

# RightProfile™ by Syntellec



Syntellec India Pvt. Ltd.



*Link*  
**Introduction to RightProfile<sup>TM</sup> by Syntellec**

Syntellec India Pvt. Ltd.

# About Syntellec

## Transforming Financial Inclusion with RightProfile™

### 1 Introduction

Syntellec: Pioneering Financial Impact Technology

### 2 Key Focus

Empowering lenders to lend to the Informal Cash Economy empowered with RightProfile™

### 3 Mission

Widening Access to Financial Services, Primarily in Housing and Affordable Housing

### 4 Innovation to Address Challenges

Closing the Gap with RightProfile™ - A Digital Intelligent Underwriter and Customer Profiler

### 5 Foundation

Built on Domain Expertise, Furred by Technology, Cantered on Underserved Customer Understanding

# Reasons why conventional lending Approaches don't work

<p>Current Approaches suited for customers with credit history</p>	<ul style="list-style-type: none"> <li>• Current credit assessment methods bureau dependent</li> <li>• Inaccurate representation for New to Bureau and New to Credit customers</li> <li>• Inefficient processes</li> </ul>
<p>Undocumented Income</p>	<ul style="list-style-type: none"> <li>• Curation of Income difficult</li> <li>• Based on lenders resources understanding</li> </ul>
<p>Subjective Assessment</p>	<ul style="list-style-type: none"> <li>• Impossible for credit officers to interlink and assess across data points</li> <li>• Cost of error very high</li> <li>• Inordinate manual effort</li> </ul>
<p>Lack of Understanding of Customer Business &amp; Persona Nuances</p>	<ul style="list-style-type: none"> <li>• Heterogeneous customer segment with unique business nuances</li> <li>• Incomplete assessment results in incorrect loan sizing and risk profiling</li> <li>• Lack of business insights leads to poor portfolio build</li> </ul>

