Minimise your credit risk with

Early Warning Signals

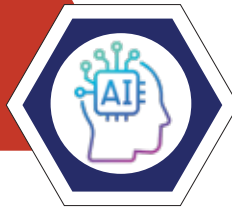**EVOLVUS**

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Make the AI switch to early risk detection

In today's financial landscape, identifying early warning signals is crucial to manage credit risks and ensuring compliance. Our AI-driven solution, Fignite, steps in to empower banks to make timely, informed decisions to protect your assets.

Identifying key early warning signals

Fignite identifies critical indicators of financial stress or potential default

- **Balance sheet analysis:** Scanning lenders' balance sheets to identify risky patterns

- **Profit & Loss statement analysis:** A concise history of the organisation's financial health

- **Cash flow statement analysis:** Understanding how profitable is the organisation is through cash flow history

- **Account statement analysis:** Assessing the overall financial well being of consumer or organisation

- **GST filing analysis:** The history of GST filings to understand profit & loss history

Fignite tracks each signal with AI-optimized thresholds, automatically triggering alerts when indicators exceed set levels.

MANAGE CREDIT RISK

The benefits of early warning signals

With early warning signals, you can

- Proactively manage their exposure and protect themselves from losses
- Identify borrowers with higher liquidity
- Examine financial ratios to assess ability to meet short-term and long-term obligations
- Observe cash inflows and outflows over a specific accounting period
- Monitor industry trends to assess the business liquidity profile
- Observing the customer payment pattern
- Predict delinquency before it happens

Make AI-driven early warning your simpler route to a lower credit risk, and stronger financial organisation.

About Evolvus Solutions

Evolvus is committed to supporting financial institutions and their customers in their transformation journeys by supporting seamless data integrations, transformations and augmentations.

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Paycorp Solutions is an authorised selling distributor of Fignite in India

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