

Modernizing Credit Lending Decisions



Power Faster, Smarter & Explainable Credit Decisions

Financial institutions today face increasing pressure to deliver real-time, consistent, and compliant credit decisions. Traditional underwriting approaches fragmented systems, manual processes, and static rules lead to delays, inefficiencies, and higher Credit Risk. With SAS-powered Credit Decisioning, institutions can modernize lending by combining data, AI, and business rules into a unified, scalable decisioning platform.

Challenges



Data Quality & Availability Issues



Long processing times



Lack of integrated alternative data



Technology & Integration Gaps - AI/ ML



Manual and Inefficient Workflows

Our Solution Offering



Real-Time Risk Monitoring

Track borrower behavior across transactions and repayments to detect early stress



AI & ML-Based Risk Detection

Use predictive models to detect defaults, fraud, and anomalies early



360° Data Integration

Unify data from internal systems and external sources for a complete risk view



Intelligent Alerting System

Generate prioritized, scenarios based alerts using business rules and analytics.



Dynamic Risk Scoring

Continuously update borrower risk profiles with multi-factor scoring for better decisions.



Integrated Case & Workflow Management

Automate investigations with case tracking, SLA based workflows, and seamless escalations



Embedded Fraud Detection

Detect collusion, mule accounts, and suspicious transaction patterns within EWS



Regulatory-Ready Reporting

Ensure RBI and IND-AS 109 compliance with automated reporting, audit trails, and governance controls.

Key Benefits



Faster & Real-Time Decisions

- Deliver instant credit decisions with real-time processing
- Reduce turnaround time and improve customer onboarding
- Support high-volume decisioning with scalable architecture



Unified Data & Better Insights

- Integrate bureau, open banking, and alternative data sources
- Create a complete customer risk view for informed decisions
- Enhance affordability, identity verification, and risk evaluation



Improved Decision Accuracy

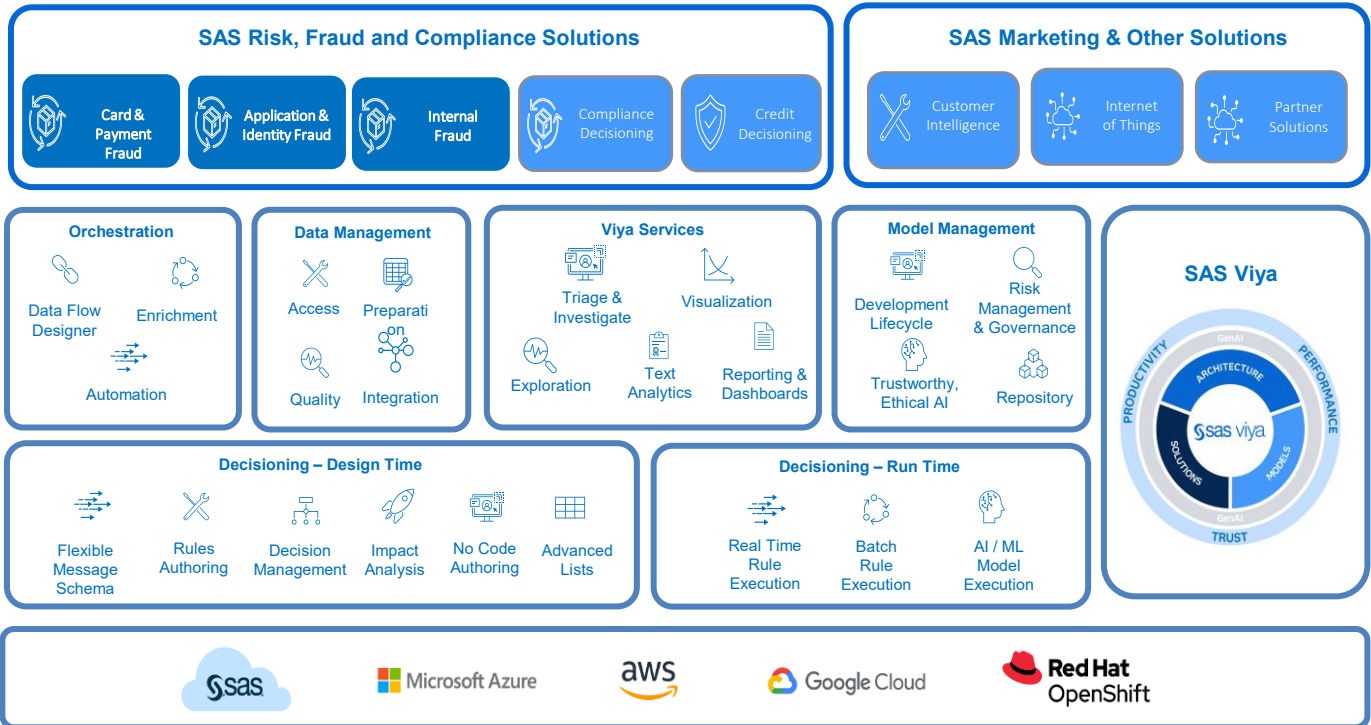
- Leverage AI/ML models for precise risk assessment
- Combine analytics and business rules for better outcomes
- Continuously optimize decisions using analytical feedback loops



Operational Efficiency & Automation

- Automate end-to-end credit decision workflows
- Reduce manual intervention and operational costs
- Enable business users with low-code/no-code decisioning tools

SAS Fraud and Financial Crimes Management Solution



AI Implementation across Financial Services

FRAML Approach

- Unify data from internal systems and external sources for a complete risk view
- Track **borrower behavior** across transactions and repayments to detect early stress
- Use **predictive models** to detect defaults, fraud, and anomalies early
- Enterprise fraud detection with AI
- Industry-aligned fraud scenarios & rule sets
- Pre-trained ML** models for fraud detection
- Event-based processing** for transactions & onboarding
- Built-in reason codes** for every decision
- Enable instant approvals across onboarding, SME & unsecured lending
- Configure eligibility, affordability & pricing rules without IT dependency
- Leverage unified data** (bureau, transactions, behavioral) for better risk insights



EWS - Early Warning System

Credit Lending Decisioning

- AI-driven **insights**, not just static reports
- AI-driven **risk trend analysis** & forecasting
- Faster decision-making for business & risk teams
- Automated, accurate, and real-time reporting

- Entity Resolution:** Identify and link duplicate/similar entities for a unified view
- Customer Segmentation:** Group customers by behavior, risk, and value
- Alert Prioritization:** Focus on highest-risk alerts

Data Analytics and AI

FCA - Financial Crime Analytics



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