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Value Proposition 2025

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Our story

Regulatory initiatives

How we help

Proven success

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Our story

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Who are we?

The global leader in regulatory compliance and risk intelligence solutions for FIs and supervisors

For regulators

Provide collaborative information exchange platform between regulators and regulated entities for registration/data/report collection, ML-driven detailed level insights to assist in monitoring and supervision.

For regulated entities

Automation of risk and regulatory solutions based on a low-code workflows/rules and flexible data management platform enabling financial institutions to comply with ease and precision.

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Our solutions

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Business use cases

Regulatory solutions

- Automation of multi-entity regulatory reporting
- Other agency reports (Credit Bureau, Credit Registry, FIU, AML/CFT)
- Granular data reporting/ ADEPT
- Compliance tracker (regulatory intelligence, case management, dashboards)

Credit risk solutions

- ECL-related computation per IFRS 9 guidelines
- Early Alert Solution to measure and monitor borrower risk using AI/ML
- Loan loss solution/non-performing asset management

Data management solutions

- Data governance solution—to establish clear roles related to data operations, validate, clean and attest the source data at enterprise level
- Ad hoc reporting solution and AI chatbot—self service data to insights solution to address regulator/audit/leadership asks

Supervisory solutions

Helps regulators collect, validate, augment, analyze, and disseminate data from regulated entities and use the insights for supervision purposes

Fintellix Data Platform

Web user interface + API interface

Collect	Purify	Synergize	Energize	Analyze	Communicate
Data ingestion	Data validation and cleansing	Data integration and harmonization	Data processing, transformation, aggregation, and computation	Data analysis, reporting, and dashboarding	Data dissemination, submission, and connectors

Data repositories

Deployment: On-premise/cloud	Multi-tenant	Data stores: RDBMS, NoSQL, cloud-based data storages, files	Third-party tool integrations

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Innovative solutions and expert vision in the risk and regulatory space

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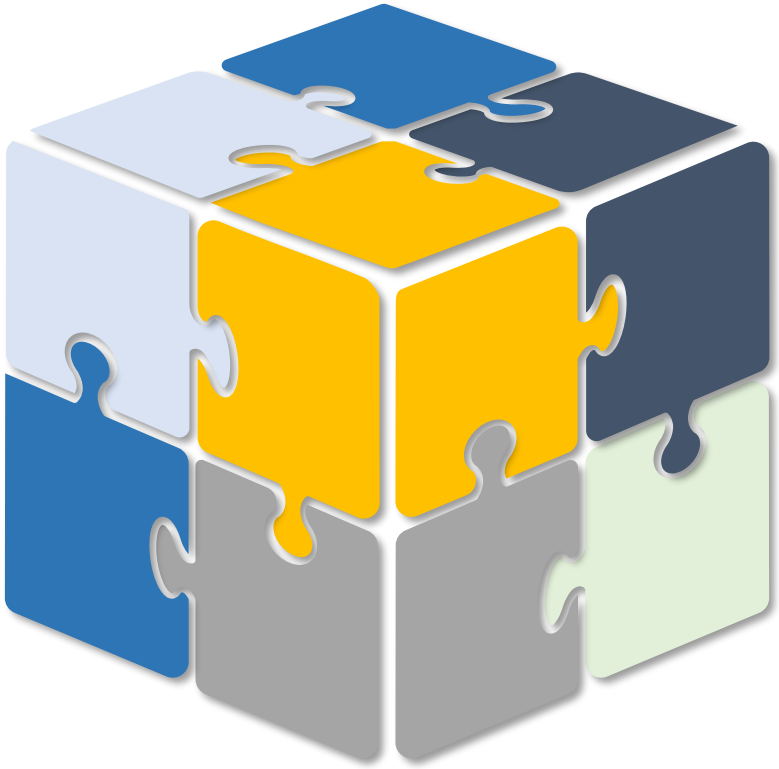
Content
Pre-defined banking and supervisory data model, pre-configured rule engine, pre-built data connectors, and final reporting templates

Configurable solutions
UI-driven flexible solutions with limited IT needs; user can configure business rules and workflows to run on metadata

Context and control
Automated contexts using ML models engages users with the data, helping them better control the data through our data governance solution



Experience
Implementation experience includes more than 50+ financial and regulatory institutions across geographies

Expertise
Risk and regulatory experts, banking experts, and product consultants bring more than 500+ person-years of relevant experience

Embedded analytics
Granular data ingestion, variance reports, data deviation alerts, dashboards for easy monitoring, and root cause analysis

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Regulatory initiatives

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Thematic transformation initiatives by the regulators

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Wider and deeper	• Regulators are bringing different type of financial institutions into cohesive regulatory framework (non-banking financial institutions, superannuation, insurance, security companies) • Regulators are asking for granular data submission across different jurisdictions • Regulatory audits demand greater details in terms of granular data and audit trails
Faster turnaround	• Regulators are pushing for more frequent reporting by changing reporting frequencies • Ad hoc queries from regulators are increasing with very limited timeframe for responding • Regulators are also pushing for near real time reporting in certain cases
Automation and big data	• Enable to interact automatically with large volume of data and find anomalies through out business processes and systems • Aims to build upon the automation project to facilitate big data analysis
Machine-readable regulations	• Regulatory bodies across the globe has focused on machine readable report submission by converting the submission layer into standard formats like XBRL/XML with pre-built intra and inter report validations
Transparency and accuracy	• Regulators has been proactively ensuring the quality of the data submission by building multi layered validation process • Regulators are focusing on ensuring compliance team has full view of various compliance initiatives and BAU activities like regulatory reporting are done with full transparency and accuracy

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How does it impact the financial institutions?

Governance

FIs are required to have strong data governance mechanisms to ensure accurate and timely data submission.

Flexibility

Adhering to quality thresholds and ensuring compliance towards future changes in reporting regime will need a flexible and user-oriented solution.

Cohesive outputs

FIs need to ensure data comprehensiveness, and accuracy and create a golden source of truth for validation-oriented regulatory submission—increasing efforts for implementation and testing.

Granular data points

FIs need to ensure they capture granular and additional data in the source systems and make provisions to pull the same for reporting purposes.

