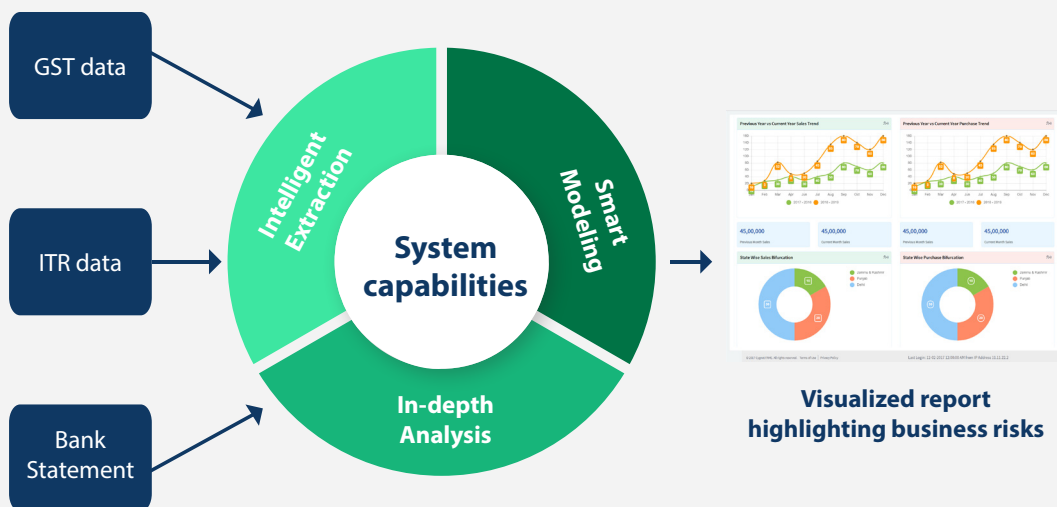


Credit Assessment and Decisioning Platform

Examine credit worthiness of borrowers with GST, ITR and Bank Statement data to generate derived data insights based on analytical engine.



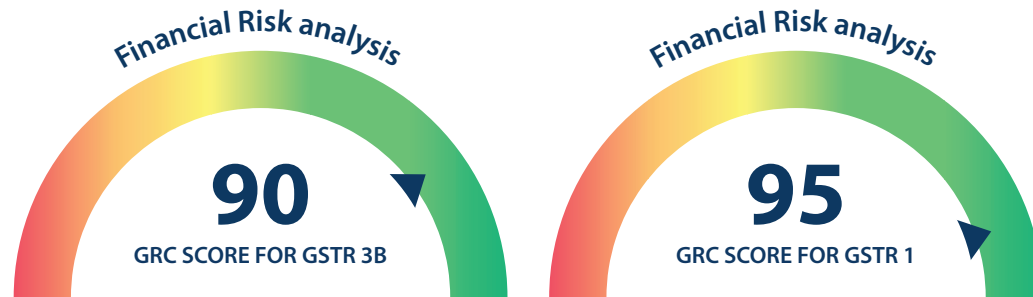
Solution offerings:

- GST Return Compliance Score
- Bank Statement Analyzer
- Business Intelligence Report
- Invoice Verification for Trade Finance
- Financial Statement Analysis
- Underwriting Platform
- ITR Analysis
- Digital Journeys

Leverage GST datapoints for credit assessment

Non consent based data

GST Return Compliance (GRC) Score is calculated based on the return filing trends of a company.



Use case

Loan Approval

- Pre- qualify loan leads
- Loan disbursal process for real-time approval

Loan Monitoring

- Monitor portfolio health
- Early warning signal to spot potential non-performing assets

NPA reduction in loan lifecycle

- Reduce number of NPAs by acting as a compliance indicator at each stage of the loan lifecycle
- A low GRC Score correlates very well with the probability of financial default in the future

Credit risk management

- Increase operational efficiency across the credit risk management process

Consent based data

Business Intelligence report

GST data analysis enabling visibility of a company's financial health.



