

Case Study

Business Intelligence & Augmented Analytics

Smarten Augmented Analytics Implementation for SI Partner
and its India Public Sector Credit Guarantee Client



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SI Partner and Partner Client

This project was undertaken for a Smarten System Integrator Partner. The Smarten Partner is a leading system integrator for public and private sector organizations in India. This System Integrator (SI) has a wide network of consultants and technology experts through which they achieve and support a presence around the world, including the U.K., U.S. and India.

The SI Partner has a Client that is a wholly owned agency of the Government of India, and was created under the Ministries of Finance, to act as a common trustee company for multiple credit guarantee funds. The Partner's Client required IT consulting for augmented analytics services and solutions, and the SI Partner requested assistance in delivering services to its Client.

The Objective

Being in the Public Sector the Partner's Client has rapidly growing applicants and member lending institutions for various government interests and applications, and they manage multiple guarantee programs under a single umbrella. As the organization grows, it has become more difficult to manage the growing volume and type of data. The Partner previously developed an application and wanted to provide an augmented analytics solution to integrate with their application to provide reports and data sharing capabilities.

The Partner's Client wished to implement an agile augmented analytics solution to manage the growing data. They wanted a solution to provide consolidated analytics for overall Credit Guarantee Fee Collected, Loans Reimbursed, Claims Settled, Applicants registered for all the schemes, etc.

The application developed for the Credit Guarantee Organization covers the complete life cycle of the credit guarantee process, from submission of the credit guarantee request to issuance and renewal of applications for credit guarantee, claim processing and settlement.

After a comprehensive feasibility and a selection process that included a Proof of Concept (PoC), Smarten was chosen as the vendor of choice.

Challenges

- Data consolidation and data quality
- Security of data
- Providing MIS for procurement of loans and funds for various schemes of government
- Integration with a web-based application developed by the SI Partner for Client use. The Partner's Client
- Dependence on manual Excel-based reports that are non-interactive, time consuming and inaccurate with no data security
- Need for performance-driven culture within the organization

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- Need to roll-out augmented analytics and reporting access to teams within the organization
- Need to create a roadmap for assisted predictive modeling to plan, forecast and identify trends and patterns using fact-based decision-making
- Compatibility with the current and future data sources and operating system of the Partner's Client organization.

To overcome these challenges, the Partner's Client wanted a powerful analytical solution built on industry-standard architecture to analyze data across all data from the application. The Client wanted a browser-based system that could be accessed from any location and any device to answer all business and time-critical questions and a solution that would provide assisted predictive modeling to improve planning and forecasting and help the Client team to make data-driven decisions.

The Solution

After thorough evaluation, the Smarten solution and Smarten team services were engaged to satisfy functional and technical needs. Smarten demonstrated its solution to the Technical and Management teams and the solution was analyzed from various perspectives.

The Smarten team integrated Smarten with the SQL-based application and created datasets. Using datasets as a source, the Smarten team created appropriate objects to satisfy all the requirements.

Technical training was delivered to address administration, data source connectivity, datasets architecture and best practices for the IT team so that the team could accurately serve the analytical needs of the Client organization.

Solution implementation was a joint effort between the SI Partner IT team and the Smarten team.

The Smarten solution was implemented to address crucial modules of three credit schemes: Skill and Education, Mudra and Stand Up.

Technology & Platform

Server	: 64-bit Intel Xeon CPU E5-2620 2.00 GHz
O.S.	: Windows Server 2012 R2 Standard with 20 GB RAM
Applications	: Web-based .Net Application
Backend (Database)	: MS SQL Server

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Key business intelligence objects implemented include:

Detailed Report for Loan Sanctioned for various Schemes

- Reports for various schemes like Education Credit Scheme, Skill Credit Scheme, Stand-up Credit Scheme and Mudra Scheme covering Guarantee Loan, Sanctioned Amount, Outstanding Amount, Total Eligible Outstanding Amount by:
 - Category
 - District
 - State
 - Member Lending Institutions (MLI)
- Detailed report for Guarantee Fee Received by:
 - Applicant and CG PAN
 - Summary of Batch DAN Fees & Total Charges