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How we help

Regulatory solutions

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Assisting in your regulatory needs

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Regulatory asks

- Need of granular data at higher frequency with greater accuracy
- Increase the spectrum of regulations with need of various new data points to measure and mitigate risk factors
- Consistent data submission across all reports/data processes
- Transparent view of compliance initiatives across the financial institution

Fintellix regulatory reporting platform has the ability to consume data across multiple source systems in the most granular and transaction level.

Fintellix data curation platform enables our customers to seamlessly interact with data—enriching its quality and defining data ownerships.

Fintellix data management platform enables to create a single source of truth and provides user with data lineage, audit trails, maker-checker and host of other facilities to enable accuracy and transparency in reporting .

Fintellix compliance tracker enables regulatory horizon scanning, AI-driven circular tagging and summarisation, case management solution, and tracking everying through a universal dashboard including regulatiory submission.

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Adapt to multiple use cases with a single source of truth

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Data sources | Data governance | Data aggregation and reporting

- Core banking
- General ledger
- Trade finance
- Treasury
- CRMS
- EDW/data lake
- External systems

Data curation platform

Data quality | Data enrichment | Data ownership

Validate > Cleanse > Enrich > Attest

Data curation repository (new or existing)

- Central data repository that acts as the single common source of clean and complete data for all downstream use cases
- Maintain manual datasets, data corrections, and data enrichment with clear data ownership and accountability

Data observability

Checksums, ML-driven variation reports to be published when data is entering Fintellix application

Data governance and compliance monitoring

Leadership dashboard highlighting achievements, deviations, and risk/bottlenecks

Curated data

Qualified data

Pre-built warehouse providing a single source of truth *(granular and aggregated data)*

Pre-configured configurable business rules

Risk processing engine

Analytical processing engine

Regulatory solution

Regulatory mart

Regulatory reports: XBRL, XLS, PDF, XML

Risk solution

Risk mart

Risk calculations and reports: CSV, XLS, PDF

Analytics

Analytical base data

ML model factory

Dashboards

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Adapt to new regulations faster with flexible, FI-specific data model

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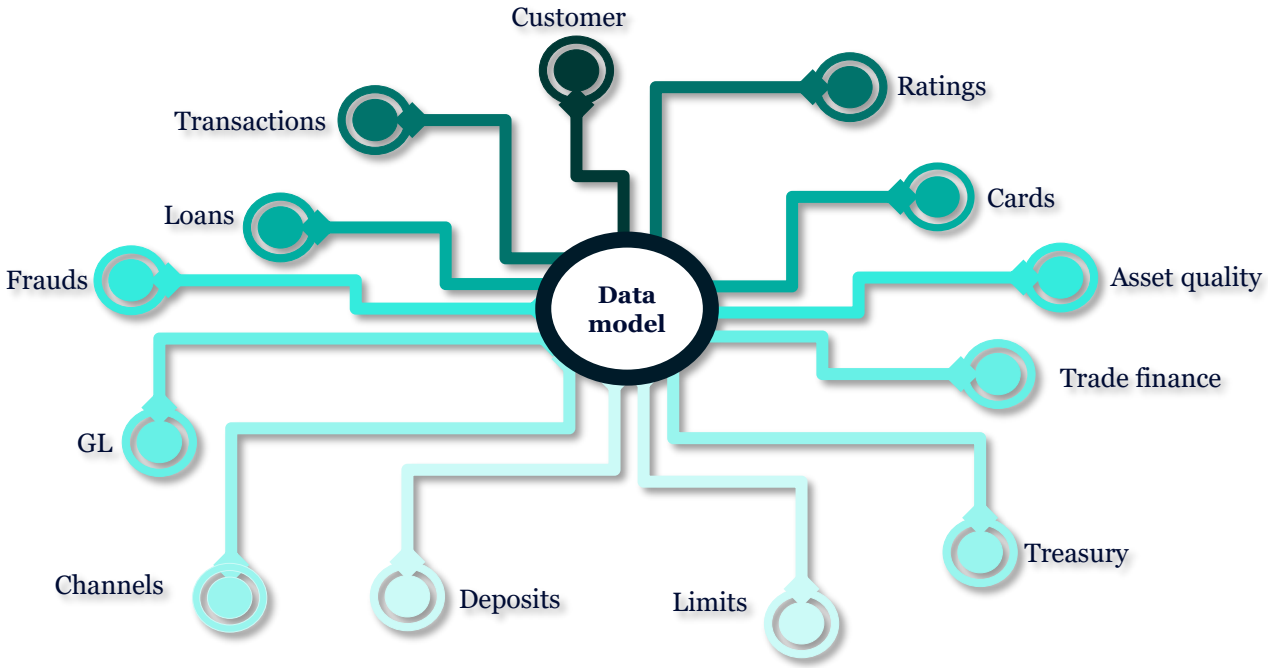
Create lineage and monitor data deviations via transparent data management layer

1. Data model



2. Data platform

Data integration	Data profiler	Data lineage	Data adjustments	Data archives
Xcelerator templates	Workflow configuration	Audit logs	UAM integration	API connectors
Regulatory validations	Regulatory interface	Business rules/workflows	Edit checks	Ad hoc reports

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Compliance Tracker (C-Trac)

