

<b>INITIATIVE</b>	<b>Analytics-Led Decision Making for SME Lending</b>
<b>AWARD</b>	Celent Model Bank 2025 for <b>AI-augmented Business Lending</b>
<b>EXECUTIVE SUMMARY</b>	ICICI Bank has evolved its lending to actively use data and ML decisioning models across all stages of the small and medium-sized enterprise (SME) customer lifecycle, such as customer acquisition, credit underwriting, cross-sell, upsell, and portfolio risk management. Data is taken directly from the verified source by leveraging digital public infrastructure instead of from customers. This has brought operational efficiency in addition to increased predictive lift from machine learning models.
<b>TIMELINE</b>	<ul style="list-style-type: none"> <li>• April 2023: Full scale rollout to all users</li> <li>• October 2023: Data mining solution for cross-sell/up-sell to customers</li> <li>• October–December 2024: Extension of model for portfolio monitoring</li> </ul>
<b>KEY BENEFITS</b>	<ul style="list-style-type: none"> <li>• The loan processing Turnaround Time declined by about 50%</li> <li>• The SME lending book is growing by approximately 35% annually enabled by the AI/ML models and the loan origination system.</li> </ul>
<b>READ MORE</b>	Celent is proud to recognize ICICI Bank as our 2025 Model Bank for AI-augmented Business Lending. For more information please visit <a href="https://celent.com">Celent.com</a> , email me, or your account manager to learn more about this initiative.