Guarantees Approved Dashboard

- Dashboard covering details of Guarantees Approved for each scheme for the Day, Month, Year and Overall by:
 - No. of Loan Records

- Sanctioned Amount
- Outstanding Amount
- Credit Guarantee Cover
- Credit Guarantee Fees

Status Report for each Scheme

- Status Reports for various schemes included:
 - Approved Corpus
 - Corpus received till date
 - No. of Member Lending Institutions Registered
 - No. Of Guarantee Issued
 - Total Eligible Outstanding Amount
 - Extent of Guarantee
 - Guarantee Fees

Dashboard for Member Lending Institutions (MLI)

- Dashboard for MLIs with appropriate Date and End Date filters:
 - Scheme Name
 - Sanction Amount
 - Outstanding Amount

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- No. Of. Loan Records
- No. of Non-Performing Assets
- Credit Guarantee Cover
- Credit Guarantee Fees

Overview Dashboard

- Dashboard including the following details
 - Member Lending Institutions (MLI) Registration Analysis
 - MLI CG Fee and Applicants Counts
 - State CG Fee and Applicants Counts
- KPI Analysis
 - KPI for Category CG Fees Contribution
 - KPI for Overall Total Outstanding Loan, Total Overdue Amount, Total No. of Applicants

GeoMap

- States plotted on GeoMap indicating Credit Guarantee Fee and Sanctioned Loan

Top Bottom Analysis

- Top Bottom Analysis for Credit Guarantee Fee and Credit Guarantee Cover by:
 - State
 - District
 - Member Lending Institutions (MLIs)

Smarten functionality and features supported the critical functional areas such as Guarantee Fee, Loan Disbursement, Sanctioned Amount, MLIs registered, and Applicants applied for various schemes and regions.

Smarten Team Role

The Smarten team provided dedicated services and support to the Partner's team including understanding their functional requirements, and creating datasets for front-end object development for dashboards, KPIs and Reports. The Smarten team also provided appropriate training for the SI Partner team, so that they could effectively serve user needs.

- Installation and Integration
- Understanding customer functional requirements
- Conceptualization, design and development of dashboards, reports, KPI and ad-hoc analysis
- User Acceptance Testing (UAT)

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- Go-live support
- Analytical concepts and best practices sessions
- Technical training
- Administration training
- Business analyst training
- End user training

Conclusion

The services and solution provided by the Smarten team ensured rapid access to information for the SI Partner team so that the SI Partner team was able to provide the necessary MIS service to governing authorities and effectively serve its internal MIS needs without downtime or a gap in services. The resulting analytical integration provided crucial, timely and clear data for fact-based decisions and supports flexible growth and scalability.

Key Benefits and Deliverables:

- Centralized access to information through interactive graphical and ad-hoc analysis
- Compiling, structuring and streamlining reports and analysis to meet the requirements of the client
- Personalized Dashboards for stakeholders of each schemes
- Automating all operational reports with comprehensive data integrity

- Low cost acquisition, rapid roll-out, and minimal training requirements to achieve low total cost of ownership (TCO)
- User-friendly interface reduced the burden of ad-hoc queries for client's IT team
- Enterprise architecture with zero footprint browser interface ensured rapid roll-out across all locations to a large number of users
- Responsive user interface allowed users to access the solution with smart phones, tablets, and other mobile devices

Smarten supported the SI Partner team throughout the project lifecycle as it served its Client and end users and the Client MIS needs and ensured that the team could leverage technology to help its governing authorities with required analytics. The solution provides adaptive and flexible augmented analytics to allow the Client to easily change processes and adapt to business and market changes. The Smarten solution is web-based, and provides a self-serve system that is affordable, dependable and scalable. The solution provides a comprehensive fit for this public sector Client and allows users to optimize data sources and centralize access to information at a reduced cost and time so users can easily and quickly deliver and use analytics for monitoring disbursement of loans and enable meaningful insight and decision support related to various schemes, loans and transactions.

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