# BUSINESS NEXT

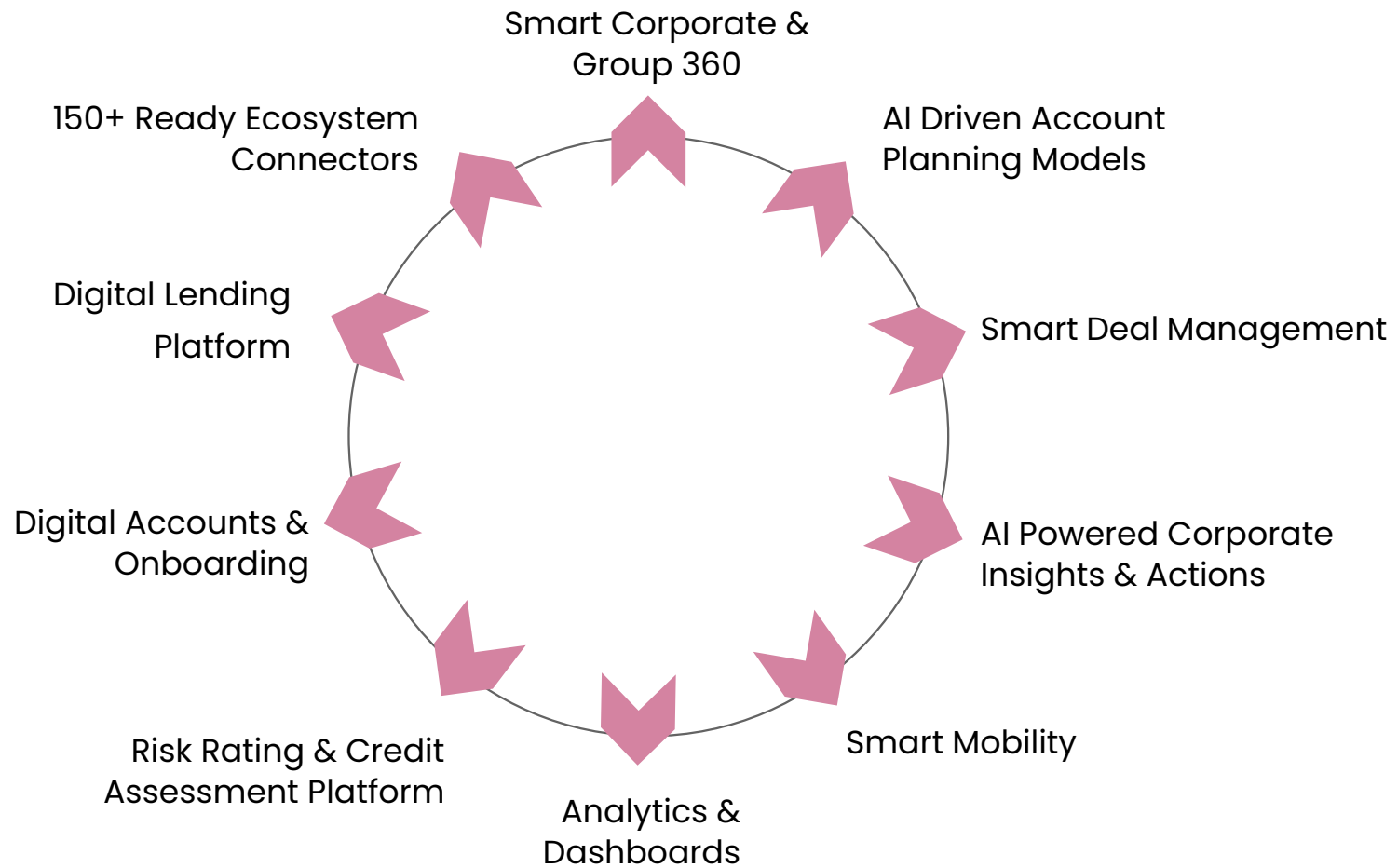## CORPORATE BANKING EDITION ➤

## CRM + DIGITAL JOURNEYS + MODERN LENDING

Simplify corporate banking experiences, supercharged with AI ready data and models

# Deliver an end-to-end, extraordinary corporate banking experience ▶

## BUSINESSNEXT - Corporate Banking Edition



Smart Corporate & Group 360

AI Driven Account Planning Models

150+ Ready Ecosystem Connectors

Smart Deal Management

Digital Lending Platform

AI Powered Corporate Insights & Actions

Digital Accounts & Onboarding

Smart Mobility

Risk Rating & Credit Assessment Platform

Analytics & Dashboards

# MODERN RELATIONSHIP MANAGEMENT ➤

**Smart Corporate & Group 360**

- Real-time account, contact, and group intelligence from a unified customer data platform
- Group 360 gives you a hierarchical grouping of accounts, subsidiaries, partners, vendors, counterparties & more.
- Increase revenue opportunities through network deal effect.

