

Σ indicator



what is
 Σ indicator ?

Solution

- Live Credit score
- Live Credit advisory

Story

Sara (customer)

#1. wants to know about her credit worthiness, but she doesn't have any credit history before.

#2. wants to plan her money habits for next six months to help her to repay the loan

Σ indicator

#1. **Evaluate her a credit indicator** bases on her financial transaction also list the available lenders

#2. Monitors on sara income and expense and recommend/alert her for necessary action to perform.

Story

Marco (Lender)

#1. Looking for a potential customer to **offer a personal credit**

#2. Wants to **know her money habits** to understand more about sara.

Σ indicator

#1. Recommend Sara who is **new to credit & have regular income XXXX as pension.**

#2. **Categorize Sara expenses, 30%** of her expense is on food and education.

How
 Σ indicator work?

Σ indicator

- Sara install the Σ indicator in her android device
- Σ indicator now read ONLY the financial messages from SMS and automatically understand and build sara credit profile.
- Σ indicator has own algorithm to derive the indicator from A - C, here A is the best re-payer, C is most likely default
- Σ indicator will updates the indicator by weekly/monthly bases on the income/expenses of Sara.
- Σ indicator will be have API to integrate by lenders, to find detail analysed indicator on customers

Proverb 15:22

**Plans fail for lack of counsel,
but with many advisers they
succeed.**

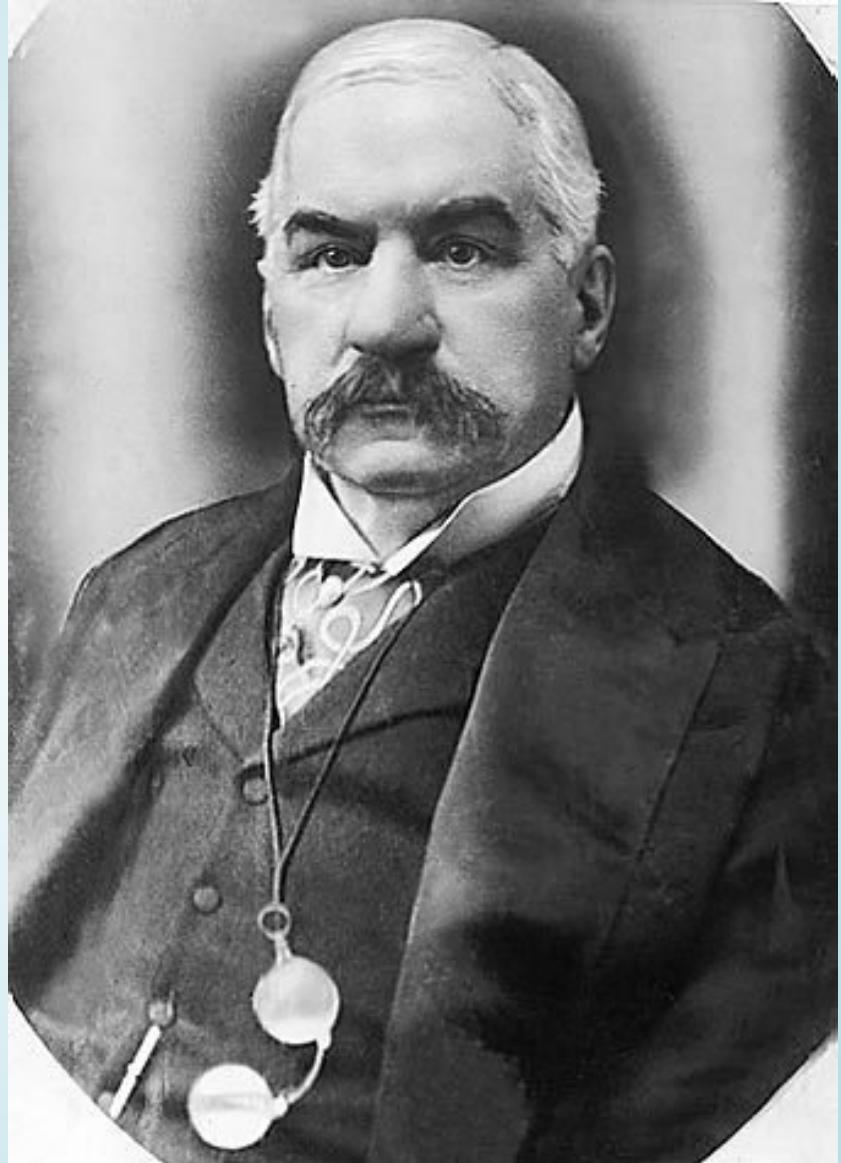


Character

**"The first thing is character,
before money or property or
any-thing else."**

**"A man I do not trust could
not get money from me"**

J.P Morgan

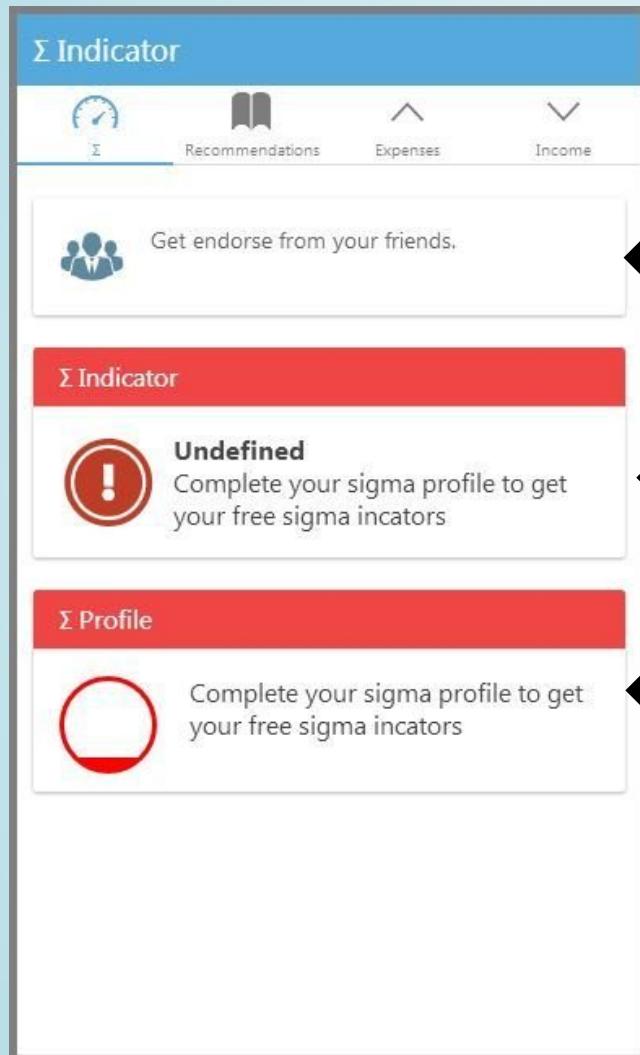


Σ indicator
business

Σ indicator Business

- **Commission on lending** amount based on the Σ indicator
- **Special credit Advise will be a paid service** to customer
- Promote cross selling credit products like credit cards ..etc
- Promote to use the payment gateways, online store of Σ indicator partners

Σ indicator Home



Recommended Action

current indicator

current profile completion

1st time Registration

Σ Indicator

Profile Information

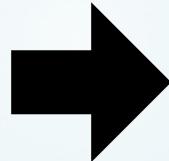
first name

last name

abc@gmail.com

mobile number

Next



← Σ Indicator

Identity Document

