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?

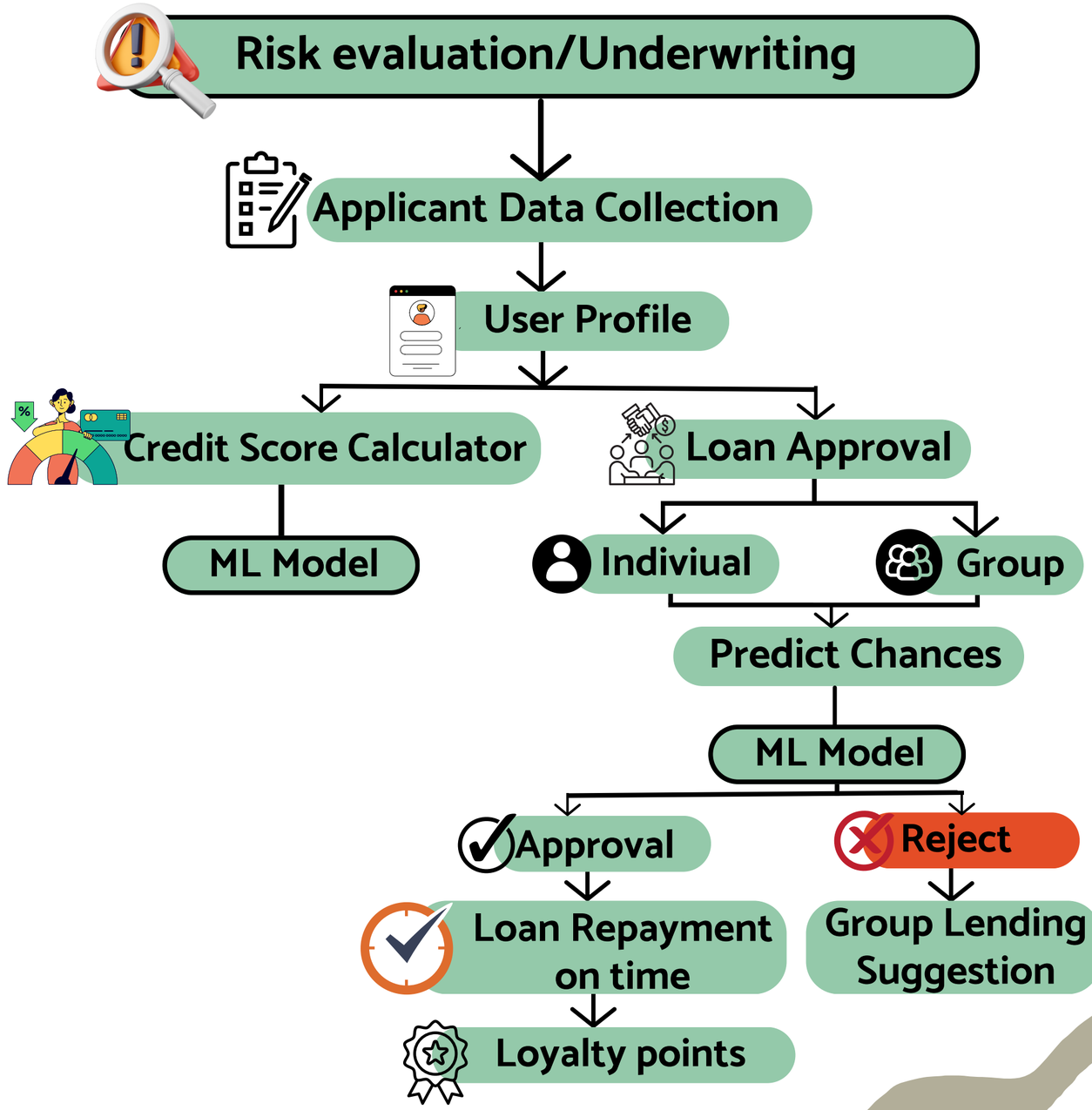
Underwriting is crucial for TVS Credit to evaluate an applicant's creditworthiness and risk level, ensuring responsible lending. It helps prevent defaults, optimize interest rates, and safeguard financial health while catering to Tier 3 and Tier 4 customers.

