

# Powering the Future with Automation & Advanced Analytics

 **scoreme.in**  
resurgentindia initiative



# About Resurgent India Ltd:



A growing **SEBI-registered merchant bank** offering Financial Advisory & Training Solutions



**450+ successful** transactions delivered across various sectors



**100+ research** papers published across industries. **Collaborations** with all the major Industrial Bodies.



Pan-Indian presence across **Gurgaon, Mumbai, Kolkata, Bengaluru, Hyderabad, Jaipur, Chennai and Dubai**



Business partners in **Europe, USA, the Middle East, Africa and Australia**



Advisory role in transactions worth **1 billion in 2017**. Executing 5 Disinvestment Projects of Govt. of India.



Domestic and cross-border transactions in sectors such as **Logistics, Consumer Goods, Food & Agro, Packaging, Healthcare, Real Estate, and Renewable Energy etc.**



Empanelled **Financial Consultants** to **NHAI, Port Trust of India, PSUs, PSBs & Ministry of Corporate Affairs**

# About Ginesys:



One of the Leading ERP providers for the retail sector in India. Robust team of >250 with a 100 member R&D center at Kolkata.



Partnerships with >800+ brands like Raymond, Biba, Adidas, Manyavar etc. >16000 installations across country.



Recognized by > 15 Business Publications for retail sector.



Pan-Indian presence across Gurgaon, Mumbai, Kolkata, Bengaluru, Hyderabad, Jaipur, Chennai.



Business partners in Europe, USA, the Middle East, Africa and Australia



More than 25% market share for the retail ERP industry.



Domestic and cross-border transactions in sectors such as Logistics, Consumer Goods, Food & Agro, Packaging, Healthcare, Real Estate, and Renewable Energy etc.



A consistently growing product with >250 new features introduced in the last year.

# New Initiatives:



## Scoreme

Automated Analysis of Financial Documents & Statements.

Growing with a Vision to provide Paperless Credit Solutions.

Strategic Partnerships with major FIs across country.



## EasemyLoan

Retail Loan Syndication for different streams.

In-House CRM to manage the Loan lifecycle.

Focus is to increase the syndication portfolio to different sectors e.g. LAP, Retail, Equipment etc.

Empanelment with 42 FIs for various proposals.



## EasemyGST

End-to-End GST compliance software.

Complete integration with GSTN.

Option to integrate with existing ERP for hassle free compliance.

Partnership with more than 20 leading group houses from various industries.



