

Real Time
Credit decision making
for Retail Lending



Credit Decision Engine

A real-time, front-end configurable, retail focused credit decision engine to improve customer experience and reduce manual underwriting errors.

- » Combines internal and external data through APIs
- » Manages multi-bureau strategies as per your credit policy
- » Processes applications through traditional score cards and / or AI models.
- » Automates end-to-end credit decision process with feedback to different channels
- » Builds a credit decision mart for future analytics, reporting and dashboards among others



Improve customer experience with a retail-focused, real-time credit decision engine

by Straight Through Processing (STP) for all retail lending products and optimise process TAT by avoiding manual intervention.

Engagement Touchpoints:

Study the current processes, capabilities and data related to all retail lending

Design strategies and processes towards enabling a straight through process for fulfillment

Choose from existing **Credit Bureau Connectors** to fetch information regarding your customer / prospect

Configure the **underwriting policy rules** on the Rule Management Platform

Implement one or more **Application Scorecards / AI Models** for applicable products

Automate the end to end process of credit decision and pass the feedback to different channels

Build a set of dashboards & analytics to **monitor the effectiveness** of the program via a robust Data Mart covering KPIs across credit decision making and Credit Bureau information

Credit Decision - Process Comparison

MANUAL CREDIT DECISION



Data entry (CRM / LOS) ⌵



Preliminary checks ⌵



Bureau report fetch ⌵



Manual credit decision ⌵



Decision sent to sales agent

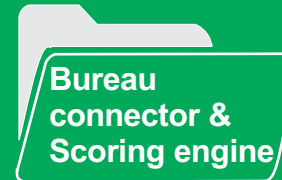
Disadvantages

1. Credit officer manual intervention
2. Complicated bank policies
3. Possibility of manual error
4. Approx. 10-20 minutes per application
5. Multiple bureau downloads for same customer

AUTOMATED CREDIT DECISION



Data entry (CRM / LOS)

