

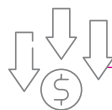
# FINALERTS.AI

## Managing Risk through Advanced Analytics and GenAI: End-To-End Monitoring of Early Warning Signals in Banks

### About the **solution**

This revolutionary risk management solution for banks provides a 360-degree view of early warning triggers with an end-to-end flow from alert generation, monitoring, and resolution to alert prediction covering financial, operational, payments, internal management, and external news triggers. The solution assists the Bank's CRO (Chief Risk Officer) and Account Managers in monitoring accounts.

### Benefits



Reduction in provisioning for credit losses, leading to an increase in the banks' profitability



Reduction in impairment of assets leading to better asset quality



Reduction in instances of fraud in banks



Improved credit decision-making and underwriting process



Faster TAT (Turn Around Time) for loan recovery



Accountability and transparency within the bank to ensure timely identification and closure of alerts

# Features

With cutting-edge advanced analytics and GenAI features embedded in the solution, banks can extract invaluable insights from payments/transactions data as well as external data to gain deeper understanding of customer behavior, preferences, and recovery trends. Armed with this knowledge, Banks can make more informed decisions and identify stressed accounts for recovery at the early stages, leading to increased profitability.

## Key features include:

- In-built **GenAI-based large language model chatbot**
- Business Rule Engine with **73+ default triggers**
- **Web crawling plugins/API integration** for critical news feeds
- Alert assignment **high /medium /low impact** based on external feeds
- **Voice of Customer (VOC)** risk analytics with speech sentiment detection, keyword spotting, and text summarization
- Workflow automation to manage the **complete audit trail of alerts** with the maker/checker concept
- Embedded **AI-ML model** of probability of recovery
- **Real-time alert monitoring** based on TAT, limit exposure, overdue status, industry-wise segregation, etc.
- Embedded **AI-ML model of risk mitigation** recommendation to assist field officers in closing alerts

## Value proposition

LTIMindtree's extensive banking domain knowledge and experience enable us to understand the unique challenges of managing early warning signals in banks. The solution can be customized according to the bank's internal policies, such as loan policy, risk policy, etc. The solution proposes to add business value to the tune of \$25-100 MN per annum (depending on the bank's asset size) with effective cost optimization and a decrease in provisioning due to a reduction in account slippages.

## CTA

For an obligation-free live demo, write to [shaleen.srivastava@ltimindtree.com](mailto:shaleen.srivastava@ltimindtree.com).

## About LTIMindtree

LTIMindtree is a global technology consulting and digital solutions company that enables enterprises across industries to reimagine business models, accelerate innovation, and maximize growth by harnessing digital technologies. As a digital transformation partner to more than 700 clients, LTIMindtree brings extensive domain and technology expertise to help drive superior competitive differentiation, customer experiences, and business outcomes in a converging world. Powered by 81,000+ talented and entrepreneurial professionals across more than 30 countries, LTIMindtree — a Larsen & Toubro Group company — combines the industry-acclaimed strengths of erstwhile Larsen and Toubro Infotech and Mindtree in solving the most complex business challenges and delivering transformation at scale. For more information, please visit <https://www.ltimindtree.com/>.