Company Overview
&
Product Offerings

AadiSwan Info Consultants

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Aadiswan is an ISO:27001 certified company established in India and UAE with people having both national and international experience, in risk consulting, product development and project delivery in banks and financial institutions.

Target Domains –
- Credit Origination Automation
- Limits and Collateral Management
- CAD Operations and Automation
- Risk Compliance
- Digital Lending
- Risk Data Aggregation

Bahrain

UAE

India

CERTIFIED
ISO
27001

Software Development	Professional Services	Risk and Process Consulting

Our Focus Areas

Product Development

- CredPro
  - *End to end credit management Process*
  - *Credit Risk*
  - *Portfolio Limits*
  - *Collateral*
  - *Early Warning*
  - Product Coverage
    - Corporate
    - SME
    - Agriculture
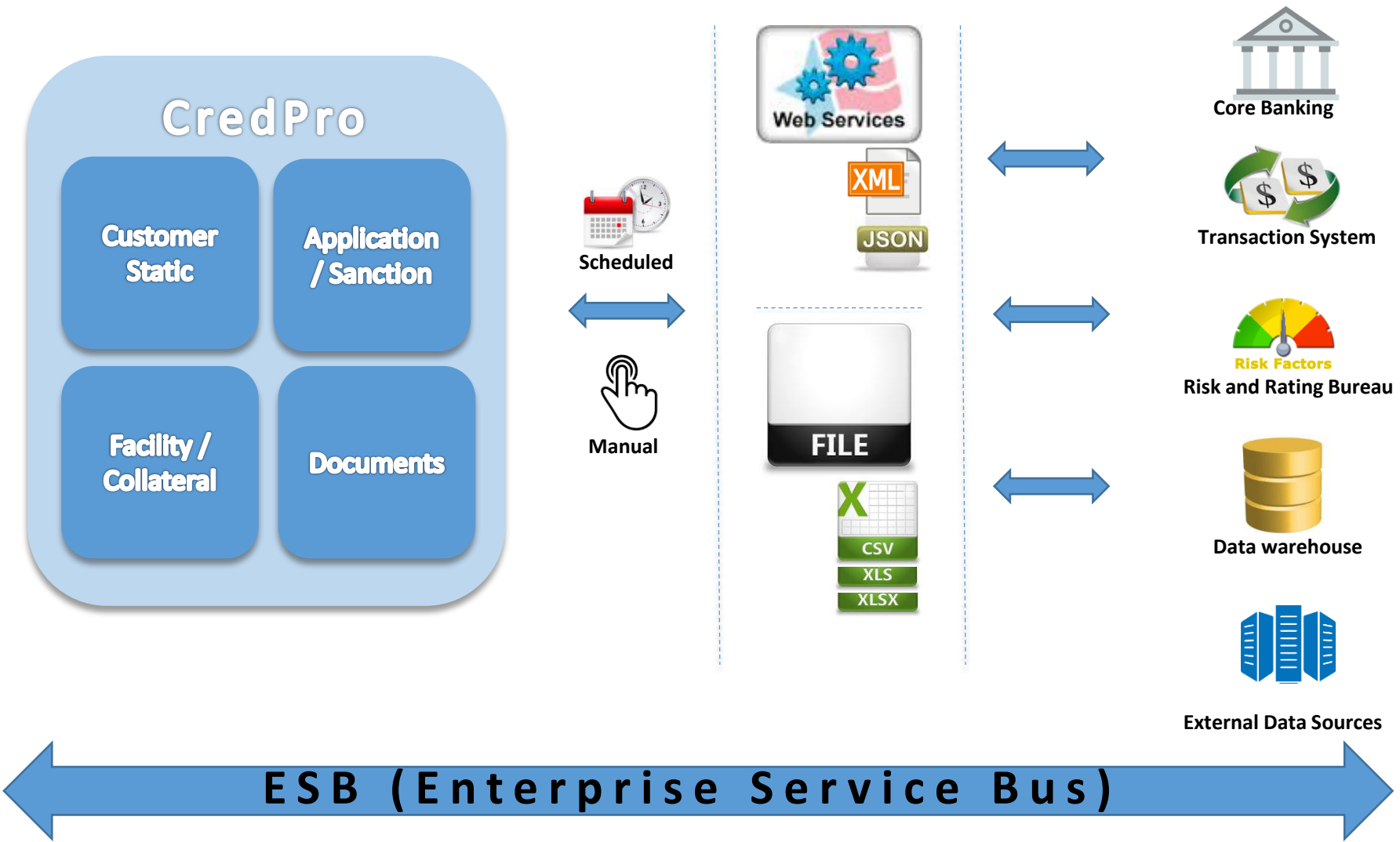   - Supply Chain
    - Retail