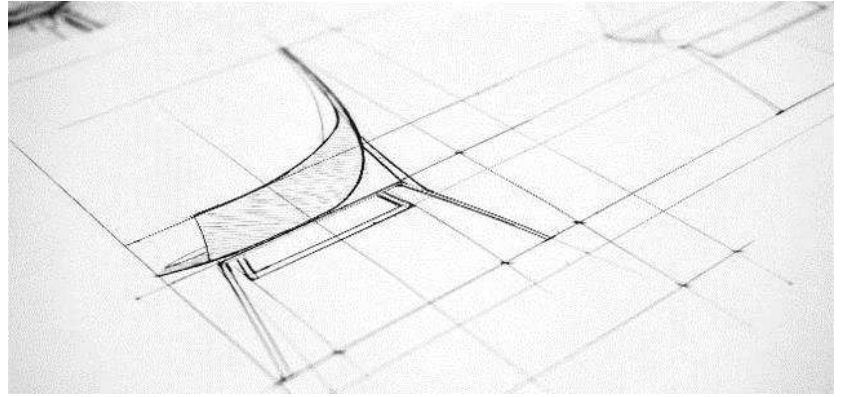
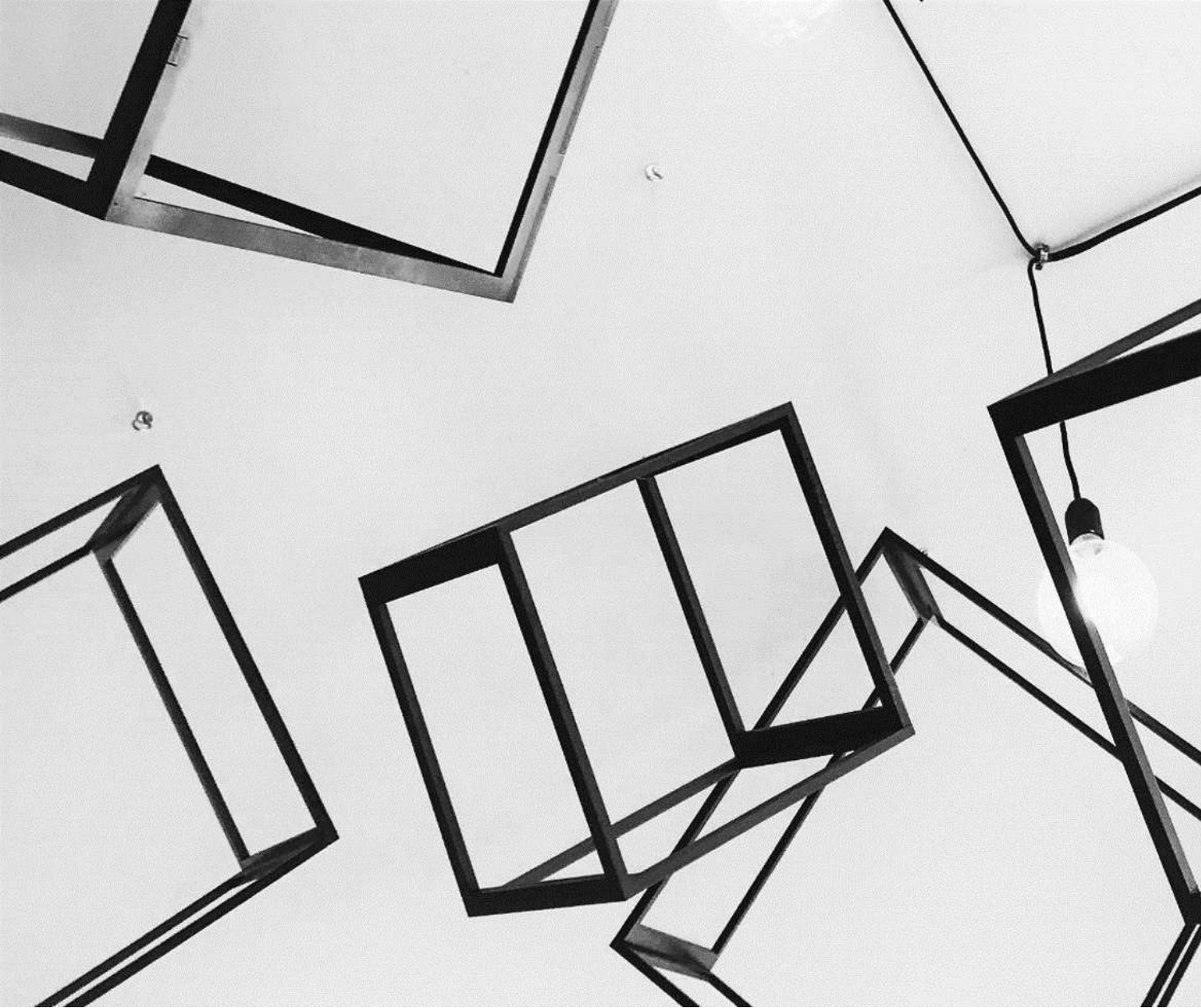
## Plutus

Wealth Management Arm.

Robo Advisory based online portal.

Hybrid model of Offline & Online.

Focus is to capture the retail segment and expand the AUM.