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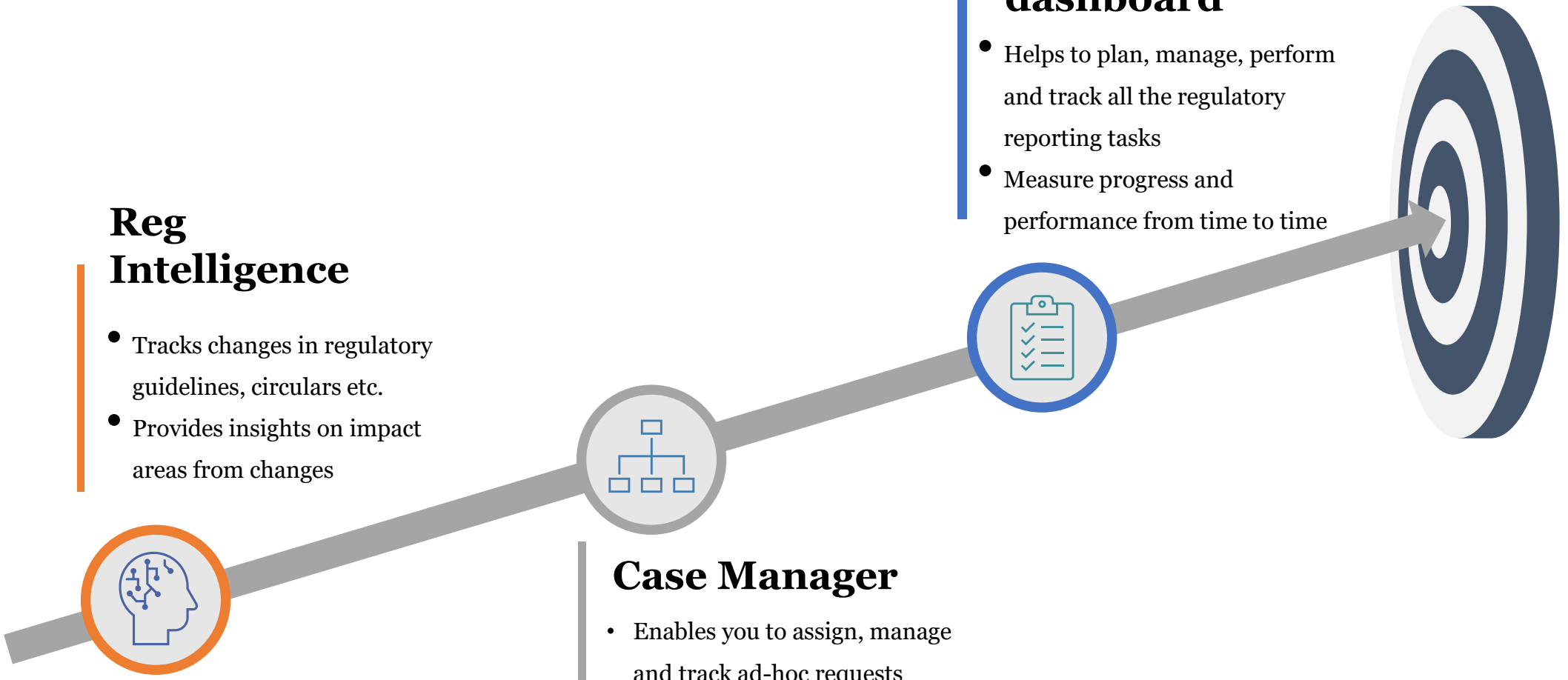
Regulatory Reporting & Compliance dashboard

- Helps to plan, manage, perform and track all the regulatory reporting tasks
- Measure progress and performance from time to time

Reg Intelligence

- Tracks changes in regulatory guidelines, circulars etc.
- Provides insights on impact areas from changes



Case Manager

- Enables you to assign, manage and track ad-hoc requests
- Document and retrieve responses on various tasks

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CIC Reporting for credit bureaus

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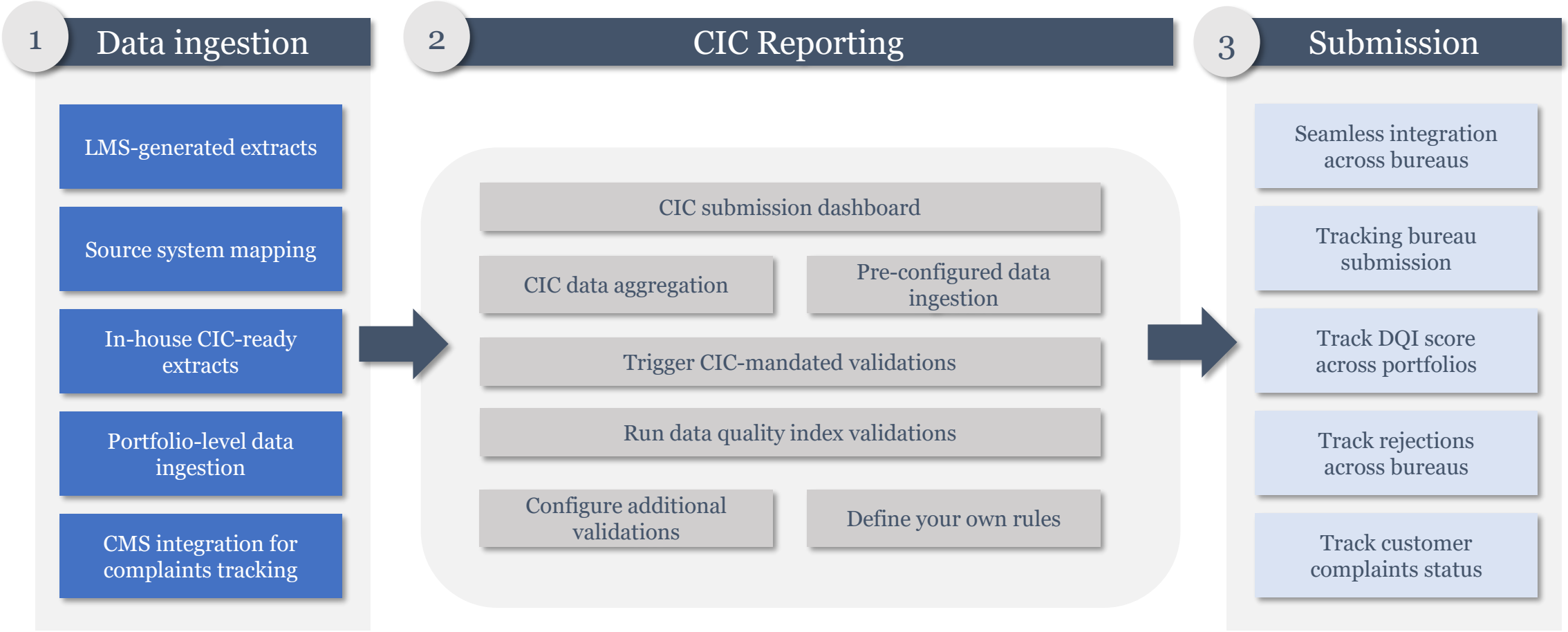
Meet all your CIC reporting needs in one place, from generation to correction of data and submissions



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Regulatory assurance

Compliance through a systematic approach

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Regulatory change management

We provide financial institutions with the latest reporting templates and submission formats to ensure they are always compliant.

