



# Analytics to provide insights into the commercial and fiscal health of the borrower

## CHALLENGE

## APPROACH

## BENEFIT

## IMPACT



### RISK ASSESSMENT AND MONITORING SOLUTION



Creating a robust framework to proactively monitor credit health of small and medium sized borrowers



Equip business and credit users with Customer Surveillance capability across key quadrants for their credit relationships



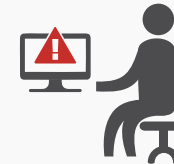
Combine data from multiple internal and external sources



Use reports, dashboards and client portal framework to reflect Key Performance and Risk Indicators



Factor in harmonization and sanitization of data



Pro-active monitoring of early warning indicators



Single borrower view covering Operating and Financial Performance, and Account Conduct



Alerts based on pre-defined business rules and thresholds to enable prompt remedial actioning



Early warning for pro-active remedial measures.



Better management of Credit Losses



Reduction in credit losses

“The key was to be able to effectively combine the disparate data sources and present the KPI's in a single borrower view. The need for process innovation to digitize data not otherwise captured formally was another unique functionality we added to the solution”

**ASHISH VORA,**  
Co-founder and Director, Pragmatix