

# Driving Intelligent Decision Making in Lending



Transform your SME customer  
experience with AI-based  
Credit Origination





# Traditional credit origination is holding you and your SME customers back

Lenders take an average of **8 days** to onboard an SME customer and an average of **90 days** to deploy capital for SMEs



**57% of all SME credit applications** are abandoned because they are too difficult to complete or are ultimately rejected



Verification has been singled out as one of the biggest pain points for SMEs during onboarding: **84% say they've had a bad experience of KYC.**





# Introducing iKredit360 Kiri

Traditional credit origination has long been the bottleneck inhibiting the growth and efficiency of banks and their SME customers. The cumbersome processes, extensive paperwork, and delayed decision-making have hindered the financial agility crucial for small businesses. Enter the era of Kiri, a game-changer poised to transform the landscape. By leveraging the power of Generative AI, Kiri enables banks to break free from the shackles of slow credit decisions.

insights, perfecting every detail from document scrutiny to industry-sourced intelligence.

The true marvel lies in turning these insights into impactful decisions. Kiri empowers underwriters with an unprecedented wealth of information at their fingertips, enabling them to make faster, well-informed credit decisions. The result? An accelerated 'Yes' that not only enhances efficiency but unlocks the full potential of SMEs, fostering a



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Transform your SME customer experience by revolutionizing credit origination, significantly cutting down the decision making time like never before. Kiri efficiently navigates through vast datasets, turning chaos into clarity by extracting vital information from a myriad of documents. The solution also orchestrates a symphony of credit

dynamic and resilient financial ecosystem. With Kiri, banks can liberate themselves and their SME customers from the constraints of traditional credit origination, ushering in a new era of agility and growth.

**Transforming Banking, Empowering Lives. Kiri—Your Gen AI Partner in Credit Excellence**



# Drive faster and more informed credit decisions for your **SME Customers**

Embrace the power of AI for faster and more informed credit decisions, ensuring faster access to cash and unlocking the true potential of your small businesses customers.

