



# Transforming Financial Processes with Document AI



## The Current State of Document Processing

Every financial operation begins with documents. From bank statements to invoices, financial documents form the backbone of critical business decisions—yet most organizations still process them manually.

### The Challenge:

- Manual document assessment is time-consuming and error-prone
- Traditional RPA solutions fail due to non-uniform document structures
- Critical insights and patterns are often missed by human reviewers
- Processing volumes grow exponentially, straining operational capacity

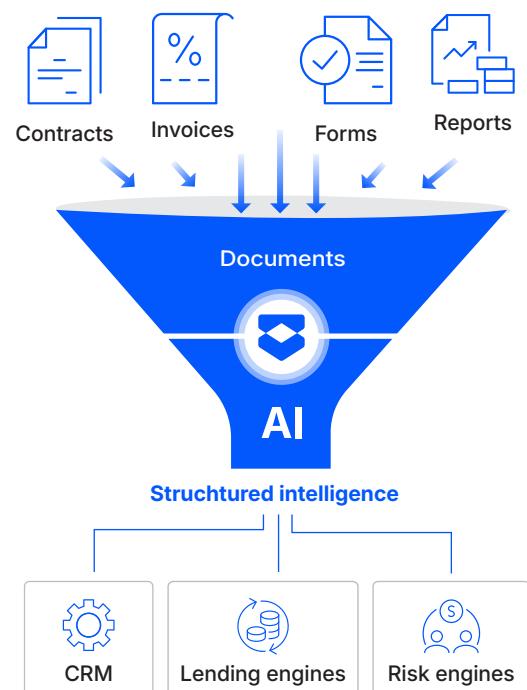
## Introducing GLIB

### GLIB Document AI

Transforms unstructured documents into actionable insights.

Our suite of products enables financial institutions to:

- 1 Extract and analyze data from multiple document sources simultaneously
- 2 Obtain a 360-degree assessment of applicants and transactions
- 3 Automate compliance, classification, and validation workflows
- 4 Achieve enterprise-grade accuracy with human oversight



## What We Do

Our mission is to save countless hours of manual efforts by converting unstructured documents (PDFs, images) into actionable, validated and analysed data.



### Banking Documents

Bank Statements  
Credit Card Statements  
Credit Reports  
Account Information



### Financial Documents

Financial Statements  
Income Tax Returns  
GST Returns  
Purchase Orders

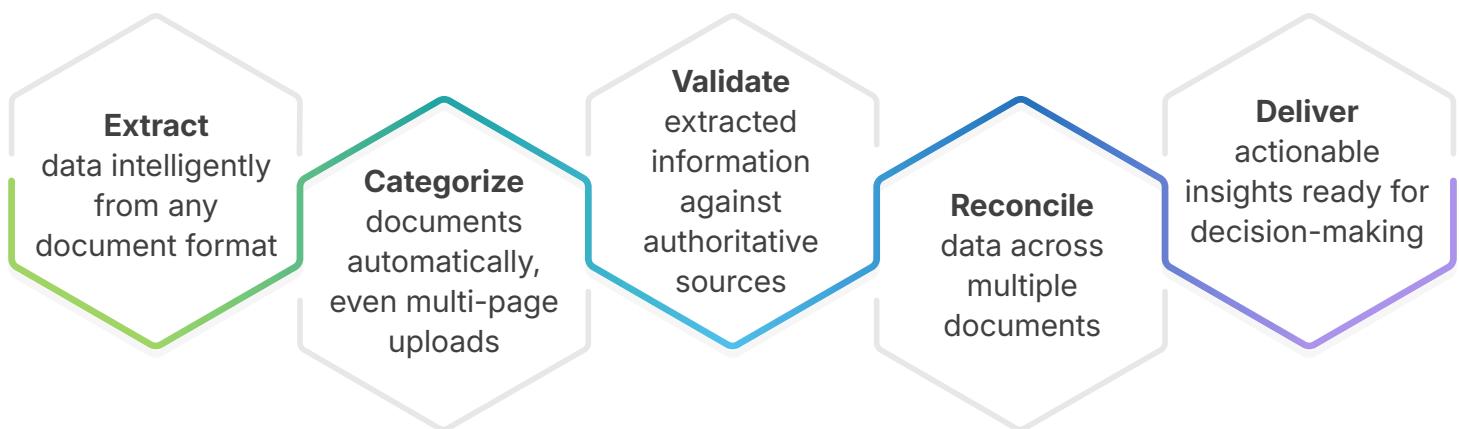


### Business Documents

Invoices  
Payslips  
KYC Documentation  
Custom Documents

One Platform. Many Documents.