Risk and Process Consulting

- Credit Origination & Administration
- Limits & Collateral Management
- Credit Rating
- Treasury & Risk Management
- Enterprise Credit Risk
- Market Risk
- Risk Analytics
- Regulatory Compliance

Professional Services

- Product implementation
- Systems Integration
- Post-implementation support
- Enterprise Data Management Frameworks
- Data Gap and Quality Assessments
- Data Migrations
- Credit Risk Data Model

CredPro – Integration Capabilities

CredPro

- Customer Static
- Application / Sanction
- Facility / Collateral
- Documents

Scheduled

Manual

Web Services

XML

JSON

FILE

CSV
XLS
XLSX

Core Banking

Transaction System

Risk Factors

Risk and Rating Bureau

Data warehouse

External Data Sources

E S B   (E n t e r p r i s e   S e r v i c e   B u s)

Our Integrations

Data/API Service Providers
- ☑ Saverisk / Probe42 / Corpository / Karza

Credit Bureau
- ☑ CIBIL Score and CIBIL Report

Validation
- ☑ NSDL PAN Validations
- ☑ GST Validation and filing
- ☑ Legal Entity identifier
- ☑ KYC using Aadhar/PAN/Passport/Voter Id
- ☑ MCA data validation

Storage Systems
- ☑ Document & Image management systems.
- ☑ Storage Systems like OmniDocs

E-signing and E-stamping

Ratings Systems
- ☑ IMAC (ICRA-Moodys)
- ☑ RAM (CRISIL-S&P)

Core Banking System (for fetching exposures)
- ☑ Finacle / Flexcube
- ☑ Limit Activation/Deactivation

