Corporates/SMEs Credit Lending

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Context

- Digital LOS can be easily customized and configured as per any bank's requirements
- The basic modules can be plugged-into either into a cloud or an on-premise platform
- Banking Lending SMEs after Go-live can configure the dashboards as well as UX, if any, as it leverages a no-code workflow platform
- As the solution is based on a Banking Accelerator, clients can leverage on the banking data models (BIAN based) as well as the best practices and templates from global deployments
- 100% IP is retained by the Banking client after deployment

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Digital LOS - Key Solution Levers

Build and share low-code apps with Microsoft Power Apps

Microsoft PowerApps

BIAN (Banking Industry Architecture Network)

Industry Data Models, APIs and Risk Models *– to collaborate on IT architecture development*

MS Dynamics 365 + MS PowerApps+ MS Azure AI/ML

Digital LOS

Powered by Microsoft Dynamics

Microsoft Dynamics 365

Microsoft Dynamics CRM allows for better management of customer relationships, opportunities, customer segmentation by profitability and risk levels, behavior, and preferences.

Pre-built codebase to build and deploy new risk solutions

Open Risk Engine & Financial Statements Analyzer with MS Azure AI Platform

Microsoft Banking Accelerator

Installable solutions that include pre-built dashboards, workflows, codebase to build and deploy new banking solutions

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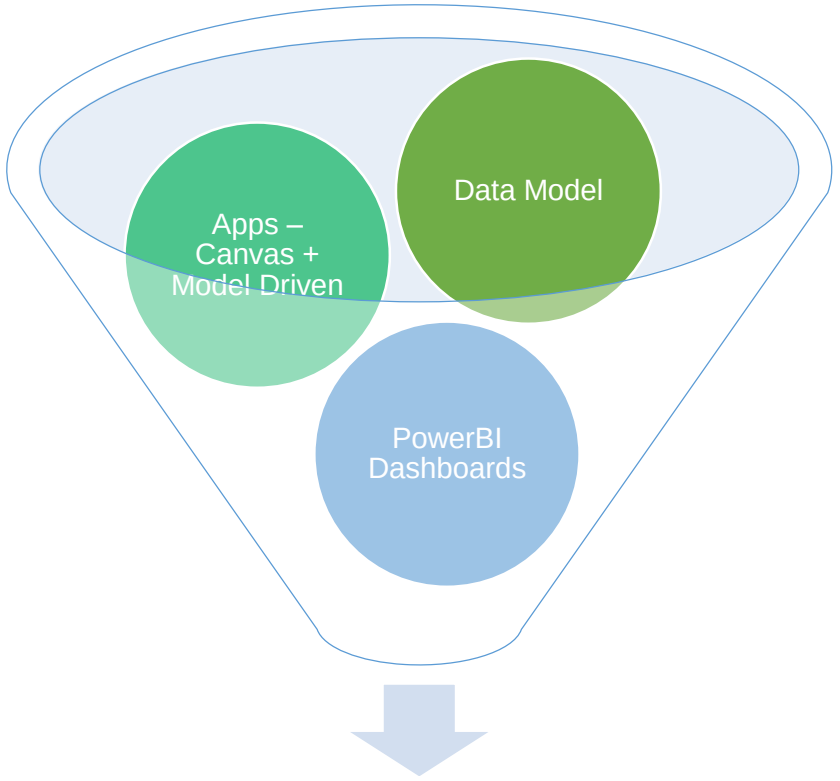
Digital LOS - Leveraging Microsoft Banking Ecosystem

- Extensions to Common Data Model (CDM) to include a data model to support LOS modules
- Configure developed model-driven apps that demonstrate how banking data model can be used with customer engagement, know your customer (KYC), referral sharing, and onboarding
- Configure developed canvas apps for the relationship manger to quickly see appointments and create referrals to show how anyone can quickly develop apps with Microsoft Power Platform
- Configure developed Power BI dashboards that provide analytics around loans, applications, referrals, and the bank's customers, with drill downs into retail, commercial, or see unified visuals and dashboard spanning both lines of business
- Configure developed scripts to implement the banking data model in Azure Data Lake Storage for analytics, AI, and Machine Learning