## Our Approach



## Bank Statement Analysis

Bank statement analysis is the cornerstone of GLIB Document AI capabilities.

This module automates what traditionally requires significant manual effort. Bank statements contain thousands of transactions with no standardized format. Extracting meaningful insights manually is Cumbersome, inefficient and error-prone.

## Intelligent Bank Statement Analysis



### Intelligent Extraction

- State-of-the-art algorithms convert documents into structured, analyzable data
- Works with any bank format, regardless of layout variations
- Captures every transaction with complete accuracy



### Intelligent Insights

- Automatically identifies critical patterns and assessment metrics
- Detects behaviors and trends missed by manual review
- Generates customized insights for credit assessment decisions



### Extensive Features

- Support for multiple bank accounts in single analysis
- Customized report formats tailored to your workflows
- Extensive APIs for pre-analysis criteria and validation
- Real-time processing with immediate results availability

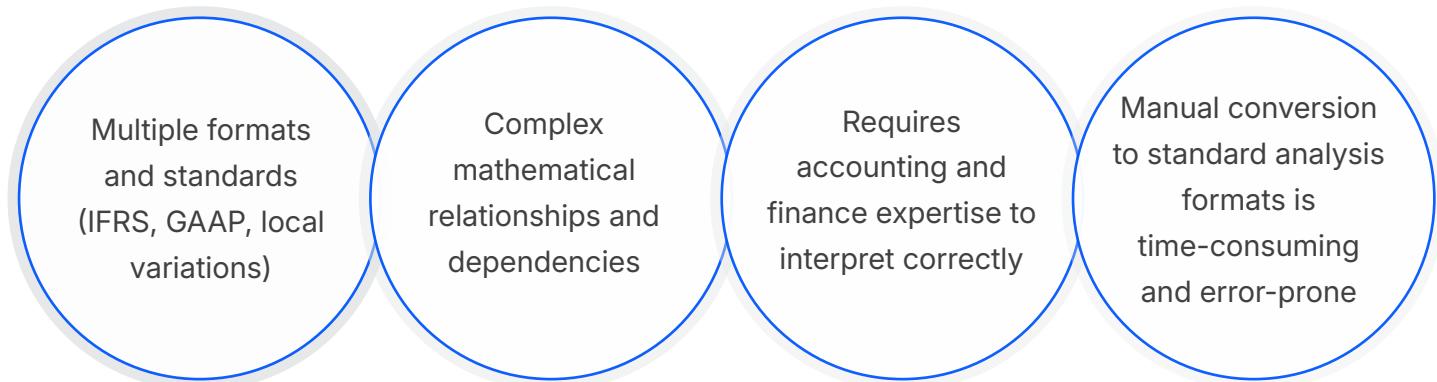
**Impact:** Transform credit assessment from hours to minutes, enabling faster loan decisioning and improved customer experience.

## Financial Statement Analysis

Financial statement analysis represents a breakthrough in automated document processing. This is the only module of its kind globally-converting complex financial statements into actionable CMA sheets.

### The Challenge

Financial statements are among the most complex documents to process:



### Our Solution

#### Automated Financial Intelligence

GLIB Document AI financial statement module employs a hybrid ML + Rules engine that captures finance and accounting principles:



#### Intelligent Mapping

Automatically maps financial statement line items to CMA (Credit Monitoring Analysis) sheet categories



#### Accounting Compliance

Rules engine ensures mathematical and accounting accuracy



#### Multi-Format Support

Works across different financial statement formats and accounting standards



#### Immediate Actionability

Converts raw financial data into ready-for-decision formats

## Advanced Processing Capabilities

Beyond our flagship products, GLIB offers comprehensive processing modules that handle the complete document workflow.



#### Auto Classification

Automatically classifies diverse document types across large, mixed uploads- adapting to your custom rules and eliminating manual sorting.



#### Check-Listing & Document Verification

Ensures all required documents and data are present, flagging gaps early to prevent delays, rework, and avoidable rejections.



### Smart Reconciliation

Reconciles data within and across documents, instantly highlighting mismatches to ensure accurate, audit-ready records.



### External Validation

Verifies extracted data against trusted external sources to strengthen compliance, detect fraud, and boost decision confidence.

## Human-in-the-Loop for 100% Accuracy

GLIB.ai combines automated intelligence with human verification through our Human-in-the-Loop (HILT) Portal, ensuring enterprise-grade accuracy and control.



