

# Paisabazaar Launches PB VCR – India's First AI-based Video Credit Report

Category: Business

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- PB VCR to provide a personalized video representation of each consumer's credit report
- Actionable insights along with personalized solutions and recommendations to be part of VCR
- Part of Paisabazaar's Credit Improvement services, to help deepen awareness
- Last year, Paisabazaar also launched PB Assist- an AI-powered Credit Advisor

**Paisabazaar**, India's largest marketplace for consumer credit and free credit score platform, announced today the launch of 'PB VCR' (Paisabazaar Video Credit Report) – an AI-based video representation of consumers' credit report. PB VCR would provide each consumer their credit score, along with their performance on various aspects that impact their score, through an easy to understand and jargon free video.

The AI-powered videos would offer insights around one's credit behaviour, enabling deeper awareness and responsible actions, around key aspects including repayment history, credit utilization, credit enquiries, credit mix etc. As PB VCR evolves, it would also provide each consumer with personalized solutions and recommendations to improve their credit health.

PB-VCR is an in-house fine-tuned text-to-speech model that leverages a combination of Vector Quantized-Variational

AutoEncoder (VQ-VAE), GPT2 architecture, and Diffusion-based UnivNet vocoder for ensuring clarity and fluency in Hinglish (Hindi+English) speech.

**Radhika Binani, Chief Product Officer, Paisabazaar,** said, *"Our credit awareness program focuses on helping consumers manage and better their credit health. We have been continuously innovating, to help consumers track their credit health, climb up the credit ladder and strengthen their overall financial standing. PB VCR is another first-in-the-industry step towards making access to credit health seamless and easy for India."*

Paisabazaar last year launched PB Assist- an AI-powered Credit Advisor, that, through chat, would offer a holistic view of a consumer's credit health and offer insights that empower consumers to make informed credit decisions. Both PB Assist and PB VCR are part of Paisabazaar's subscription-based Credit Improvement services, aimed at helping consumers with damaged credit improve their credit health.

**Mukesh Sharma, Chief Technology Officer, Paisabazaar,** said, *"Our credit score platform has been built on global benchmarks, and as a consumer focused platform, we continue to be committed to use cutting-edge technology to offer seamless experiences. With VCR, we hope not just to delight consumers, but to deepen awareness around monitoring and building our consumers' credit health."*

Paisabazaar has been running its credit awareness initiative since 2017 by providing consumers with their free credit score every month, in partnership with all 4 Credit Bureaus. Paisabazaar is also the first player to offer consumers their free credit report in 7 regional languages. It also offers exclusive credit builder products, an advisory service and a detailed credit report to help consumers climb up the credit ladder.

Over 50 million consumers from 823 cities across India have

checked their free credit score from the Paisabazaar platform.

## **About Paisabazaar**

- Paisabazaar is India's largest marketplace for consumer credit and free credit score platform. It is part of the PB Fintech Group (listed on Indian stock exchanges since 2021)
- Over the last 11 years, Paisabazaar has earned the trust and goodwill of over 50 million consumers
- Every month, the platform receives around 20 lakh enquiries from more than 1000 cities.
- Paisabazaar over the years has built deep partnerships within the lending ecosystem, partnering with 60+ Banks, NBFCs, NBFC fintechs, to offer wide choice
- Paisabazaar has been running India's largest credit awareness initiative, by offering consumers their credit score from the credit bureaus for free
- Paisabazaar's co-created strategy helps meet consumer need gaps, through a robust array of exclusive, first-in-market and best-in-class digital products, built with partner Banks and NBFCs
- Paisabazaar is also an ISO (27001: 2013) certified organization with industry-best controls, to safeguard the best interest of consumers. We are also a PCI DSS certified organization

