**Summary**

**Credit Scoring System for Unbanked Individuals**

This idea aims to develop a digital credit scoring platform tailored for users without formal banking access. The system collects, aggregates, and analyzes user data to assess creditworthiness, providing scoring insights to financial institutions (Banks/MFIs) for decision-making.

#### **Key Features Completed:**

#### **Mobile App** (React Native) for data input and survey collection.

#### **USSD Integration** for users without smartphones.

#### **Data Aggregator** backend (Node.js + Express.js) for centralizing user inputs.

#### **Credit Scoring Engine** using Python (Scikit-learn/TensorFlow Lite) for credit analysis.

#### **Decision Engine** for auto-loan approval logic.

#### **Reporting & Dashboard** (React.js + Chart.js/Grafana) for real-time analytics.

#### **Integration APIs** with JWT Auth for connecting financial partners.

#### **Database Design** structured in PostgreSQL or MongoDB.

#### **Features Pending:**

#### Final testing and tuning of the credit scoring algorithm.

#### End-to-end integration of frontend, backend, and USSD interface.

#### API connection and testing with partner Bank/MFI systems.

#### Fraud detection logic in reporting module

#### Admin panel RBAC (Role-Based Access Control) implementation.

#### UI polishing and deployment for production environment.

#### **Problems Faced:**

#### Challenges in USSD integration across different telecoms.

#### Coordination delays between backend and frontend teams.

#### API auth token setup issues during integration.

#### Lack of access to real user financial data for accurate model testing.

#### **Support Needed:**

#### Test access to partner Bank/MFI APIs for integration validation.

#### Sample datasets for testing the accuracy and performance of the credit scoring engine.