Authentication and communication
- ☑ LDAP
- ☑ Email and SMS Server

Internal and External Negative check
- ☑ Aggregators like AMLOCK
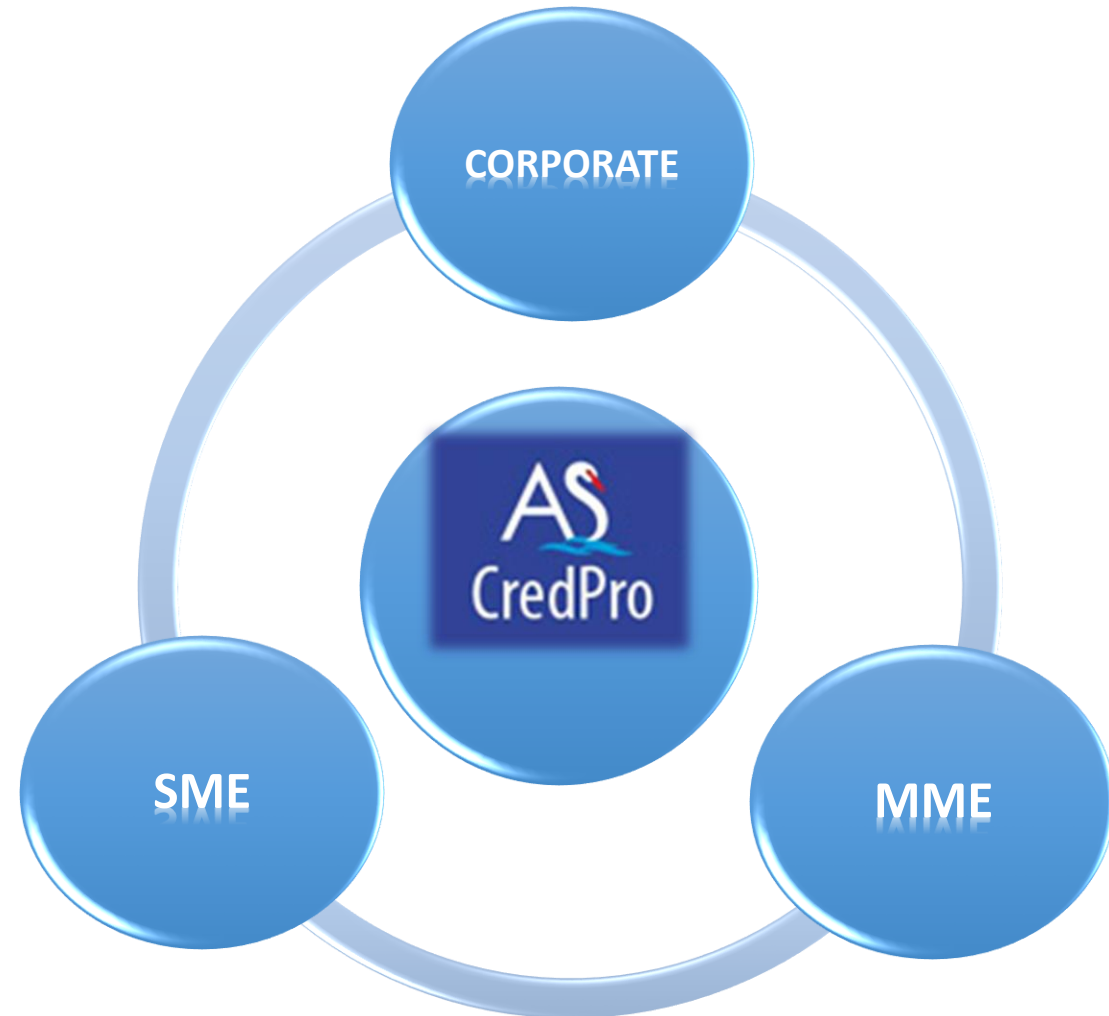- ☑ Internal and RBI lists

Bank Statement Analysis

CredPro

Credit Origination
and Risk Management System

CredPro – Enterprise Credit and Risk Management System

One Product configured for different
 Business Sizes

- Corporate lending

- SME (Small and Medium Enterprise)

- MME (Micro and Medium Enterprise)

A typical loan journey – systems perspective

Customer Acquisition
This can be done through multiple channels like a form on e-commerce sites, internet banking platform, mobile app, call centre leads or bank's own website. Output of this step is converted leads.

Documentation and Disbursement
The disbursement team processes the sanction letter, takes collaterals into custody and sets the limit in the one or more core banking systems depending upon the types of facilities.
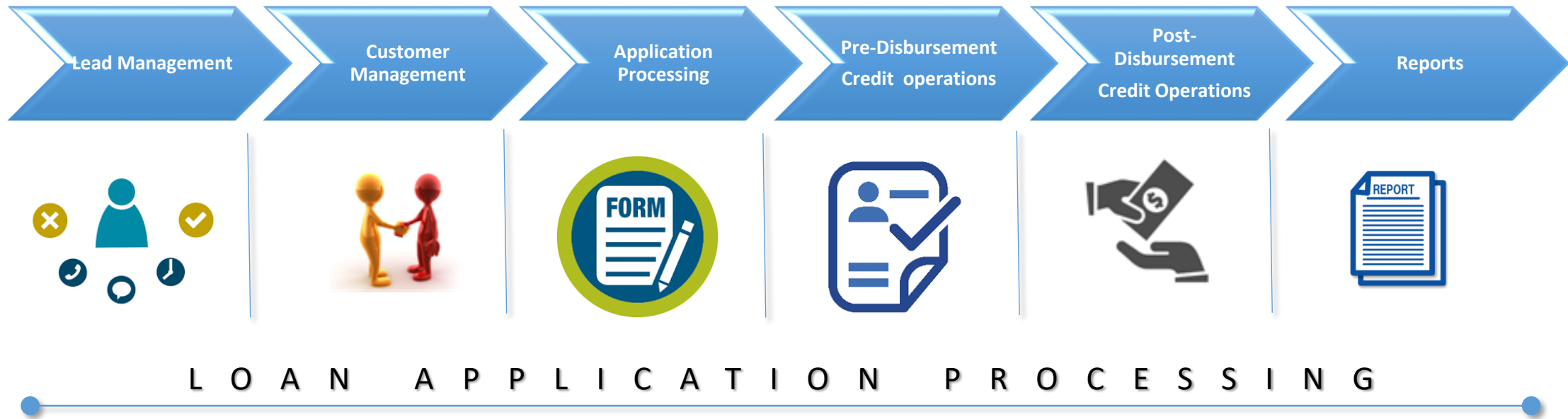
Loan Origination System
Application is prepared and facilitated by RMs to be checked by multiple departments at multiple stages and thereafter a sanction letter is generated.