### The HILT Portal

A dedicated verification and authorization station that provides:

- **Classification Review** Verify automated document categorization
- **Extraction Verification** Review and confirm extracted data accuracy
- **Sufficiency Assessment** Validate document completeness for the process
- **Human Validation** Final human authorization before decisioning
- **Dashboard Controls** Real-time visibility into all processing stages



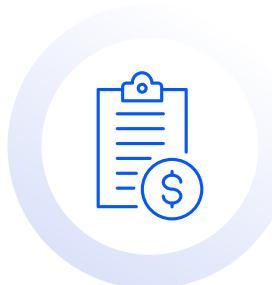
### Why Human-in-the-Loop Matters

Pure automation isn't enough for high-stakes decisions.

- **100% Accuracy** Every output verified before use
- **Explainable AI** Complete audit trail for every action
- **Enterprise Control** Humans stay in the loop
- **Compliance-Ready** Aligned with regulatory expectations
- **Scalable by Design** Humans focus only on exceptions"

## Operational Efficiency

The HILT Portal transitions staff from data entry to higher-value activities:



Reduce manual data entry from hours to seconds per document



Enable team members to focus on analysis and decision-making



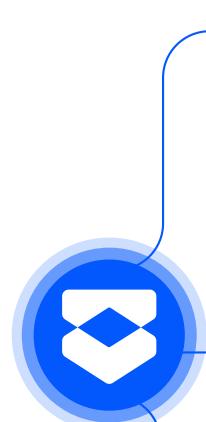
Maintain enterprise control while achieving automation benefits

## The Next Generation at GLIB

### Agentic AI for Financial Intelligence

GLIB's AI already excels at contextualization, analytics, and pattern recognition.

Now, powered by LLMs, GLIB introduces an agentic AI system integrated into AutoSift—capable of summarization, intelligent inference, and decision-making aligned to your business logic.



#### Multi-Agent Architecture

An intelligent Orchestrator coordinates specialized agents for classification, KYC, credit, fraud, and compliance, delivering end-to-end financial analysis.

By combining deterministic extraction with Generative AI, GLIB™ handles complex calculations, diverse formats, and handwriting—while remaining accurate and explainable.

