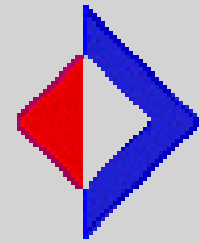


*DataCheck*

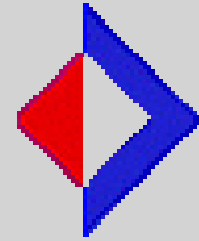


**Presentation  
to the Conference on  
Credit Bureau Development in South Asia.**

May 10-11, 2004

Tariq Nasim Jan  
Managing Director

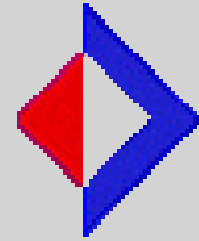
*DataCheck*



## **Milestones**

- Verification services for banks - 1994-97
- DataCheck established - 1996
- Alliance with CRAA (now BayCorp Advantage) - 1997
- Bureau operations commenced - June 2001

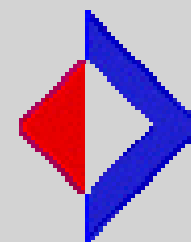
*DataCheck*



## **Bureau Operations**

- PC based, online, real time
- Web enabled
- Dual supervision
- Matching file algorithms
- Services :
  - Negative data
  - Credit enquires

# *DataCheck*

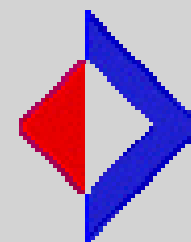


## **Bureau Statistics**

**Calendar Year - 2003**

Member Organisations	# 28
Credit Enquiries	# 433,859
Value of Enquiries	Rs. 69,542 mill
Average size of Enquiry	Rs. 160,287
Strong Matching Files	
- Enquires	# 282,330
- Defaults	# 14,329
- Hit rate	% 68
Level of potential Default	Rs. 2,297 mill
Defaults identified after Enquiry	Rs. 682 mill ( # 9,327 )
Defaults paid off subsequent to Enquiry	Rs. 58.3 mill ( # 1,260 )
Credit Appetite	Rs. 151,137 mill ( #227,276 )

# *DataCheck*



## List of Members

### Banks

#### Local

HBL  
MCB  
NBP  
ABL

#### Foreign

Citi  
SCB  
ABN Amro  
HSBC

#### Private

Askari  
Union  
Prime Comm.  
SME  
Meezan  
KASB  
PICIC Comm.  
Saudi Pak Comm.  
Bank Al Habib  
Al Falah  
Faysal  
Mashreq Bank

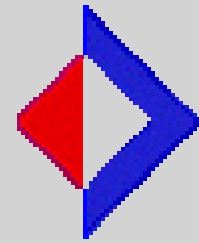
### NBFIs

NDLC ( Now NIB )  
Orix Leasing  
Crescent Leasing  
Askari Leasing  
Union Leasing

### Others

Bank of Punjab  
SME Bank  
Pak Libya

*DataCheck*



## Going Forward...

- Strategic Alliances
- Services :
  - Positive data
  - Scoring Models
  - Application processing
  - Third party database access  
(NADRA, Utility companies)
  - Insurance claims register