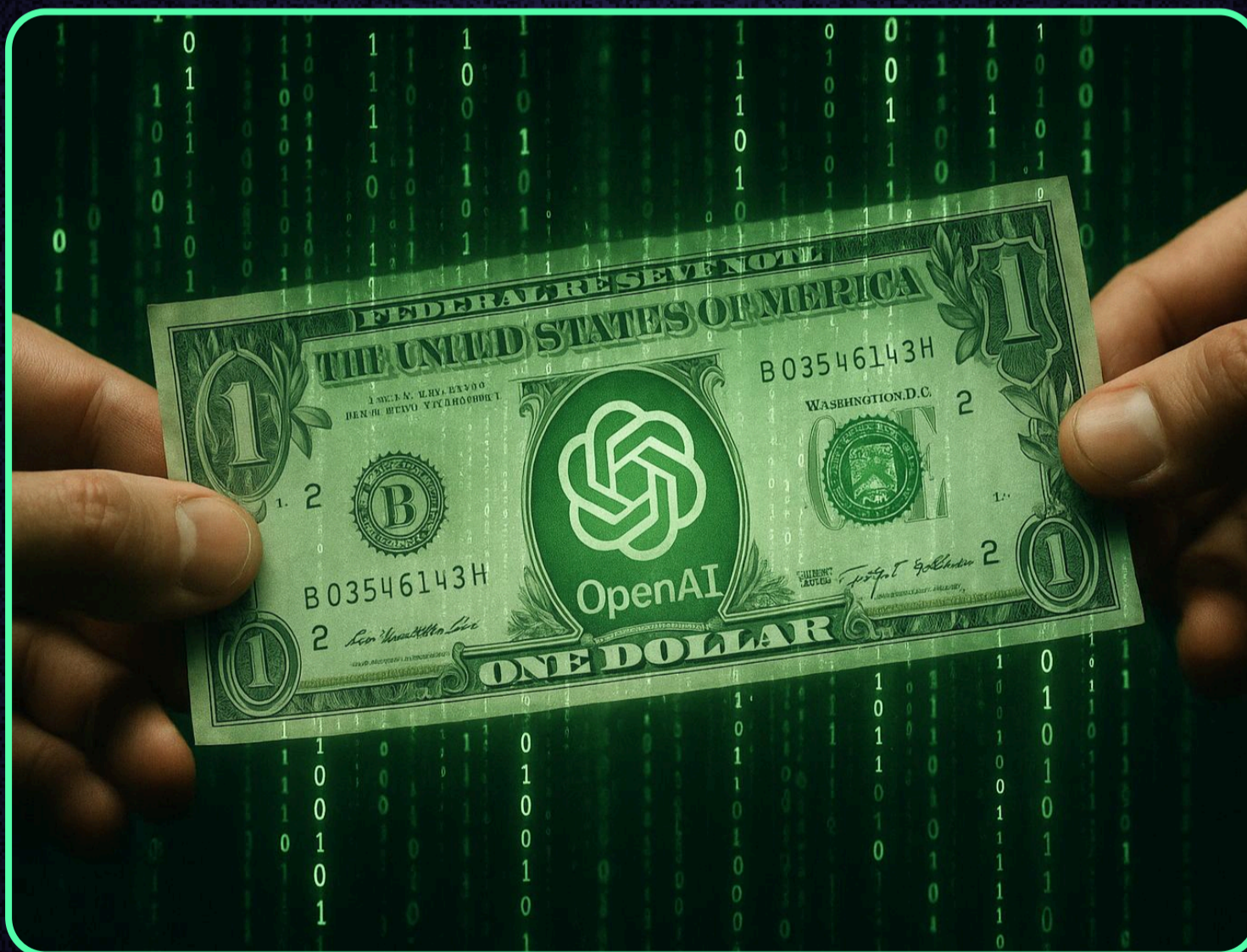


AI IN LENDING

LEND SMARTER WITH LLMs



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<https://gai.ventures/>



Lending Challenges

Rising Fraud & Inefficient Processes

80%

Manual processes dominate lending operations.



