

TVS Credit – Empowering India. One Indian at a Time

From the largest cities to the smallest villages, India is filled with ambition and enterprise. As Indians from all walks of life set out to write their growth story, our timely and affordable credit empowers them to bring their dreams alive.

As part of the \$8.5 billion TVS Group, we empower Indians from various socio-economic backgrounds with financial products that serve their needs. In doing so, we further the cause of financial inclusion.

Our Two-Wheeler, Used Car, Three-Wheeler, and Tractor Loans are designed for Indians in small towns and the rural heartland, for our nation's growth is powered by their prosperity. Our foray into the Used Commercial Vehicle and Consumer Durable finance is yet another step in this direction.

With over 5.4 million customers and a long-term CRISIL rating of AA-, our growth is built on firm foundations. We have won several awards, including the Flame Award for Excellence in Rural Marketing, The Best BFSI Company Award at the ET Now Makers of Developed India Awards 2018, and the Most Effective Employee Engagement Strategy Award at the World HRD Congress.

Key Facts:



Began Operations in
April 2010



RBI Licensed (2010)



AA- by CRISIL for Long Term Loans
A+ by CRISIL & ICRA for Short
Term Debt



ISO 9001:2015
ISMS 27001:2013 certification

Products:



Two Wheeler
Loans



Used Car
Loans



Tractor
Loans



Used
Commercial
Vehicle Loans



Three
Wheeler
Loans



Business
Loans



Consumer
Loans

IT Case Study-1

The Vehicle Valuation App

TVS Credit started off in 2010, offering Two-Wheeler Loans to TVS Motor customers. Along the way we moved into other products like- Tractor Loans, Used Car Loans, Commercial Vehicle Loans, Consumer Durable Loans and Business Loans. It was imperative for us to shift from a captive financier to a full-fledged retail financier with multiple products to drive growth.

For the pre-owned vehicle loan product offerings, it was critical for our credit team to arrive at the value of the vehicle before deciding on the loan amount to be processed to a customer.

The Vehicle Valuation App was built internally by our Tech team for this purpose. The App serves as a medium for capturing the condition of the pre-owned/used vehicle based on various parameters such as external wear and tear, usage, year of manufacture, accident history etc. These parameters help determine the closest possible value of the vehicle in the current period by using the set of variables and algorithmic pricing engine defined by the TVS Credit business team.

The Vehicle Valuation App is currently being extensively used by valuers and our credit team for valuing portfolios such as Used Car, Used Commercial Vehicle and Used Tractors.

The business team now wants to enhance the app with additional features to make the process more seamless.

IT Case Study 1 Challenge:

The participating teams have to create an app that effectively solves for Challenge 1 and Challenge 2 which are shared below. The teams have an option of choosing any one (2A or 2B) or both the problem statements under Challenge 2.

Challenge 1: Auto Identification & Extraction of Data from KYC Document using AI/ML

User to take a photo of any KYC document (PAN Card, Aadhaar, Voter ID, License etc.) using the app. The app/system to have AI/ML capabilities to extract information from the photo, identify the type of KYC document and through APIs/Service Calls/ DBConnect contact the central government repository to check the validity of the same.

Note: AI/ML to identify the type of KYC & access the necessary repository to check the validity.

Challenge 2

2A: Extraction of Vehicle Information by connecting to Onboard Computer (Onboard Diagnostic Systems – OBD system)

Onboard Diagnostic Systems (OBD) is an app or system functionality that can extract vehicle information (Make/Model/Year/Registration No. etc.) by plugging in to the OBD system in a vehicle. With this feature, a user should be able to extract the data which will then have to be auto populated into a transaction created under the vehicle name. This function will reduce time and errors involved in manual entering of data.

Note: You need to enable a robust system that can communicate with OBD system in any vehicle.

2B. OCR Extraction

On taking the photo of the chassis number and Vehicle Registration Number, the app must extract the chassis number and the Vehicle Registration number from the photo. Next, using the vehicle registration number public access domain such as Vahan, the user must verify if the chassis number matches the vehicle registration number and provide the report accordingly.

Deliverables

Participants need to solve any **ONE** of the two IT Case Studies shared.

Round 2: In this round, the team needs to present the Proof of Concept (through PPT or Prototype/ Screens or Wireframe). The team will need to understand and select from potential data sources, develop models/app services/value additions with appropriate accuracy metrics, summarise relevant results, and then present recommendations/solutions. Any technology can be used.

Note: The solutions suggested in Round 2 are expected to be built and showcased in Round 3.

Deadline: 3rd Jan 2021, 23:59 HRS

Round 3 (Finale Round): Teams will be shortlisted based on their submission in Round 2. In the finale round, the teams will have to present a working demo of the solution on a mobile/tablet platform. Any technology can be used.

For any queries on the **IT Challenge Case Study**, please write to us at epic@tvscredit.com.