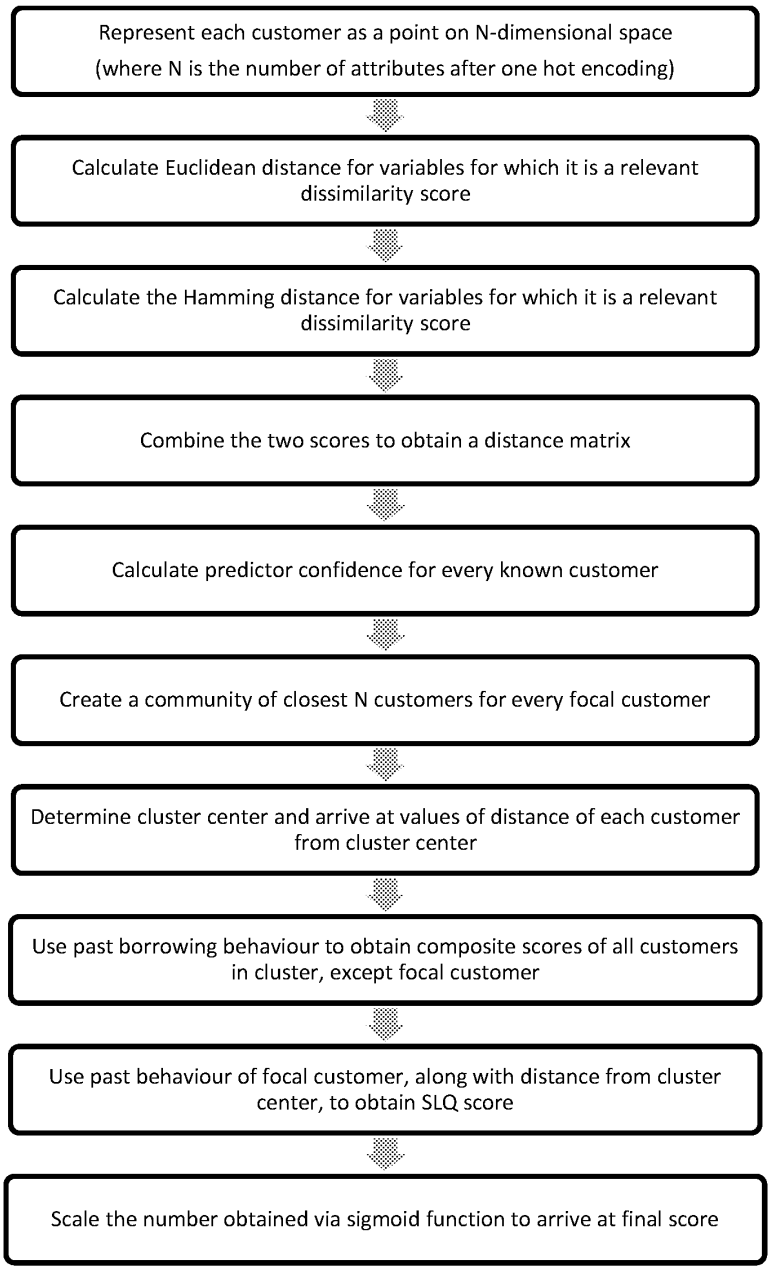

Represent each customer as a point on N-dimensional space
(where N is the number of attributes after one hot encoding)
Calculate Euclidean distance for variables for which it is a relevant dissimilarity score
Calculate the Hamming distance for variables for which it is a relevant dissimilarity score
Combine the two scores to obtain a distance matrix
Calculate predictor confidence for every known customer
Create a community of closest N customers for every focal customer
Determine cluster center and arrive at values of distance of each customer from cluster center
Use past borrowing behaviour to obtain composite scores of all customers in cluster, except focal customer
Use past behaviour of focal customer, along with distance from cluster center, to obtain SLQ score
Scale the number obtained via sigmoid function to arrive at final score

