



#### Challenge

Mortgage default rates are predicted to rise between **7% and 15%** due to the current economic situation. The expected losses are to exceed **200 Billion dollars by 2021**. Financial institutions need an effective credit risk and monitoring tool to empower their team to be ahead of the game.

In order to efficiently handle this problem on a large-scale, automated tasks and advancements in machine learning can be leveraged to predict and prevent loans from becoming **Non-Performing Assets (NPAs)**.

#### Introducing Delinkure – Speridian's Default Prediction and Early Resolution Tool

**Delinkure** is a comprehensive analytical solution with Default Prediction Models, based on Machine Learning (ML), and rules-based workflow for Early Resolution and Loss Mitigation. Delinkure helps lenders, servicers and investors identify delinquency prone loans early in the process, assists in recovery, and management of Non-Performing Assets.

To minimize loss accrued from loan default, it is crucial to review and assess mortgage portfolios periodically. Typically, loans that are deemed risky could have their terms renegotiated, or other measures taken through Early Resolution. We help leading banks, non-bank lenders and servicers to intelligently and cost-effectively manage their delinquent accounts.

#### Delinkure Offers Two Key Modules

Default  
Prediction



Early  
Resolution

#### Default Prediction

is an intelligent predictive analysis tool, using the power of data science and machine learning algorithms, capable of successfully predicting the loan default probability. This tool helps to categorize a loan portfolio into multiple watch list groups of High, Medium and Low Risks based on the risk score derived from ML algorithms.

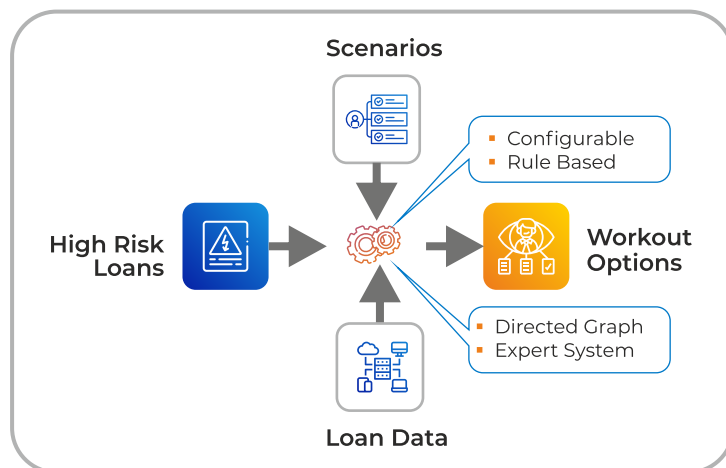
This tool offers a unique approach of how internal loan data is combined with current influencing external data elements to predict the propensity to default.



## Early Resolution

works very closely with Default Prediction tool, which takes a particular loan as input, and analyses different workout options through a fully configurable rules-based intelligent workflow of questions. Based on the answers provided, the workflow is capable of identifying the best-suited workout option through a rules based intelligent resolution model, which combines borrower scenarios with existing loan data.

Early Resolution and workout options help keep homeowners in their homes while ensuring consistent workouts for borrowers and improved compliance for lenders. It also offers easy integration with call centre and the loan can be intelligently routed to the best qualified loan modification agent for proper handling and easy resolution.



## Testimonials

"Speridian's Delinkure Solution has been operational at the bank for past two years and has exceeded our expectations in every regard. The system is fast, responsive and allows us to perform the delinquency operations with complete ease."

"We've been generating reports of defaulters from all our branches and NPA report from our existing systems. But it was a difficult task to have a track of our customer interest of commitment and follow up... We are sure that with Delinkure system, we can reduce the number of defaulters effectively and have a control over NPA"

## Awards & Accolades:



## About Speridian Technologies

Speridian Technologies is a global business and technology consulting company with two decades of experience in providing digital solutions to industry specific business challenges. Speridian has a long association with Banking, Financial & Insurance Service industries with deep operational and integration experience across consumer lending domains. Having a thorough understanding of the challenges in the mortgage industry, Speridian has developed a broad suite of solutions to address them.

### Contact our Banking domain Thought Leaders Today!

**K P Hari**  
Managing Partner  
✉ [kp.hari@speridian.com](mailto:kp.hari@speridian.com)  
🌐 <https://www.linkedin.com/in/kphari/>

**Sourav Roy**  
Head of Delivery  
✉ [sourav.roy@speridian.com](mailto:sourav.roy@speridian.com)  
🌐 <https://www.linkedin.com/in/imsourav/>

**Joseph Volmer**  
Data Scientist  
✉ [joseph.volmer@speridian.com](mailto:joseph.volmer@speridian.com)  
🌐 <https://www.linkedin.com/in/joseph-volmer/>

Albuquerque | Rockville | Irvine | Frisco | New York | Honolulu | Toronto | Trivandrum  
Bangalore | Mumbai | Delhi | Calicut | Dubai | Abu Dhabi | Singapore | Lahore

✉ [sales@speridian.com](mailto:sales@speridian.com)

🖱 [www.speridian.com](http://www.speridian.com)

📍 Speridian Technologies, LLC  
2355 Main St, Suite 240  
Irvine CA 92614

📞 949 795 2750

📘 @SperidianTechnologies    🐦 @Speridian    🔗 @Speridian-Technologies