A typical U.S. bank faces nearly 24,000 lending fraud attempts each year.



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Lending Challenges

Complexity of the Lending Systems



This multiplicity is across asset classes & geographies with different compliance rules - operational chaos.



Lending Challenges

The Cost of Inefficiency

\$10B+

Are lost by lenders
due to fraud & errors.

**Inconsistent
Decision Making**

**Data Management
Challenges**

**Manual Tasks
and Paperwork**

**Slow
Turnaround Time**

Siloed information systems increase operational costs

Customers cannot access services
outside business hours

Largely underserved market - 1.5B are unbanked,
and <50% of the banked qualify for a loan.



How AI Can Help

We need a holistic solution -
improvement across all these buckets.



Data Collection

- Multiple Sources
- Credit Bureaus
- Financial Records
- Alternative Data

Model Development

- Algorithm Selection
- Historical Training
- Pattern Recognition
- Model Validation

Continuous Learning

- Real-time Monitor
- Performance Tune
- Model Retraining
- Auto-Optimization



LET ME SHOW YOU
5 SPECIFIC EXAMPLES



1. Credit Scoring & Underwriting

1. Data Collection

AI gathers borrower credit, financial, & employment data.

2. Data Processing

Analyzes data patterns to generate credit scores.

3. Credit Analysis

AI evaluates scores to assess creditworthiness.

5. Monitor & Update

System auto-updates scores from credit activity.

4. Credit Decision

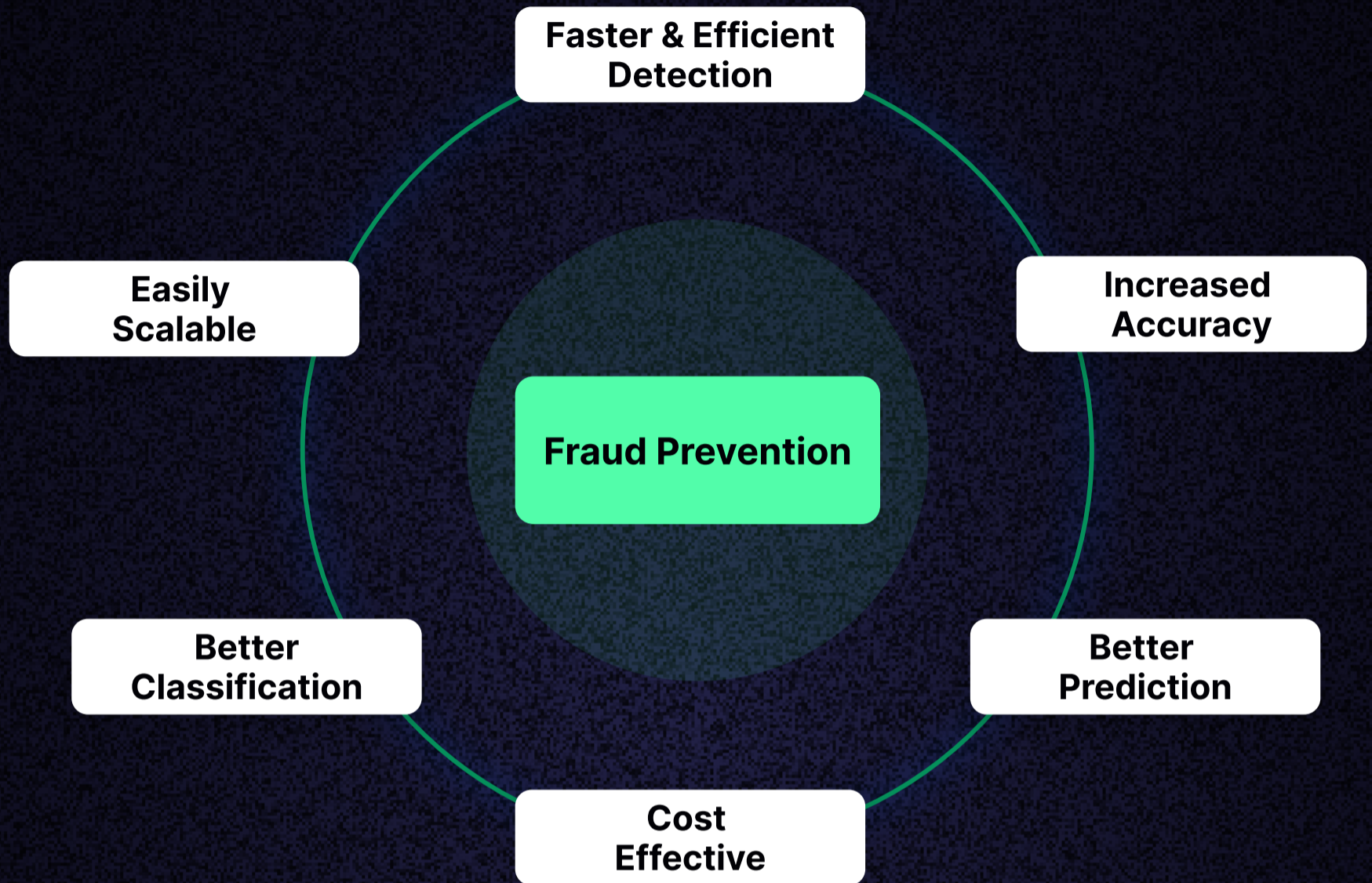
AI and analytics power loan decisions.