**Systematically manage pipelines with accurate forecasting**

- Configure forecast models and define dimensions, quotas, target, product, review and planning
- Leverage prescriptive analytics that deliver recommended actions to close pipeline/ quota gaps

**Accelerate opportunity sales cycles**

- Build basic or advanced opportunity playbooks with a visual playbook designer.
- Create playbooks across leads, and opportunities and assign owners based on roles.
- Schedule daily activities like sending emails, creating templates, sending meeting invites & assign playbooks for specific opportunities.
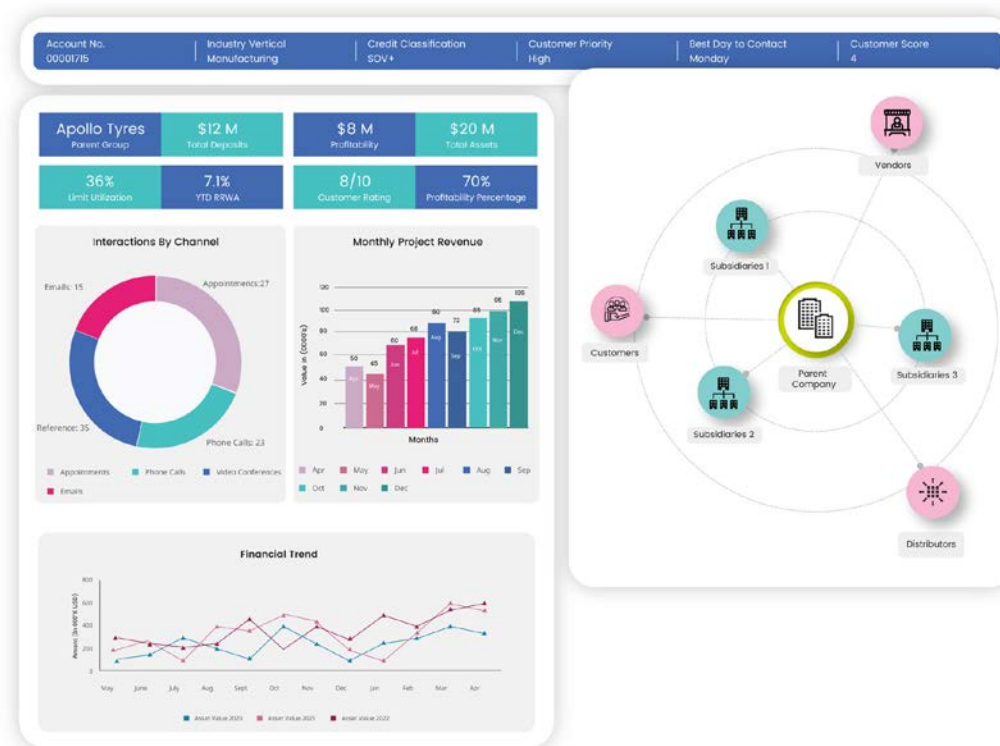
## Accelerate RM performance

- Track & review meetings planned by RMs.
- Real-time view of lead conversion rates and hit rates with the Catalyst Performance Modeler
- Next best actions with real-time insights like product offer suggestions, creating new appointments & more.

## Smart deal management

- Streamline deal workflows with drag and drop process designers to manage and track all aspects of a deal, from initiation to closure. Collaborate more effectively, share documents securely, and monitor progress in real-time.
- AI driven insights deliver bankers with valuable insights into deal performance, such as deal cycle time, deal success rate, and revenue generated. AI powered action nudges help bankers to increase engagement activities and increase deal value.
- Customize dashboards to view key deal information, such as pipeline status, deal value, and deal stage to quickly assess the health of their deal pipeline and take action where necessary.

## Keep track of activities with reports and dashboards

- Design custom tabular and matrix reports through the UI Report designer in a few clicks.
- Conduct advanced analysis with custom calculations, and trend analysis for user-defined time periods with advanced data visualization options, such as heat maps, tree maps, bubble charts, or scatter plots.
- Auto-generate, schedule, and trigger personalized reports based on roles and permissions via emails from a single report.

