

## Key Challenges in SMB Lending

- Lack of standardized & verifiable income information
- Widely Dispersed quality of origination
- Infrequent client interaction
- Sudden credit downsides leading to lasting impact on portfolio

## Risk Early Warning

### Operating Indicators

- Account flows, Trade Flows
- Working capital indicators
- Deviant behavioral events
- Portfolio/ Peer benchmark
- Industry, Commodity indicators

### Proprietary Scoring Model

- Scoring based on derived latent variables
- Business rule inputs
- Self Learning model (by fitting past data on bad loans)
- Run at a pre-defined frequency (monthly)

### Embedded Solution

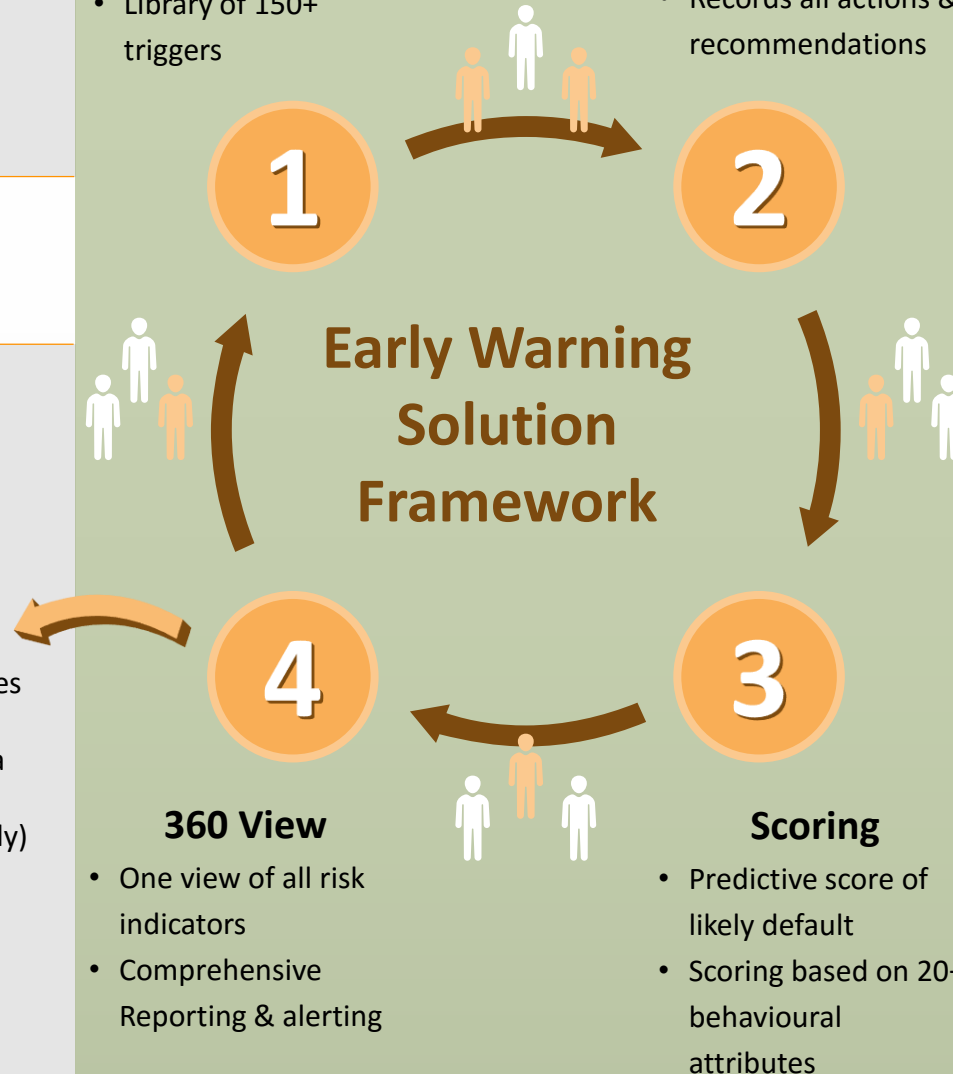
- Workflow for decisioning
- Complete Audit Trail available
- Slice/Dice for ad-hoc data discovery
- Comprehensive Reporting Framework with pre-configured report set

### Rule Engine

- Simple interface to create/edit rules.
- Library of 150+ triggers

### Workflow

- Analysts can review trigger breaches
- Records all actions & recommendations



### 360 View

- One view of all risk indicators
- Comprehensive Reporting & alerting

### Scoring

- Predictive score of likely default
- Scoring based on 20+ behavioural attributes

## Client Benefits

Early identification of problem cases & better Remedial Management

Automated & Scalable solution to manage a growing portfolio

Reduced Non Performing Loans leading to better Capital Utilization

Insights into client behavior leading to better sales & credit management