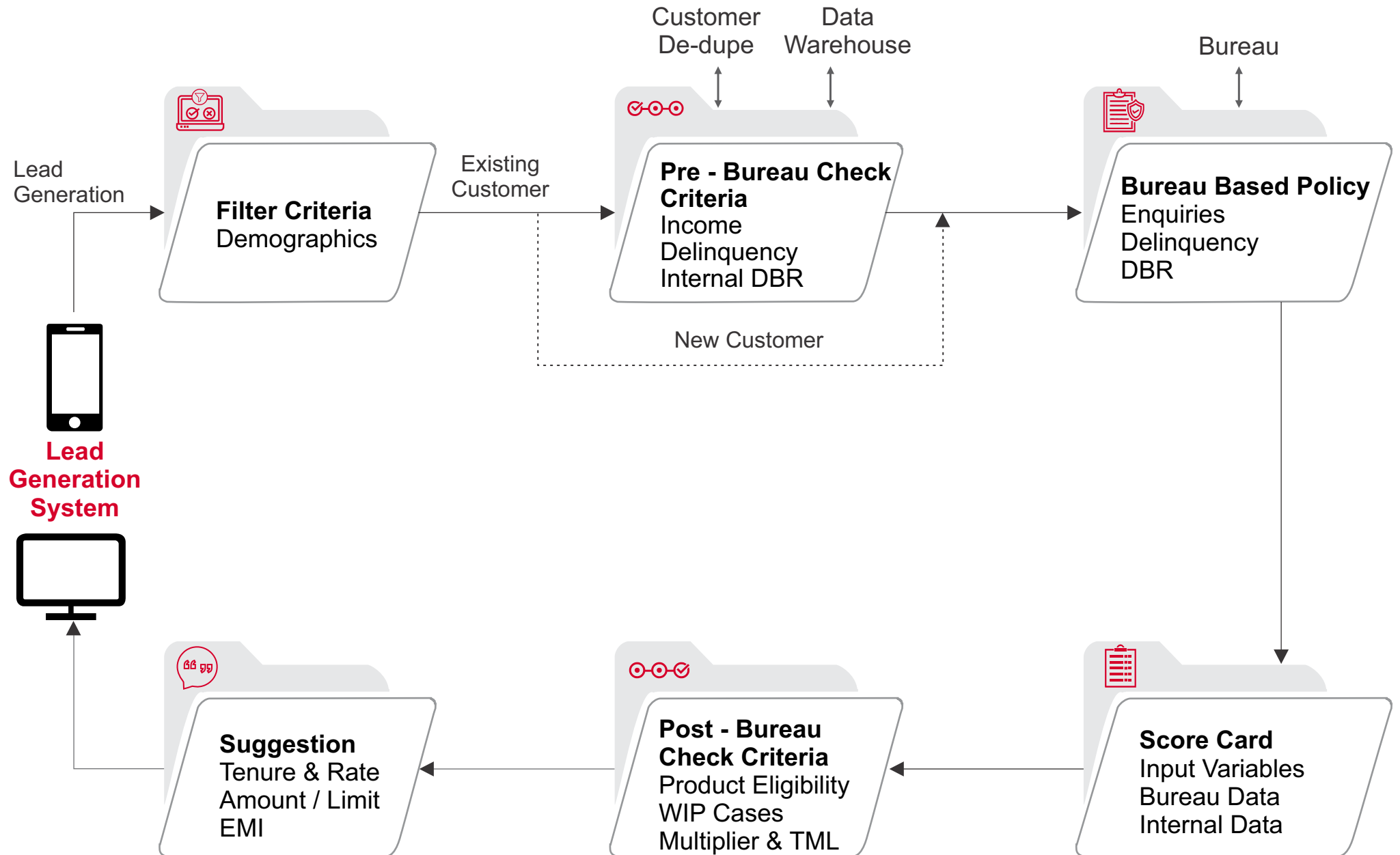


Decision sent to sales agent

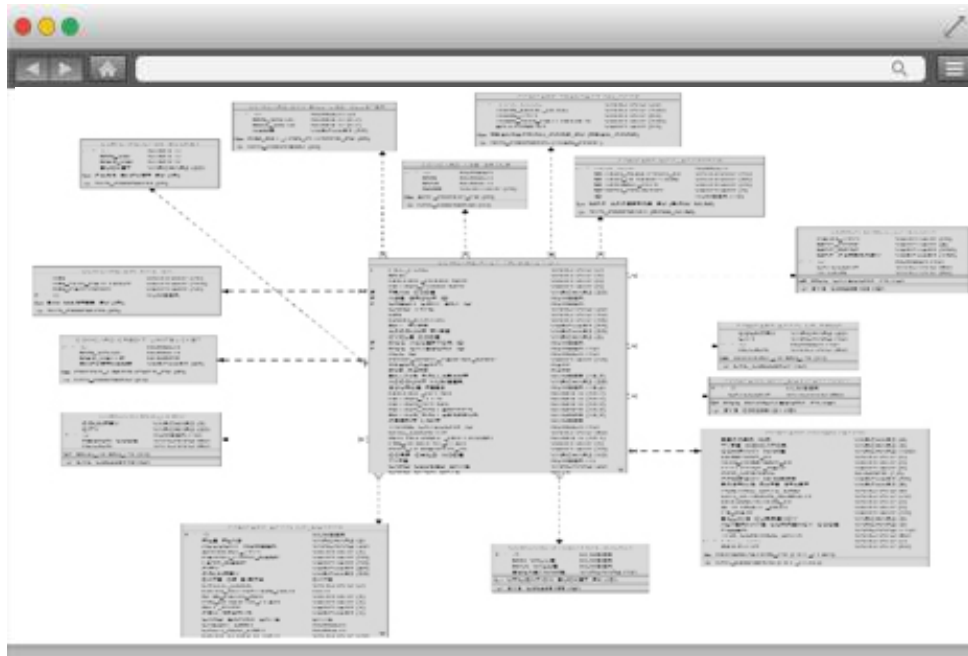
Advantages

1. No manual intervention
2. No duplicate bureau checks
3. Integration of application scorecard & credit policies
4. Front-end dynamic rule configuration
5. Real time decisioning
6. 24 / 7 decisioning






