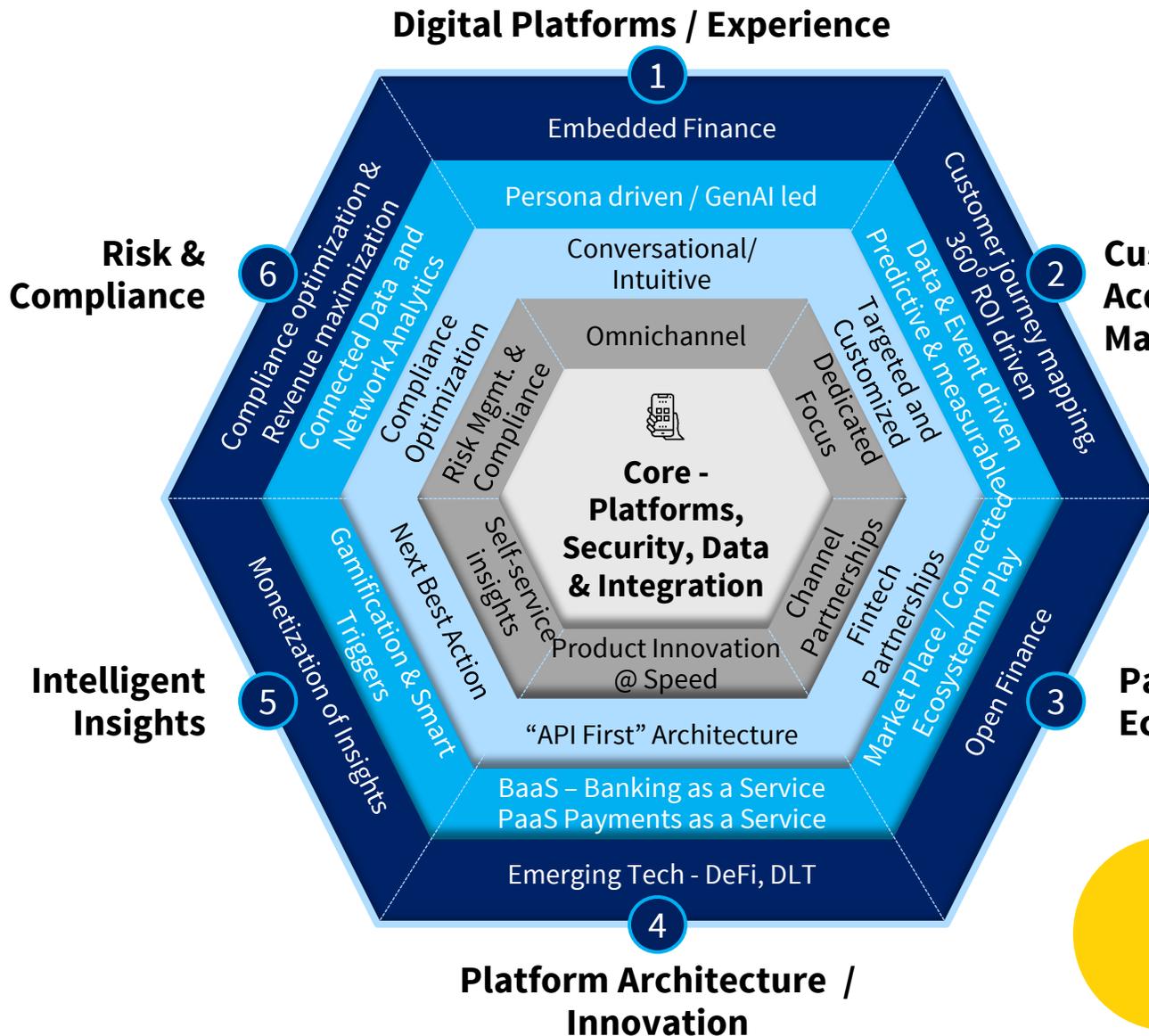




Reimagining **Bank of future**

“True North” for Best-in-Class Digital leadership in Commercial Banking



- Core Capability (must-have)
- Competitive (peer-group)
- Transformative – Best-in-Class
- Disruptive - Leader



Start with use case experimentation with “Intelligent Insights”