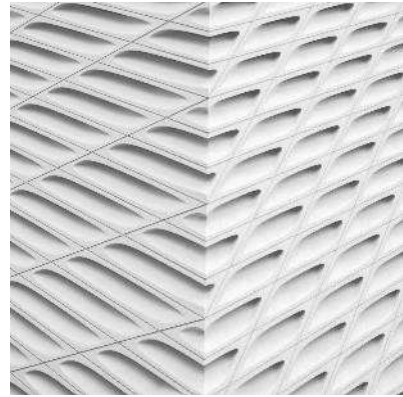


## *About Scoreme.in*

The Vision:

*Paperless Credit Delivery & Monitoring.*



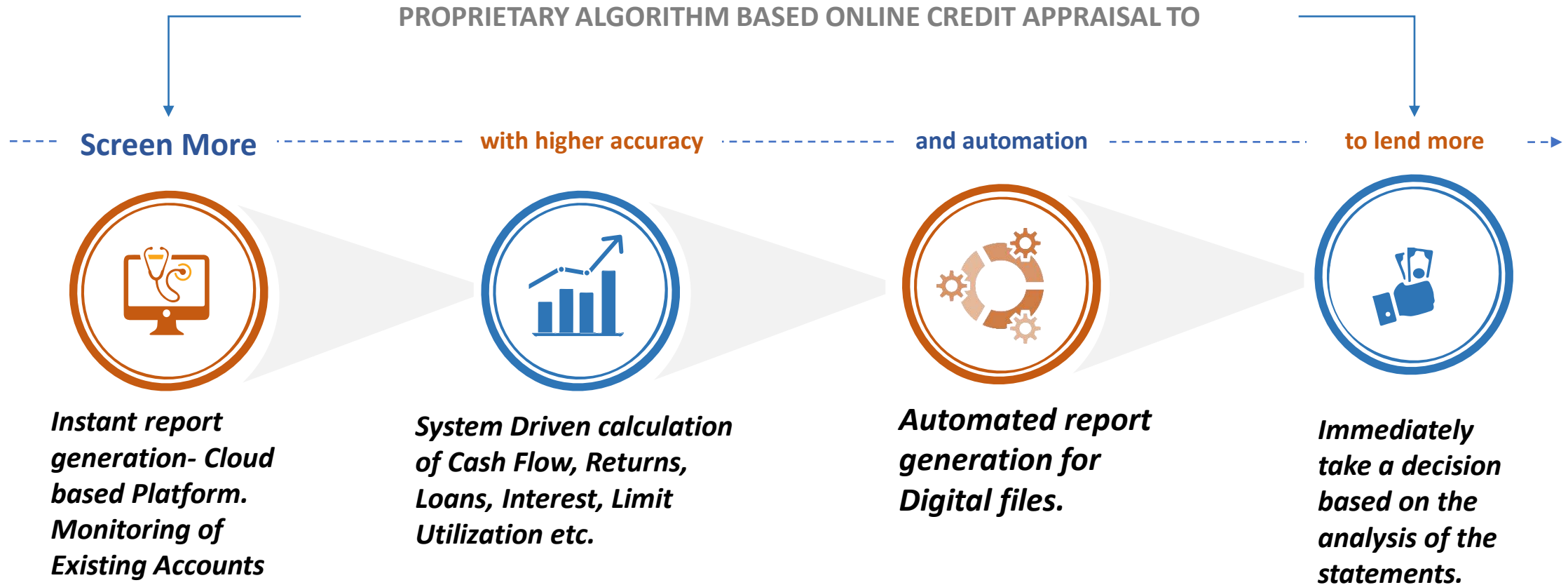


## *Services Offered:*

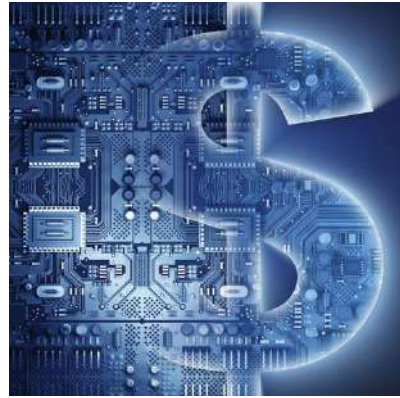
| <i>Particulars</i>                         | <i>Corporate Clients</i> | <i>Retail Clients</i> |
|--------------------------------------------|--------------------------|-----------------------|
| Bank Statement Analyzer                    | <b>Y</b>                 | <b>Y</b>              |
| OCR for Bank Statements and KYC Documents  | <b>Y</b>                 | <b>Y</b>              |
| Lead Generation Service & Sales Pitch Tool | <b>Y</b>                 | <b>NA</b>             |
| Post Disbursement Monitoring               | <b>Y</b>                 | <b>Y</b>              |
| Data Aggregation & E-KYCs*                 | <b>Y</b>                 | <b>Y</b>              |
| GSTR Analysis                              | <b>Y</b>                 | <b>NA</b>             |
| Loan Origination System                    | <b>Y</b>                 | <b>Y</b>              |

\* *Analysis of Public Domain information for Corporate and Retail Clients along with Verification & Validation of Identity & Registration Documents as per Lender's Policy.*

# Automated Analysis of Bank Statements for Better Decisioning & Monitoring of Proposals:



ENABLING LENDERS TO INCREASE THEIR SERVICEABLE MARKET & DECREASE 'TAT' THROUGH AUTOMATION & DIGITALIZATION OF TRADITIONAL METHODS OF CLIENT SCREENING



# Bank Statement Analyzer

## Online Platform

- A complete automated system for report generation.

## Bank Specific Logics

- Back-end logics are defined for 50 Banks.