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.

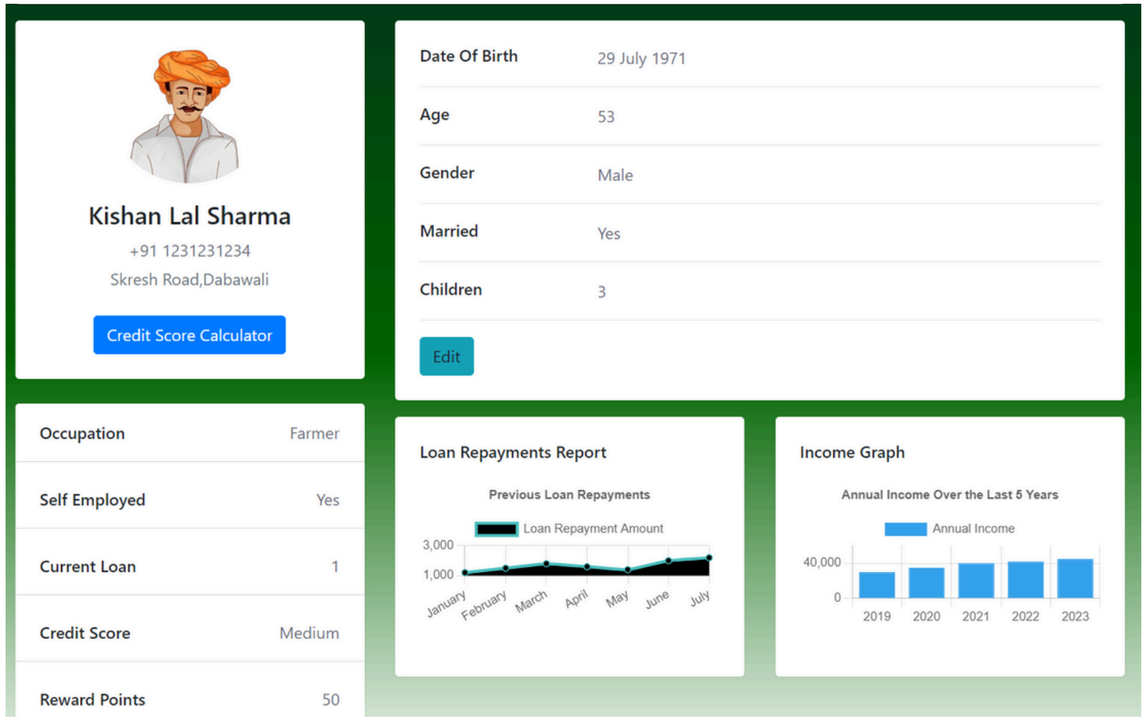
User Profile

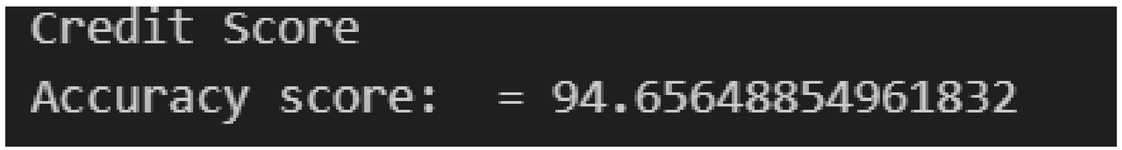
- Loan Repayments
- Credit Score
- Current Loans
- Loyality Points
- Graphic represent of repayment and income