Extend to MS Azure AI/ML Cloud Platform

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Digital LOS - Advantages over Proprietary LOS

Microsoft | Dynamics 365

Microsoft | Power Apps

Azure AI

1) 100% IP with the Client Management
2) 0 USD License Fees/Y-o-Y Renewal Fees
3) 100 % Cloud with OPEX on Microsoft Platform
4) Go-live in 2 Quarters (July ‘21 – Dec ‘21)
5) Best Practices Corporate/SME Lending Management Techniques

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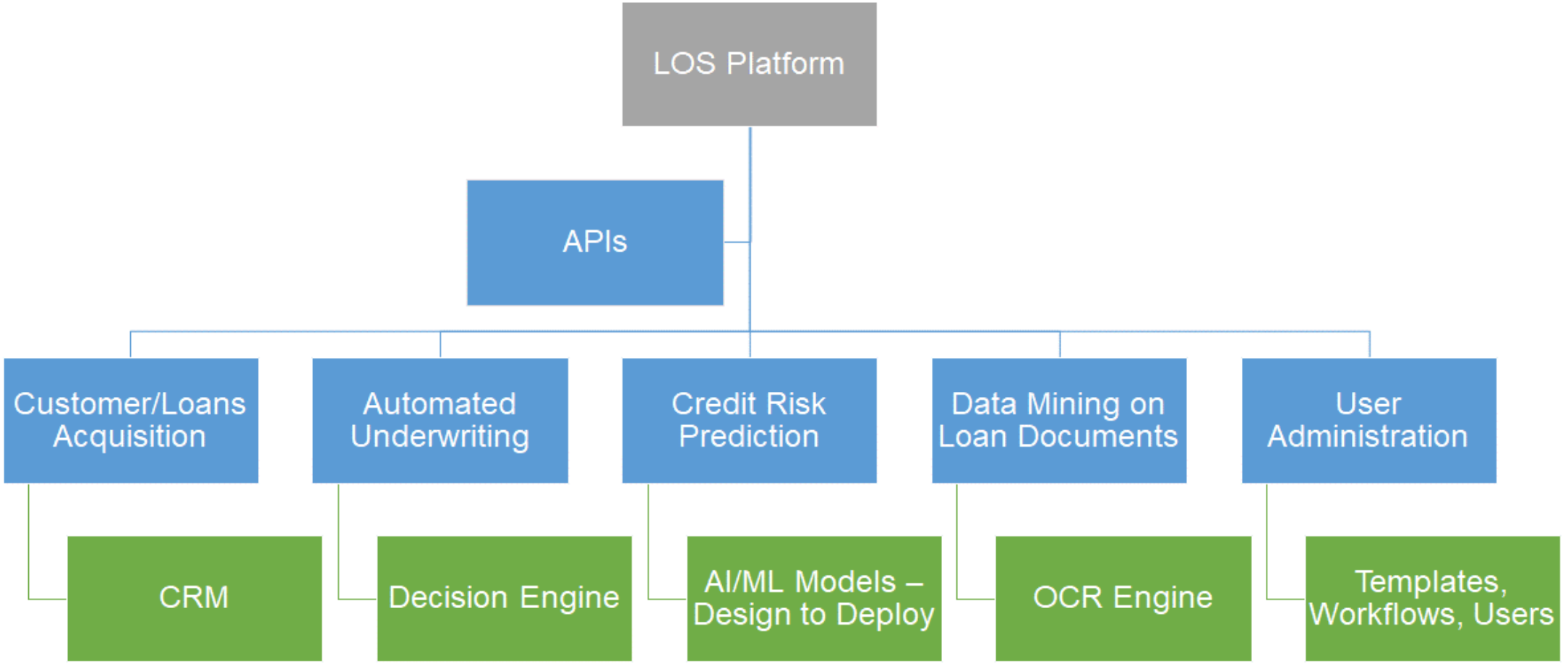
Digital LOS - Key Features