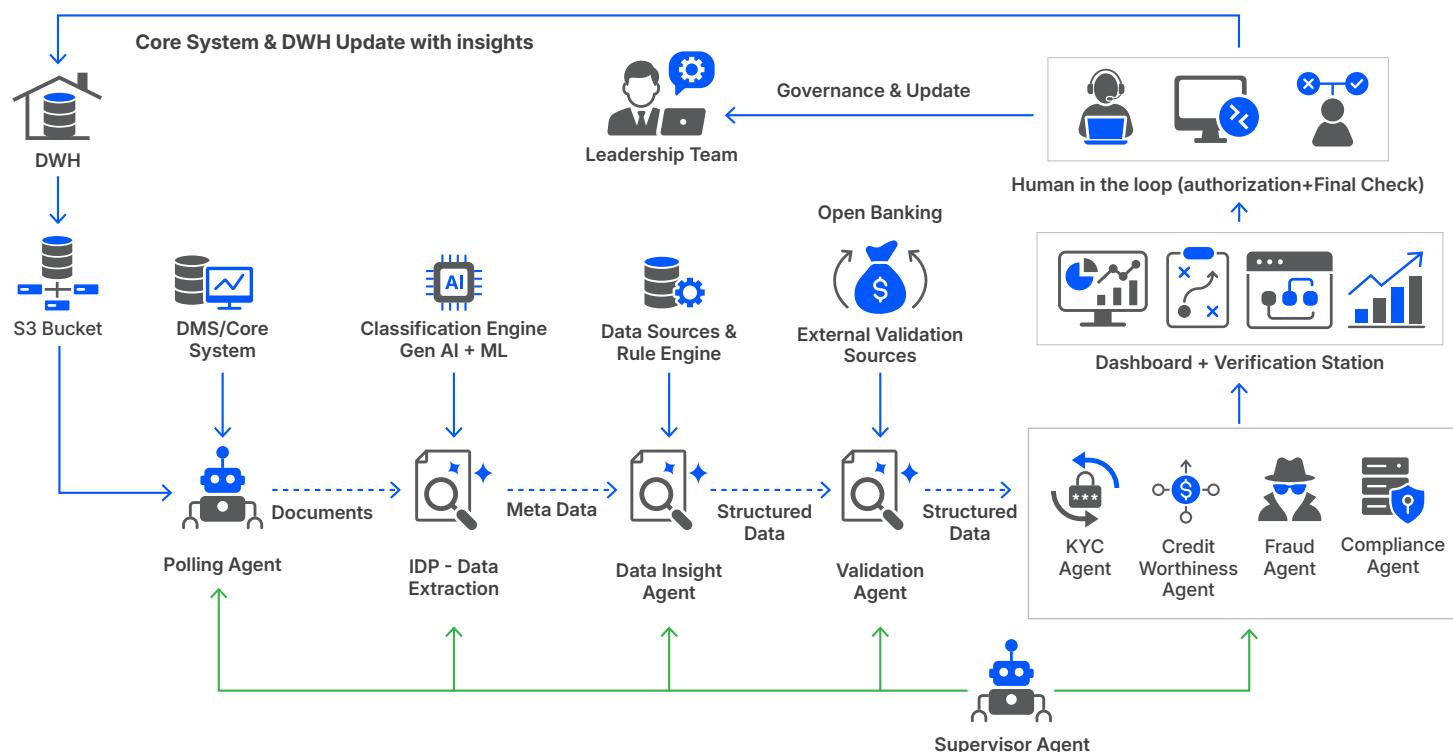
#### Enterprise-Ready by Design

Deployable on-premise or private cloud, GLIB meets banking-grade security and regulatory standards and integrates seamlessly with DWHs, S3, core banking systems, DMS, and Open Banking APIs.

#### The Outcome

A unified, enterprise-ready platform that turns unstructured documents into reliable, actionable data—at scale."

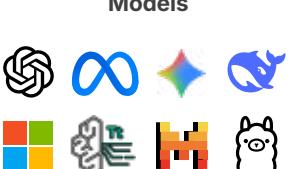
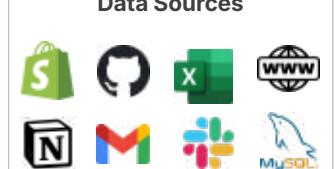
## Glib™ Agentic Architecture



## Traditional IDP vs GLIB Gen AI

Financial enterprises need both deterministic extraction and flexible Gen AI understanding, but each technology excels at different layers of the workflow.

Traditional IDP delivers high-precision, governed data extraction, while GLIB Gen AI layer focuses on interpretation, summarization, and collaboration on top of that trusted data.

Glib AI Agentic Modules		Pre-Built Solutions for BFSI   Agent Templates			
Full-Lifecycle Management For Multi AI Agent	Development & Deployment	Agents Agents with Various Capabilities			
Real-Time Process Monitoring & Auditability	Intelligent Access Control & Role-based Orchestration	Document Understanding Agent   Fraud & Risk Monitoring Agent   Compliance Navigator Real-Time Underwriting Assistant   Operations Optimization Agent   BFSI Knowledge Assistant			
End-to-End Traceability Across Decisions & Workflows	Governed AI at Scale - Compliant, Explainable Accountable	Use Cases Some of the existing Use Cases with Glib™ AI			
		Underwriting and Risk   Application and Onboarding   Collection and Recovery Customer Acquisition   Monitoring and Early Warning   Loan Disbursement & Documentation			
		Multi-Agentic Orchestration Coordinate with various other Components			
		Guardrails   Citation	Memory and Cache   Tools and Data	Agents Node   Self Learning	State Management   Prompt Engineering
 					
 				<b>Scale Operation while staying Reliable and Secure</b>	

## Customer Success Stories

### 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



### SBI Life – India's Leading Insurance Company

Processing 50+ million pages annually, SBI Life needed to automate document classification:

- **Challenge** 100+ full-time employees performing manual data extraction
- **Solution** GLIB automated classification, validation, and categorization
- **Result** Straight-through processing in <5 minutes with >99% accuracy
- **Benefit** Significant headcount optimization and operational efficiency



Apne liye. Apno ke liye.



77%

Repayment Score  
Confidence: High

**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

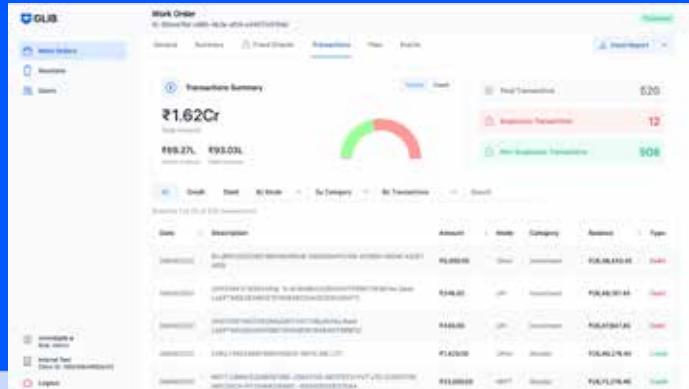
25,000

EMIs

50,000

Rent

25,000



## Our Customers



## Make better and accurate decisions

Learn how AI-powered insights can help you eliminate bottlenecks and transform your organization.



## Ready to Transform Your Document Operations?

Email: [connect@glib.ai](mailto:connect@glib.ai) | Website: [www.glib.ai](http://www.glib.ai)