PAN

Adhaar

Passport

identity document number

Register

endorse from your friends

Calculated Σ indicator based on the financial data capture from SMS

Σ profile, asking to compile expenses pattern

loans offered bases on the "B" indicator.

Actions

recommended actions based on the incomes and balances

Based on the Σ indicator credit amounts are derived

The image shows a mobile application interface titled "Σ Indicator". At the top, there are navigation icons: a left arrow, a "Σ Indicator" title, a clock icon, a book icon, and arrows for expanding/collapsing sections. Below the header, there are tabs for "Σ", "Recommendations", "Expenses", and "Income".

Recommended Action: repay of last loan from icici outstanding 4,000 right away, and improve your sigma score

Σ Indicator: recently 3days avail loans from 30,000 - 50,000, we able to offer lower rates loans based on your rating

Loans Offered for "B+"

ICICI Bank offers you personal loan @12% tenure 3 - 6months processed in 1 day

HDFC BANK offers you personal loan @15% tenure 3 - 6months

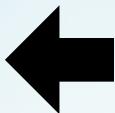
Σ Indicator

Repay of Loan

ICICI amount outstanding is 4000

amount to pay

Pay



Re-pay Loan form, on success pay Σ indicator improves the Σ indicator.

← Σ Indicator

 Σ  Recommendations  Expenses  Income

Σ Indicator

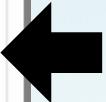
A very recently avail loans from 50,000 - 1,50,000 at a low rate of interest

Loans Offered for "A"

 **ICICI Bank**
offers you personal loan @9% tenure 3 - 6months processed in 1 day

 **HDFC BANK**
offers you personal loan @10% tenure 3 - 6months processed in 2 days

 **kotak**
get more endorse from your friends, to avail personal loan @ 9% tenure 12m - 1yr processed in 2 days



Σ indicator "A" indicates high potential to repay the loan



**Income & Expenses
automatically
captured using SMS**

**Grouping and
classification of accounts
and categories,
merchants are tracked.**

Competitors

kreditech – Credit score based on Big data

Aire - Credit Score based on data comes with consumer.

ClearScore – Give access to have credit score free – Equifax

destacame.cl – Credit score based on recent bill payments history.

Thank You

- Sudhakar - Product Owner
- Arul Prasad - Product designer
- Naidu - Developer
- Murugavel - Developer