- These include all PSBs, Private Banks, Major International & Some Cooperative Banks.

## Upload both PDF & Scanned Files

- Capable of generating output report from PDF, Scanned & Excel file.
- In-House OCR to read scanned documents- already live for 25 banks.

## Multiple Integration Approaches

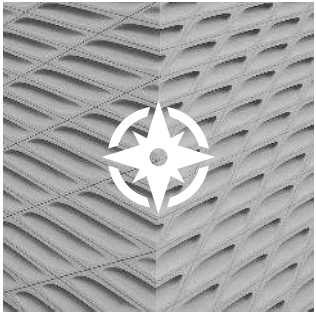
- Can be used on Cloud, Integrated with CRM via API or hosted on internal server.

## Multitask Dashboard

- A quick dashboard to browse through multiple bank accounts for a quick glance of each account.



# Contd....



## Detailed Output Report

Output report based on extraction of relevant data from Narrations in the statement.

Extraction like Debtors/Creditors Name, Cheque Numbers, Account Numbers & Related Party Names etc.



## Error Work Flow

A complete online application to manage scanned files for efficient & faster processing.



## Merge Report

Option to merge the output report in case of Multiple Banking Arrangements or Consortium Banking.



## Retail Bank Statements

An automated bank specific engine to analyze retail bank account statements.



## 'AI' driven Patterns

An 'AI' driven engine to make patterns from variety of statements from multiple banks.

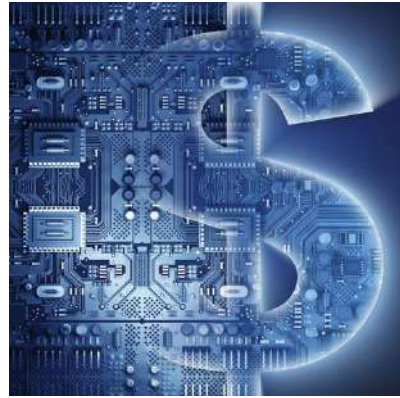
# Data Aggregation & Analysis:

- All in one digital platform for a consolidated report from the data present on more than 30 public domain sources.
- Option to verify Company/Individual KYC documents (e.g. GSTN, PAN, TAN, DL, Vehicle RC, Voter ID, Passport, UAN, ITR, FSSAI, CA/CS no. etc.) along with Credit Bureau integration (to be managed by Vendor)
- Inclusion of Legal info. & Utility documents check.