Focus in Commercial Banking space



Alert-o-Meter
Money In Motion

Seamless Customer Experience through digital platform



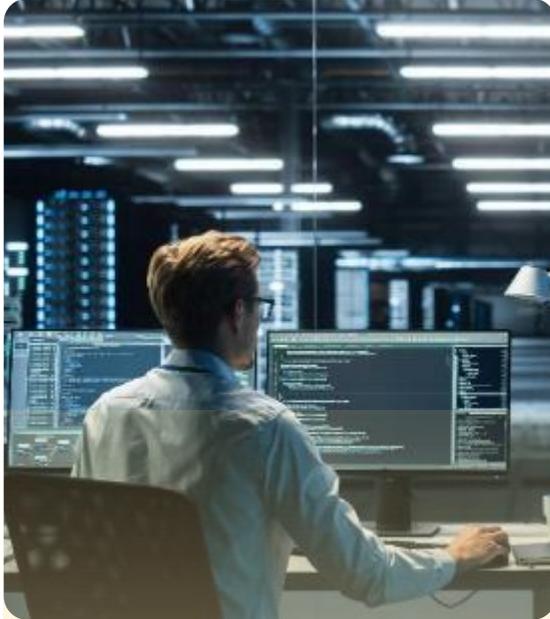
Money In Motion

Improve & Increase Deposit trends harnessing the power of data



Alert-o-Meter
Cred360.ai

Improve net interest income by objectively rationalize asset



Cred360.ai

Trusted data ecosystem that empowers better decision

Money in Motion – Reducing Money Outflow outside the Bank Network

Problem Statement

- External outflow means money moving out of a bank's system, affecting its liquidity and operations.
- Outflows reduce the bank's revenue streams and can impact profitability and financial stability.
- Business objective are clear – onboard new receivers, activate existing ones, and redirect money flows back into the Bank's ecosystem

Solution Overview

“Money-in-Motion” harness the power of data and machine learning to deliver 4 intelligent capabilities to track fund movement, optimize Customer retention and Growth.

1. Outflow Risk Prediction
2. Entity resolution / receiver classification
3. Next best offer / Action
4. Payment Network Intelligence

Qualifying Questions

- Is there any way a Bank can maximize movement of funds within its network ?
- Outflow Risk – Can I predict Probability of >X% of Balance/credits will flow to external banks in T days ?
- Is this receiver already an Existing Customer under another legal name? if not what is the receive type? (Supplier, tax authority, payroll/employer etc.)
- Recommendation Model - Which offer to present to the in-bank receiver that maximizes the chances to keep flows in Bank
- Which external receivers are “hubs” (many corporate payers send to them) and therefore high value targets?

Business Outcomes

- Prioritize high Risk payers to RM intervention and product positioning
- Avoid redundant outreach; tailors offers.
- Optimizing Customer Retention and Growth
- Enhance visibility of financial transactions

- URL: moneyinmotion.streamlit.app

Case in Point - Transformed data into strategic asset for the Largest MNC Bank Headquartered in India



Challenge

Create newer revenue opportunity by expanding their customer base continuously.



Our Solves

Transformed data into strategic asset and increased the wallet share from corporate and private firms by improving the entire chain of money-in-motion within the bank's own network.



Business Outcome

Increase in Net Interest Income (NII) by INR 2336.87 mn in 4 years.

Cred360.ai - A GenAI based Credit Underwriting Solution for Banks

Key Personas :

Head- Corporate Lending/ Chief Risk Officer (CRO); Bank Relationship Manager/Account Manager

