



### Challenge

Mortgage default rates are predicted to rise between **7% and 15%** due to the current economic situation. The expected losses are to exceed **200 Billion dollars by 2021**. Financial institutions need an effective credit risk and monitoring tool to empower their team to be ahead of the game.

In order to efficiently handle this problem on a large-scale, automated tasks and advancements in machine learning can be leveraged to predict and prevent loans from becoming **Non-Performing Assets (NPAs)**.

### Introducing Delinkure – Speridian's Default Prediction and Early Resolution Tool

**Delinkure** is a comprehensive analytical solution with Default Prediction Models, based on Machine Learning (ML), and rules-based workflow for Early Resolution and Loss Mitigation. Delinkure helps lenders, servicers and investors identify delinquency prone loans early in the process, assists in recovery, and management of Non-Performing Assets.

To minimize loss accrued from loan default, it is crucial to review and assess mortgage portfolios periodically. Typically, loans that are deemed risky could have their terms renegotiated, or other measures taken through Early Resolution. We help leading banks, non-bank lenders and servicers to intelligently and cost-effectively manage their delinquent accounts.

### Key Modules



**Default Prediction**



**Early Resolutions**



**Collection & Follow Up's**



**Predictive Analytics**

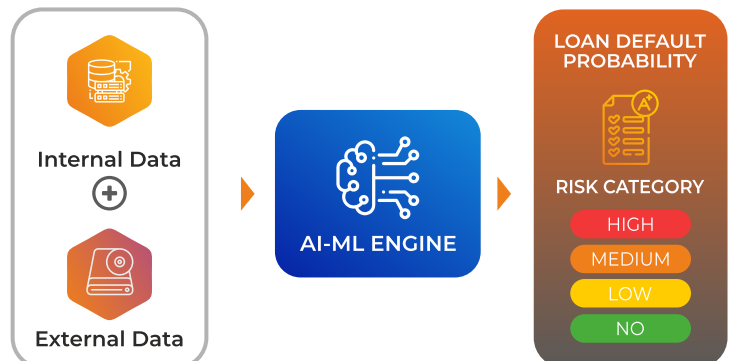


**One Time Settlement**

### Default Prediction

is an intelligent predictive analysis tool, using the power of data science and machine learning algorithms, capable of successfully predicting the loan default probability. This tool helps to categorize a loan portfolio into multiple watch list groups of High, Medium and Low Risks based on the risk score derived from ML algorithms.

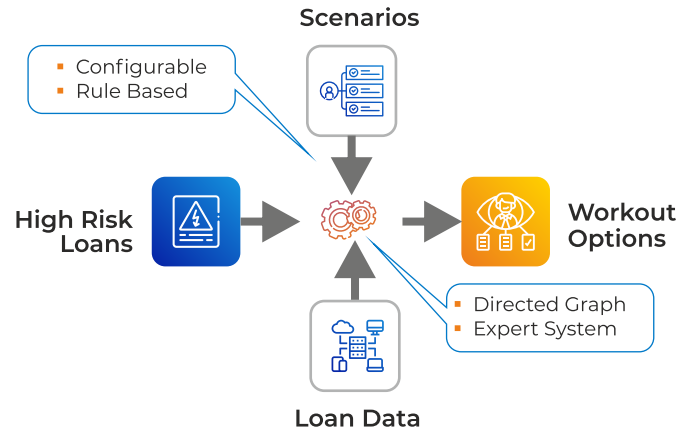
This tool offers a unique approach of how internal loan data is combined with current influencing external data elements to predict the propensity to default.



## Early Resolutions

works very closely with Default Prediction tool, which takes a particular loan as input, and analyses different workout options through a fully configurable rules-based intelligent workflow of questions. Based on the answers provided, the workflow is capable of identifying the best-suited workout option through a rules based intelligent resolution model, which combines borrower scenarios with existing loan data.