# Our Solutions

## RightProfile™

- Underwriting the Un/Under-banked and New to Credit

## Driven by Data

- AI Powered Underwriting Products as Service fueled by domain expertise

# The RightProfile™ Advantage

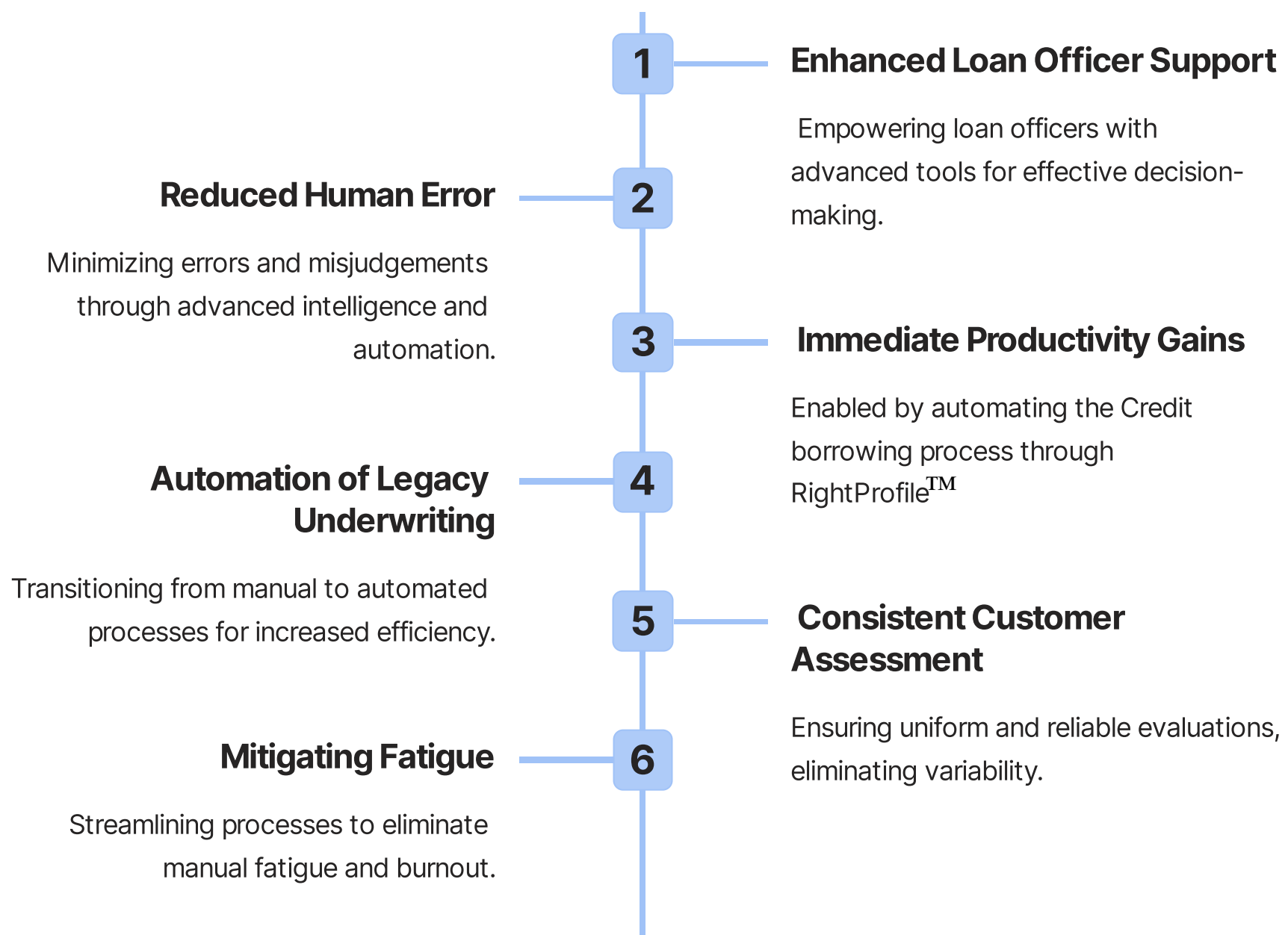
## 1 Granular Data Capture Templates

- Detailed proprietary user interface facilitates insights for precise customer assessment

## 2 Credit Assessment Algorithm

- Ensuring accurate loan sizing and mitigating misguided income assessments.