## Account planning with AI/ML models

- Intelligent account planning with real-time engagement scores, risk scores, and contact score and create activities directly from channels.
- Build self-learning predictive models for closure probability, deal insights, and more
- Create adaptive prescriptive models that harness signals taken by users and corporate customers to deliver the next best actions such as the best content to share, campaign recommendations, and more.

# DIGITAL ACCOUNTS & ONBOARDING ▶

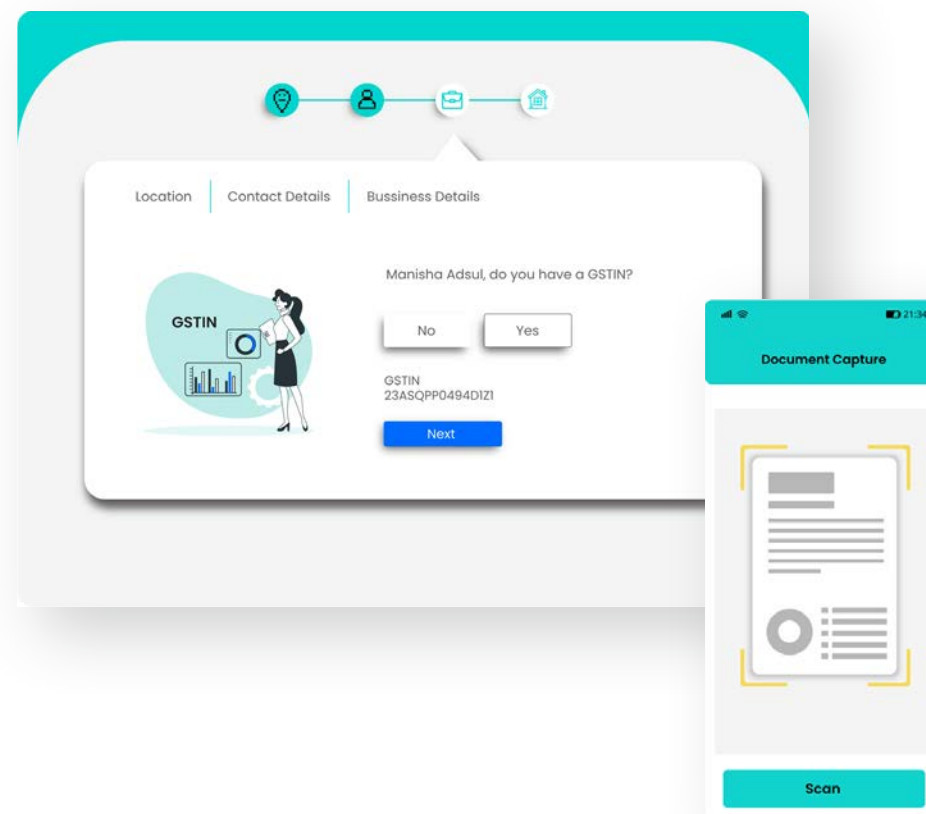**Instant business account opening with faster onboarding**

- Smart digital current account opening journeys with instant activation.
- Enable instant funding options through integrations with multiple payment gateways.
- Pattern-based integrations with regulatory agencies, DWH, back office, core banking, compliant with GDPR, AML, KYC and other Government regulations.

**Create attractive, responsive screens & experiences with Vivid Designer Studio™**

- Modify backgrounds and add validations on fields with a drag-and-drop designer.
- Design screens for change-ready journeys on the fly.
- Intuitively define data sources and custom actions.

**Create end to end account opening and onboarding experience with 100+ ready ecosystem connectors**

- Fetch, extract and utilize data from various systems including the National ID system, Tax systems, credit cards, core banking, credit rating bureaus, social and more.
- Codeless configuration with more than 50 out-of-the-box patterns.
- Make full use of multi-app capabilities with restful web services which can share data with any external application and support 2-way bidirectional integration.

# RISK RATING ➤

## End-to-end borrower processing

- Create, and import borrowers with proper checker processes and validations, fully compliant with government regulations.
- Configure processes to any industry, group entities, size and manage multiple countries.
- Analyze different rating behaviour scenarios on different natures of borrowers incl. greenfield entities to operational entities.

