

Bank Statement Analyzer

Built for Better, Faster Lending Decisions



Customer Information

Name: Rakesh Sharma
Period: 12 months
Account Number: XXXXXX1234
Average Balance: 1,20,000
Bank: HDFC Bank
Verified: Yes

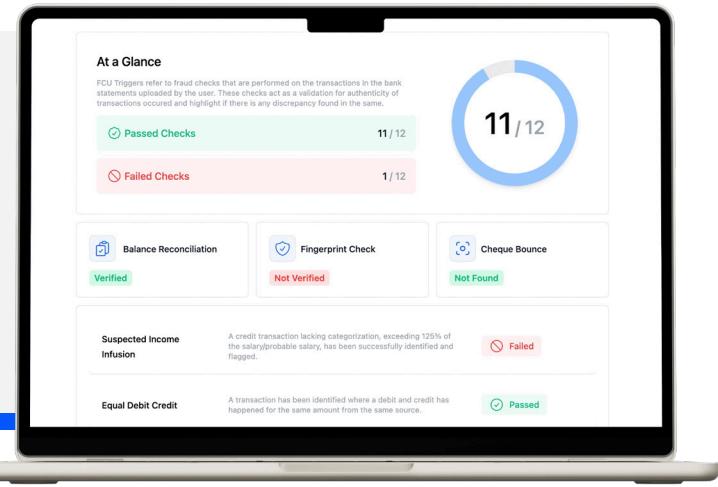
Income & Expenses

Monthly Salary: 2,50,000
EMIs: 50,000
Rent: 25,000

Automated credit risk assessment, spend analysis, income verification, and fraud detection - **in seconds, not hours.**

In today's rapidly evolving financial landscape, bank statements have become far more than transaction logs — they are rich data sources that can reveal behavioral patterns, income stability, and hidden risks.

However, traditional systems still treat them as static documents, relying on manual review or basic OCR to extract numbers. This approach is no longer sufficient.



GLIB's AI - powered Bank Statement Analyzer

Bank statements are rich behavioral documents. They reveal income patterns, spending discipline, credit exposure, and cash-flow stability. Extracting data is merely the first step; true value lies in understanding context.

GLIB's AI- powered Bank Statement Analyzer is engineered with cognitive processing, agentic orchestration, and human-in-the-loop learning at its core. It delivers:

Best in Class Operational Support: Document Splitting, HITL Portal, Pre Analysis Criteria, and Multi Account Analysis for ensuring seamless assessment



360° Financial Assessment:

Get a complete picture of borrower health - income, spend behavior, cash flow, liabilities, and trends.



Early Warning Signals:

Detect fraud, tampering, cheque bounces, and irregular income patterns early.

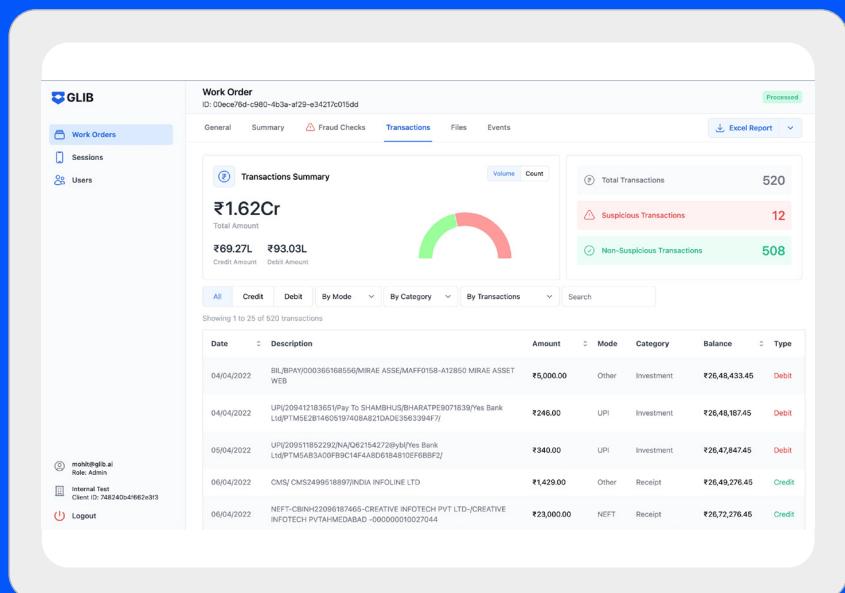


Ready-to-Use Reports:

Generate customizable analytics for retail, SME, home, auto, and 20+ financial products.

The complete toolbox for credit decisioning

No blind spots and no guesswork.
Onboard and lend with confidence.



AI-Driven Automation

GLIB automates repetitive tasks while ensuring quality and compliance:



Smart Reconciliation

Cross-validate bank data with auxiliary documents like Bureau Reports, Payslips and Tax Returns.



Checks & Validations

Ensure data sufficiency, currency handling, and accuracy, configurable for your business.



Plug-n-Play APIs

Integrate seamlessly with CRMs, LOS, and core banking systems — output your results in Excel, JSON, or XML.



Fast Turnaround

Instant analytics and insights without manual intervention.

Why Financial Institutions Choose GLIB

Used by leading banks, NBFCs, and fintechs to:

- ✓ Improve underwriting accuracy
- ✓ Shorten loan approval cycles
- ✓ Increase operational efficiency
- ✓ Reduce fraud and compliance risk



ABSA Bank – Africa's Largest Banking Operations One of Africa's largest banks processes 75,000+ loan applications annually. GLIB.ai transformed their operations

Pre-GLIB

Manual extraction of 8 documents per application; processing in hours

Post-GLIB

Automated processing in <2 minutes per application

Impact

14x cost reduction; fastest decisioning in the market

Outcome

Enabled quick lending products and competitive advantage