Create precise & inclusive credit scoring models.

This can overcome the limitations of traditional models heavily reliant on just credit history.



2. Fraud Detection and Prevention



Fraud can take many forms, such as fake identities, fraudulent loan applications, and identity theft.

AI-powered fraud detection systems can analyze large amounts of data to identify patterns and anomalies that may indicate fraud.

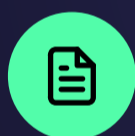


3. Loan Application & Origination



Doc Verification

- Fake Documents
- Forged Signatures
- Document Inconsistencies



Data Extraction

- Government IDs
- Utility Bills
- Bank Statements



Eligibility Checks

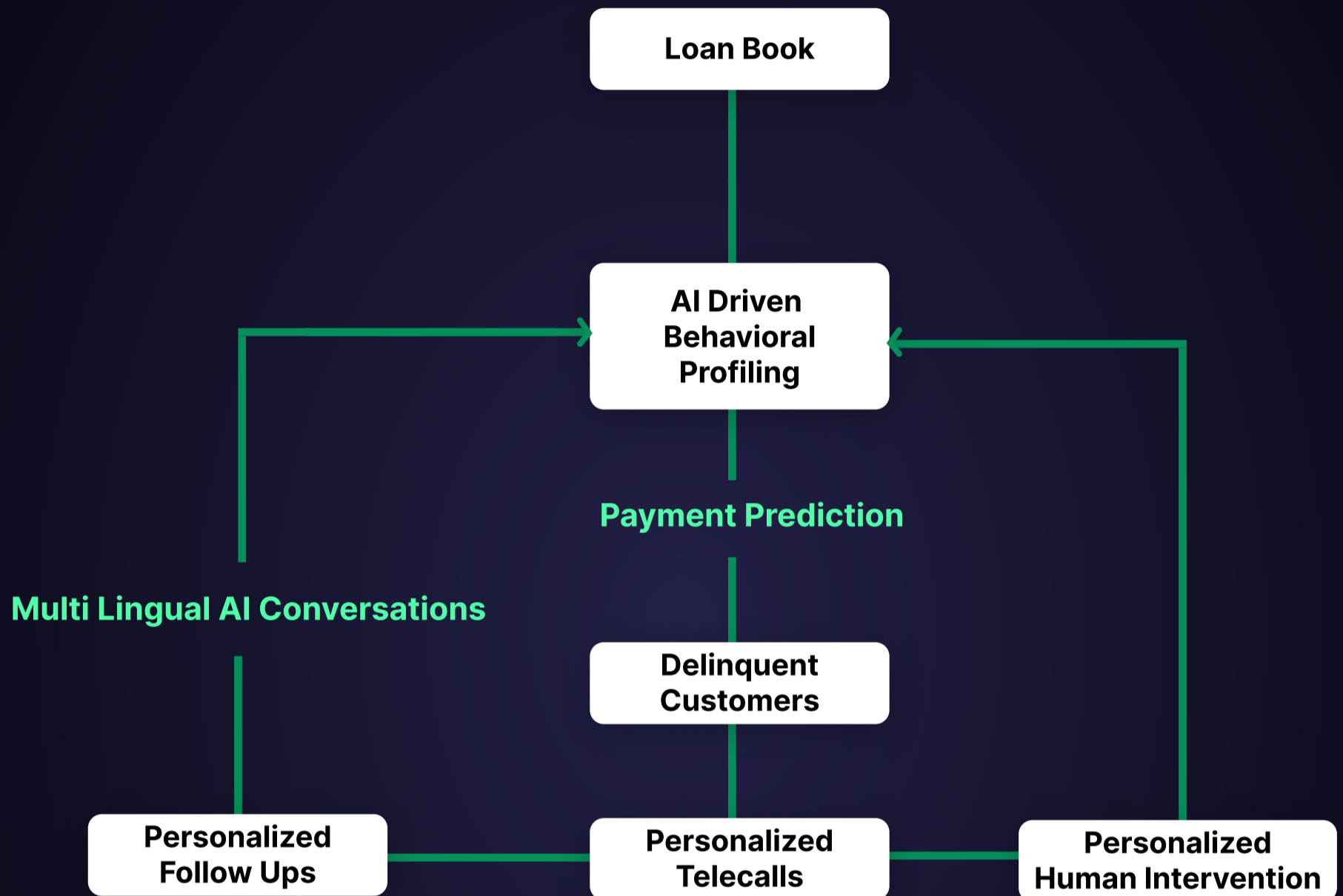
- Credit Bureau Reports
- Database Cross-referencing
- Instant Pre-approvals

Initial stages are time-consuming and prone to errors.

Use AI for authentication, data extraction of documents for rapid assessment of borrower eligibility.



4. Enhancing Collection Management



AI can predict the likelihood of loan delinquency.

