

Axis Finance Launches ABC Scorecards Using TransUnion CIBIL's Analytics Expertise to Redefine Credit Risk Management

- *Integrated Scoring Framework: Unified view across credit lifecycle*
- *Automation & Standardisation: Faster decisions, better operational efficiency*
- *Portfolio Risk Optimisation: Balanced risk-return, improved loan quality*

Mumbai, December 08, 2025: Axis Finance Limited (AFL), one of India's fastest-growing non-banking financial companies (NBFCs), today announced the launch of **ABC Scorecards** — a suite of advanced **Application, Behaviour and Collection Scorecards** designed to strengthen credit risk assessment and portfolio management through the use of **data-driven insights and automation**. This scorecard was built using TransUnion CIBIL's analytics expertise.

The ABC Scorecards will empower Axis Finance to evaluate risk objectively, make faster and more consistent lending decisions, optimize collection strategies, and enhance portfolio health.

Customers will experience faster loan approvals, greater transparency in credit decisions and access to personalized loan solutions tailored to their financial profiles. The integrated framework combines advanced analytics with robust risk models across the entire customer journey, ensuring lending practices that are fair, consistent and backed by data.

This launch marks a strategic milestone for Axis Finance, which is an industry first, and was made possible by TransUnion CIBIL's TruIQ Innovation Lab. Core teams from both organizations came together to develop scoring models tailored to meet the evolving needs of Axis Finance's lending ecosystem. The initiative supports Axis Finance's broader strategy of adopting data-first lending, automating key processes, and ensuring prudent risk management while driving sustainable business growth.

Commenting on the launch, **Sai Giridhar, Managing Director & CEO, Axis Finance Limited**, "At Axis Finance, we are committed to building a smarter, more inclusive and transparent lending ecosystem. The launch of ABC Scorecards marks a pivotal step in our digital transformation, introducing a data-driven approach to credit risk assessment powered by advanced analytics and automation. We have developed scoring models using TransUnion CIBIL's expertise that combines analytics with real-time decisioning to enhance credit precision, accelerate loan approvals, and strengthen risk intelligence — all while delivering a fair and seamless customer experience."

"We are delighted to assist Axis Finance to introduce this next-generation risk assessment model," said **Bhavesh Jain, MD & CEO, TransUnion CIBIL**. "By combining TransUnion CIBIL's data science expertise with Axis Finance's on-ground lending experience, the ABC Scorecards empower lenders to make faster, smarter and more responsible credit decisions — redefining how credit risk is managed in India's lending landscape. With our new advanced analytics suite of solutions "TruIQ", we have been able to create models tailored to Axis Finance requirements and strengthen their risk management capabilities."

This milestone reinforces Axis Finance’s position as a forward-looking institution, leveraging advanced analytics to drive customer-centric innovation and strengthen its **‘Grow the Good’ strategy** through responsible, data-driven practices. This engagement further strengthens TransUnion CIBIL’s relationship with Axis Finance, enabling strategic projects between the two.