Reporting accuracy

Our solution provides a host of features like drill-downs along with custom and regulatory validations, which helps to establish reporting accuracy.

Data accuracy

Our solution helps with audit trails and lineage, and our centralized data model helps to build a single source of truth for all reporting purposes.

Automated audit assistance

We provide ad hoc reports, drill down reports, trail of adjustments, 4 eye checks, report archives, and data archives, which helps internal and external auditors.

Regulatory reporting as-a-service

Our team is utilized by the business team as an extended arm for report generation, validation, and submission—enabling high system utilization and responding to audit queries.

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Case study: Enabled multiple FIs to comply with changing regulations in India

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	2011 Automated data flow	2014 Risk-based supervision	2017 ADEPT/LCR and NSFR	2019 CIMS	2025 Element-based reporting
Regulatory expectations	• Zero manual interventions while creating and submitting regulatory reports. • Creation of a centralized data hub for the golden source of truth.	• Data submission across multiple risk profiles (risk data, control data, governance data), bank profile (financial and non-financial data), compliance profile.	• Submission of data points in RBI defined data model. • Reporting on liquidity risk.	• Standardised data submission through XBRL and txt files. • Introduction of multi-layer validations.	• Introduction of relational data elements-based submission process through APIs.
How we supported FIs	• Standardised banking data model with more than 20000 fields to enable regulatory reporting. • End-to-end reporting process automation.	• Enabling data collection through flexible workflows with maker-checkers and in-built validations.	• One-to-one mapping of reporting numbers with Fintellix data model. • Configurable calculation framework for liquidity risk rules.	• Machine readable submission process with inter and intra data point validations. • Audit mechanism to identify failure points.	• Enabling our relational data model to be exposed for direct reporting to regulators through APIs.

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How we help

Credit risk solutions

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Loan loss management solution

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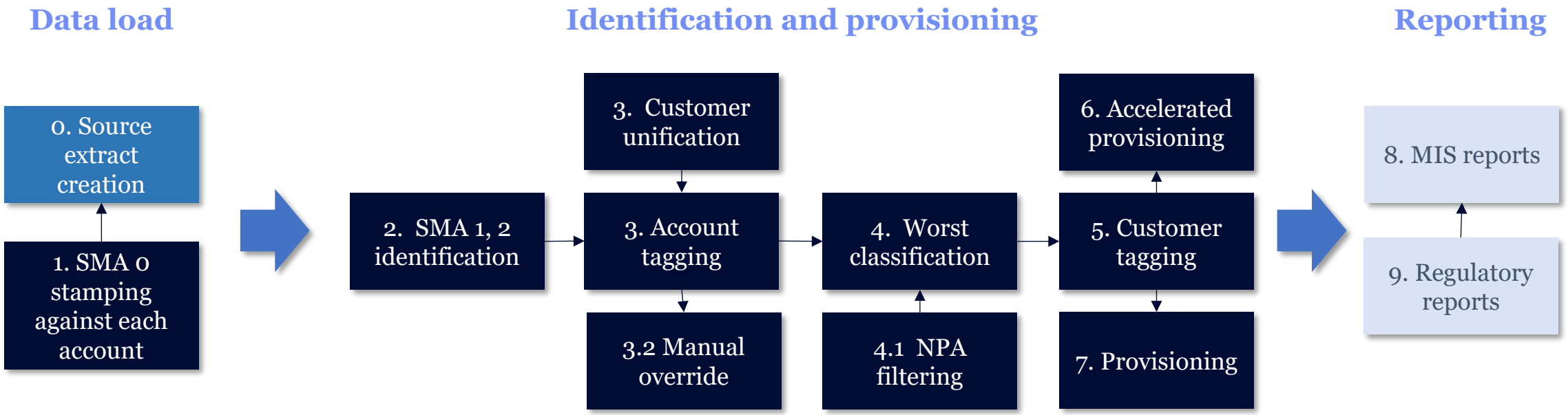
Solving a critical risk area for the bank by automating income recognition, asset classification, provisioning and regulatory reporting process

1. Asset classification and provisioning, including special mention accounts classification using pre-defined rules
2. System-driven income recognition/derecognition
3. Consider all types of credit facilities
4. Upgrade/downgrade accounts without manual intervention
5. Generate A classification report at any given point in time
6. Borrower accounts should be updated in the core banking system in an automated manner
7. Two-level authorization (maker/checker) with an audit trail
8. Front-end parameter modification and rule creation flexibility and strong reporting capabilities



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Pre-built loan loss rules and configurable data mapper

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Term loans	Vehicle loans	Home loans	Personal loans
	Gold loans	Staff loans	Micro finance loans
	Loan against securities	Construction loans	Agriculture loans
Revolving credit	Overdrafts	Cash credits	Credit cards
Trade finance	Bank guarantee	Letter of credit	Export financing
Investments	Debentures	Bonds	Notes
	Equity shares	Preference shares	Other securities

Derived Dimensions Framework (Data Mapper)

Configure identification logic for all product lines offered by the bank and identify primary asset classification and provision clusters.

Example:

Personal loans	Data source = FLEXCUBE	Product code = TERM_LOANS
	Purpose = 'PERSONAL'	Customer category = 'RETAIL'

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Easily update core system data

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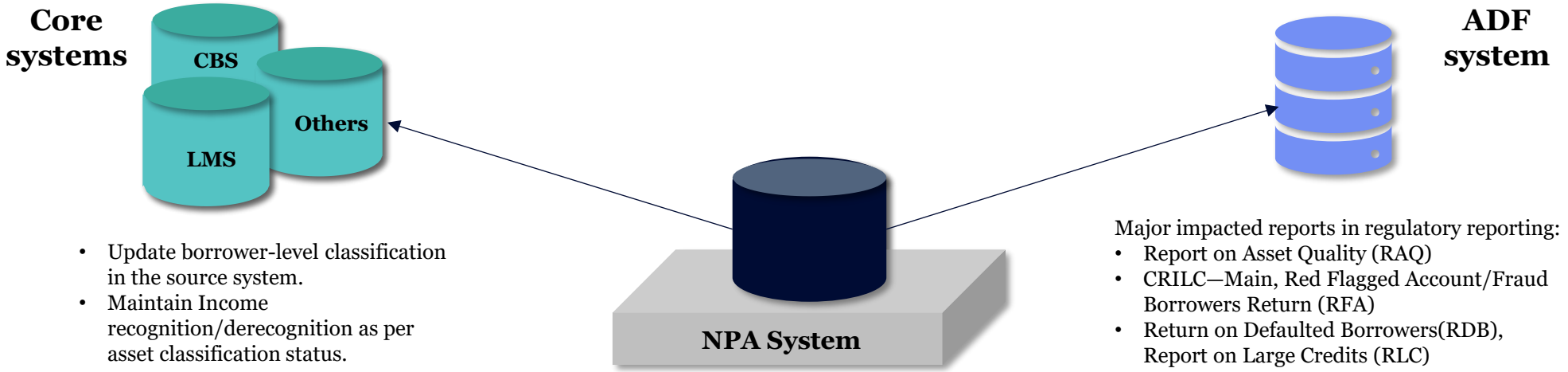

