Cygnet Fintech

One of the world's largest private banks leveraged their Credit Decisioning with BI report

LOCATION
India

DOMAIN
BFSI

About Client

A private bank with a network of 5000+ branches & 14000+ ATMS providing products and services such as retail banking, wholesale banking, personal loans, lifestyle loans, credit cards and more. They achieved Rapid & Accurate credit assessment of loan with Business Intelligence reports – A feature on Cygnet Fintech's Credit Assessment and Decisioning Platform

Challenges

- Lack of proper visualization of historical and current company data to identify customer behavioral patterns and potential blockages for the credit assessment.

- Check the credit eligibility of financing a business loan for businesses operating in various domains having financial risks due to fraudulent activities.

Our Solution

- Data extraction for formulating reports directly from GSTN portal, banks with APIs.

- Business Intelligence reports analysing business's financials with deep analysis of GST returns, bank statements, IT returns with extensive reports showcasing summaries, charts, trends, and business insights.

Business Outcome

- Identification of data discrepancies

- Enabled 360-degree credit decisioning

- Reduced mundane process and improved process efficiency

- Quicker risk identification saving 50% of the time in decision making

Cygnet Infotech

Established in 2000, Cygnet Infotech works with clients across 35 countries and has a strong team of over 1000 employees. Cygnet Infotech's offerings range from IT Services, Technology Products, and Tax Technology solutions. Aligned with its vision of providing technology enabled business solutions, Cygnet Infotech delivers endto-end solutions for clients' most pressing business needs.

Cygnet Infotech's Technology Services enables clients to accelerate growth and optimize business operations through, Product Engineering, Bespoke Solutions, IT Modernization, Automation, Implementation Services, Risk Mitigation Services, Information Security & Compliance Services, and IT Staff Augmentation.

Cygnet Fintech

Cygnet 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 for enhanced customer experience.

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