Current Challenges

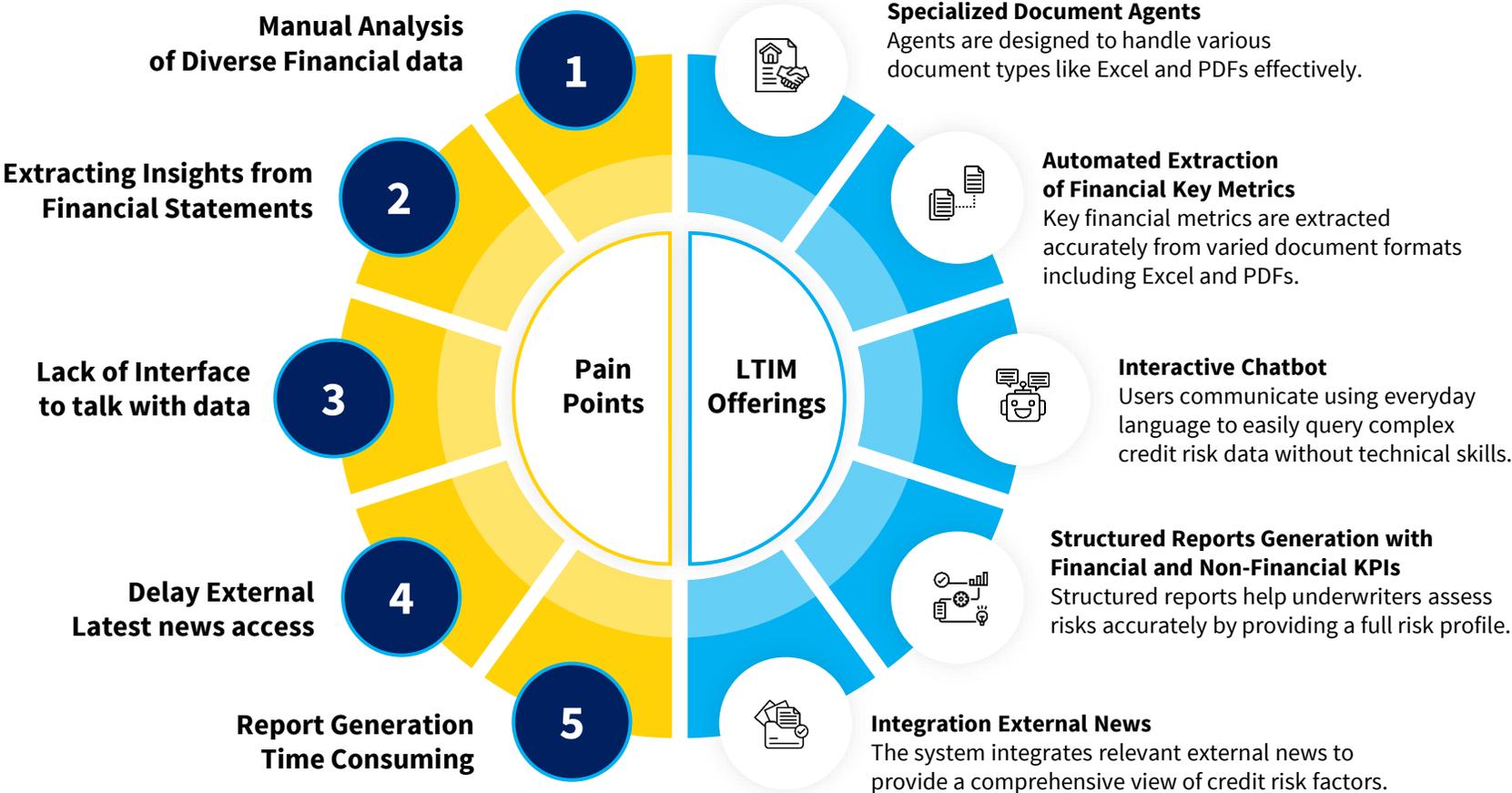
-  High TAT to process a Corporate Loan application (~14-21 days)
-  High Loan Rejection Ratio (~6-8%)
-  High Slippage % of Newly Sanctioned Loans (~6-7%)

Discovery Questions

-  Can we reduce Loan Processing Time to < 3 working days ?
-  Can we reduce Loan Rejection Ratio to < 2% ?
-  Can we reduce New Account slippage to less than 2% ?

Challenges

Credit underwriting process in bank is complex, manual, and time consuming. Analyst spend weeks reviewing financial statements, annual reports, and external market data – yet risk often goes undetected



Webster Knows Me !



Future of Community Banking – Hyper Personalization

1

Do your customers feel Banking personal or transactional ?

2

Do your customers feel you truly know them ?

Financial Wellbeing - Customer-Centric Community Banking

Self Healing Recommendations

- Self-serviced platform
- Use 360° view of financials to determine the 'next best action'
- Series of recommendations which on completion shows the better status of the customer

Financial Empathy

- Understanding and responding appropriately to the emotional and financial state of customers

Live Video Assistance

- Talk to your Financial Advisor over a video call
- Real-time interaction using **Azure Communications / MS Teams**



Adhere to Regulations, Compliance, Governance & Data Security

Hyper Personalization

- Real-time Data Analytics using **Configurable Machine Learning Model and Visualization Platform**
- Behavioral data science and AI
- Generate real-time data on customers' insights
- Proactively use real-time data
- Offer relatable products and services