Early Resolution and workout options help keep homeowners in their homes while ensuring consistent workouts for borrowers and improved compliance for lenders. It also offers easy integration with call centre and the loan can be intelligently routed to the best qualified loan modification agent for proper handling and easy resolution.



## Collection & Follow Up's

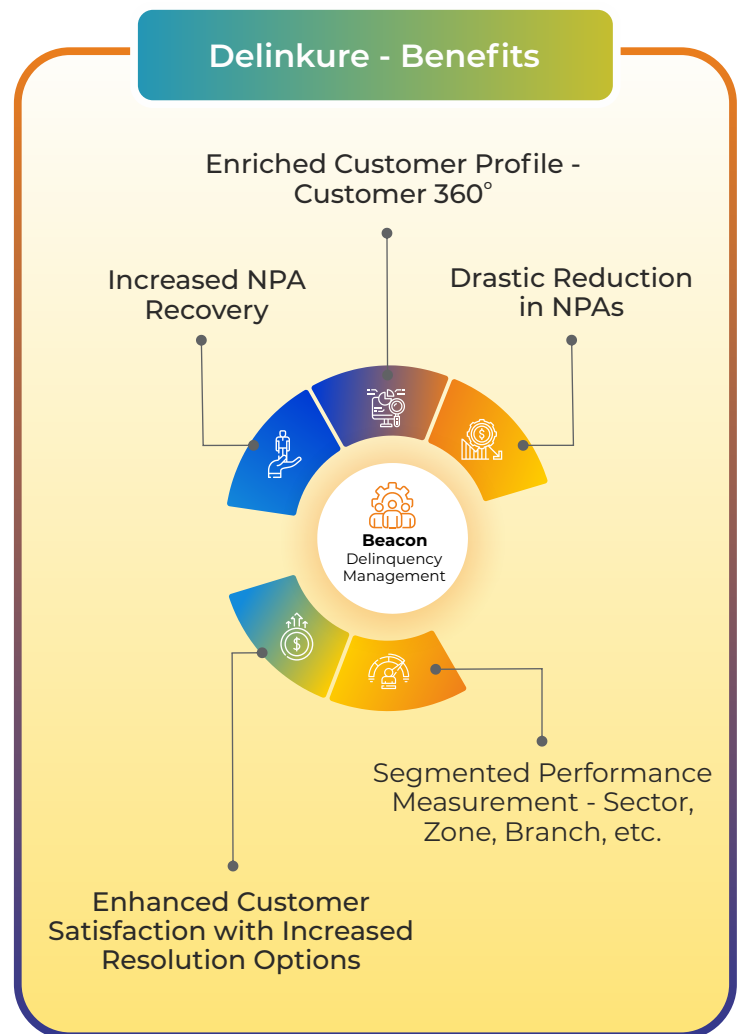
- Configurable Automated Contact process, including scheduled SMS, E-mail, Phone, and Letter. Predefined and editable templates for all standard messages
- Displays summarized list of non-contacted customers under convenient categories
- Supports additional features such as Assign/Re-Assign, Block/Un-block, and Mask/Un-mask at Customer level

## One Time Settlement

- Helps to streamline and automate One Time Settlement (OTS) process quickly and consistent with bank's policy and framework
- Brings together end-to-end bank functions, from initiation and processing of OTS request, to approval and payment tracking of sanctioned OTS proposal
- Provides web application for NPA customers to register OTS request online

## Predictive Analytics

- A comprehensive understanding of NPA trends which helps to reduce further slippage and to control the existing overdue accounts
- Provides Hotspot Analysis for different Zone, Branch, Customer segments and Product categories
- Meaningful and easily digested 360 view of customer's details and interactions in one place, without having multiple log-ins or screens



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Speridian Technologies Pte Ltd  
1 Fusionopolis Place, #03-201 Galaxix (West Lobby), Singapore 138522

sales\_asean@speridian.com +65 8385 0253 www.speridian.com

@SperidianTechnologies @Speridian @Speridian-Technologies