Loan Servicing and Monitoring
This step ensures the periodical checks done on the loan account and ensuring timely repayment. The monitoring is important from the perspective of maintaining the quality of bank's loanbook.
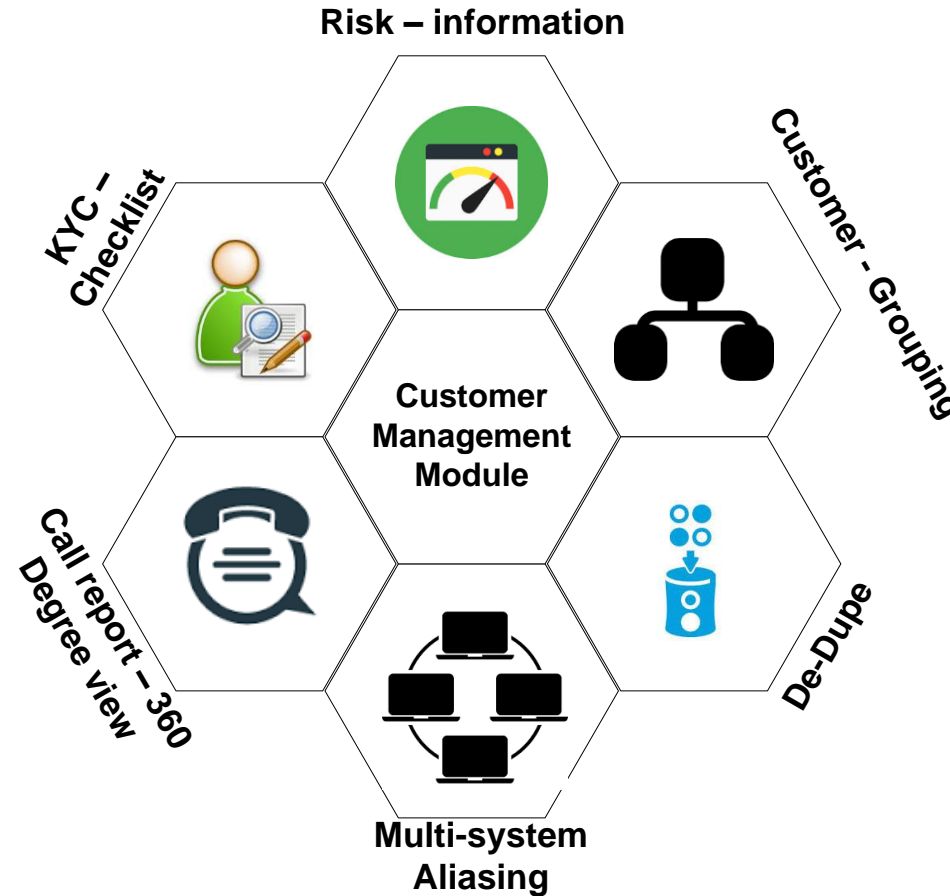
CredPro Suite

