

# WNS' Commercial Credit Solution Suite

**Unlock Cost Benefits, Improve Decision-Making**

## Process standardization, digital enhancements enable banks to meet business goals

The global banking and financial sector is facing revenue pressures and an uneven path to recovery in line with uncertainties in the business environment. Profitability will evade organizations unless they quickly and effectively transform their operating model, boost risk modelling and improve decision-making.

## KEY CONCERNS FACING THE COMMERCIAL CREDIT FUNCTION



**Non-standardized processes across regions and lines of business**



**High turnaround time in credit lifecycle**



**No single version of truth**



**Manual processes, duplication of tasks**



**Poor quality of output**

Banks need to embrace digital solutions that are customized to their unique needs and encompass the end-to-end value chain.

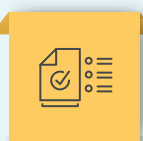
## DIGITAL TRANSFORMATION OF COMMERCIAL CREDIT

### WHAT MUST YOU EXPECT?



#### Better Customer Experience

- Customized offerings
- Reduced documentation
- Transparent processing



#### Improved Underwriting

- Automated rule-based underwriting
- Alternative credit scoring



#### Innovative Solutions

- Automated data extraction and spreading
- Rule-based decisioning
- Digital contracts



#### Higher Process Efficiency

- Process standardization and simplification
- Process re-engineering and automation



#### Improved Regulatory Compliance

- Automated compliance and KYC checks
- Adherence to dynamic regulatory requirements



#### Greater Scalability of Operations

- Integrated platforms
- Data quality and integrity

## WNS' COMMERCIAL CREDIT SOLUTION SUITE

WNS offers a Commercial Credit Center of Excellence (CoE) model that leverages our deep domain expertise in banking and financial services and digital enablers to co-create solutions for our clients. The CoE with 200+ experts provides credit evaluation services across the value chain.

### Origination

- Financial statement spreading
- Rating rational & recommendation
- Business, financial & industry risk analysis
- Projection model creation
- Peer analysis
- Sensitivity analysis

### Underwriting

- Financial statement spreading
- Covenant analysis & creation
- New money underwriting
- Term sheet drafting
- Credit package creation
- Projection model building
- Capital structure & debt trajectory analysis
- Valuation analysis

### Monitoring

- Financial statement spreading
- Covenant monitoring
- Annual & interim credit review
- Collateral analysis
- Projection model update
- Event impact analysis
- Portfolio level dashboard reporting
- Ad-hoc analysis

### Technology Value Enablers

- **Robotics solution** for consolidation of credit documentation
- **Kwilo**: An AI-enabled solution for statement spreading
- **Skense**: AI-enabled solution for information consolidation

WNS has enabled 10+ clients to manage **250,000+ financial spreads** across all types of commercial credit loans.

## HOW WE HAVE DELIVERED VALUE

**Document submission process:** Reduced 4-5x exchange to 2x with standard submission forms

**Simplified deal tracking, higher efficiency through a centralized tracker**

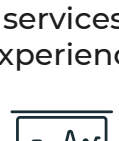
**Improved submission quality; Credit Analyst can focus on credit and RM on borrower/market information**

**Reduced cycle time of credit application request from 18-25 days to 10 days, quick deal closure by Credit Officers, reduced overdue from 27% to <10%**

**Reduced effort by Relational Managers (RM) by 35%, enabling them to focus on customer-centric activities**

## WHY WNS?

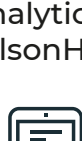
**15+ years** of financial services experience



**Named a "Leader" in RPA / AI in Banking by NelsonHall**



**Named a "Leader" in Analytics by NelsonHall**



**12,000+** FTEs



**75+** BFSI clients



### About WNS

WNS (Holdings) Limited (NYSE: WNS) is a leading Business Process Management (BPM) company. We combine our deep industry knowledge with technology, analytics and process expertise to co-create innovative, digitally led transformational solutions with over 375 clients across various industries. The industries include banking and financial services, consulting and professional services, healthcare, insurance, manufacturing, media and entertainment, retail and consumer packaged goods, telecommunications and diversified businesses, shipping and logistics, travel and leisure, and utilities and energy. We deliver an entire spectrum of BPM solutions including industry-specific offerings, customer interaction services, finance and accounting, human resources, procurement, and research and analytics to re-imagine the digital future of businesses. We have delivery centers worldwide including in Australia, China, Costa Rica, India, the Philippines, Poland, Romania, South Africa, Spain, Sri Lanka, Turkey, the United Kingdom and the United States.

For more information, visit [www.wns.com](http://www.wns.com).

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