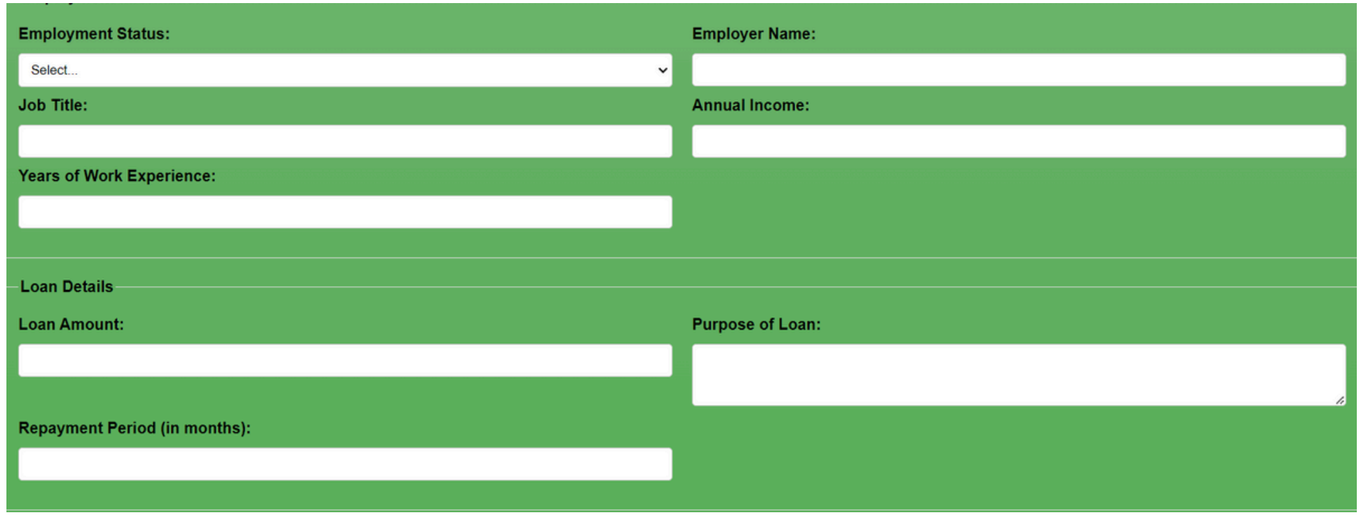
Group Lending

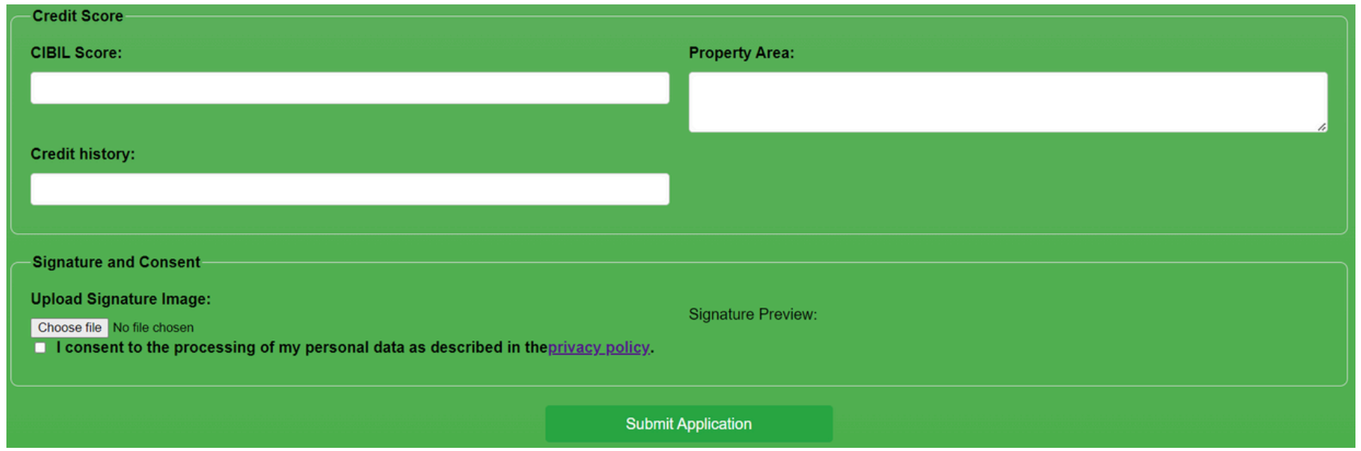
- Increase the Change of approval
- Encouragement of Repayment
- Low interest rate
- Risk Mitigation
- Strengthened Community Ties

Proof Of Work









Thank You
THE SILENT CODERS