Lead Management → Customer Management → Application Processing → Pre-Disbursement Credit operations → Post-Disbursement Credit Operations → Reports

L O A N   A P P L I C A T I O N   P R O C E S S I N G
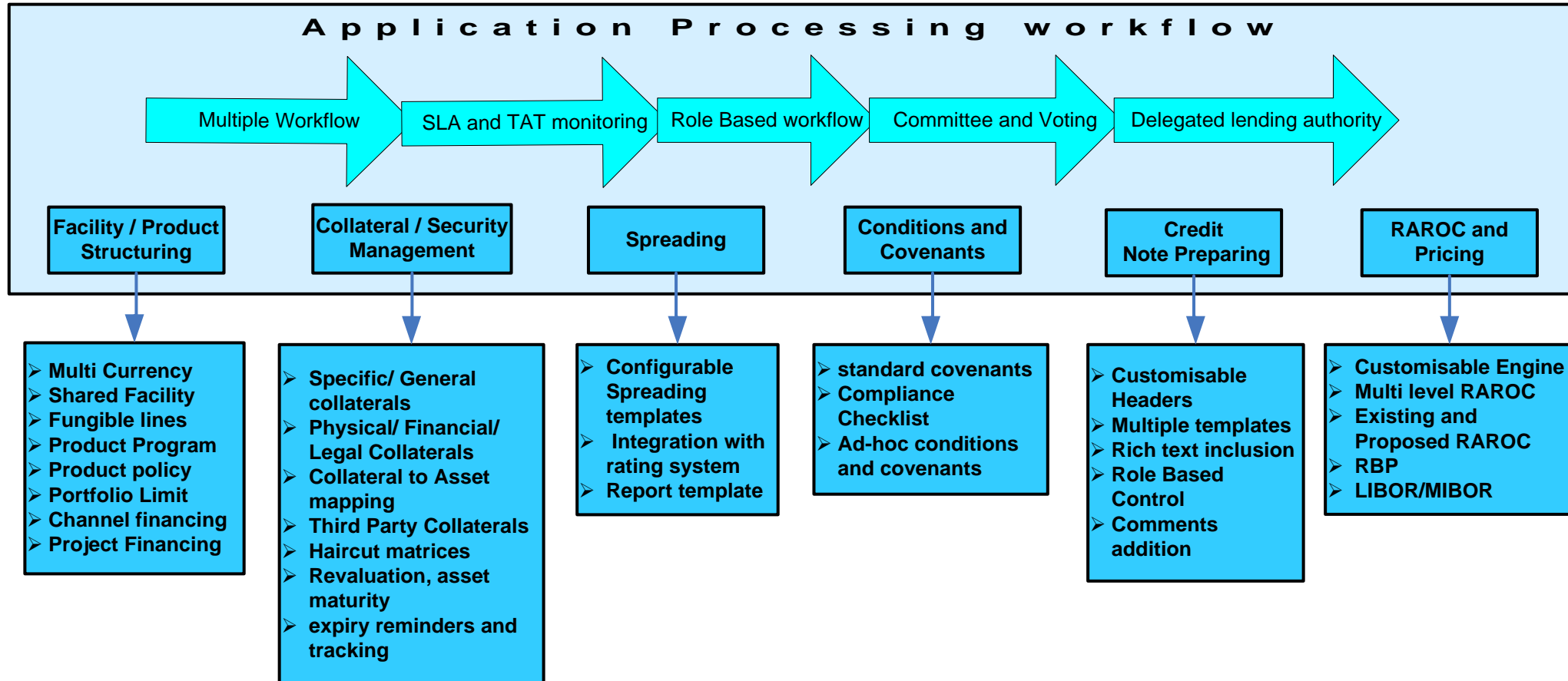
CredPro – Customer Module

- KYC- Checklist
  - Customer Information
  - Contact Information
  - Shareholding Pattern
  - JV information

- Risk Information
  - Charge Details
  - External Rating
  - Litigation
  - Major buyers and Suppliers