Real Time Credit Decision Flow








Credit Decision Engine – Features & Functionalities

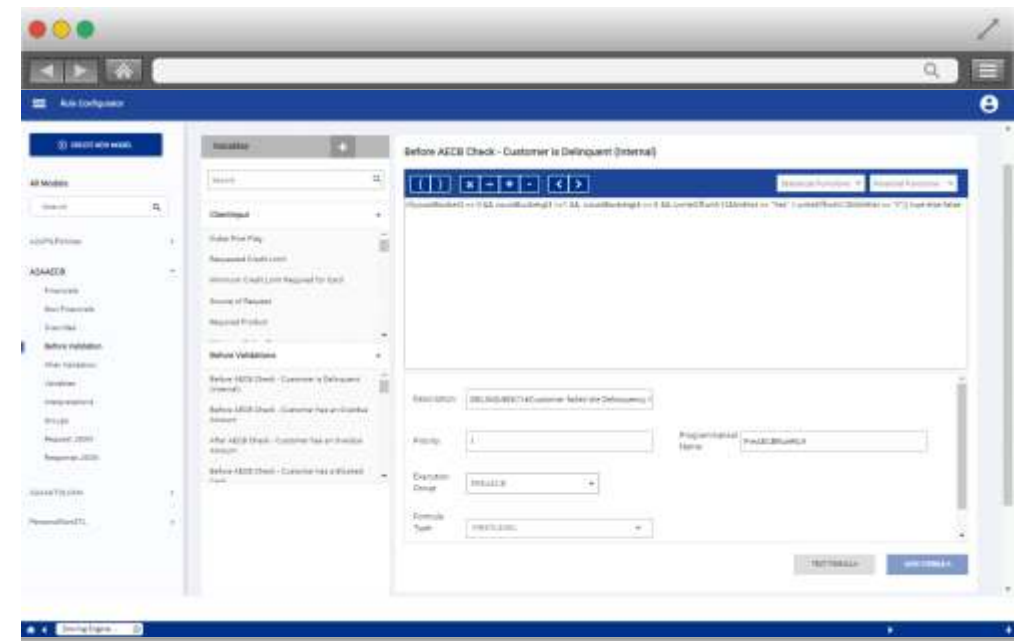


Business Rules Engine

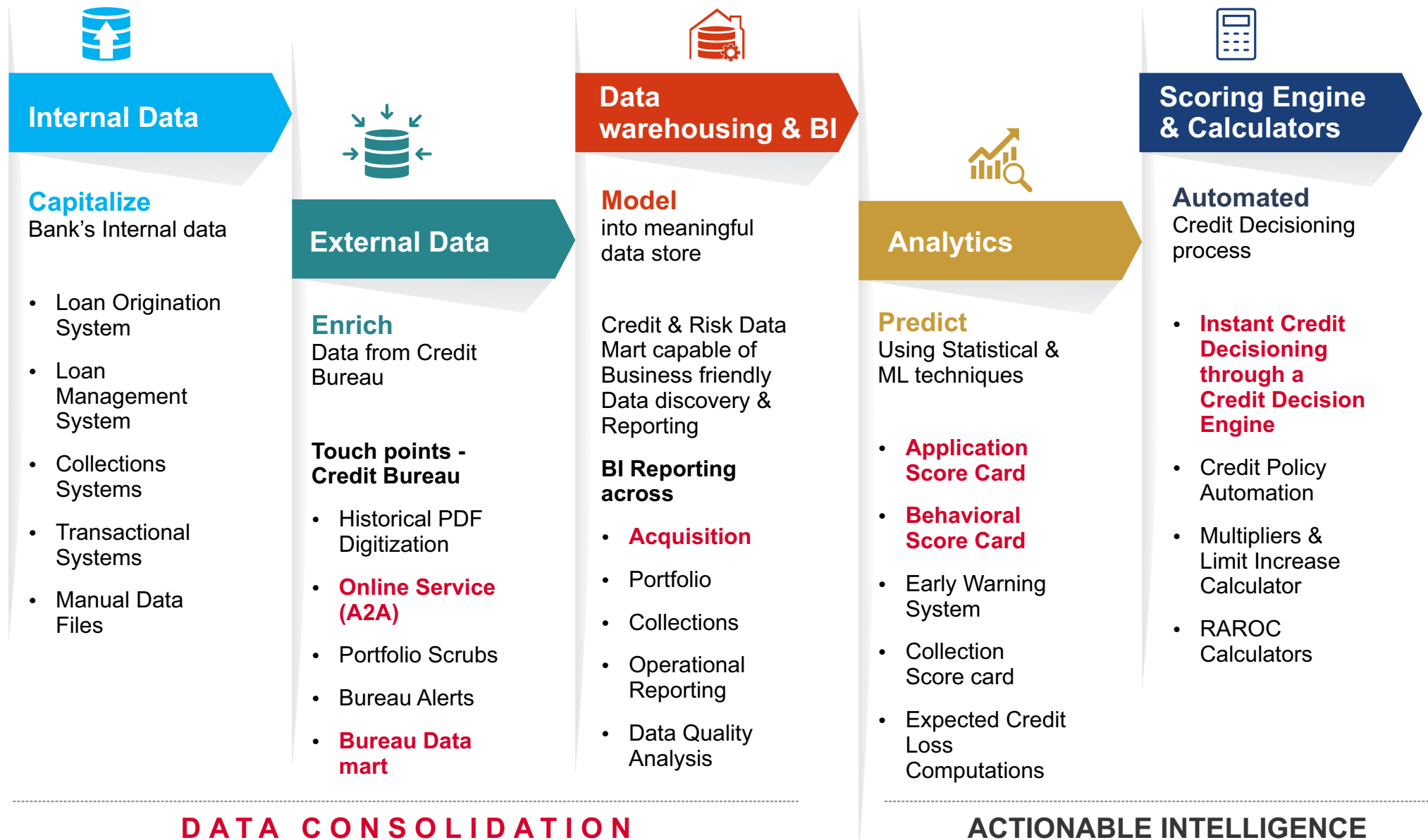
-  UI enabled Self Configurable Rule Management Module
-  Business friendly interface to create rules
-  Ability to create and manage Computed Variables, Decision tables and other complex rules
-  Rule execution priorities and overrides can be setup
-  Maker / Checker available for each rule change