Financial Status 360-degree view

- Single view of the customer's current financials across all banks powered by **Azure Synapse Analytics and API based Solution**
- Open Banking - Granting secure access to data
- Data sharing and cohesive up-to-date accurate view of customer's financials
- Capturing both structured & unstructured data to create comprehensive business strategies

A Hyper-Personalized Customer Engagement Solution



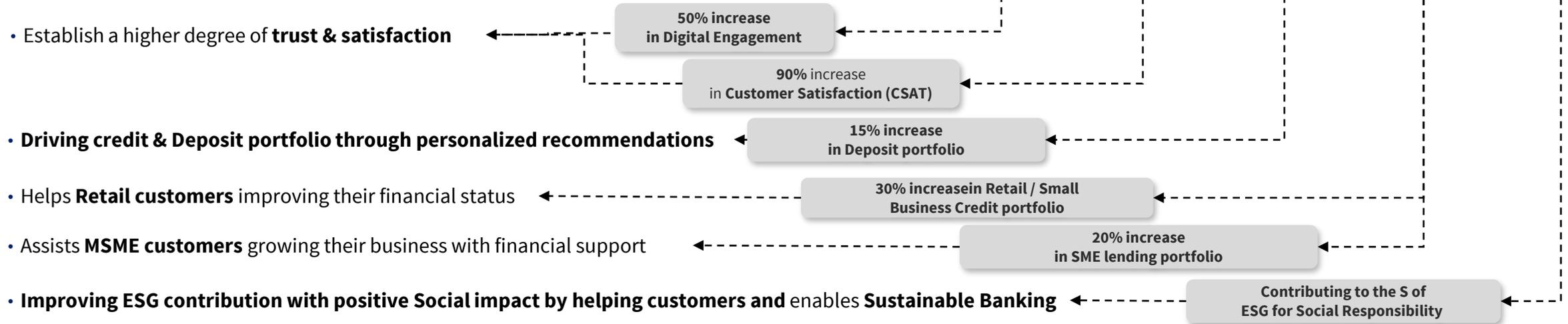
US Patent Application No.: 17/699,189



SOLUTION OUTCOMES

- **Cloud** based smart solution
- **Hyper-Personalized** and real-time configurable data insights
- **Instantly engage customers virtually** driven by **Empathy**, customer need, financial behavior & preferences
- **Next Best Action** optimizing **financial wellbeing**
- **Context Driven CX & Omnichannel communications**
- Catalyze digital-led growth with **Cloud-First approach**
- Increasing predictability on **Cloud OPEX** and reduce Volatility

SOLUTION BENEFITS



Alert-O-Monitor Managing Risk in Banks



Problem Statement

Bank face high exposure when borrower risks are detected late. Traditional monitoring often misses early signs of financial stress, operational issues or customer dissatisfaction. This can lead to delayed intervention, loan defaults, and reputational damage

Solution Overview

“Alert-O-Monitor proposes an Early warning system powered by ML and AI, designed to proactively detect and act on risk signals at the account level.

Key Features

Business Rule Engine (BRE)

70+ triggers monitoring across multiple dimensions:

- Financial: declining revenues, liquidity stress
- Operational: supply chain disruptions, management changes
- Payments - Missed dues, bounced checks, irregular payment patterns
- Internal Management and External news

ML Model for Risk Prediction

- PD, ED and Contactless Models for risk predictions
- Sustainable ML Pipelines

Voice Analytics on RM-Customer Calls

- AI based sentiment and intent analysis of calls between RMs and Customers.
- Flag hidden risk signals missed in structured data

Business Value

- Early Detection: Identify risk before they manifest
- Actionable Insights
- Customer Retention and reduced losses
- Regulatory Alignment: Demonstrate strong risk governance practices

Customer Engagement Pillars



Channel Orchestration – Offer help for Financial Wellbeing

Reach through **Preferred Channel** at right time and initiate hyper-interactive video conversation to engage customer using enhanced secured layer for seamless video communication

Hyper-Personalized Experience

Assimilating customer data in 360° Customer View. Personalizing the Digital Experience with the help of generating accurate KPIs and insights that will help in the **Next Best Action** Analysis.

Cash Forecasting – 360° Customer Financial View

Using data aggregation, 360° Customer Cash Flow forecasting provides an opportunity for efficient **Recommender System** using collaborative filtering, content-based filtering, catboost, and more techniques.

Sentiment Analytics & Potential Churn

Using contact center and social media data perform **Sentiment Analysis** identify the potential churn cases and retain the customers.

