



ADVENTITY

BANKING PRODUCTS & SERVICES



vazirio
appli[™]

vazirio
cam[™]

Banking Products

Adventy offers a range of corporate banking products that directly benefit the business and risk functions within the bank. Our products reflect our strength in the Banking domain and incorporate international best practices in corporate banking processes.



Vazirio appli

Vazirio appli has been built by Bankers for Bankers. It is a comprehensive credit risk assessment and approval software that ensures speed, consistency and accountability through the approval chain. The product includes a flexible and proprietary credit scoring engine that grades the risk of borrowers and links to PD estimates based on Bank's own portfolio. Vazirio appli serves as the basis for Basel II and In-country regulatory requirements on credit risk assessment and management.

Task Name	Application Type	Production Type	Priority	Approval Status	Remarks	Submitted By
Employee Bank	00000000	000000	High	CARDINAL000		
Employee Inc	00000000	000000	High	CARDINAL000		
Home Bank Ltd	00000000	000000	High	CARDINAL000		
Liberty White Consumer	00000000	000000	High	CARDINAL000	There is loan problem with Libera since he is making a 90 day loan	0000
MSI	00000000	000000	High	CARDINAL000	Prose Approval	0000
Standard Operation Contract	00000000	000000	High	CARDINAL000	job approval	0000
Progress Group	00000000	000000	High	CARDINAL000	job approval	0000
Global Software Limited	00000000	000000	High	CARDINAL000	job approval	0000
UPS Corporation	00000000	000000	High	CARDINAL000	job approval	0000

consistency
Speed
ACCOUNTABILITY



appli Features

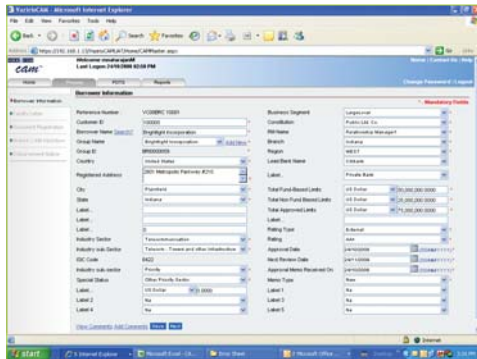
Electronic credit proposal and approval system | Capture of qualitative and quantitative loan application data, risk measurement and electronic workflow | Calculation of credit scores based on financial / non-financial parameters | Incorporation of business rules / mandatory criteria in lending process | Electronic web based workflow with ability to upload and store scanned documents | Audit & compliance overview | Ability to print the application for physical approval

appli Benefits

Reduced time to serve and cost to serve | Consistency in risk grading and risk approval process | Ability to launch templated lending programs for small borrowers | Enhanced risk monitoring capabilities | Platform to comply with Basel II and regulatory requirements | Slice and dice views of portfolio, audit trail, reports | Analytical insights and risk exposure analysis on the portfolio

Vazirio Cam is a post approval credit administration and monitoring software. It integrates seamlessly with Vazirio appli and ensures end-to-end processing from origination & assessment to execution & monitoring. It incorporates best practices in the administration and monitoring of borrower relationships, security documentation, covenants and other monitoring criteria the Bank may choose to institute.

post approval Administration monitoring



Cam Features

Helps capture of key exposure details | Enables auto generation of facility letters | Recording and management of security documentation | Post disbursal tracking for the bank to monitor document deferrals and waivers, covenant monitoring, plant visits etc.

Cam Benefits

Comprehensive electronic repository of all credit approvals | The Maker-Checker control approach ensures accuracy in entire administration and monitoring process | Provides the facility of electronic document diary with automated email reminders | Aids generation of key MIS and regulatory reports

- Vazirio appli and Vazirio Cam are web based products, developed using Microsoft .Net 2.0 development framework
- The products are designed with 3 tier architecture (presentation, business logic and data)
- They integrate with the Bank's existing systems and have ability to upload / download data to / from legacy systems that ensure integrity of data



Value Added Services

In addition to state-of-the-art banking solutions, Adventity also offers support services to banks and credit unions. A combination of Vazirio products with credit assessment support ensures end-to-end solutions to banks across geographies.

Credit Assessment Support Services

Adventity can operate on a virtual captive model basis for the preparation of draft credit notes for the SME and corporate exposures of Banks.

Outsourcing of credit memo preparation and analysis to Adventity | Data capture, financial statements and analysis | Industry, company and competition analysis | Cash flows, ratios, Go / No Go criteria | Checks on negative lists and other Bank databases | Automatic uploads of credit notes to software. Alternatives in Word, PDF

Benefits

Bankers focus more on deal origination, qualitative analysis and client relationships | Bank leverages Adventity expertise in data capture, financial statement analysis, company & industry research | Decision making rests with the Bank, which can ensure compliance with Bank policy guidelines | Our proposed virtual captive model ensures control, quality, consistency and speed | Data capture is in structured format, with flexible delivery channels | Lower costs

Adventity Advantage

Senior Management with 150+ person years of experience in Banking and Financial Services | Cost effective & innovative pricing solutions | True full service business process outsourcing model, offering all banking services with an option to outsource processes in small parts or as a whole | Leading edge technology & business processes ensuring data security

Client Base

- ➔ Corporate houses, including a broad range of Global Fortune 2000 Corporations
- ➔ Banks and financial services companies, including Wall Street firms (15 out of top 20 global investment banks, research houses, consulting firms, VCs, investment firms, hedge funds)
- ➔ Rapidly expanding airlines and travel clientele base including several leading airlines in the Asia, Middle East, European region and travel portals in India.

Contact Us

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