## Reporting:

- Calculation CMA for the borrowing company from the information gathered.
- OCR conversion for documents like Annual Returns, Balance Sheet, Profit & Loss, Sanction letters, Share Holding Patterns, XBRL documents etc. for better & informed credit decisioning.
- **A One-Stop Sales Pitch for the Sales Team.**





## Different Linkages:

### Company Information

- Basic Company Info., Director Details, Loan details, Financial Statements, Share Holding Pattern etc.

### KYC- Company

- PAN, UAN, TAN, GST, GST Filling Status, Import Export Code, FSSAI, FDA.

### KYC- Retail

- Aadhar Card, Voter ID, Passport, Driving License, Vehicle Registration.

### Professional Qualifications

- CA, ICSI, ICWAI, MCI.

### Utilities

- PNG, LPG, Electricity, Telephone, Website Review.

### Income Tax Return

- ITR, Form-16.

### Legal

- Supreme Court, High Court, District Court, NCLT, ITAT, CIBIL.





# GSTR Analysis:

## Debtors & Creditors

- State-wise list of all the debtors and creditors from GSTR 1 & 2A.

## Regular Customers

- Customers & Suppliers with whom the client is doing transactions every month.

## Sector-wise Sorting

- Sector-wise sorting of all the Debtors & Creditors

## % of Defective & Returned Products

- What is the % of the total defected/returned goods which the client is manufacturing.

## Trend of Business Transactions

- % wise segregation of business with unregistered customers, B2B, B2C, Large & Small Customers, Export/Import.

A hand is holding a smartphone displaying a productivity dashboard. The dashboard features several sections: a top navigation bar with 'PERSONAL DATA', 'INDUSTRY TRENDS', 'HELP', and 'SEARCH'; a 'WEEKLY ACTIVITY' bar chart showing activity levels for Monday through Sunday; a 'PERSONAL PROJECTS' section with three circular progress indicators labeled 'URGENT', 'IN PROGRESS', and 'COMPLETE'; and a 'PERSONAL REMINDERS' calendar view for June, listing events such as 'STOCK EXCHANGE', 'MARRIAGE JOHN DAILY', 'CONFERENCE CALL', 'RESPONSE WEEKEND', 'OVERNIGHT AWARDS', and 'REANALYSING DATA'.

*Proposed Monitoring Scenarios:*

|        |        |        |         |        |         |
|--------|--------|--------|---------|--------|---------|
| 27.460 | 0.200  | 0.73%  | 39.050  | 1500   | 513.100 |
| 27.440 | 0.070  | 0.18%  | 513.000 | 17600  | 28.400  |
| 0.050  | 0.110  | 0.16%  | 28.390  | 13000  | 19.520  |
| 0.100  | 0.35%  | 19.510 | 1100    | 54.490 |         |
| 0.1425 | 0.74%  | 54.470 | 17600   | 28.400 |         |
| 0.6472 | 1.17%  | 28.390 | 400     | 16.770 |         |
| 0.100  | 0.35%  | 16.750 | 100     | 58.880 |         |
| 0.060  | 0.36%  | 58.870 | 7200    | 27.440 |         |
| 0.050  | 0.08%  | 27.430 | 1900    | 43.640 |         |
| 0.200  | 0.73%  | 7.700  | 39300   | 7.710  |         |
| 0.040  | 0.52%  | 7.700  | 1900    | 43.640 |         |
| 0.460  | 1.07%  | 43.630 | 0       | 1.0520 |         |
| 0.0026 | 0.25%  | 1.052  | 0       | 1.0520 |         |
| 0.200  | 0.73%  | 27.430 | 7200    | 27.440 |         |
| 0.040  | 0.52%  | 7.700  | 39300   | 7.710  |         |
| 0.460  | 1.07%  | 43.630 | 1900    | 43.640 |         |
| 0.028  | 0.25%  | 1.052  | 0       | 1.0520 |         |
| 0.99   | 0.78%  | 6.4277 | 0       | 6.4277 |         |
| 0.81%  | 21.810 | 0      | 0       | 6.4277 |         |



**Scenario-1**  
*Verifying the Financials/  
 Information shared by the  
 client:*

## Calculation of Cash Flow Statements

- Calculation of cash flow by analyzing the inflows, outflows, indirect & direct expenditures from the bank statement.