Output parameters

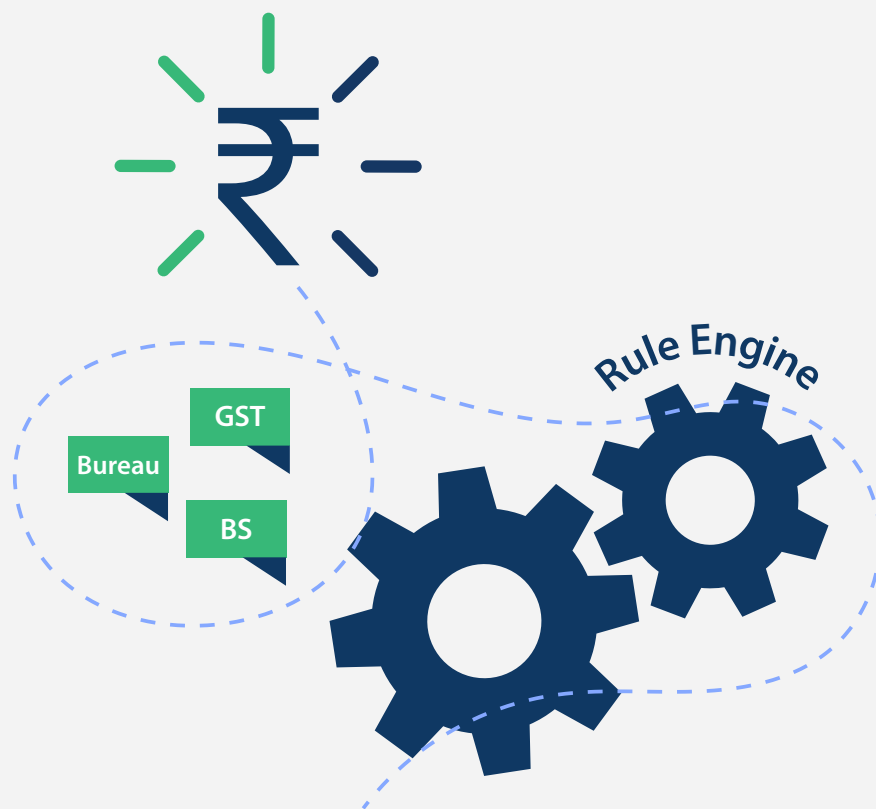
- Geographic sales distribution
- Rate wise bifurcation of inward and outward supplies
- Intercompany transactions
- Growth trends
- Product wise sales summary
- Top 10 customers and suppliers
- Bifurcation B2B client ecosystem – new onboards, % of revenue contribution
- Bifurcation revenue ecosystem – organized & unorganized sector
- Credit notes
- Supplier analysis- repeat & new, concentration ratio

Solutions for Trade Finance

Underwriting Model

Challenges

- Collecting all the business and financial details
- Lack of efficient model to assist cash flow-based lending approach
- Translating the financial numbers into meaningful assessment



End-to-end encrypted lending approach that structures a credit facility by analyzing borrower's data points reducing credit risks

Borrower's
GST data
analysis

Bank
statements
analysis

Bureau
data

Invoice verification

- Additional check on authenticity of Invoice for financiers before discounting any invoice
- Enables financiers to get pre-verified data from genuine source to reduce risk and lending TAT
- How?** Validate invoices available for discounting purposes by validating them through GST, e-Invoice, and e-Way data



1

Lenders provide the invoice details to verify and reconcile with Government data before moving forward for invoice discounting.

2

Once borrowers shared their consent, lenders can get the vetted data from Government system i.e., pre-verified data onto invoice discounting platform. Later, borrower can select from available invoices and apply for financing.

Cygnets Fintech

Cygnets Fintech empowers financial institutions to make quick and comprehensive credit decisions with technology-enabled data driven solutions enhancing operational efficiency with Credit Assessment and Decisioning Platform and digitally transform onboarding journeys forenhanced customer experience.

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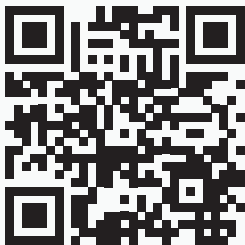
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