Engage through personalized ESG Rewards

Leveraging **ESG/Carbon Footprint** verify customer current services, credit products and offer Rewards for ESG/Social contribution

Predicting Loan Default – Credit Risk Solution

Using **Predictive Analytics** identify early potential loan default analyzing the customer behavior including key indicators such as repayment in Mortgage, Auto Loan, and more. Techniques like Regression, Decision Trees, Time-series forecasting will be used

Income, Expense & Cash Flow Monitoring

Segmentation based on financial status. Personalized product recommendation to users based on current subscription and recommend similar product. Techniques like unsupervised learning and clustering will be leveraged

Financial Engine for Wellbeing



Challenges

Financial institutions faced:

- A surge in financial hardship among individuals and MSMEs.
- Declining customer satisfaction (CSAT) due to lack of proactive engagement.
- Difficulty in cross-selling/up-selling and promoting new revenue streams.
- A need for **empathetic, personalized, and omnichannel engagement**

Traditional digital channels lacked the empathy and personalization needed to:

- Proactively support customers in financial hardship.
- Improve customer satisfaction (CSAT) and retention.
- Drive cross-sell/up-sell and new revenue streams.
- Enhance ESG performance through inclusive financial services



Solution

FEW was designed to address these challenges through:

- **360° Customer View:** Aggregates financial habits and obligations using alternative data sources.
- **Hyper-Personalized Engagement:** Video-based conversations and dashboards tailored to customer behavior and preferences.
- **Next Best Action Navigation:** Guides users toward optimal financial decisions.
- **Cloud-Based SaaS Model:** Enables scalability, cost predictability, and rapid deployment

Platform features: -

- **Customer 360° View**
- **Hyper-Personalized Engagement**
- **Next Best Action Navigation**
- **Omnichannel Communication**
- **Cloud-Based SaaS Model**



Benefits

50% Increase in Digital Engagement:

- Through intelligent, remote-first customer interactions.

90% CSAT Improvement:

- By aligning services with customer needs and behaviors.

20% Growth in Deposits & Credit Portfolio:

- Resulting from improved savings and financial awareness.

15–20% Revenue Growth:

- For banks and FIs via enhanced cross-sell/up-sell capabilities.

Operational Excellence or Blind Spots and Frustrations ?



1

Do you have full visibility into operations processes that slowing you down ?

2

Is technical debt limiting how fast you want to modernize ?

Application Assessment for a US Regional Bank

Client is one of the largest regional banks in the US. The purpose of this modernization initiative is to transform the operational backbone of the Bank by upgrading its several intranet applications. To assess Intranet Application landscape functionally & technically and define modernization roadmap for 22 applications from Intranet Applications Portfolio.



Challenges

Operational Visibility

There is a lack of centralized monitoring, which hampers troubleshooting and operational visibility

Poor User Experience

The current user experience is constrained by form-based, multi-step processes that require multiple manual interactions & human dependent

Compliance Risks

Manual processes increase the potential for regulatory issues, SLA slippage

Data Processing

Current system heavily relies on data through batch processes and scheduled jobs

Technical Debt

Fragmented architecture, mixed integration patterns and direct database access alongside web services is limiting agility, preventing rapid maintenance framework.



Solution

- Understand and analyze the 22 applications to create a modernization roadmap containing: - User Journey, Upstream data input, Downstream data consumption, Application dependency, Application complexity, Potential modernization opportunity and Implementation roadmap
- Perform AS-IS functional analysis and create business process flows.
- Perform AS-IS technical analysis using CAST to create technical flows and application dependency flows.
- Calculate the functional and technical complexity of each of the applications and map the data to get an Application complexity view.
- Analyze and evaluate the applications to determine the priority of implementation of each application.

Delivered

- Business Analysis Report
- Future State Technical Architecture Document
- Future state implementation roadmap



Outcomes

Functional Process Flows

Highlights the type of sub-processes i.e. manual or automated. Shows the scope for AI/Gen AI upgrades.

Complexity Analysis

Highlights the complexity of each application to determine which application is feature rich and tech complex and needs more effort.

Technical Process Flow and CAST Analysis

Helped to make better recommendation by certifying the findings. Also helped in identifying technical debt, 3rd party frameworks etc

WSJF Analysis

Prioritized the implementation queue for the applications based on their business value. Cost of delay and estimated person days required for the implementation.

Reach out to us for more interesting conversations....



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Getting to the
Future, Faster.
Together.
