

Accelerated Credit Management with a Fully Integrated AI-based Digital Platform

CLIENT

A large Multinational Bank based in the UAE

INDUSTRY

Banking & Financial Services

TECHNOLOGY

Snowflake



CHALLENGES WITH LEGACY SYSTEM

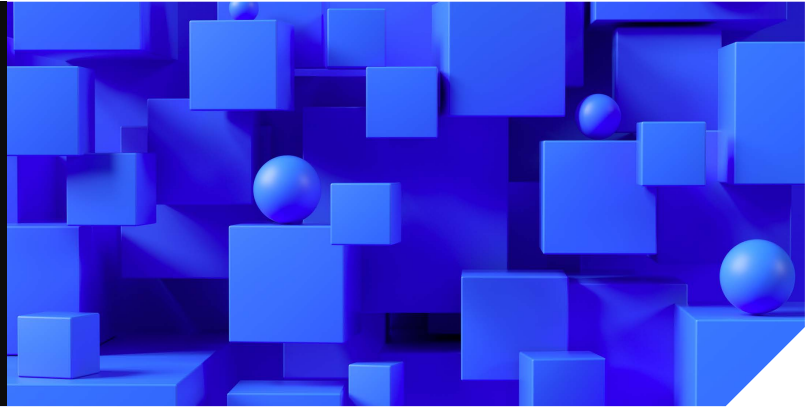
- **Fragmented systems:** Disjointed systems hinder data management
- **Manual processes:** Largely time-consuming & manual processes
- **Customer dissatisfaction:** Lengthy credit application times risk losing customers
- **Coordination issues:** Unclear ownership matrix leads to poor collaboration among functions
- **Data integrity and insight deficit:** Error-prone system lacks critical insights and standardized KPIs for informed decisions.



OBJECTIVE

The client wanted to create an AI-led Digital Ecosystem with **end-to-end integration, automation, and management of credit functions across the creation, collaboration, and approval of credit applications.**

C5i's SOLUTION APPROACH



- Conducted 360-degree discovery of the current ecosystem, understood the critical challenges, and identified the highest value opportunities and priorities for key stakeholders. This included analyzing regional trends and business needs for a credit platform for their requirements.
- Leveraged Snowflake's cloud-native data platform to establish a scalable and secure ecosystem for the development and deployment of AI models. Snowflake enabled real-time data ingestion and on-demand scalability, making it easier to handle growing data volumes and complexity.
- Created a robust data pipeline that enabled efficient data structuring and variable identification. Advanced feature engineering was supported through Snowflake's native SQL processing and integration with machine learning tools, facilitating the creation of custom variables for credit scoring and risk prediction.
- Developed machine learning models within an AI ecosystem that seamlessly integrated with the data layer for efficient model operationalization.
- Operationalized the AI-enabled platform within the client ecosystem, driving adoption across the board. This ensured that decision-makers had access to the most up-to-date and accurate information.

OUTCOMES

- Faster, better decision-making through a 360-degree view of the business, customers, and credit actions with standardized KPIs and metrics
- Fully automated digital platform with end-to-end management of credit approval, onboarding of borrowing customers, and customer lifecycle management
- Centralized hub providing integrated, high-quality data from multiple data sources to the platform
- Automated credit actions and workflows across all functions
- Automated monitoring with Early Warnings & Alerts system
- Documentation management on the platform and adherence to risk, security, and compliance standards

BUSINESS IMPACT

- **75% reduction** in time spent for the entire Credit Application Process
- **4x increase** in Operating Efficiency, faster credit and decision-making, improved customer experience
- **Reduced churn**, improving customer experience
- **Early warnings and actionable insights** for critical credit approval/restructuring-related decisions

ABOUT US

C5i is a pure-play AI & Analytics provider that combines the power of human perspective with AI technology to deliver trustworthy intelligence. The company drives value through a comprehensive solution set, integrating multifunctional teams that have technical and business domain expertise with a robust suite of products, solutions, and accelerators tailored for various horizontal and industry-specific use cases. At the core, C5i's focus is to deliver business impact at speed and scale by driving adoption of AI-assisted decision-making.

C5i caters to some of the world's largest enterprises, including many Fortune 500 companies. The company's clients span Technology, Media, and Telecom (TMT), Pharma & Lifesciences, CPG, Retail, Banking, and other sectors. C5i has been recognized by leading industry analysts like Gartner and Forrester for its Analytics and AI capabilities and proprietary AI-based platforms.



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