

# Details about the Developer

**Developer Name :**

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## Details about the Models

**Model Name :**

**Overview :**

The CLD model is developed as an account level score and scores all the ECM consumer accounts. It is developed using on-us ECM information (daily and cycle-end), batch bureau (monthly) and Bureau trigger (daily) information. The use of daily data in the model development allows the score to adjust according to the changes observed at a daily level and hence capturing the accounts with an early sign of financial distress. The model development went through four major stages:

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## Reasons for using the Model

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