Figure 1

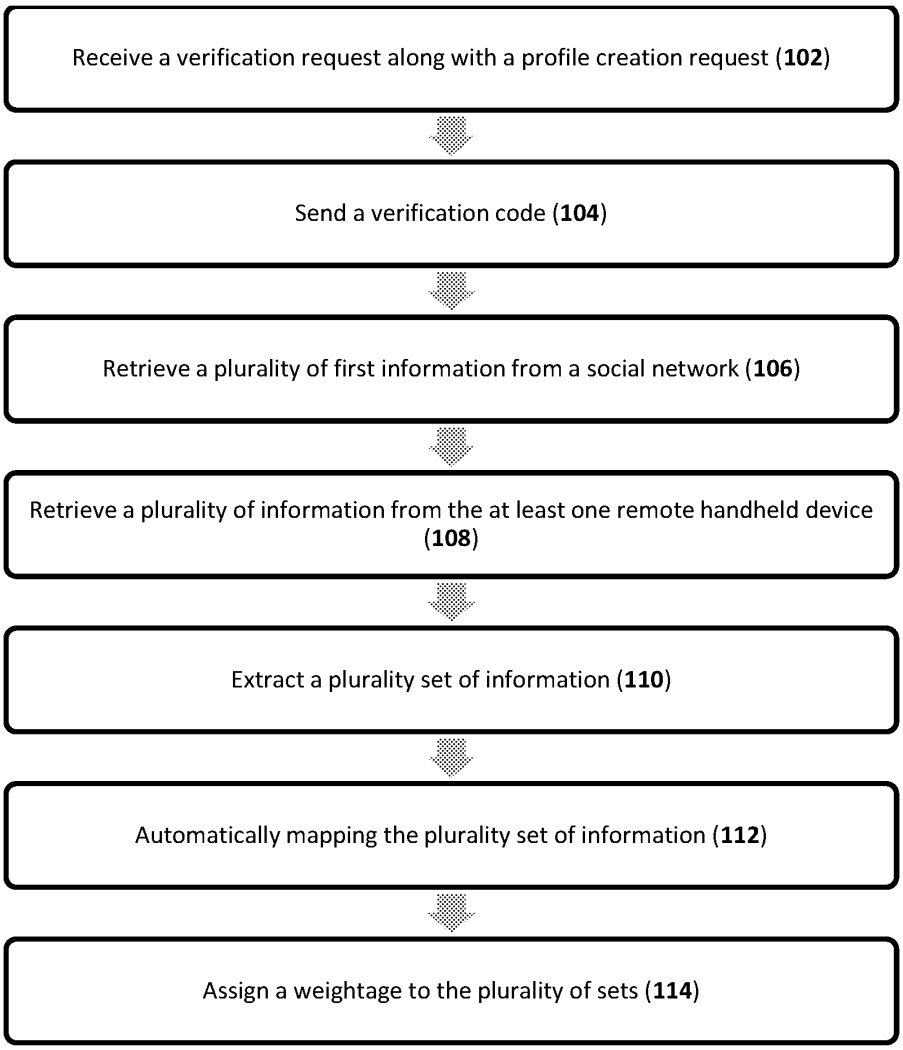

Receive a verification request along with a profile creation request (102)
Send a verification code (104)
Retrieve a plurality of first information from a social network (106)
Retrieve a plurality of information from the at least one remote handheld device (108)
Extract a plurality set of information (110)
Automatically mapping the plurality set of information (112)
Assign a weightage to the plurality of sets (114)