- Call report

Risk – information

KYC – Checklist

Customer - Grouping

Call report – 360 Degree view

Customer Management Module

De-Dupe

Multi-system Aliasing

- Customer Grouping
  - Legal and Logical Group
  - Joint Lending Group
  - Associate details

- De-dupe
  - Internal and External De-Duping

- Multi- System Aliasing
  - CBS
  - CRM

Credpro - Application Processing Module

Application Processing workflow

Multiple Workflow → SLA and TAT monitoring → Role Based workflow → Committee and Voting → Delegated lending authority →

Facility / Product Structuring	Collateral / Security Management	Spreading	Conditions and Covenants	Credit Note Preparing	RAROC and Pricing
➢ Multi Currency ➢ Shared Facility ➢ Fungible lines ➢ Product Program ➢ Product policy ➢ Portfolio Limit ➢ Channel financing ➢ Project Financing	➢ Specific/ General collaterals ➢ Physical/ Financial/ Legal Collaterals ➢ Collateral to Asset mapping ➢ Third Party Collaterals ➢ Haircut matrices ➢ Revaluation, asset maturity ➢ expiry reminders and tracking	➢ Configurable Spreading templates ➢ Integration with rating system ➢ Report template	➢ standard covenants ➢ Compliance Checklist ➢ Ad-hoc conditions and covenants	➢ Customisable Headers ➢ Multiple templates ➢ Rich text inclusion ➢ Role Based Control ➢ Comments addition	➢ Customisable Engine ➢ Multi level RAROC ➢ Existing and Proposed RAROC ➢ RBP ➢ LIBOR/MIBOR

CredPro

Credit Application Processing

CredPro – Credit Application Processing

Facility Structuring
- Multi Currency
- Shared Facilities (shared with group counterparties)
- Multi Level Sub-limiting
- Ad-hoc/ one off limits
- Temporary Overdraft Limits
- Multiple Business Lines
- Banking/ Trading book, Funded/ Un-funded in same hierarchy
- Capture of Parameters specific to a facility type
- Product policy rules for lending
- Portfolio limits and concentration risk rules

- ## Pricing approval
  - Single and multiple line pricing
  - Rate and commission moderation
  - Deviation based approval

CredPro – Credit Application Processing

Agri Based funding

- Crop season – Long Duration , Kharif and Rabi.
- Cost of Cultivation
- Crop and location-based yield master maintenance
- Other Agri based income
- Agri infra and Agri crop-based assessment.

Collateral Structuring

- Specific/ General collaterals
- Physical/ Financial/ Legal Collaterals
- Collateral to Asset mapping
- Capturing of parameters specific to Collateral and Asset Types
- Third Party Collaterals
- Haircut matrices
- Revaluation, asset maturity/ expiry reminders and tracking

Collateral Valuation

- Valuation during Credit Processing
- Post disbursal frequency/condition-based valuation
- Single and multiple valuation.
- Internal and External Valuation
- Valuation queuing and allocation based on rules and demographics

CredPro – Credit Application Processing contd…

Bank Statement Analysis
- Single and Multiple account upload
- Editable response for correction or adjustments
- Consolidate output
- Bank analysis report download

LTV calculation
- Programme base calculation
- Collateral and collateral attribute-based calculation
- LTV deviation facility
- LTV master maintenance

Assessments
- Facility based assessment
- Configurable parameters for manual and automated approach
- FOIR calculation

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Scoring

- Programme based Scoring
- Automated and manual parameter selection
- Scoring override and approval

Deviation

- Business and Programme based Deviation
- Automated and manual Deviation mechanism
- Adhoc deviations addition facility
- Approval matrix for deviation approval.

CredPro – Credit Application Processing contd...

