



# Automating CIBIL UCRF / TUDF Reporting

**How ViHaze helps lenders save time and reduce compliance risk**

## About ViHaze

ViHaze Technology Solutions is an AI-led enterprise automation company focused on data-heavy, compliance-critical workflows. ViHaze works with NBFCs, fintech lenders, and regulated financial institutions to simplify regulatory reporting and improve audit readiness.

## The Reality Today

Lenders are required to periodically submit borrower and loan performance data to TransUnion CIBIL in prescribed UCRF / TUDF formats. In practice, this process is often manual—data is pulled from LMS, CBS, databases, or Excel and hand-mapped to rigid schemas, resulting in repeated validation cycles, rework, and compliance risk.

## Why Manual Reporting Breaks

CIBIL reporting formats are strict and unforgiving. Even minor field-level or sequencing errors can lead to file rejections and submission delays. As portfolios scale, manual processes fail to scale safely and increase audit exposure.

## The ViHaze Solution

ViHaze provides an AI-led UCRF / TUDF automation layer that integrates directly with internal lender systems. Data flows from LMS, CBS, Excel, or databases into the ViHaze AI mapping engine, undergoes rule-based validation aligned to CIBIL specifications, and is converted into submission-ready UCRF / TUDF files on a scheduled basis—without requiring changes to core systems.

## The Impact

After automation, lenders typically save **8–12 man-days per month**, significantly reduce format-level rejections, achieve faster and predictable submission cycles, and improve audit confidence through documented controls and validation trails.

## Other ViHaze Offerings

- AI & GenAI consulting and solution development
- Intelligent document processing and data extraction
- MLOps, model deployment, and monitoring
- Custom AI automation for compliance and operations

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