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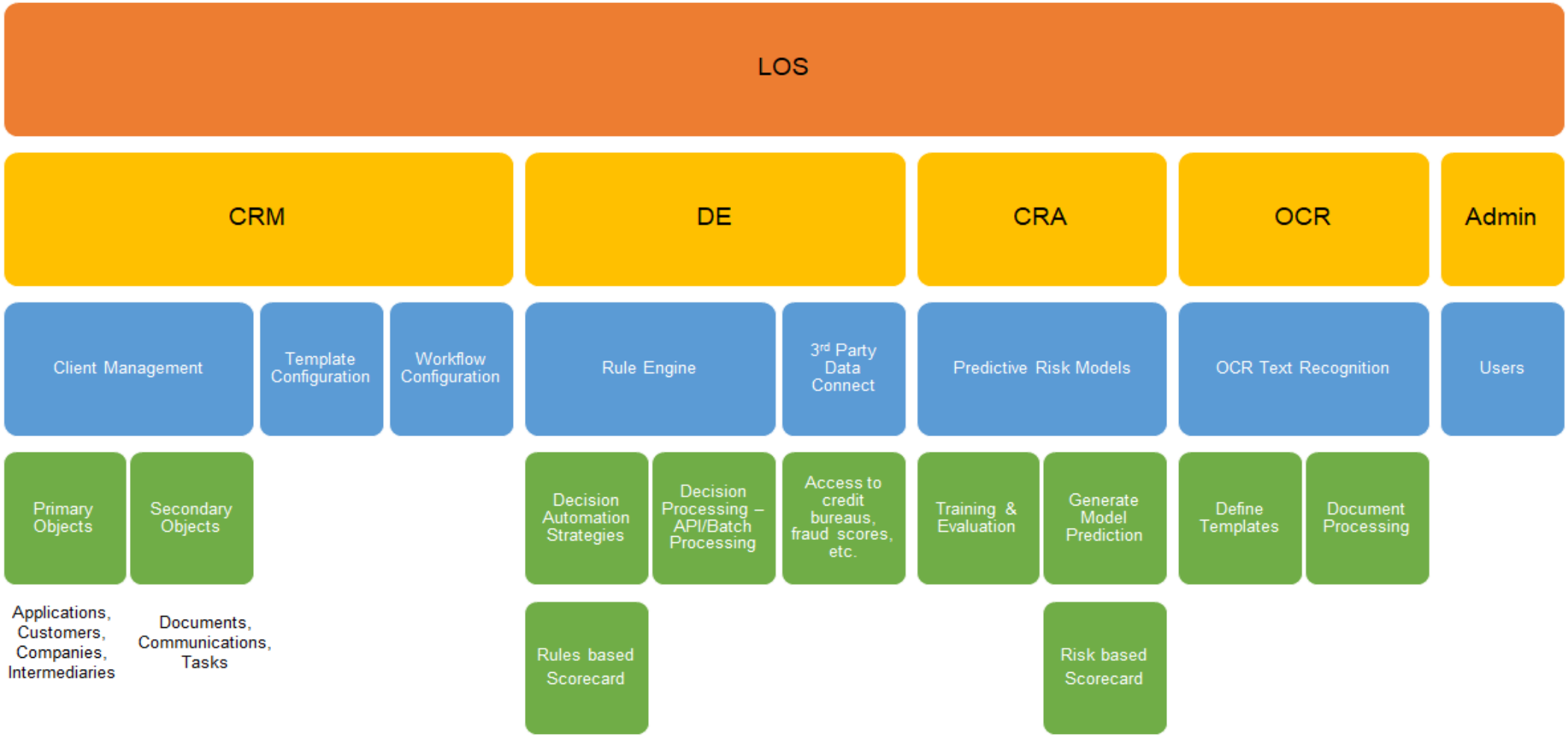
Digital LOS - Functional Modules



