

BUSINESS INTELLIGENCE ON DEMAND

to Transform Credit Data Into Insights



PRISMATIC

Insights at your Fingertips



Applicability across Business Functions

Business Planning
Risk & Credit
Marketing



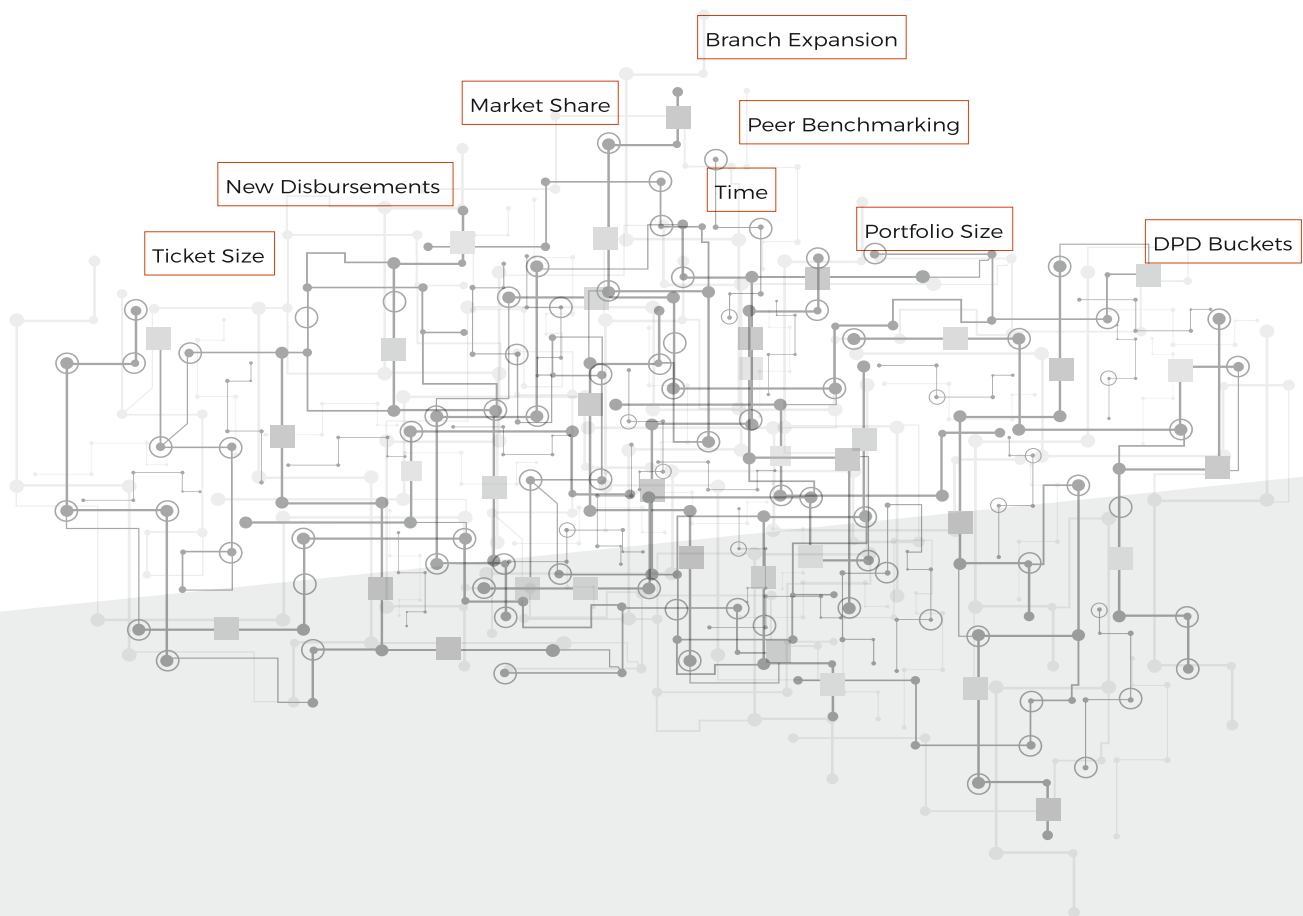
Together to the next level

INFORMATION. ANALYTICS. SOLUTIONS

The PRISMATIC way to multi-dimensional Business Intelligence

All businesses review their own data for assessing results of their past acts and planning their next business moves. If there is a comprehensive data available of the entire industry at their fingertips quarter over quarter, how good would that be for a leader captaining their own businesses through challenging and dynamic times?

PRISMATIC just does that by helping the Business Leaders unravel insights through a user-friendly, flexible and visual platform to slice and dice entire data of Indias Credit Industry on multiple dimensions and many measurable attributes. The tool give you the power to select :



Which Geographies to choose?

