

## **Instant Micro-Credit Scoring from Digital Footprints**

**Category: BFSI**

**Description:**

Street vendors struggle to get loans because they lack formal credit histories. Meanwhile, their daily transactions, e-receipts, and even simple financial logs often sit in their email inboxes. We need a quick, AI-driven tool that can securely scan these digital records - from their Gmail or payment receipts - and combine that with a few simple questions on their business. This system should instantly suggest if a small loan is viable, along with a recommended amount and repayment plan. By doing so, it helps vendors access fair credit and provides banks with a reliable, data-backed way to support them.

**Expected Outcome:**

**A prototype that:**

With user permission, they can retrieve relevant financial documents (like e-bills or money transfer confirmations) from their Gmail.

Uses these digital traces, along with basic user inputs (daily sales estimates, type of goods sold), to generate a quick risk score.

Delivers an instant loan suggestion - amount, repayment terms, and approval likelihood - empowering both lenders and vendors with reliable credit decisions.