

## 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  
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

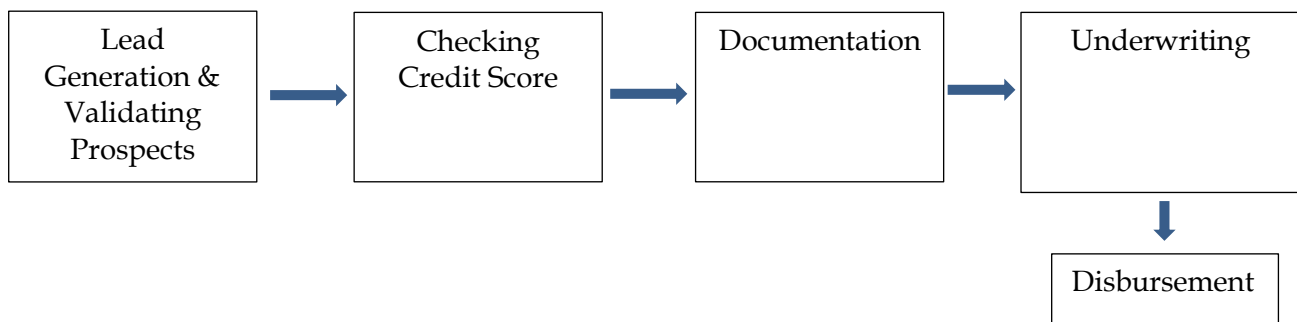
## IT Case Study-2

### Business Loans: Evaluating Credit Worthiness of Small Retailers

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 of TVS Motor to a full-fledged retail financier with multiple products to drive growth.

Few months ago, our product team launched Business Loans for retailers to help them overcome the recent slump in business on account of the lockdown imposed due to the pandemic. The Loan offerings include working capital loans, term loans, overdraft facility, stock financing and more. The Loan is tailored to the requirement of each retailer and is offered at attractive interest rates with zero collateral.

The current Business Loan process is explained in the flow chart shared below:



**Step 1: Lead Generation-** Basic information like KYC and address details of the potential customer (retailer) are collected.

**Step 2: Prospect Creation-**A quick validation is done on the leads generated. Upon successful validation, the sales executive collects the following details from the retailer:

- Applicant & Co- Applicant details
- Purpose & Proposal
- Background & Functions of Enterprise
- Collateral
- Bank Details, etc.

**Step 3: Checking Credit Score-**In this step, the credit check of the customer (retailer) is done with the help of CIBIL, checking financial statements, Dedupe( POSIDEX) and rule engine initiation/scoring calculation.

**Step 4: Documentation-**In step 4, all the mandatory documents of the retailer are uploaded and the required checks /approvals are completed.

**Step 5: Underwriting-** Sanction/ Approval of the loan will be done based on the CIBIL Report, Bank Statement Analysis and GST filed report obtained from the corresponding interfaces and data captured.

**Step 6: Disbursement-**Post sanction, the disbursement of the loan will be made to the customer Account.

### **IT Case Study 2 Challenge:**

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The current system in place is suitable only for those set of retailers (customers) who have a credit history and are comfortable in using digital platforms and avail banking services.

The trouble arises when we need to evaluate the credit worthiness of a potential customer (retailer) who is not only new to credit but who deal only in cash. Another factor which accentuates this is the difficulty in gauging the actual financial status of a potential customer as the bank statements don't truly reflect the cash flow of the retailer's business. Small retailers also don't file for GST which would otherwise help to assess the turnover of the business.

The problem statement requires the team to build a solution for evaluating the credit worthiness of a potential customer (retailer) using non-conventional/ non-standard data points in the absence of proper income proofs and credit history.

We have shared a few thought starters; however, we encourage you to share your own innovative solution to the above problem statement:

- a. Evaluating retailers by assessing the location / area their shop is located
- b. Assessing how many customers visit their shop on a daily basis
- c. Understanding the amount of credit offered to customers on purchases
- d. Understanding the supply chain, stock availability, warehouse space etc.
- e. Assessing the competition in the area
- f. Frequency and regularity of supplier payments
- g. The shop ratings in review portals

## Deliverables

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

**Round 2** -Teams to propose a solution and present their approach through a framework/proof of concept through a PPT or Prototype/Screens or Wireframe.

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 selected basis their submissions in Round 2.

In Round 3, the teams will have to develop and present a working demo of the proposed solution-Web/Mobile based. Any Technology stack can be used.

For any queries on the IT Challenge-Case Study, please write to us at [epic@tvscredit.com](mailto:epic@tvscredit.com).