

QANAT - The Decisioning Platform

'Facilitate' by 'Drawing Out'.

QANAT is Middle Eastern system for transporting water from an aquifer to the surface, through an underground aqueduct.

Similarly 'QANAT' is a tool which can integrate multiple sources of data (currently bank statements and Tax -GST in India), to create rich customer profiles that can be implemented in various use cases.

It cracks the information silos to fuse in different heads of information to bring out an in-depth customer profile. Conventional solutions are focused on parsing the data and providing limited calculations. Compared to them, QANAT is a decisioning platform, that can be customised as per the rules and requirements of the FI.

About Metis

Metis Intellisystems Pvt. Ltd. is a fintech that creates products or the FINTECHs using AI & MI.

Our vision is to facilitate DECISIONING, judiciously, move past navigating multiple apps and scrouge piles of data and use the SINGLE PLATFORM of Metis. It will be, leap from the traditional understanding of technology without getting caught in the jumble of fuzzy-sounding and loosely used terms.

World over, the Central Banks and Economists are pushing for financial inclusion and better Risk Management and Metis provides one such response.

A Digital Decisioning Platform brings together BusinessProcess Automation, Business Rules Management, and Advanced Intelligence.

Metis Intellisystems is formed by two industry experts with a combined experience of 50+ years in Information Technology, Machine Learning, Artificial Intelligence and Lending, namely Amit Saraswat and Khushru Doctor.

A Platform that integrates a variety of data from multiple sources using AI & ML to enable FIs for

Automated Intelligent Decision Making



Digital Decisioning Platform



Use Cases

Loan Origination systems & Credit scoring using traditional data

Consuming data from Bank statements, Tax data (India- GST data), Bureau data, Balance sheets, Company registration and director's data.

We facilitate decision making by using machine learning models on wide variety of data. We can build credit scores for the customers.

Credit scoring using alternate data

Data other than traditional data is a good source to understand a customer - payments, credit card spend data, utilities, social media (if available) to arrive at a lend or no lend decisions. Metis can handle unstructured data to build a system for using alternate data for lending.

Personal Finance management/PWM

Extract data from credit card and bank statements (or any other transaction data such as payment data) to categorise and assimilate expenses done to derive personas and applicable financial services.

PDF Data Extraction

Parsing of Balance sheets available in PDFS for data extraction for ratios populated. Metis has already done for German and Swedish languages.

Data cross-referencing

Example: Matching the bank statement data (collection data) to a sales tax data (Invoices)