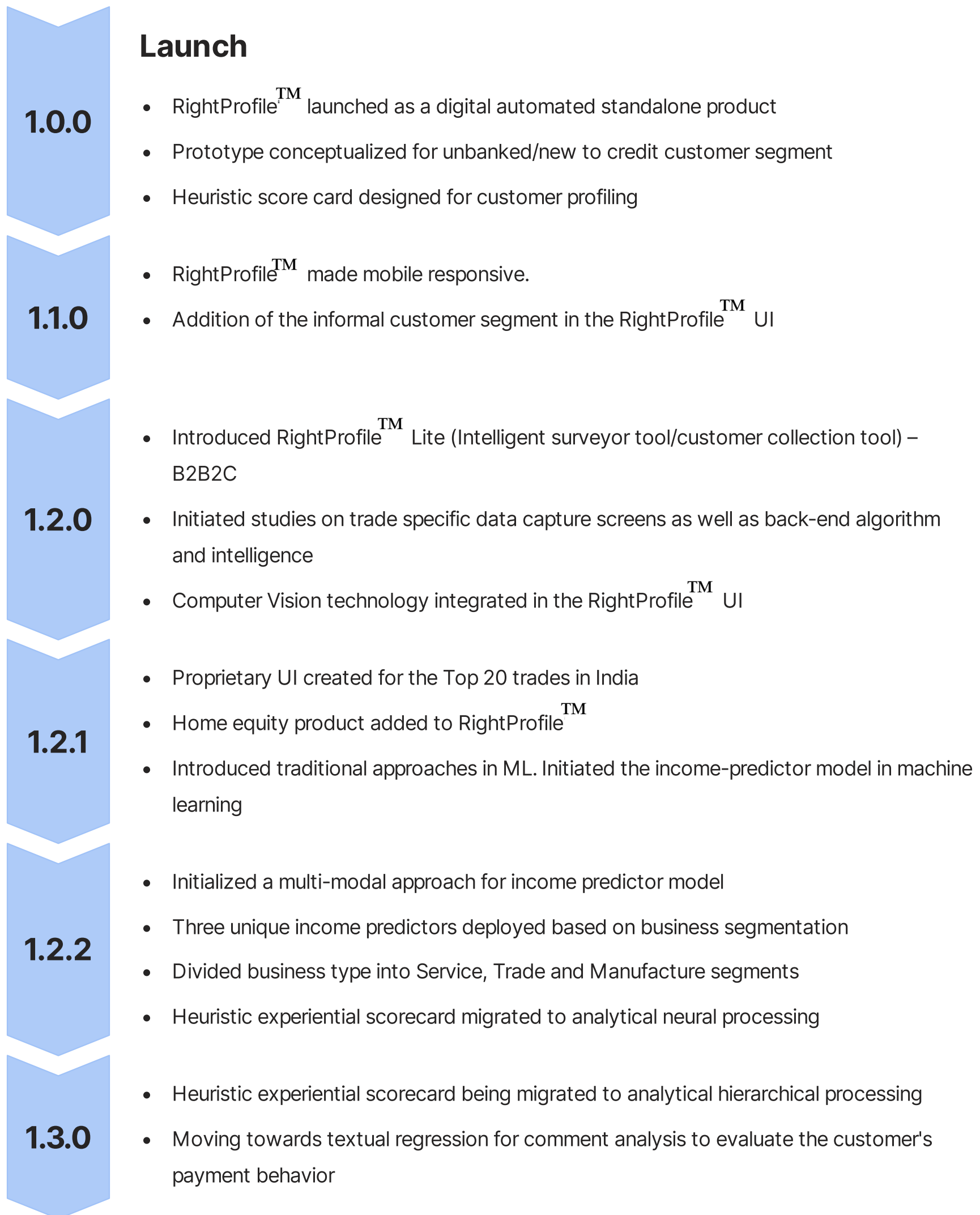
### Benefits to Lenders



**Overall Impact: Transforming the lending Processes for the underserved customer**

**Conclusion: RightProfile™ by Syntellect - Shaping the Future of Financial Inclusion in the Informal Economy**

# The Evolution



**14000**

Home Loan application underwritten.



**USD 295M**

Loans underwritten.



**5485**

Merchants data for profiling analysis at date.



# RightProfile™ : Our Data Science Stack



## DATA INGESTION

- Data collected and maintained digitally in RightProfile user interface and database.



## DATA MAPPING, PREPROCESSING, EDA

- Data Cleaning, Normalization, and Encoding.
- Identify trends: Discover patterns and trends in customer behavior to inform risk assessment.
- Descriptive analysis, and Demographic Trends Identified



## ML MODEL & AI

Trained and Ready for Deployment:

- Income Prediction
- Loan Amount Suggestion

Risk Indicator:

- RightProfile™ Score
- Geographic Insights
- AI Image + Text Recognition



## RightProfile™

Proprietary Interface  
Easy to Use and View Report  
Containing Score and Details

Report Generated in Real Time



# RightProfile™ Screens.

★ Self-Employed
Income & Property

Applicant
Banking
Repayment
Site Visit
Networth
Business
Business Income
Eligibility
✕

Business
Business / Shop Management
Business / Shop Operation
Business / Documents

Business / Shop Name \*

Business Type \*

Business Profile

- Accounting & Tax
- Actor / Actress
- Agent - Auto
- Agent - Clearing and Forwarding
- Agent - Insurance
- Agent - KYC
- Agent - Real Estate

Business / Shop Address

Address Line 1 \*

City / Village \*

Taluka / Tehsil

Locality \*

Pin Code \*

Select to calculate the distance between the proposed property and the business premise.