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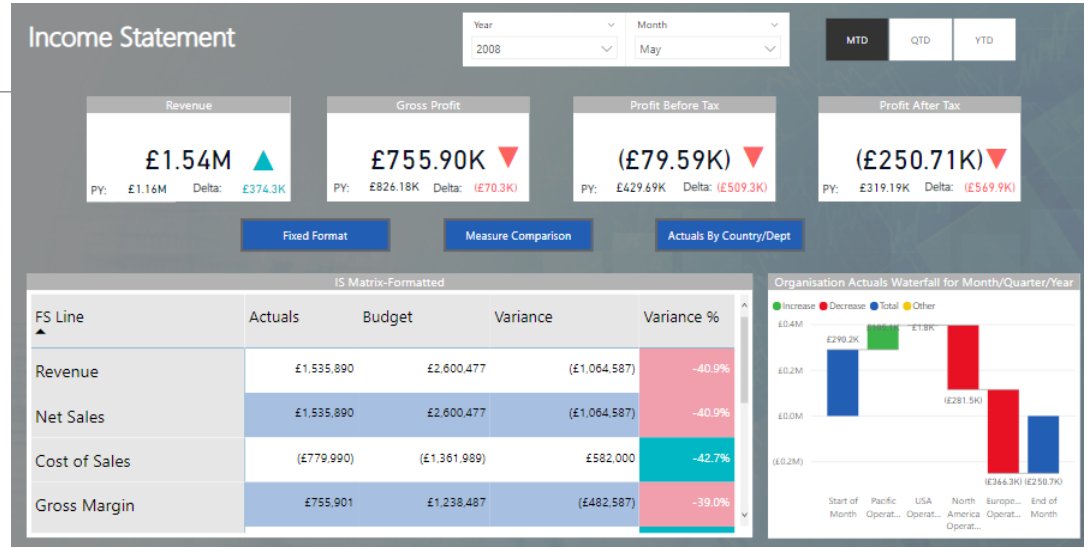
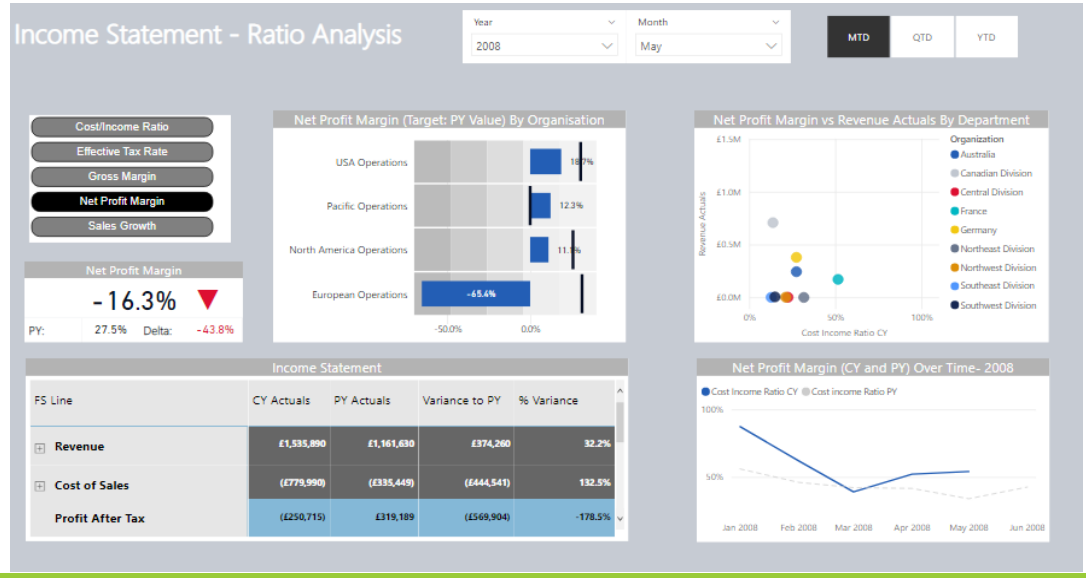
Digital LOS - Sample Screens

