



DigilIntellect

AI Credit Scoring for Retail; Instant, Explainable, and Scalable Credit Decisions for Modern Retail Lending

01 Product Overview

DigilIntellect – Retail Credit Scoring is DigiCore's AI-powered engine for real-time lending decisions across salaried and self-employed retail segments. It combines behavioral insights, document intelligence, and policy enforcement to deliver instant, explainable, and compliant credit decisions. Integrated scoring, pricing, and risk assessment workflows ensure high-volume, consistent lending across channels.

02 Customer Pain Points

- Lengthy, high-friction loan application journeys
- Inconsistent assessments across branches and digital platforms
- Lack of real-time approvals and override transparency
- Increasing regulatory demands for fairness and explainability

03 Solution Capabilities

- Instant scoring for salaried and self-employed applicants
- Behavioral and document-based credit intelligence
- Risk band classification and profit rate recommendations
- Real-time decisioning with override tracking and full auditability
- AI/ML model explainability and fairness enforcement
- Built-in compliance with credit policy and Shari'a rules

04 Unique Value Proposition

DigilIntellect accelerates retail lending decisions while enforcing fairness, compliance, and transparency through AI-driven scoring and override governance enabling seamless, high-volume lending at scale.

05 Key Benefits & Outcomes

- Reduces loan approval time from days to seconds
- Enables fully digital lending journeys across channels
- Increases approval consistency and customer satisfaction
- Delivers transparency and meets regulatory expectations
- Supports fast market expansion and segment diversification

06 Target Customer Segments

- Retail Lending & Consumer Finance Teams
- Credit Risk & Underwriting Units
- Digital Lending Departments
- Islamic Banking & Shari'a Lending Teams

07 Client Success Highlights (Optional)

- BBK: Full proposal submitted for retail scoring automation
- NBK: Exploring override governance and explainable AI scoring
- ADCB: Early discussions on future platform integration

08 Integration Points (Optional)

- Loan Origination Systems (LOS), Core Banking, Digital Channels
- Credit Bureau APIs, KYC & Identity Engines
- DigiSign for eKYC and consent validation
- DigiVerify for post-loan transaction auditing

Vertical AI Accelerators



DigiIntellect
CS-RETAIL