Business / Shop Locality \*

In market  
  At highway  
  Near temple  
  Near offices  
  Industrial  
  In slum  
  Residential area  
  Near railway / bus station

Dashboard Syntellect Demo User 2 demo.2 ⏻

📄 Total Cases

200

🔄 Just Updated

⚙️ New Cases

50

📅 Last 24 Hours

✅ RightProfile™ Processed

150

🔄 Just Updated

🏠 Loan Amount (₹ Cr)

11.40

📅 Last 24 Hours

Customer Segregation

● Salaried ● Self-Employed

Self-Employed Business Types

● Service ● Trader ● Manufacturer ● Professional

Citywise Customer Segments

■ Salaried ■ Self-Employed

Key Indicators

Parameter	Values
Average Age	37.15
Average Monthly Income (INR)	18,703.00
Average Loan Amount (INR)	760,000.00
Loan to Value (Collateral)%	74

Business Types

Business Type	Count	Monthly Income (INR)	Average RightProfile™
Service	35	18,550.00	4.78
Trader	20	18,550.00	6.21
Manufacturer	2	22,500.00	5.65
Professional	1	19,550.00	4.27

# RightProfile™ Intelligence.

- Automatically Fetches address like State, City, Locality using Google Maps API after entering Pincode number.

**Current Address:**

Pin Code \*  
 Fetch

Address Line 1 \*  Address Line 2 \*  State / Union Territory \*

City / Village \*  District  Locality \*

- Using latitude and longitude of the region distance is calculated from the Residential/Business/Employer to the Proposed Property.

Property Current Usage	Self-occupied
Age of Property (Years)	37
Fund End-use	Education
Purchase Value	₹53,555.00
Market Value	₹3,000,000.00
Distance from Current Residential Property to Proposed Property (PRIMARY APPLICANT).	25 km
Distance from Employer Premise to Proposed Property (PRIMARY APPLICANT).	26 km
<b>Loan Eligibility</b>	

- RightProfile™ AI Object Detection / Image Recognition Model (CV) – Fruit Seller.

**Site Visit Photos**




Image capture view: Front view | 25-Apr-2023 10:14:58

OBJECTS	RIGHTPROFILE™AI	SEEN	
Banana	1	1	✗
Person	3	3	✗
Orange	2	2	✗
Apple	2	2	✗
<b>TOTAL OBJECTS</b>	<b>8</b>	<b>8</b>	

- Document Access in offline report

	Bills / Invoices / Bill Book	✓	✓	scrolling.txt
	Expense Bills / Vouchers	✓	✓	wallbill.jpg
	Wage Register	✓	✓	wallbill.jpeg
	Electricity Bill	✓	✓	cd0313ed-78a4-4498-9206-c77bfad99ff4.png
	Telephone Bill	✓	✓	credit-note-template-in-classic-white-750px.png
	Lease Agreement	✓	✓	d320d232dd5db291bfd7f029e8f90840.jpg

# Key Takeaways



## DATA DIGITISATION

The need of a comprehensive data solution for understanding the economic life and purchasing power of low income communities



## EXPANDING ACCESS

Putting the undeserved consumer and their needs front and center is essential for driving commercially viable financial housing inclusion.



## ACCEPTANCE INFRASTRUCTURE CREATION

policy, process, technology that enables the consumer's journey to financial inclusion



## COLLABORATION

Unique partnerships across sectors and geographies

## Industry Validations & Global Partnerships





# Thank You!

Syntellect India Pvt. Ltd.

Product Demos (Link)

**1. RightProfile™ on Desktop**

**2. RightProfile™ on Android**