Data Visualization from Financial Statements (After running OCR and analytical scripts) –

Income Statements and Ratio Analysis





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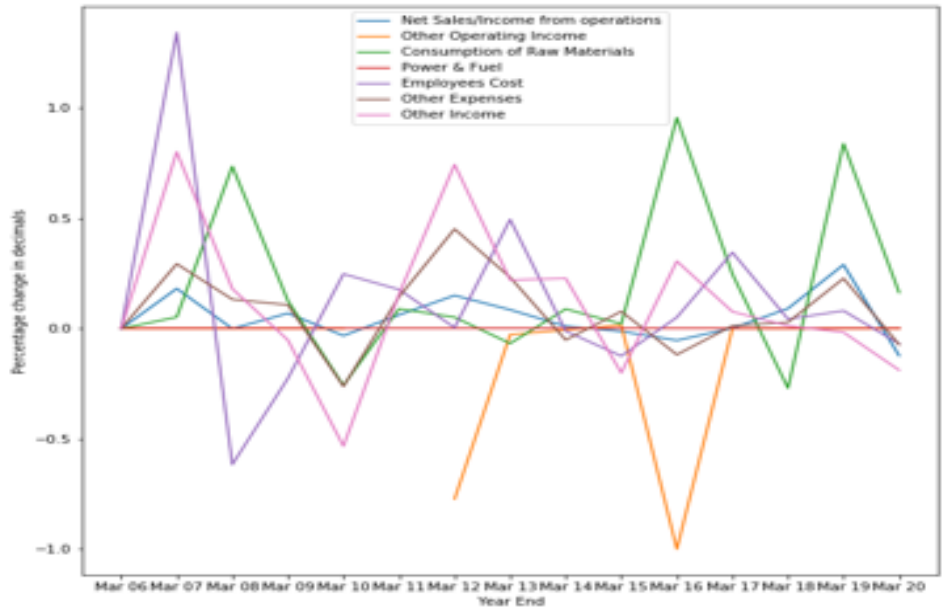
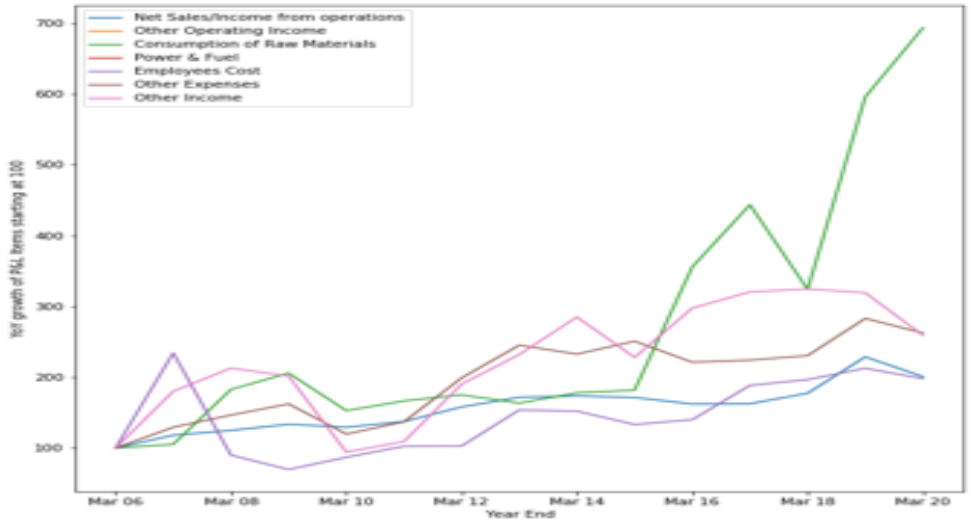
Digital LOS - Sample Screens