- ó Understand potential of area before entering for branch expansion
- ó Review areas of your operation for potential and risks
- ó Identify lending hotspots -- Pick areas to expand or to exit
- ó State, District, Block, Pin Code level analysis
- ó Review performance of Urban Vs Rural portfolios



How are you doing and your competition doing in the Market?



- ó Understand your market share
- ó Benchmark against competition for growth and change in risk
- ó Identify which type of institutions are faring better than others
- ó Define your peer group and review parameters

Largest Credit Database, Wider Coverage, Accurate & Flexible Views !

THAT IS **PRISMATIC** FOR YOU

- ó Comprehensive and Wider coverage because of CRIFs largest credit bureau database covering individuals and companies and data from variety of institutions
- ó More Accurate reports leveraging industry-leading algorithms to better understand borrower addresses (and not branch addresses), quicker data refreshes and experts who understand nuances of bureau data
- ó Platform at your fingertips with ability to get customized dashboards and auto-refresh of data quarter on quarter

Which loan product is doing better?

- ó Understand the performance of product portfolios
- ó Identify if some ticket sizes are popular and doing well as compared to others
- ó How is the competition doing in the product lines of your choice
- ó Identify product lines or ticket sizes to expand in or to exit from



Which type of customers to target?

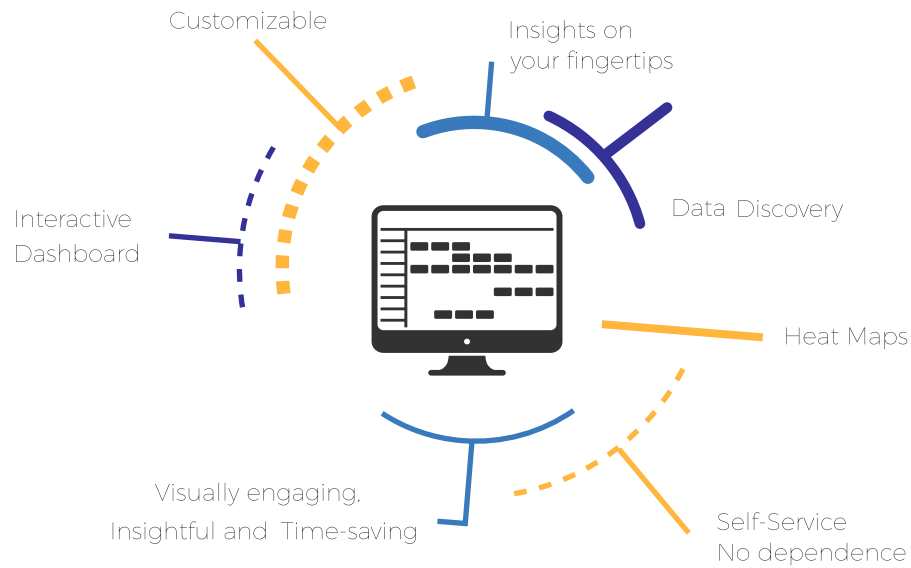
- ó Is the product more popular amongst younger customers or older?
- ó Are older customers less risky and likely to take higher ticket size products?
- ó What type of customers to target in which geographies?
Understand customer profile how many loans per customer, male or female etc.

How industry has moved across Time?

- ó Review change in Growth, NPA, Disbursements from last Quarter or same quarter last year to this Quarter
- ó Review Year on Year trends



Delivery Mechanisms that ensure You couldnt ask for more



ó INTERACTIVE DATA DISCOVERY & ANALYSIS

- † Perform drill down analyze hierarchical data
- † Perform drill through the data analyze cross-relationships in the data

ó Hosted Solution available on web - accessible from your desk

ó Industry Standard Security - SSL Encrypted Secure Connection

ó Intuitive, easy to use and feature rich presentation layer - Filters, Search, Capture, Export Functionalities, Histogram Views, Varied Charts, LineGraphs, Combination Graphs (Line & Bar Chart), Heatmaps & Treemaps, Data Tables or grids (Auto-pivot)

ó Advanced Visualizations such as Geo-Heatmaps State/District/Taluk, Scatter Plots, Box & Whisker Plots, Gantt Views, Bullet Graphs, Word Clouds, Packed Bubbles

PRISMATIC HIGHLIGHTS YOU CANT MISS

- ó Provides more, deeper, accurate and recent data coverage over competitor reports
- ó Geo-Analytics, Tabular & Graphical Analysis all-in-one Interface
- ó Interactive data discovery combines geography, product, competition (both point in time and trend data)

We are CRIF High Mark



India's only FULL SERVICE credit information bureau catering to all borrower segments



Largest credit bureau database of individual and MSME/Commercial in India



One-stop-shop for all credit related solutions



Sophisticated MADE IN INDIA FOR INDIA technology solution



Active Adoption by largest PSU and Private Banks

Static reports also provided

For enquiries call us on 022-7171 2900 or email us at Info@crifhighmark.com | www.crifhighmark.com

CRIF High Mark Credit Information Services Private Limited

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