Spreading

- Configurable Spreading templates for different business types
    - Corporates
    - SME
    - Institutions
    - Individuals
- Integration with existing spreading and rating systems
- Customizable reporting templates for note writing
- Peer group analysis – ability to setup peer group parameters

Conditions and Covenants

- Define standard covenants like
    - Financial parameters
    - Documentation needs etc.

      eg. Debt ratio, stock statement, annual reports submission etc.
- Capture non-standard, descriptive covenants
- Schedule monitoring alerts on the covenants – value and time based
- Communicated versus non-communicated (internal purpose) conditions
- Multiple checklists and compliance status

CredPro – Credit Application Processing

Credit Note Preparation

- Customizable hierarchy of note headers
- Standard template configuration for different application types
- Dynamic exclusion of specific not needed note sections
- Rich text functionality including tables and embedding of images
- Left to Right & Right to left note capture capability
- Role based control on different note sections
- Separate capture of different roles in different sections
- Mapping of multiple print templates to one electronic template
- Reviewing and commenting functionality

Approval

- Committee and Voting functionality
- Quorum for the committee decision
- "Sequential" or "Parallel" workflows
- Committee Notifications
- The Delegation of Authority
  - ✓ Nominal or risk based or a combination of both
  - ✓ Can be based on multiple parameters such as:
    - Gross Amount;
    - Net Amount;
    - Tenor;
    - Rating;
    - Business Segment;
    - Counterparty Type; etc.

Workflow

- Both role based and user based task movement
- Highly configurable and different Workflow Types, e.g.
  - In Principle Approval (IPA)
  - Renewal/ Review,
  - Ad-hoc Limit,
  - EWS Tracking,
  - Office Memorandum,
  - Extension Request, etc.
- Sequential, Parallel, Branch out
- Draft and suspension of workflow
- Task Transfers and queue admins for work load balancing
- SLA and TAT monitoring for various roles
- Holiday and working hours setting
- History Views
- Out of Office marking

Credit Operations and Administration module

Credit Operation and Administration module

- Post Approval Conditions monitoring

- Post Approval Conditions and Documents Management

- Sanction/offer letter generation

- Single/multiple Disbursement definition

- Security / collateral updating

CredPro – Pre-disbursement
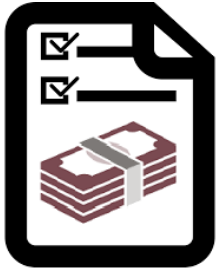
Documentation and Facility Activation

- ☑ Approval Generation – Advised and unadvised lines
- ☑ Rules for generation and tracking of other documents based on credit approval letter
- ☑ Counterparty, Facility and Collateral level documents
- ☑ Document Preparation/ waiver/ deferral with delegation of authority
- ☑ Document Lodgment and Activation
- ☑ Temporary and permanent release of documents
- ☑ Alerts and reminders in case of temporary release
- ☑ Tracking of document deferrals

CredPro – Post-disbursement

- ☑ **Covenant and Collateral Monitoring**
  - ➤ Scheduling of conditions as per the defined frequency
  - ➤ Addition of Ad-hoc conditions
  - ➤ Condition fulfilment workflows
  - ➤ Discrepancy monitoring
  - ➤ Monitoring asset expiry/ maturity
  - ➤ Collateral Coverage and revaluation tracking
  - ➤ Monitoring of Stock Statements and calculation/setting up of Drawing Power

CredPro – Reports and Dashboard.

- ## Ready to use comprehensive reports

  - Workflow SLA and TAT reports

  - Workflow Volume reports

  - Credit Concentration Reports

    - And many more

- ## Dashboard

  - Multi Functional

  - User Friendly

  - Real-time

CredPro – Other Technical Features

User and Role Admin

- Maker checker functionality
- Password Policy enforcement
- Workflow Role Assignment
- Queue Admin
- Committee assignments

Master Data Management

- Maintenance of Value Lists from front end
- Workflow configuration
- Committee and Delegation of Authority Setup
- Checklist maintenance

Rule Engine

- Unified rule engine
- Highly configurable by users
- Archiving of rules and rules sets
- Import and export of rules set
- Db persistence of rules

Reports

- Pre-configured set of reports
- Easy customization of reports
- Tabular and graphical reports
- User rights on reports
- Export of reports to PDF and Excel

Thank You

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