Data Visualization from Financial Statements (After running OCR and analytical scripts) –

Forecasting Financials for next 5-10 Years





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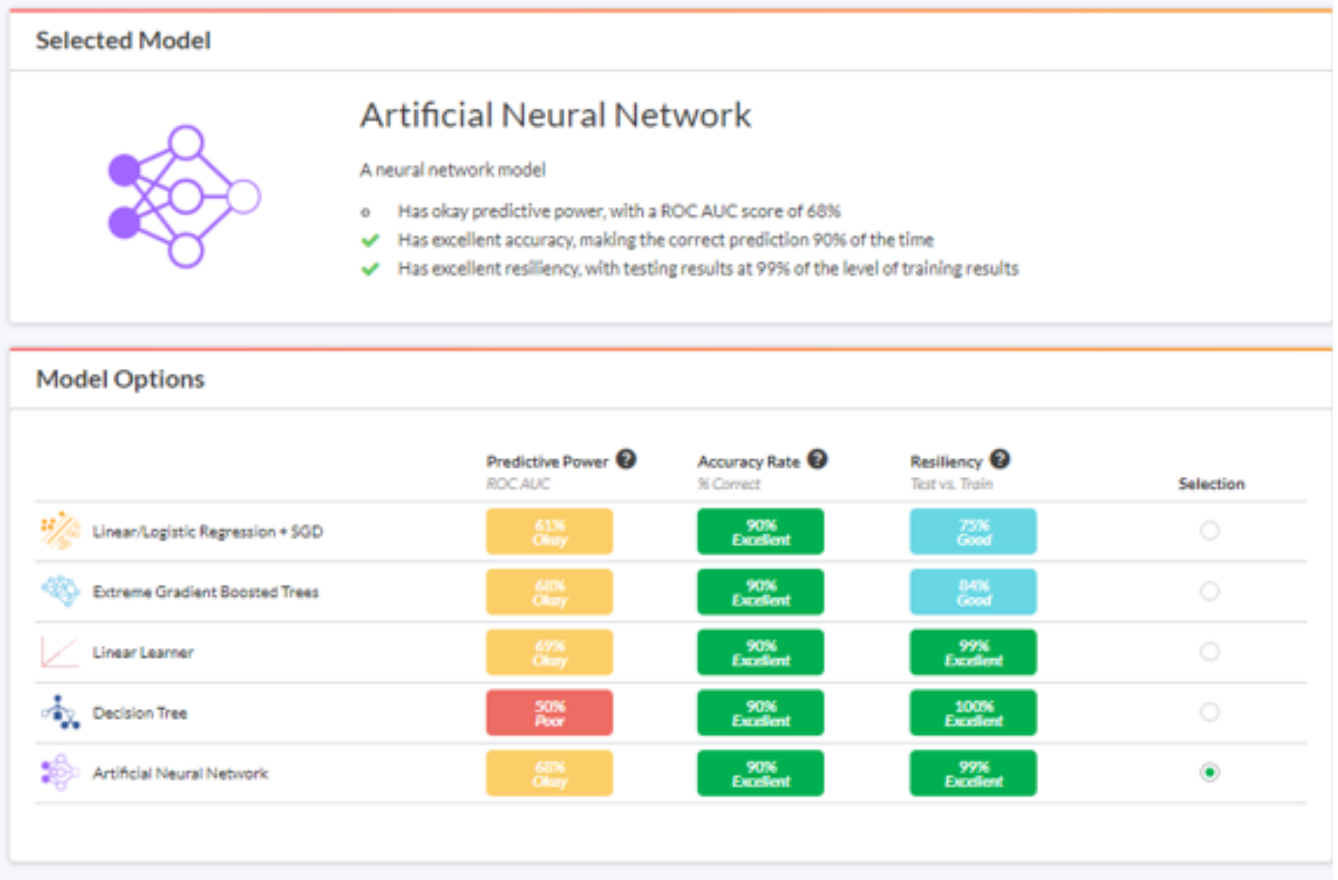
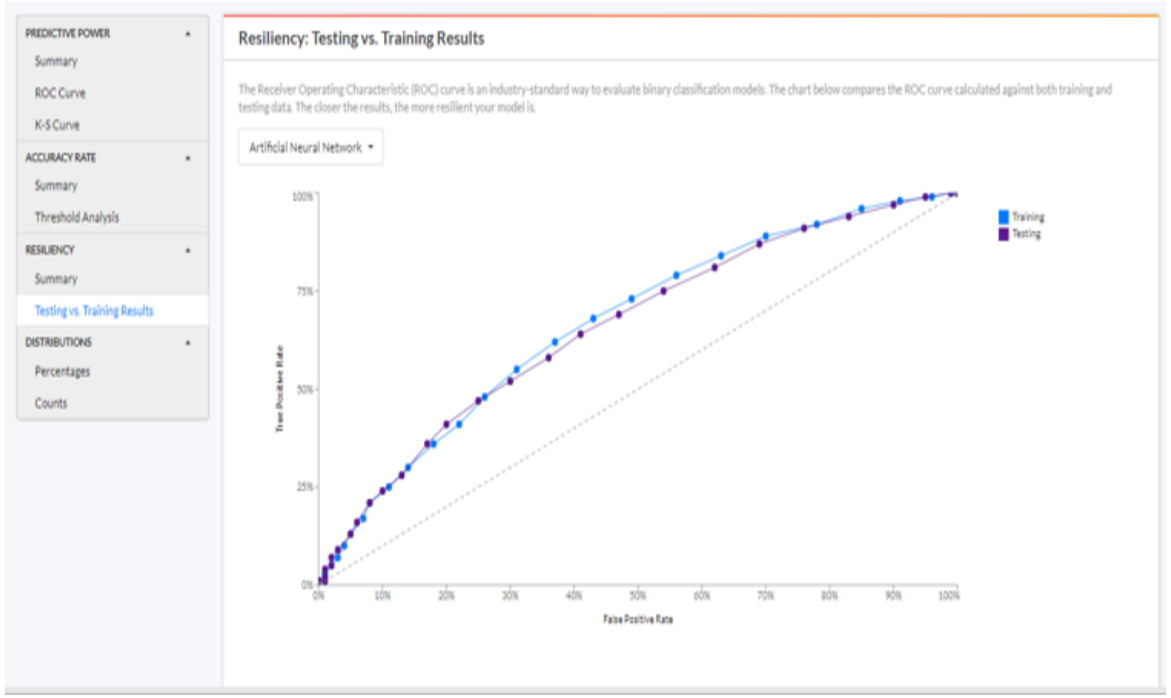
Digital LOS - Sample Screens





