



THE SILENT CODERS

KINSHUK BHATIA

LOVEPREET SINGH

Problem:

Risk Evaluation/Underwriting

Underwriting involves conducting research and assessing the degree of risk each applicant brings to the table.

IDEATION

Why underwriting?

Underwriting is crucial for TVS Credit to evaluate an applicant's creditworthiness and risk level, ensuring responsible lending. It helps prevent defaults, optimize interest rates, and safeguard financial health while catering to Tier 3 and Tier 4 customers.

Solution Proposed

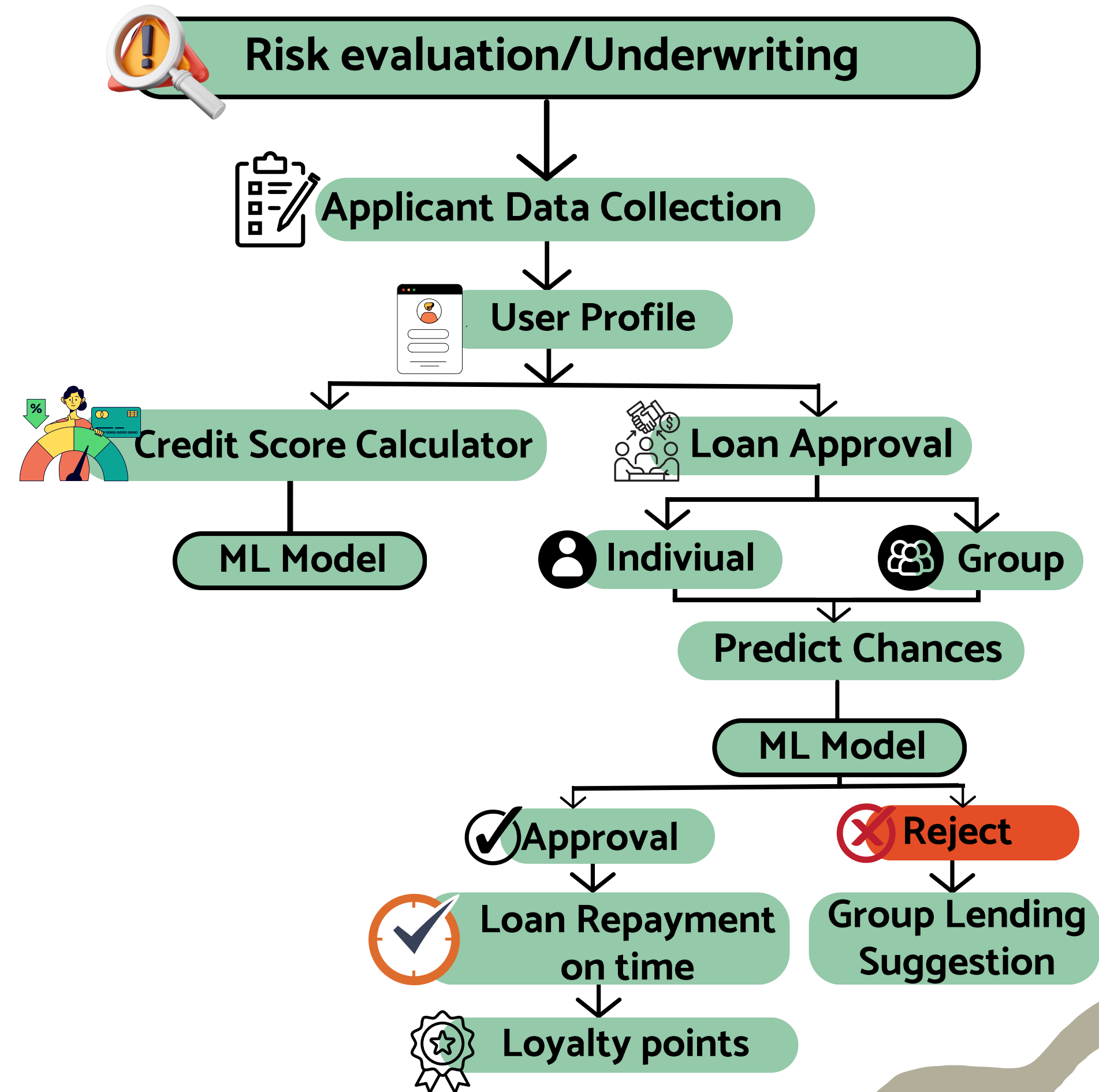
The **AI loan approval process** evaluates an applicant's profile and financial behavior, predicts credit scores, and suggests group lending when necessary, optimizing loan approval and risk management.

AI enhances loan approval by analyzing diverse data, such as gender, marital status, education, employment, and property area, rather than just traditional credit factors like income and credit history. This approach allows for fairer assessments and better risk management. **Group lending** is suggested for individuals who do not qualify alone, leveraging collective creditworthiness to reduce risk and improve access to loans. AI also predicts changes in **credit scores** by monitoring financial behaviors, enabling proactive measures. By focusing on current financial health and future potential, AI makes more accurate and inclusive lending decisions, benefiting both lenders and borrowers.

TECH STACK



FLOW DIAGRAM

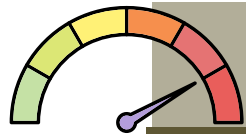


Show Stopper and Features



AI Loan Approval

The AI model evaluates specific applicant features such as gender, marital status, education, employment type, and property area to approve loans, excluding factors like income, loan amount, and credit history, to provide a more accurate loan approval process.



Credit Score Predictor

AI models can predict changes in an individual's credit score by continuously analyzing financial transactions, payment histories, and other financial behaviors, enabling proactive risk management for lenders.



Group Lending

Group Lending as an Additional Feature can be suggested when an individual does not qualify for a loan on their own, allowing them to borrow collectively with others.


User Profile

- Loan Repayments
- Credit Score
- Current Loans
- Loyalty Points
- Graphic represent of repayment and income

Group Lending

- Increase the Change of approval
- Encouragement of Repayment
- Low interest rate
- Risk Mitigation
- Strengthened Community Ties

Proof Of Work



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Credit Score Calculator

Date Of Birth

29 July 1971

Age

53

Gender

Male

Married

Yes

Children

3

Edit

Occupation

Farmer

Self Employed

Yes

Current Loan

1

Credit Score

Medium


Reward Points

50

Loan Repayments Report

Previous Loan Repayments

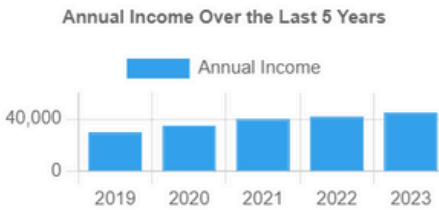
Loan Repayment Amount



Income Graph

Annual Income Over the Last 5 Years

Annual Income



Loan Approval
Accuracy score: = 98.04469273743017

Credit Score
Accuracy score: = 94.65648854961832

Employment Status:

Select...

Job Title:

Years of Work Experience:

Employer Name:

Annual Income:

Loan Details

Loan Amount:

Repayment Period (in months):

Purpose of Loan:

Credit Score

CIBIL Score:

Credit history:

Property Area:

Signature and Consent

Upload Signature Image:

Choose file

No file chosen

☐ I consent to the processing of my personal data as described in the [privacy policy](#).

Signature Preview:

Submit Application

*Thank
You*

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