- Update borrower-level classification in the source system.
- Maintain Income recognition/derecognition as per asset classification status.

Major impacted reports in regulatory reporting:

- Report on Asset Quality (RAQ)
- CRILC—Main, Red Flagged Account/Fraud Borrowers Return (RFA)
- Return on Defaulted Borrowers(RDB), Report on Large Credits (RLC)
- Framework for Revival and Rehabilitation of Micro, Small and Medium Enterprises (MSMEs)

Data flow to cores

Account Number | Customer Number | Customer Name | Product Type | Asset Classification Status | Cross-NPA Status | DPD | NPA Date | Cross-NPA Date | Data Source | Business Date

Data flow to regulatory reporting

Account Number | Customer Number | Customer Type | Product Type |Asset Classification Status | Asset Re-Classification Status | DPD Bucket | Unified Customer Number | NPA Flag | NPA Date | Total Outstanding | Provision Amount | Restructured Status | Primary/Secondary Indicator | Department Code | Data Source | Business Date

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Expected Credit Loss (ECL)

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Numerous capabilities and multiple possibilities

Collective evaluation

- Vintage analysis
- Cohort analysis
- WARM method
- PD/LGD approach
- Loss rate method

Economic data
Maintain and analyze macroeconomic forecasts to predict the impact on expected loss rate

Q&E factors analysis
Adjust loss rates based on management judgement of lending policies, industry trends, bank policies, etc.

Individual evaluation

- Collateral analysis
- Net present value analysis

Classification rules
Classification of accounts report to individual evaluation and collective evaluation through GUI

Data augmentation
Update collateral details, include other bank liens and create/upload payment schedules

Feature-packed CECL solution

Data assessment and upload
Assess data quality using pre-packaged reports, plug gaps, and upload periodic data through UI

Pooling on risk characteristics
Configure pools on risk characteristics with built in features to reclassify data with CECL nomenclature

Workflow-based approach
Follow a process for overall calculation with various levels of information access and maintain audit trails

Calculation scenarios
Compare multiple calculation scenarios, maintain support documents, and get approvals

Peer data integration
Form peer groups based on several risk characteristics, analyze loss data and impact on loss rates

Reports and dashboards
Reports and dashboards to support calculations, assess data quality, and maintain disclosures

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Early Alert System (EAS)

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Leverage machine learning to assess portfolio risk and take proactive prevention measures

Configure	Monitor	Analyse	Resolve

Risk indicators

- Fully configurable settings enabling the bank to configure critical risk indicators and monitoring parameters at the bank, segment, and individual customer levels.
- Can configure features like external parameters, weights, thresholds, score bands, and risk values.

Borrower indicators

- Decision-making with comprehensive customer assessment at loan origination.
- Continuous customer and loan monitoring.
- Decision-making with early detection of customer financial stress.
- View new signals in the cycle as applicable to the customer.
- View risk indicator scores at the portfolio level.
- Sentiment analysis based on news about the borrower, company, and related parties.
- Using probability prediction models to identify future probable defaults and fraud decision-making.

Borrower profile

- Search for customer to view the customer risk dashboard.
- Easy UI-based onboarding of a new customer.
- View customer information and risk indicator scores across different analysis areas:
  - Business
  - Financial
  - Management
  - Compliance and legal
- Drill down each risk indicator score to underlying contributing factors, conditions, and measures.
- Trend analysis

User workflow

- Approve/reject EAS for customers based on analysis.
- Escalation mechanism for critical and unattended EAS.
- Define action points for RMs to mitigate risk.
- Input outcome of actions taken as a feedback loop.

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Solution architecture of Early Alert/Warning system

