

Lower credit risk, delivered

AI-driven analytics with Fignite



Fignite is an AI-integrated software solution that helps NBFCs identify prospects for credit eligibility during the underwriting stage.



Intelligent risk detection for NBFCs

In today's financial landscape, identifying early warning signals are crucial to manage credit risks and ensuring compliance. Fignite, steps in empowering you to make timely, informed decisions to protect your assets.

Key AI-Enhanced Features of Fignite



Real-Time Risk Detection and Alerts

AI-driven analytics to monitor financial activities, generating alerts in case of changing risk patterns.



Comprehensive Data Integration

Seamless connection with Core Banking, Treasury, and External Data Feeds for AI-enhanced view of borrower behavior



Predictive Analytics with Machine Learning

Analysis of structured and unstructured data patterns to identify anomalies calling for timely action



Customizable, AI-Based Alert Thresholds

Intelligent, dynamic thresholds for alerts and escalation for more precise responses to risks



User-Friendly Dashboard

Clear, actionable view of early warning indicators, with AI insights available across devices for agile decision-making

Capturing Key Early warning Signals with AI



Fignite's AI-driven system identifies critical indicators of financial stress or potential default, including:

- **Frequent Cheque Bounces:** Signals potential liquidity issues.
- **High Cash Withdrawals:** Disproportionate withdrawals identified as cash flow concerns.
- **Unusual RTGS Payments:** AI flags high-value transactions to unrelated parties as potential diversions.
- **Inventory and Receivables Patterns:** Detects atypical growth patterns in real-time.
- **Delayed Financial Submissions:** Identifies recurring delays, signaling possible financial strain.

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

Why Choose Fignite?



Reduce NPAs

AI-driven insights allow you to identify and address at-risk accounts early.

Streamline Compliance

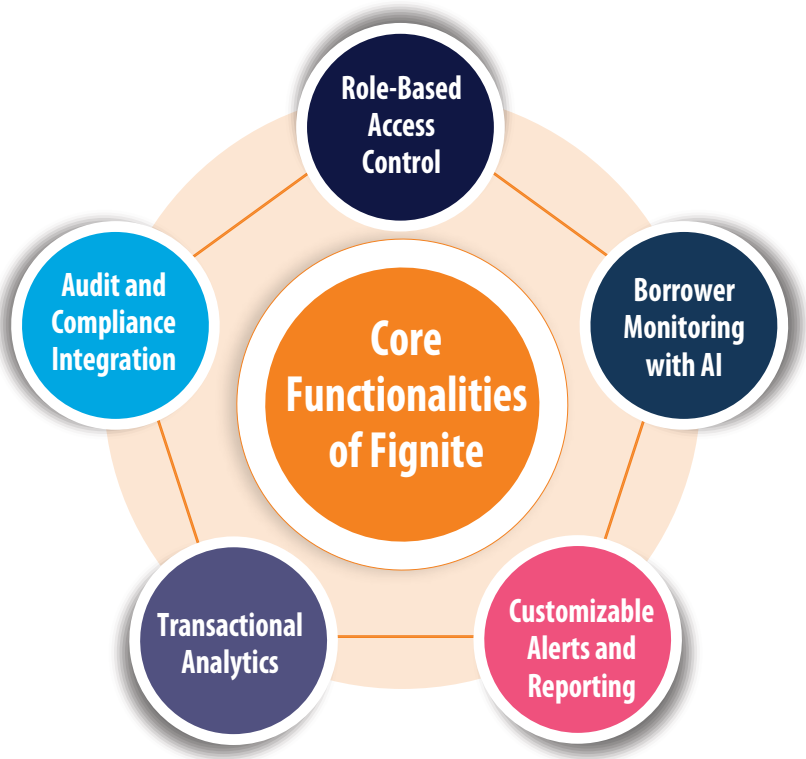
Automated, AI-monitored tracking ensures alignment with regulatory standards.

Boost Efficiency

Reduce manual interventions through AI-based automation in risk monitoring.

Strengthen Trust

Reinforce your commitment to proactive, AI-enhanced risk management.



Keep your credit risk low with AI-enabled Fignite.

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Paycorp Solutions is an authorised selling distributor of Fignite in India