Figure 2

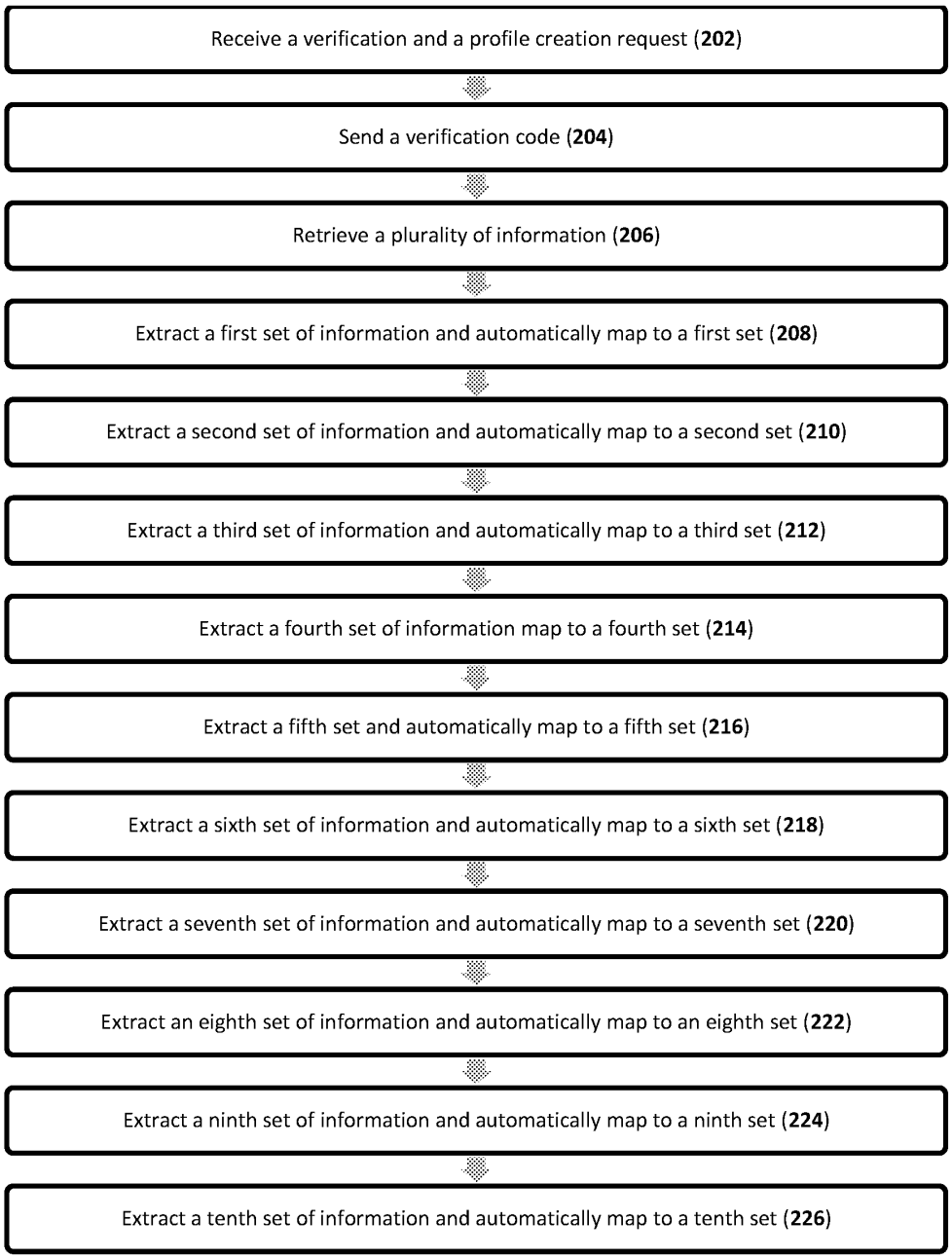

Receive a verification and a profile creation request (202)
Send a verification code (204)
Retrieve a plurality of information (206)
Extract a first set of information and automatically map to a first set (208)
Extract a second set of information and automatically map to a second set (210)
Extract a third set of information and automatically map to a third set (212)
Extract a fourth set of information map to a fourth set (214)
Extract a fifth set and automatically map to a fifth set (216)
Extract a sixth set of information and automatically map to a sixth set (218)
Extract a seventh set of information and automatically map to a seventh set (220)
Extract an eighth set of information and automatically map to an eighth set (222)
Extract a ninth set of information and automatically map to a ninth set (224)
Extract a tenth set of information and automatically map to a tenth set (226)

Figure 3

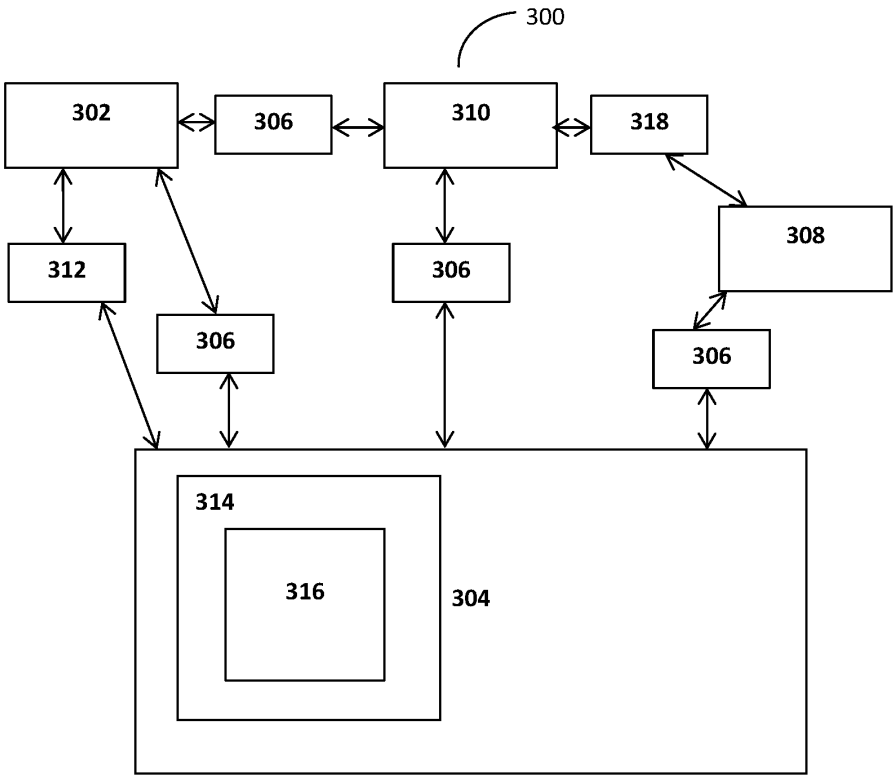


Figure 4