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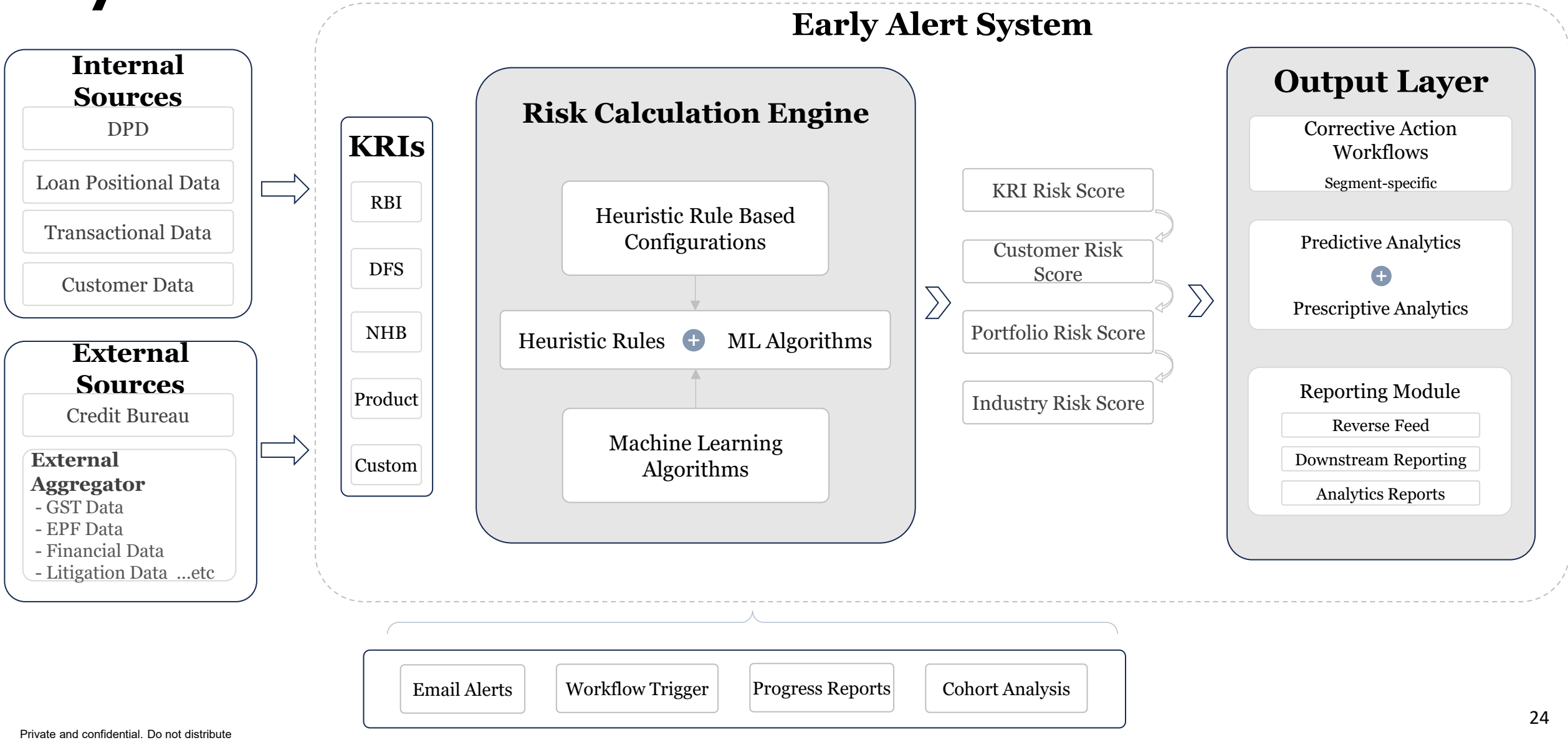

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How we help

Data management solutions

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Data Curation Platform: Ensure organization-wide data governance

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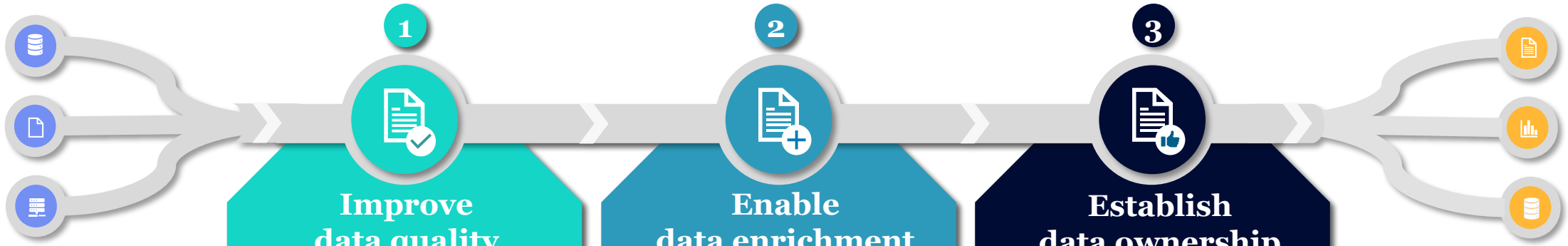

Our Data Curation Platform is specifically designed to address the three most critical gaps in the enterprise data flow and management architecture to help implement effective data governance and deliver complete, accurate, and attested data in a predictable and timely manner.

- Data validation rules to check data completeness, accuracy, validity, and consistency.
- Automated data correction rules.
- Manual data corrections through online/offline edits with review workflow and audit trail.

- Automated data enrichment through formula and decision-table-based rules.
- Manual data enrichment, including capturing data manually prepared and maintained in spreadsheets through online/offline edits with review workflow and audit trail.

- Configurable data access views with role-based authorizations and entitlements.
- Assign data owners and other user roles.
- Configurable workflows, business calendar, notifications, and monitoring dashboards and reports.

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Data Curation Platform architecture

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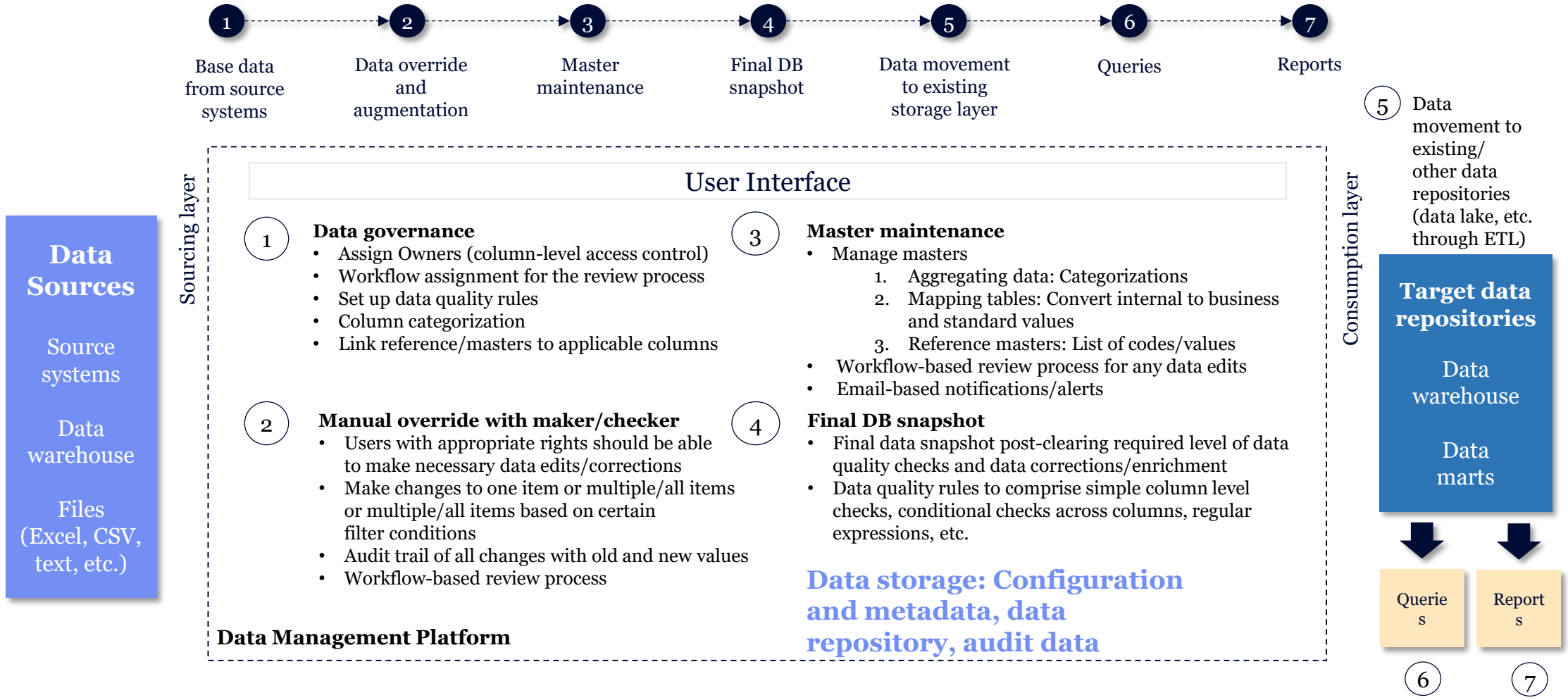