## Summation of Sales & Purchase Invoices

- System will calculate the total amount for the invoices from GSTR1 & 2A.

## Variance Calculation

- Both the outputs will be matched and variance percentage will be calculated.
- This will then be matched with the data which is declared by the client.

## Result

- Actual vs declared report will be calculated.
- Variance in the data will be highlighted in a month-wise output report.





## *Scenario-2: Validating the Business transactions of the Client:*

### Sales data is declared

- Business loan clients declare their sales data to the bank on a periodic basis but verification can't be done.

### Matching with Bank Statement

- System will calculate the sales done by the client in a month-wise format.
- Separation of Related Party Transactions from the inflow.

### Variance Calculation

- The Bank Statement analysis will highlight inflow source.
- Further checks to validate whether the inflow is from client or related party.

### Result

- The system will through out a detailed report for the transactions done with clients vs transactions with Related Parties.



*Scenario-3:  
Transactions with Un-related/ Un-  
registered Sector Companies &  
Defect/Return %*

## Debtors & Creditors from GST Returns.

- System will calculate the party wise invoices raised & received from GSTR 1 & 2A.

## Sector-wise Sorting

- Every transaction will be sorted.
- This will be done by categorizing the HSN code for every transaction.
- Transactions done with Unregistered sectors will be identified.

## Result

- We will highlight the un-related sectors from the list on which client can be monitored further.
- Also what is defect/return % of the client from the sales done.



***Scenario-4:  
Transactions with Dormant,  
Shell or Default Companies:***

**From GSTR**

- System will give us the party-wise breakup of Sales & Purchases.

**Auto Update of  
list from MCA.**

- The back-end system will be updated on a periodic basis for the list of dormant, shell or default companies.

**Matching with  
Bank Statements**

- From the Bank Statement analysis all such transactions will be highlighted.

**Result**

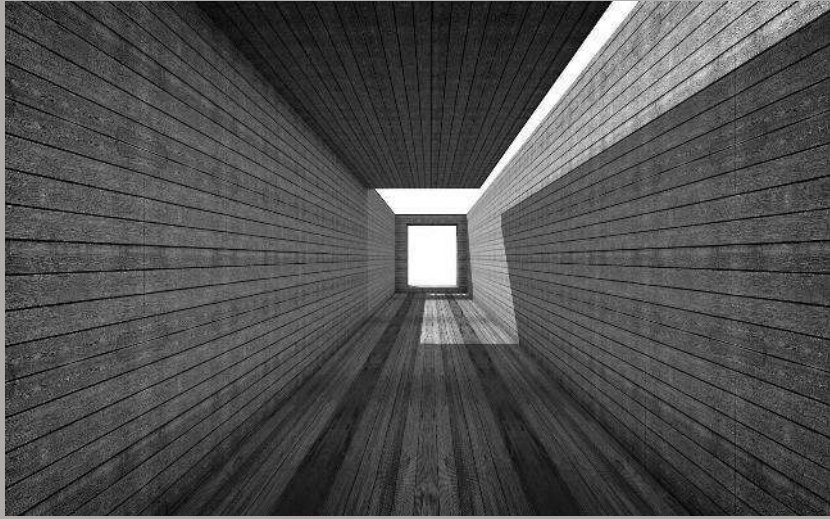
- The Bank can put in an extra authentication for any such transactions so as to stop the practice.



# TRACTION

Already Delivering Bespoke Solutions to >10 FIs including Banks, NBFCs & Credit Rating Agencies.





Thank You.....