



SHYENA
TECH YARNS

A Data Science Company

AI

Case Study

An AI Powered Loan Monitoring Platform

About the Client

- The Client is a Fintech company based in India.
- They offer lending decision platform to Banks
- Their lending decision platform enable banks to make a lending decision in less than 30 minutes



Business Problem

- Along with the Lending Decision platform, the Client wanted to build a Loan monitoring platform to monitor risks associated with the loan EMI. To monitor the loan repayment risks, they were manually processing customers bank statement, credit score and other documents.
- The Client was looking for a solution to automatically process the documents, uploaded by the end customer, extract the key information from the uploaded document and feed it to the AI Model which will flag the repayment risk.
- The Client however did not have in-house capabilities to extract data from scanned documents and PDFs. They tried using OCR technology, but it did not work as per the expectations as each uploaded document has a different format. They hence approached Shyena Tech Yarns for a solution to business problem.



Solution

- Extracting data from scanned images and PDFs is very difficult, especially when the format of the document is different every time. In case of our client, it was indeed the case. The Bank statement format was different for each bank. So was the format of credit score report. Hence, the OCR technology does not work as it is.
- We however have a state of the art, deep learning based pre-trained AI accelerator which can extract data from any type of document i.e. structured documents like Bank Statement, Invoices etc and unstructured documents like Contracts.
- Using our proven AI accelerator and our expertise in building AI Powered Platform development expertise, we developed the Loan Monitoring platform for the client within 12 weeks.
- We also built a custom AI model to flag the repayment risk and integrated with the platform. The AI Model would take the extracted data from the Bank statement, credit report and other customer demographic details to flag the repayment risks.
- If it was not our AI accelerator & our AI Powered platform building expertise, it would have taken much longer than 12 weeks to build the Loan Monitoring platform.



Outcome

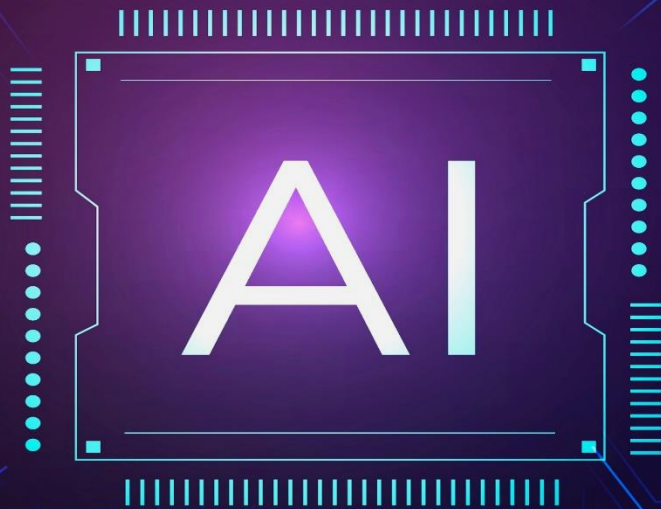
- The Client needed a loan monitoring solution quickly so they could up-sale it to their existing client base.
- They wanted to use the Loan Monitoring platform as their key differentiator. We helped our Client in achieving the goal they had in mind.
- We have enabled our Client to acquire new customers, much faster than earlier.
- With our proven accelerators and our expertise in building AI Powered platform, we could cut down the development time by at-least 30%, which resulted in massive savings for our Client.





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