Sr. No.	Partner	Use-case
01	YES Bank	**Anti-Money Laundering (AML) Monitoring of Nodal/Settlement Accounts (elated to e2e transaction, payment gateways, intermediaries, etc. for individuals and entities)**

Description

The current systems solutions have limitations as 1) insights into remitter information is not available when the remitting side account is a payment gateway, intermediaries, aggregators, etc. and 2) volume of transactions is too huge to monitor.
Requirement is to have
1. Intelligent building of transaction monitoring system for individuals and entities with rules and pattern identification, on top of specific nodal/settlement accounts to identify patterns and generate alerts.
2. Integration between multiple systems across the Banking Industry to provide visibility onto the e2e transaction so as to go beyond the payment gateways/intermediaries and identify actual remitter, beneficiary. As an example, data with respect to financial transactions between Banks (vide aggregator accounts as well) to be made available in a data repository / warehouse, so that tracing of such transactions and linkages can be identified. This will enable tracking, monitoring of transactions at an industry wide level. This can be enabled through API integrations for data sharing vide NPCI, various Banks, etc. without compromising data confidentiality.

02	YES Bank	**Automation of Regulatory Reporting with applicability across multiple areas such as AML, KYC, ESG, Information Security etc.**

Description

Multiple banking entities report data to Regulators basis data extraction from their own source systems, in a manual manner which is subsequently combined/collated and submitted to the regulator(s). The objective here is to ensure data submitted at an individual Business Unit level and at a Bank level is accurate, complete and timely and happens through automated mechanisms (against manual collation). CBWTR Report preparation protocol involves multiple manual steps and data enrichments which is a complex, time-consuming task.
Requirement is to automate reporting e.g. CBWT, SLBC, RBS - KYC, MSME, PSL, etc. and reduce manual interfaces.
With the usage of technologies like web crawling, NLP, AI, and ML to create an application that can fuse itself into all transaction processing systems and extract relevant details on a real time basis and store it. It should have the ability to configure reports in the form factor required by various agencies and upon input of a date range must be able to extract and submit data.

Sr. No.	Partner	Use-case
03	BCT Digital	**Real Time Transaction Monitoring (credit fraud detection/credit monitoring/credit risk & payment transactions)**

Description

With both inter and intra corporate fund transfer/payment transactions within India and cross border happening entirely in an electronically, it has created challenges for banks in monitoring the transactions for aspects such as genuineness of transactions, transactions between related parties or monitoring end use of funds.

Requirement is to have a framework of automated monitoring of transactions with enablement such as expandable fund diversion use case library, AI/ML based pattern detection for suspicious transactions and usage of network diagrams to uncovering layering of transactions

Sr. No.	Partner	Use-case
04	BCT Digital	**Data Capture & Intelligent Workflows (applicability across incident management, risk assessment, audit & compliance management)**

Description

Organizations face challenges trying to capture various data relating to incidents, risks, non-compliance as well as audit issues. Bulk of these processes are done manually through spreadsheets or through system inputs. Organizations face a double-edged problem of capturing data and assigning the issues captured to the appropriate teams based on the criticality and sensitivity of the issues. More often people do not report or enter the data in the system since it is laborious and time consuming. Further, once an issue/incident is reported, the workflows are either rudimentary or standard that may not help in easier problem solving.

Requirement is for innovative data capture and intelligent workflow management system that can help solve these problems. Innovative data capture can include data capture using codes, pictures, scanned images, or documents. Intelligent workflow can include algorithm-based workflows which works based on the criticality/sensitivity of the issues reported.

Sr. No.	Partner	Use-case
05	BCT Digital	**Environment Scanning of Third/Fourth parties (third party risk management/early warning system enhancement)**

Description

Organizations face challenges in monitoring events occurring with the third/fourth parties (eg. vendors, sub-contractors, suppliers) which may have an impact to their business continuity/reputation. Organizations must constantly monitor their relationship with various third parties. The conduct of such third parties also impacts the organization.

Organizations require a readymade scanner to proactively track the events happening with the third parties with whom they are engaged with and understand the impact it may have to their business both positive and negative.

Requirement is to have a scanner which scans different (public/subscribed) sources and provides information such as event and impact (positive/negative), etc. to the business which can be a feed into a vendor score card as well.

Sr. No.	Partner	Use-case
06	BSE and India INX	**AI and ML based Audit Report Analysis (inspection/IT/ISMS/ regulatory)**

Description

Exchanges have to be submitted audit reports (4 reports comprising 5000 fields and 50 are descriptive). To collect reports in certain format with intelligence, OCR; template-based reporting (XBRL format) (fixed structure format for easier tagging), frontend for report, auditors comment in the template and further carry out analysis and inference. This becomes challenging as also to finding anomalies.

Requirement is to transition from aggregator of information and reports to intelligent analysis and inference using AI and ML based solutions.

Sr. No.	Partner	Use-case
07	BSE and India INX	**AI and ML based Data and Transaction Surveillance**

Description

With the enhancement of technology manual trading has given way to high frequency trading aided by algorithms.

Requirement is to add sophistication in the field of surveillance to detect patterns and suspicious transactions on a real-time or near real-time basis. AI and ML based solutions can help in constantly learning and improving with every iteration to find patters among orders/trades, analyse them and provide reports.

Sr. No.	Partner	Use-case
08	India INX	**Continuous Due-diligence of Domestic/Foreign Entities Related to Regulatory Compliance and Financial Viability**

Description

Due to global participation, exchanges deal with various entities that are either subsidiary/branch of domestic/foreign entities. Hence, it becomes tedious to know whether any regulatory action have been taken on either the parent entity or any subsidiary of the parent entity that may impact the 'Fit and Proper' designation of the entity being dealt with.

Requirement is to have a push-based mechanism wherein the entity details will be shared through an online service and if any regulatory action has been taken, across any jurisdiction; on either the parent entity or any subsidiary of the parent entity then same should be notified to the exchange.

Sr. No.	Partner	Use-case
09	India INX	**Digital Bonds (Asset Digitisation or Tokenisation)**

Description

The bond market represents the largest and most sophisticated division of the global economy. Tokenization converts bonds into digital tokens that represent the underlying asset and live on a transparent and immutable blockchain. Introduction of smart bonds can reduce the time to market as well as eliminate tiresome paper work and trail that need to be maintained.

Requirement is to have digital ledger technology like blockchain based solutions for Digital Bonds.