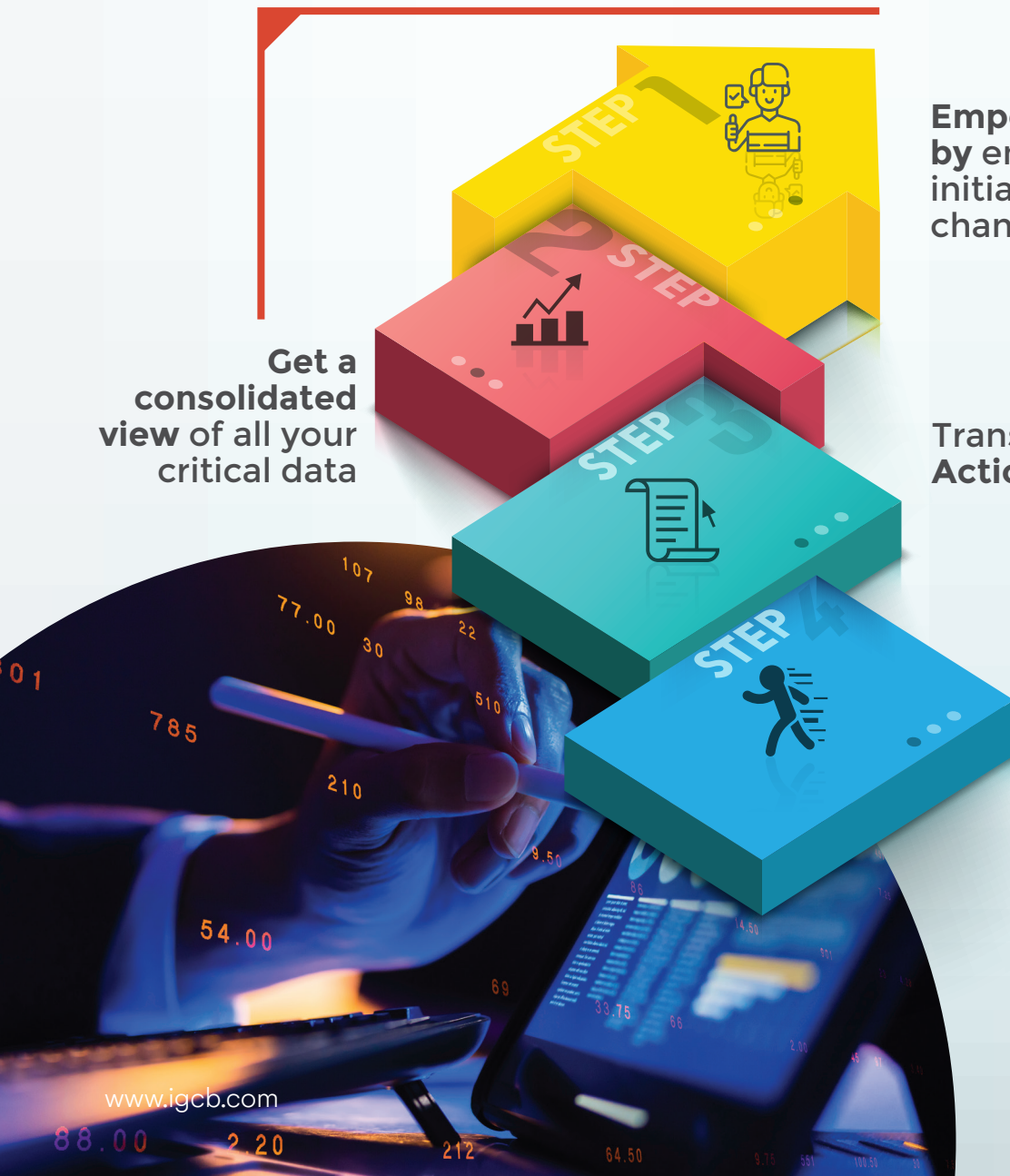
## 4 Critical Steps to Success

**Empower customers by enabling self initiation across channels**

**Translate Data into Actionable Insights**

**Provide Strategic Knowledge to Underwriters**

**Get a consolidated view of all your critical data**



# Empower customers by **enabling self initiation across channels**



Enable your SME prospects to self initiate their loan application across multiple channels with minimal information and document requirements



Streamline the onboarding process with a one-click email template and attaching the required documents in the e-mail for swift initiation



# 2 Get a consolidated view of **all your Critical Data**

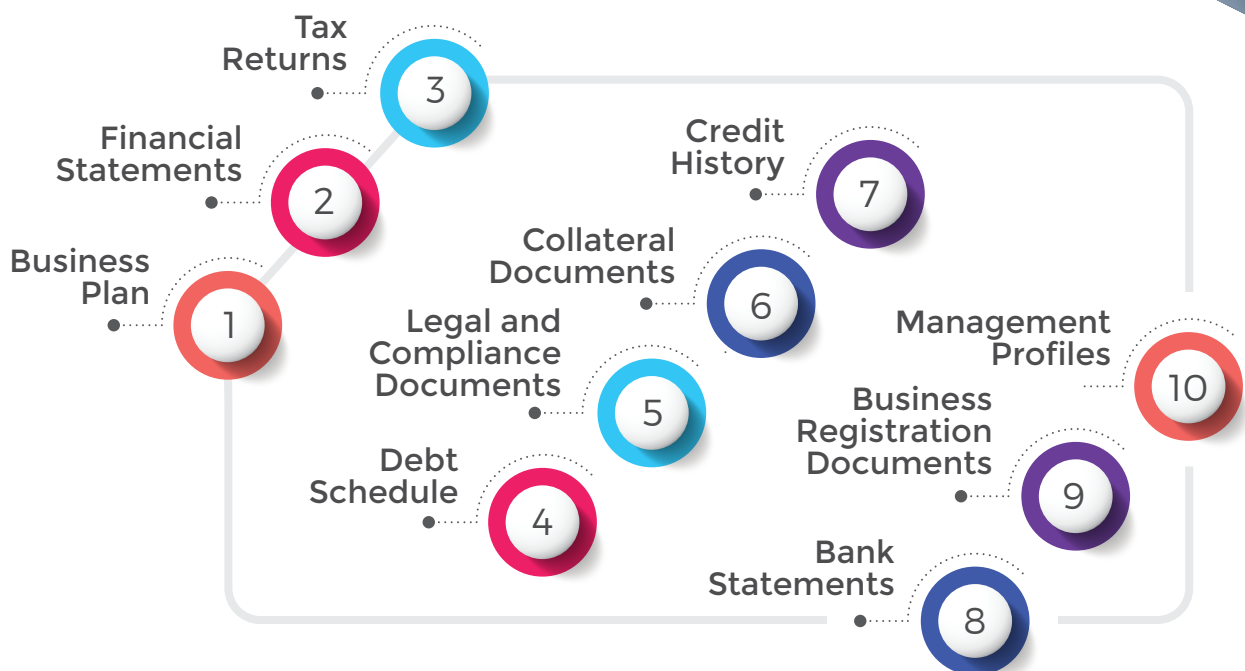
Critical information of your customers is spread across a hundred different documents. How do you harvest vital information from these diverse documents and organize them all in one place for rapid processing?



**Drive AI-based data extraction and classification** from loan documents to seamlessly present a singular view, facilitating rapid processing



Empower your relationship managers to seamlessly reengage with prospects **for missing, incorrect, or expired document details** through dynamic email templates



## Sample Documents Required

# 3 Translate data into Actionable Insights

From document scrutiny to industry-sourced intelligence, how do you orchestrate a symphony of credit insights—where every detail is not just captured, but perfected.



