



DigilIntellect

AI Credit Scoring for SME; Smarter, Faster, and Fairer Lending Decisions with Explainable AI

01 Product Overview

DigilIntellect – SME Credit Scoring is DigiCore's AI-powered decisioning engine designed to modernize and scale SME lending. It delivers explainable, data-driven credit evaluations by analyzing structured behavioral, transactional, and document-based data. The platform operates in real-time or batch modes, enabling faster approvals, dynamic limit setting, and compliant decision-making—especially for thin-file or first-time SME borrowers.

02 Customer Pain Points

- Manual and subjective credit scoring methods
- Long turnaround times and inconsistent credit decisions
- Inability to serve thin-file or first-time SMEs
- Difficulty ensuring fairness and compliance in credit policy
- Lack of transparency and limited override governance

03 Solution Capabilities

- Ingestion of multi-source credit data, with OCR-based document classification
- AI/ML-based behavioral and financial scoring models
- Dynamic limit recommendations aligned with risk bands and credit strategy
- Probability of Default (PD) generation and risk-adjusted pricing
- Simulated repayment options for Murabaha and term lending
- Built-in model explainability, compliance enforcement, and override governance

04 Unique Value Proposition

DigilIntellect enables financial institutions to scale SME credit operations with speed, consistency, and transparency—empowering lending teams to make smarter, policy-aligned decisions through explainable AI.

05 Key Benefits & Outcomes

- Reduces decision time from days to minutes
- Expands access to underserved SME borrowers
- Minimizes credit risk through AI-based risk banding
- Ensures fairness and transparency via tracked overrides
- Streamlines onboarding with document intelligence

06 Target Customer Segments

- SME Lending Departments
- Risk & Credit Officers
- Digital Lending Teams
- Islamic Finance and Murabaha Specialists

07 Client Success Highlights (Optional)

- KFH: SME scoring POC using synthetic case models
- NBK: Interest in AI-powered PD and limit recommendations
- AUB: Exploring joint digital lending strategy for SME/Microfinance

08 Integration Points (Optional)

- Loan Origination Systems (LOS, Phoenix, ETHIX)
- CRM, core banking, and KYC systems
- DigiVerify for transaction and identity validation
- External credit bureaus and SME registries

Vertical AI Accelerators



DigiIntellect
CS-SME