## Quickly conduct stress tests and analyse impacts

- Easily configure complex mathematical computations for scenario simulations
- Execute stress tests against historical datasets and get warning signals early on
- Automatically execute model calculation logic for bulk rating execution against sub-portfolios based on specific criteria

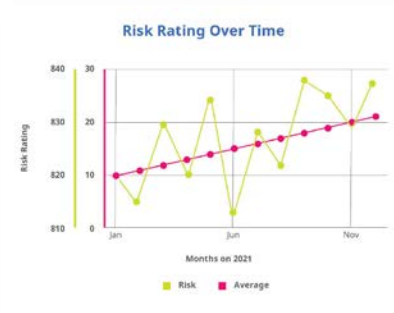## Create your own business differentiators with smart Rating models

- Use a powerful business rule engine to design proprietary and unique rating models.
- Enable automatic triggering of ratings based on custom criteria, for instance, external rating downgrade, financial spreads etc.
- Input risk rating parameters including financial ratios, industry risks, market risks, business risks and financial risks

## Be compliant in each step

- Get better reporting structure with interim, mid-journey reporting capabilities
- Complete rating process visibility with end-to-end audit trail\

**Risk Severity Over Time**

**Risk Rating Over Time**

**Average Customer Rating**

# Digital Lending Platform ➤

**Omni-channel application capture**

- Enable application capture across diverse channels such as corporate website, mobile apps, SMS, phone calls, tablets, branches, ATMs, kiosks, correspondent offices, facilitators, and direct corporate relationship managers
- Ensure 24x7 omnichannel accessibility with tailored offers and advanced targeting, featuring seamless document uploading, eligibility assessments, and presentation of preapproved solutions

**Highly configurable, AI-driven lending workflows**

- Deploy intelligent and adaptable workflow journeys supported by AI/ML models. Integrate robotic process automation to mitigate operational risks and control expenses
- Employ designer-driven workflow creators capable of designing and deploying intricate parallel processes tailored to corporate lending requirements

## Choose your Loan Amount

Loan Amount
max 100 lakh
$ 65,00,000

5L  15L  25L  35L  45L  55L  65L  75L  85L  95L

EMI tenure
131  Months

120  126  132  138  144  150  156  162  168  174  180

Interest Rate
10.5  %

5  10  15  20

**Calculate Result**

### Details for Loan Against Property

| | |
|---|---|
| Number Of Emis | 1572 |
| Monthly EMI | $ 56,875 |
| Principal Amount | $ 65,00,000 |
| Interest Rate | 10.5% |
| **additionalcharges** | |
| Processing Fees ⓘ | $ 29,250 |
| Registration Fees ⓘ | $ 97,500 |
| Stamp Duty Charges ⓘ | $ 97,500 |
| Total Interest Payable | $ 8,29,07,500 |
| Total Amount Payable | $ 8,96,31,750 |

Upgrade your Offer

## Mitigate credit risks through automated underwriting

- Leverage behavioural data capture and algorithmic risk analysis to automatically approve compliant applications
- Prioritize non-conforming applications for final decisions, streamlining processes for accelerated decision-making. Allow for customizable dynamic risk limits to manage credit exposure effectively