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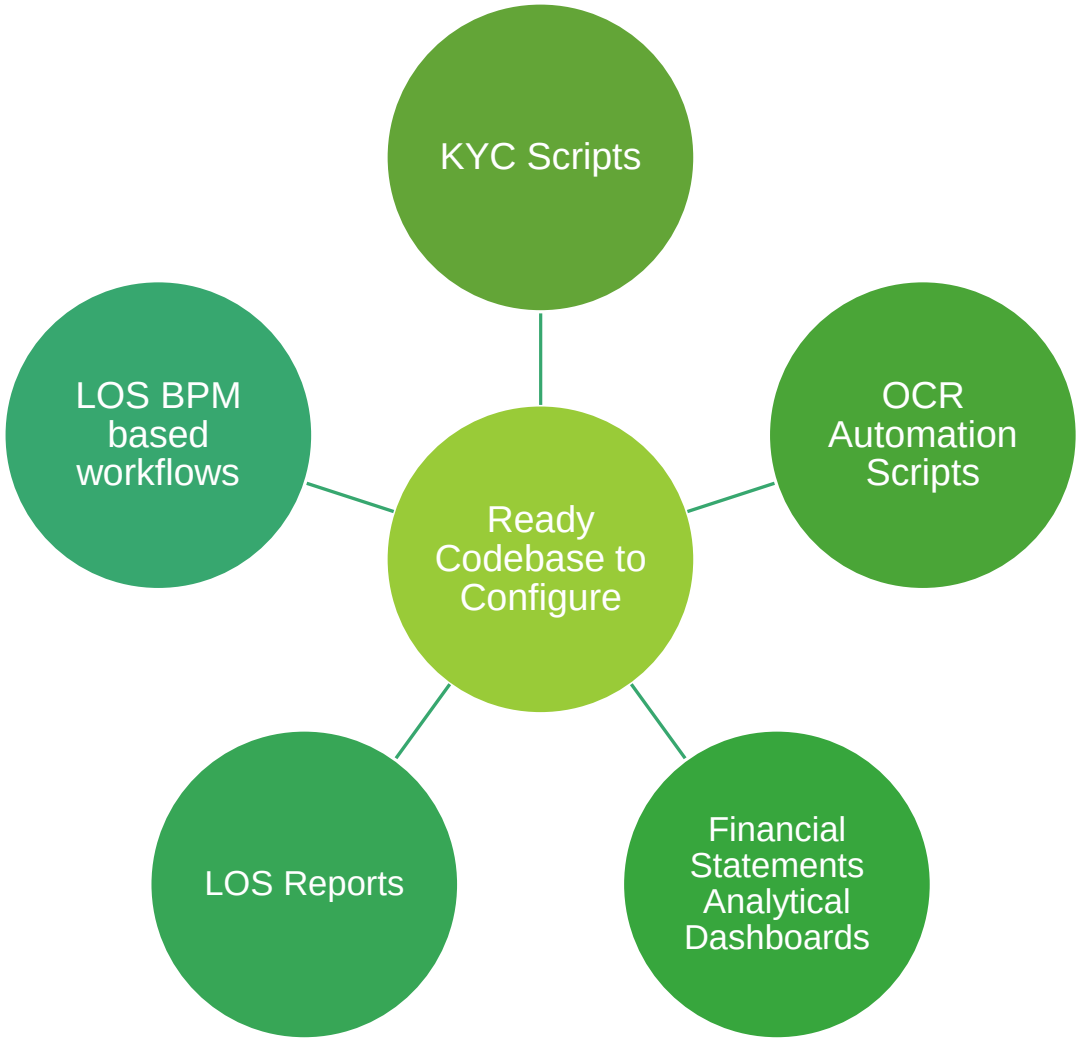
Digital LOS - Readiness to Scale the Solution

- The best of the breed open-source engines with MS Dynamics, PowerApps and Azure AI/ML platform
- Platform approach with the open API principles
- Cloud-Mobile-AI first strategy as part of design to deploy frameworks
- UX/UI will leverage no code platform from Microsoft (PowerApps)
- Templates, best practices, utilities from team's expertise working with global fintech clients will be leveraged



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Digital LOS – ROI from Benefits

Improved Credit Risk Return Profiles

- Improved credit rating and monitoring
- Reduced non-performing loans and bad debts
- Optimized credit portfolio structure

Reduced Economic Capital Requirements

- Lower risk-weighted assets through the adoption of an internal ratings-based approach
- Improved capital allocation

Improved Credit Processing Efficiency

- Streamlined and/or automated credit processing
- Improved collections management

Reduced Operational Losses

- Improved allocation of capital

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Applied Analytics for Digital Enterprises

Thank You

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