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Ad-hoc reporting features

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Allows users to build and analyze dashboards/reports on the fly, below are the highlighted features of the solution

1. Business user empowerment with an interactive data analytics tool

2. Self-service BI to enable end-users to develop a better understanding of their data

3. Intuitive design to reduce latency in report generation

4. Eliminate dependency on technology teams to support report creation and subscription

5. Helps users visualize their data and decipher trends in their report

6. Easy to scale across multiple users with access to common data sets used in reporting

Capabilities

- Visualization
- Various themes
- Multiple graph types
- Additional custom fields
- Measure formatting
- Conditional formatting
- Dashboarding
- Total and subtotals

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A global player with a local focus

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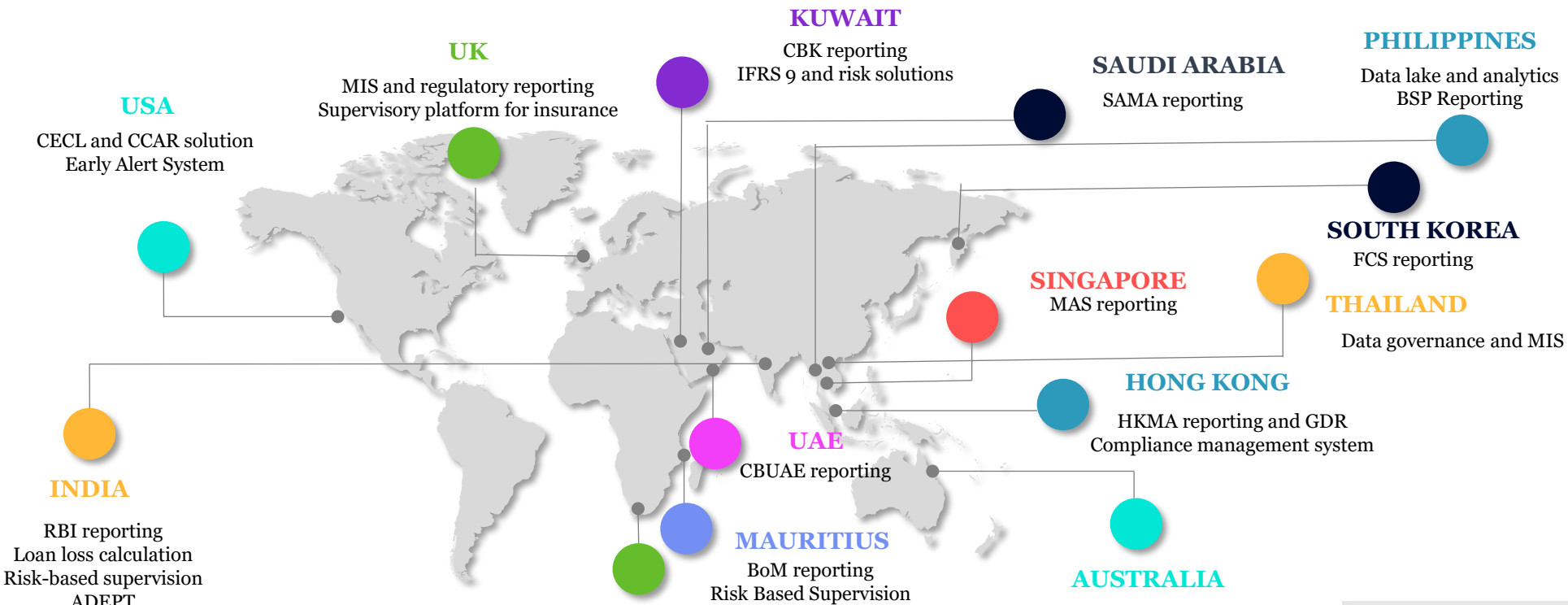

Recognition in last one year

REGTECH100

ET BFSI.com EXCELLENCE AWARDS

Deloitte.

Chartis RiskTech100 2024

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Trusted regulatory partner for a large private bank in India

