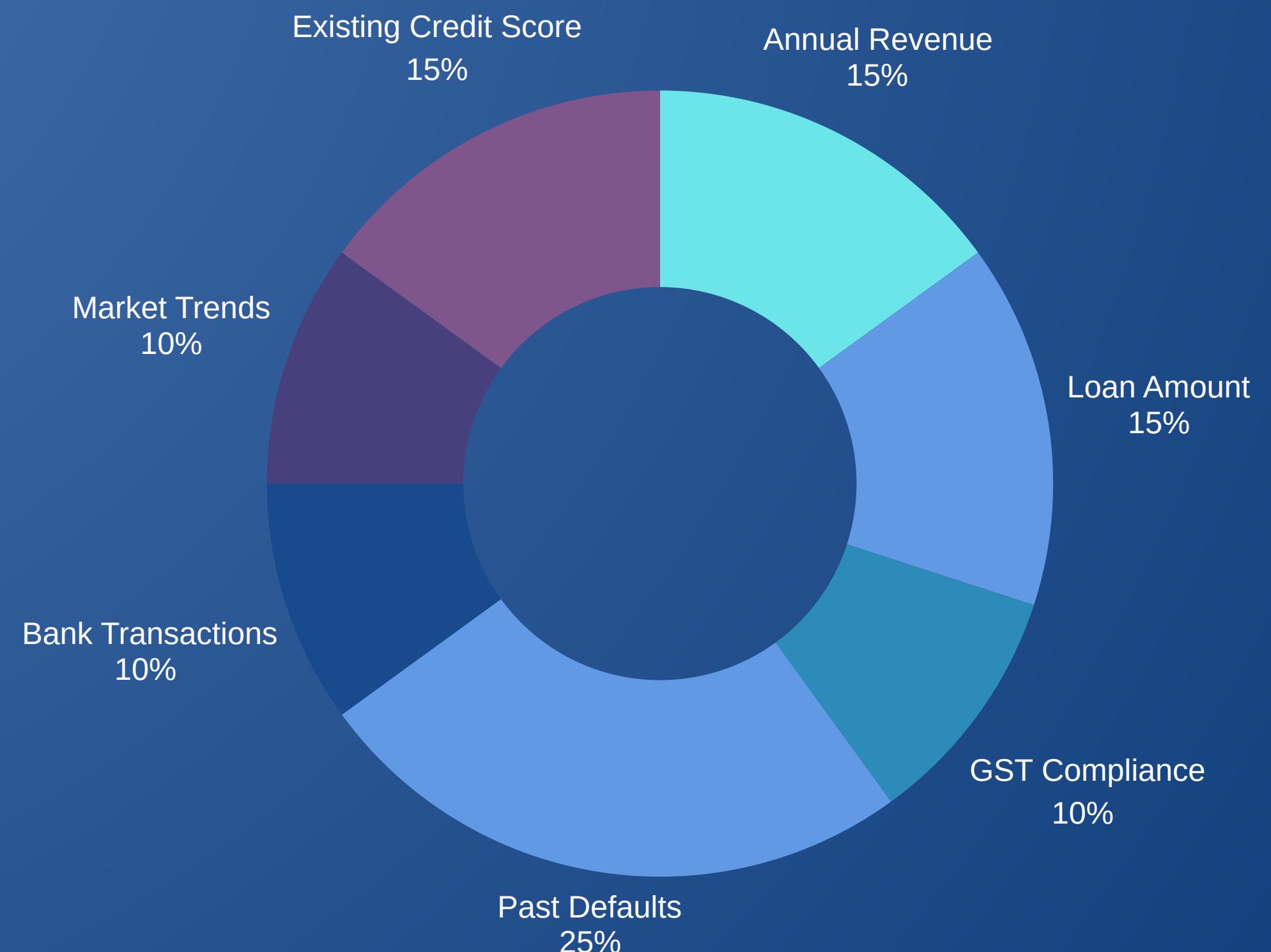




FINANCIAL INDICATORS

- **Annual Revenue** – Indicates business stability and repayment capacity.
- **Loan Amount** – Assesses debt burden and financial obligations.
- **GST Compliance** – Reflects financial discipline and regulatory adherence.
- **Past Defaults** – Highlights repayment history and credit risk.
- **Bank Transactions** – Shows cash flow consistency and liquidity.
- **Market Trend** – Evaluates external economic conditions affecting business performance.
- **Credit Score** – Serves as a benchmark for historical financial behavior

CIBIL SCORE



Final CIBIL Score = 300 + (Weighted Score × 600)

SWOT ANALYSIS

Strengths

Strengths encompass the internal positive attributes and capabilities that give an organization a competitive advantage. This could include a strong brand reputation, skilled workforce, proprietary technology, or efficient operational processes.

Weaknesses

Weaknesses are internal factors that hinder an organization's performance and competitiveness. These could include outdated technology, lack of skilled personnel, or inefficient processes.

Opportunities

Opportunities refer to external factors that an organization can leverage to its advantage. These could be emerging market trends, advancements in technology, or changing consumer preferences.

Threats

Threats encompass external factors that pose challenges and risks to an organization. This could include competition, economic downturns, regulatory changes, or technological disruptions.

RESULT AND ACCURACY

Accuracy: 0.82

Classification Report:

	precision	recall	f1-score	support
0	0.83	0.99	0.90	164
1	0.50	0.06	0.10	36
accuracy			0.82	200
macro avg	0.66	0.52	0.50	200
weighted avg	0.77	0.82	0.76	200

CASE STUDY

Business Overview: FreshMart

Business Name: FreshMart

Owner: Rajesh Sharma

Industry: Retail (Grocery Store)

Location: Mumbai, India

Employees: 3

Average Daily Transactions: ₹8,000 – ₹10,000

Parameter	Value	Assessment
Annual Revenue	₹12,00,000 (₹1 lakh/month)	Stable and growing
Loan Amount	₹5,00,000	Needed for business expansion
GST Compliance	Yes (95%)	Regular tax filings, financially responsible
Past Defaults	No	No previous loan repayment issues
Bank Transactions	₹80,000/month	Active and consistent financial activity
Market Trend	Positive (+5%)	Increased demand for grocery stores in the area
Credit Score	620	Eligible for a structured loan

RESULT

Financial Risk & CIBIL Score Dashboard

1200000

500000

95

0

Medium Bank Transactions

Growing Market

620

Check Risk

Risk Level: **Low Risk**

Generate CIBIL Score

CIBIL Score: **737**

RESULT

Financial Risk & CIBIL Score Dashboard

7500

300000

0

2

Medium Bank Transactions

Declining Market

550

Check Risk

Risk Level: **High Risk**

CONCLUSION

CREDIFY introduces an AI-powered, transparent, and dynamic credit scoring solution for macro-finance businesses, MSMEs, and startups. It leverages alternative data sources, real-time analytics, and predictive modeling to enhance credit accuracy, ensure financial inclusion, and optimize lending efficiency.

By integrating AI and machine learning, CREDIFY provides a faster, more reliable, and inclusive approach to credit assessment, helping financial institutions make better lending decisions.



THANK YOU



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