## Seamless Ecosystem Integration

- Integrate seamlessly with a broad array of systems, offering over 150 connectors to extract data from sources such as corporate tax databases, legal entity databases, loan origination systems, corporate credit card systems, core banking platforms, credit rating agencies, and corporate social networks
- Enable codeless configuration with more than 50 predefined patterns and support multi-application capabilities through RESTful web services for data sharing and two-way integration
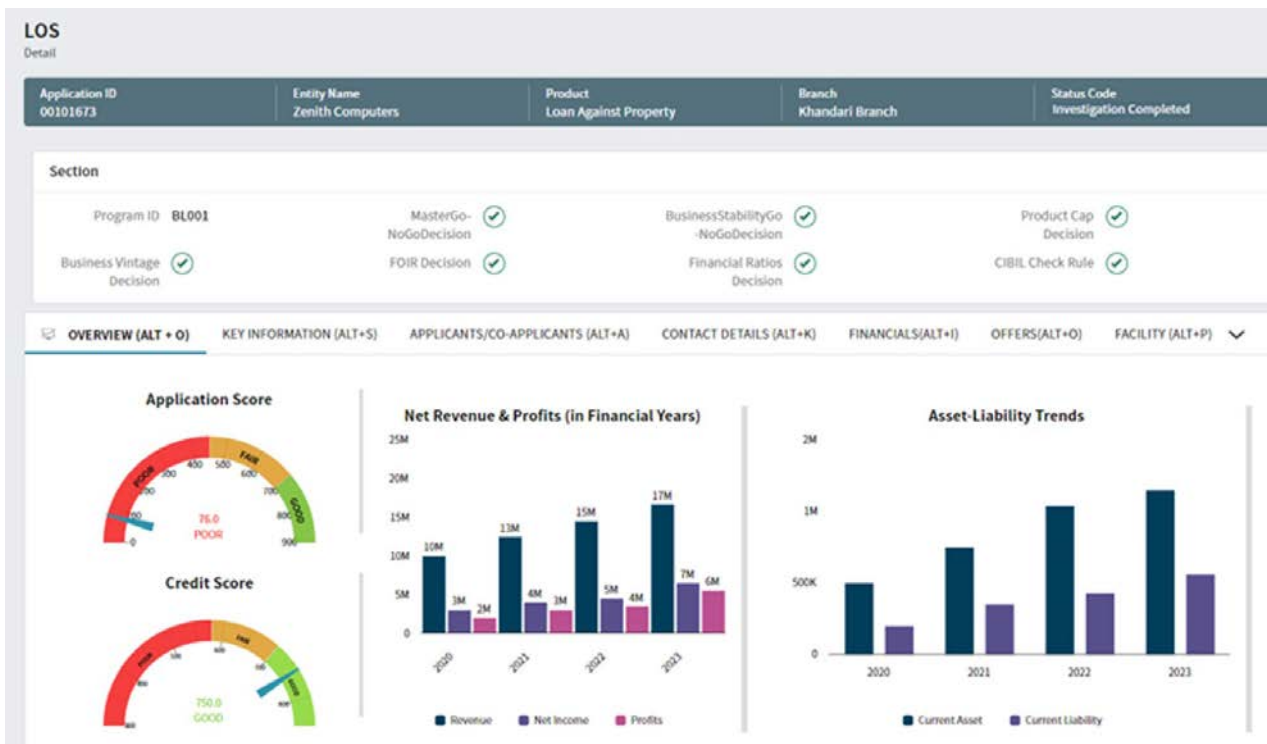
# REAL HIGH IMPACT OUTCOMES* ➤

**450%+** ROI realized in 24 to 36 months

**6 to 9 months** of payback period

**3X**
Increase in digital channel revenues

**40%**
Increase in average deal size

**30%**
Reduction in costs through AI/ML driven process automation

**208%**
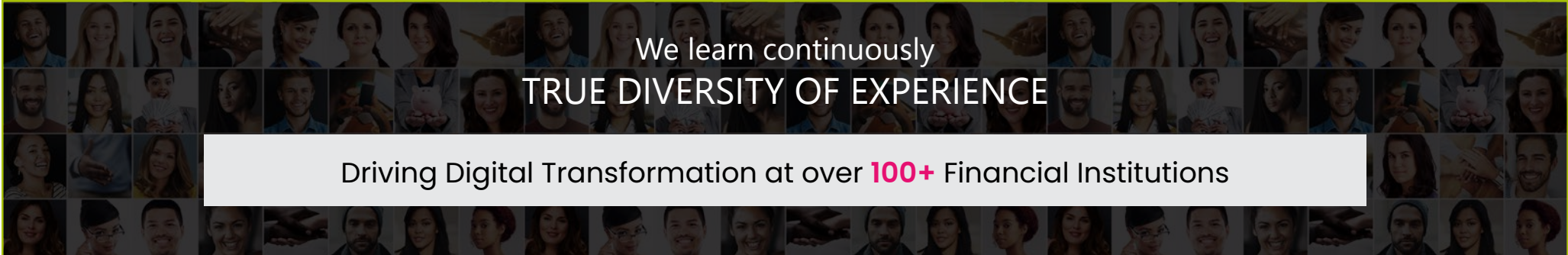Increase In lead conversion

**40%**
Increase In cross selling

**60%**
Reduction in customer acquisition costs

**90%**
Automation for credit assessment processes

**60%**
Faster risk rating processes

**86%**
Improvement In customer loyalty index

*Average outcomes realized by BUSINESSNEXT customers

We learn continuously
## TRUE DIVERSITY OF EXPERIENCE

Driving Digital Transformation at over **100+** Financial Institutions

Our Customers Manage **$2.3 Trillion+** in Global Assets

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