Built-for-purpose Data Model

-  Pre-built data model to host credit scoring and automation
-  Historization of past data i.e. product holdings / delinquencies
-  Complete Credit Bureau Data Mart to store data from the Bureau on each enquiry (Approx. 200 data points)
-  Provision for manual uploads of Master and product hierarchies
-  Derived Analytical Mart for further post facto analysis



Credit & Risk Ecosystem – Data to Intelligence



| Our Clients

Business Intelligence and Risk Solutions (BIRS) provides a comprehensive range of risk management tools, analytical solutions and consulting services to financial institutions, banks, and corporates globally. We operate with a resource pool of 180+ analysts/developers and have engagements spanning 100+ clients in diverse geographies with a large presence in India, Sri Lanka, Mauritius, Malaysia, UAE and Africa. Some of our key clients include:

- India's top 2 public sector banks by assets
- India's top 3 private sector banks by assets
- Mauritius' banking regulator
- UAE's largest bank
- A large private financial services provider in Mauritius.
- A premier private sector commercial bank in Sri Lanka
- A Mid-sized Malaysian Bank
- A leading African alternate credit financier



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It is India's foremost provider of ratings, data, research, analytics and solutions with a strong track record of growth, culture of innovation, and global footprint.

It has delivered independent opinions, actionable insights, and efficient solutions to over 100,000 customers through businesses that operate from India, the US, the UK, Argentina, Poland, China, Hong Kong and Singapore.

It is majority owned by S&P Global Inc, a leading provider of transparent and independent ratings, benchmarks, analytics and data to the capital and commodity markets worldwide.

About CRISIL Business Intelligence & Risk Solutions (BIRS)

CRISIL Business Intelligence & Risk Solutions (BIRS) is uniquely positioned to help banks and financial institutions in their data and analytics needs. Our deep domain knowledge of processes and best practices across the entire BFSI spectrum enables us to offer innovative solutions that aid decision making across Corporate & Investment Banking, Commercial & Retail Banking, Cards, Asset Management and Insurance domains. Our proprietary technology platform combined with deep business domain knowledge helps us deliver best in class solutions across all the key functional areas including Risk Management, Sales & Marketing, Financial Control & Reporting, Regulatory Compliance and Governance. The solutions are designed to provide advanced insights into data with an emphasis on actionable intelligence, ensuring you take data driven decisions to achieve your business objectives. To know more about what we do please visit us at www.crisil.com

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