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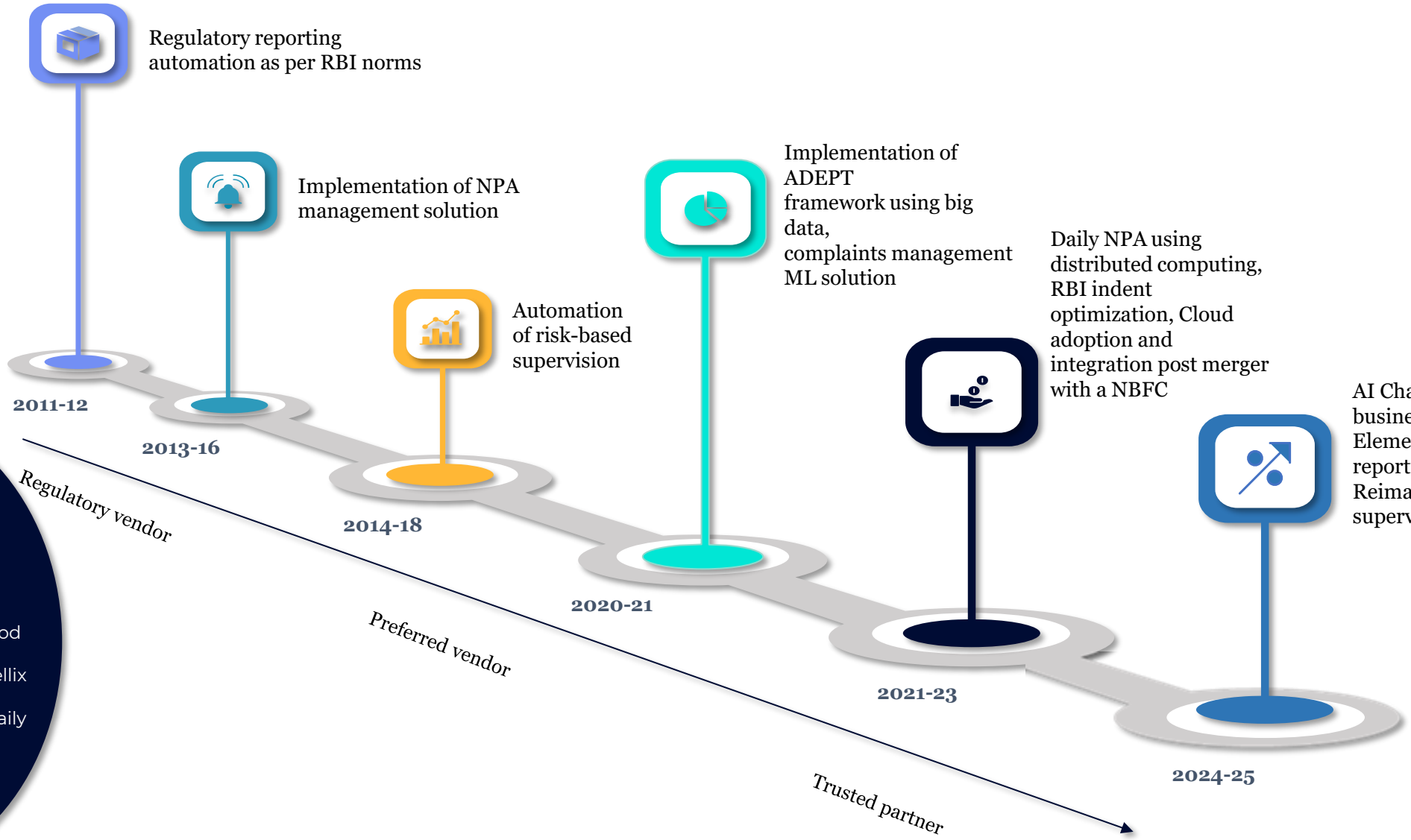

Client Speak

"At HDFC Bank, we are always looking for innovative solutions that helps technology team stay ahead of the curve and helps business team minimize time to market.. This was a particularly good use case for us to adopt big data processing capabilities of the Fintellix platform to deal with our huge volumes of data as we moved to daily asset quality tagging."

Ramesh Lakshminarayanan
CIO, HDFC Bank

Case study

Regulatory reporting implementation with data curation platform for a large Indian neo-bank

Problem

The bank wanted to automate their regulatory reports with consistent data to ensure the latest CIMS and ADF reports are churned from the system and used by the bank consistently.

Challenge

The bank had faced challenge to automate it's regulatory reporting due to lack of consistent data points. Previous attempts of automation failed as the user's trust on the data was low leading to them switching back to their manual reporting process.

Solution

Fintellix adopted a dual approach solution for the customer—by implementing our data curation platform to enable users to interact and validate the data and automate the regulatory reports in a phase-wise manner.

Client benefits

1. Customers have control of the data. The data curation platform is used for regulatory and non-regulatory purposes.
2. Source to report straight through processing for regulatory returns without any manual intervention.
3. Cost saving of more than 30% as users are more focused on business outcomes than the regulatory report preparation process.

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Assisting a large foreign bank in adopting to local compliance

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Client background

- 2nd largest US bank with presence for nearly five decades in India through its five branches
- Used legacy mainframe systems which are difficult to manage by bank's IT
- Searching for a strategic partnership with a vendor for India and APAC operations
- Experienced in working with other risk and compliance vendors
- Engaged with us since 2013-14

Client needs

- Integrated solution for all regulatory requirements from RBI such as Automated Data Flow (ADF), Credit Risk (NPA/EAS), Risk Based Supervision (RBS), Liquidity Risk (LCR/NSFR) and other MIS/data extraction needs
- Flexible and configurable system to work in tandem with legacy systems with capabilities for gap data, data lineage, adjustments, approval flows, etc.
- Modular solution for agile rollout
- Creation of a unified data layer/central data repository to act as single version of truth for all reporting needs

Our solution

- Understood bank's business operations, enterprise architecture and reference data
- Established a reliable and repeatable implementation methodology
- Deployment of ADF Data Model and pre-built RBI Regulatory Reports and XBRL outputs/CIMS extracts
- Deployment of NPA Data Model and NPA/EAS reports and dashboards
- Deployment of RBS Data Model and configuration of data points
- Deployment of LCR/NSFR Data Model and pre-built BLR reports
- Development of customized solutions for FIU, EDPMS/IDPMS and ADEPT

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Multi-country reporting automation for a large global bank

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Workshop with a bank to identify the common reporting elements for different jurisdictions and created a roadmap for a consolidated and integrated solution

Pilot phase
As a pilot, Indian regulatory reporting solution was implemented covering 50+ reports

Learning phase
Implementation of South Korea regulatory reporting for FSC with more than 20+ reports

Adoption phase
In parallel, HKMA reporting was also implemented based on integrated solutioning

Support phase
Dual support model— primary support provided by bank and Fintellix providing product SME support

Transition phase
Bank led implementation for the change management process across all the geographies

Training phase
Training bank's personnel on Fintellix regulatory reporting solution for independent implementation

LCR solutioning
Fintellix team implemented the liquidity coverage ratio solution as part of APRA needs

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RiskTech | RegTech | SupTech

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