**Ensure accuracy and authenticity by validating and verifying the extracted data from loan documents** through strategic interfaces with industry agencies.



**Utilize real-time checks on policies, deviations, collaterals, and limits** to check the adherence to risk assessment guidelines

## Data Aggregation



## Financial



## Sample Industry Integrations



# 4 Provide Strategic Knowledge to Underwriters

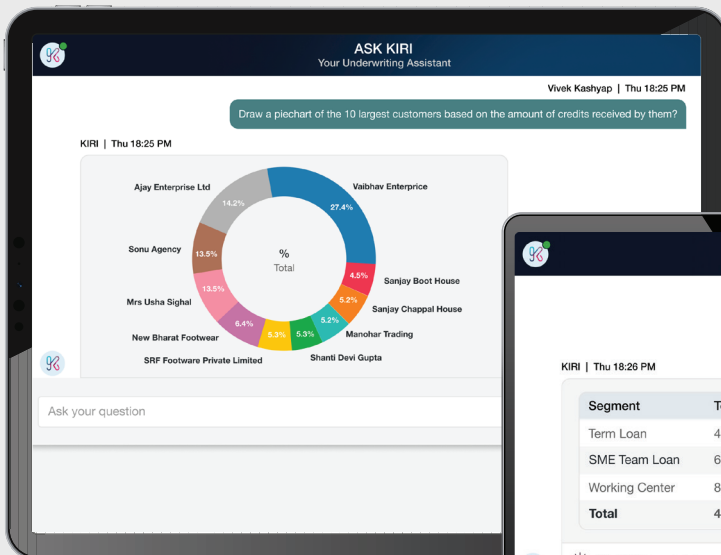
How do you empower underwriters with a wealth of information at their fingertips, enabling them to make faster and more informed credit decisions?



Accelerate analysis through summarization, insights, and risk assessments by **harnessing the power of LLM and Gen AI**



Empower underwriters with comprehensive real-time information **through interactive prompts to an AI-enabled chatbot**



ASK KIRI  
Your Underwriting Assistant

Vivek Kashyap | Thu 18:26 PM

List the exposure of the sme portfolio?

KIRI | Thu 18:26 PM

Segment	Total Exposure	Available Limit	Exposure Limit
Term Loan	48,40,76,76,321.02	1,43,11,83,500.00	190758758821.92
SME Team Loan	64,01,04,908.01	12,30,61,84,973.10	123701953982.07
Working Center	8,20,00,000.00	44,95,80,00,000.0	45040000000.0
<b>Total</b>	<b>49055880230.83</b>	<b>27,58,08,83,22,573.16</b>	<b>324954712803.00</b>

The SME has a total exposure of INR 90,558,80,230.03 [Read more >>](#)

Ask your question





# Focus Areas of Underwriter

## Internal Pattern and Trends

“Rejections/ Approvals/ Delinquency/ Deviation”

## Business Validity

“Operates the way the say it Operates”

## Cash Flow & Its Volatility

“Can they service the limit asked for”

## Business Stability & Risks

“Concentration Risks, Fundamentals and sources”

## Credit Worthiness

“Behavior to substantiate good payment discipline”

## Incidental Risks

“Related Parties, Key Promoter, Directors, Partners & Executives”

## Cross Check Facts or Seek Advice

“Co-ordinates of RM/ Prospect/ Risk Team”

## Triangulation of Information

“Substantiate Findings / Hypotheses”





# Kiri Technology Stack

SME Lending - Kredit AI



Underwriter KIRI



RM KIRI

AI Orchestration

intellectAI

Intellect AI Models  
(LLMs, LMs etc.)



PostgreSQL

ORACLE  
DATABASE

SME Lending Databases



Proprietary Large  
Language Models



kubernetes

AI Infrastructure

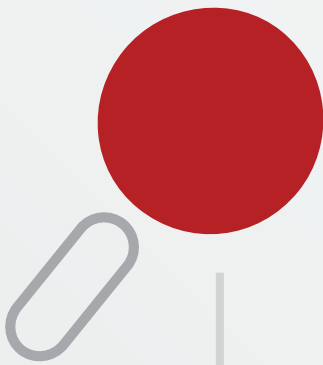


Cloud



We have been Un-complicating  
**Retail and Central Banking** for  
the last 35 years

**Across 57 countries  
and 270+ clients...**



**A Design thinking  
approach** in everything  
we do



**A single minded focus  
on finance** since last  
35 years

**...Through**



**An innovation  
partnership** approach



**An Agile methodology**  
for all our implementations

# gkiri



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