AI automates routine collections - sending reminders, notices, and scheduling follow-ups.



5. Loan Portfolio Management



Risk Management

- Real-time Monitoring
- Early Warnings
- Automated Assessment



Portfolio Optimization

- Opportunity Analysis
- Portfolio Diversification
- Performance Tracking



Customer Segmentation

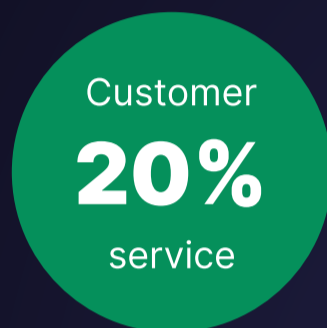
- Behavioral Analysis
- Demographic Profiling
- Tailored Products

AI-powered systems to help manage loan portfolios by identifying risk, optimizing pricing, and improving retention.



Lending Is Getting Reinvented From Application to Advisory

Boosting Customer Loyalty & Wallet Share



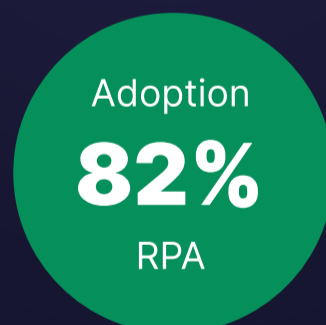
AI sales & customer
service boost product adoption

Loan Application & Data Remediation with AI



Automated verification
improves accuracy & speed

Optimizing Middle and Back Office Operations



Intelligent automation
streamlines operations



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