



Presented by:



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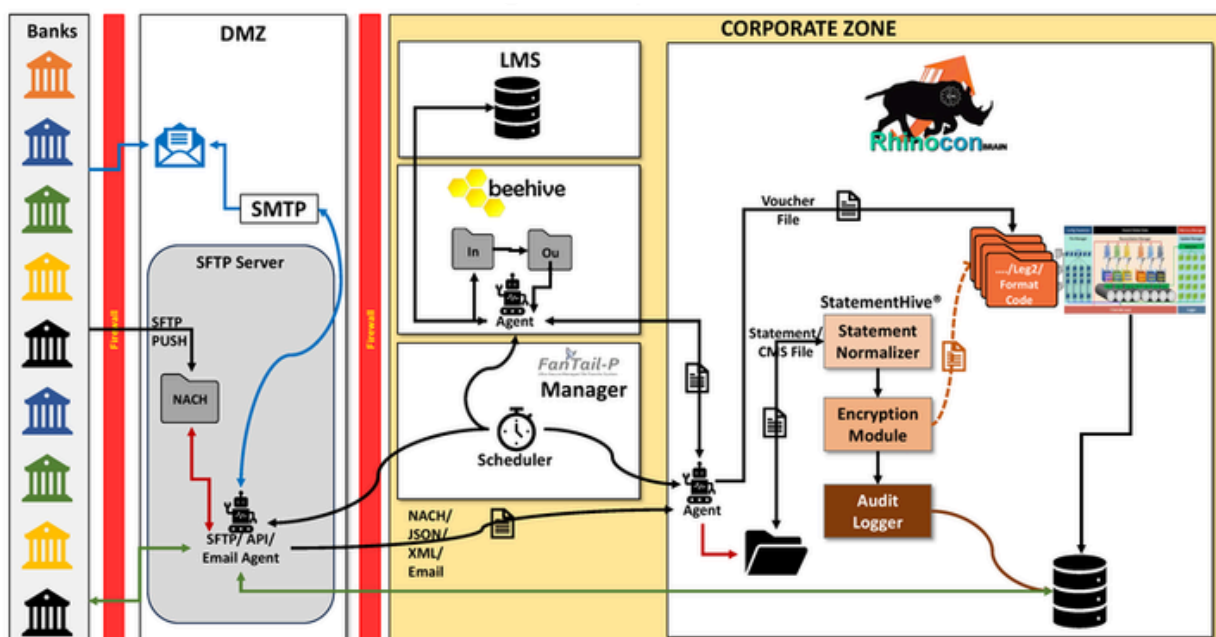


# Overview

Managing financial data across multiple bank accounts, systems, and entities is often complex, especially when it requires manual reconciliation and fragmented visibility. StatementHive addresses this challenge by providing a unified platform that consolidates account information, transactions, and balances into a single, real-time view.

Designed for NBFCs, StatementHive eliminates the dependency on manual reconciliation by enabling seamless data aggregation and standardized reporting across sources. It allows organizations to access accurate and up-to-date financial information without delays or data mismatches.

With its ability to integrate across multiple banking systems and jurisdictions, StatementHive ensures better visibility, faster decision-making, and improved operational efficiency. It empowers financial teams and institutions to focus on insights rather than data consolidation.



# Key Challenges



Financial institutions often face several operational challenges while handling bank statement data:





- ▶ Data received in multiple formats (XLS, XLSX, XLSB, XML, PDF, CSV password-protected ZIP files.)
- ▶ High dependency on manual reconciliation processes
- ▶ Inconsistent and unstructured data across systems
- ▶ Delays in accessing accurate financial information
- ▶ Increased risk of errors and operational inefficiencies





# Solution- StatementHive

StatementHive addresses these challenges through:

-  **Automated Data Aggregation:** Collects data from multiple banks and sources
-  **Standardization Engine:** Converts all formats into a single structured format
-  **Real-Time Processing:** Ensures faster availability of financial data
-  **Elimination of Reconciliation:** Provides clean, ready-to-use data



# Why Choose StatementHive?



StatementHive is purpose-built for financial institutions and addresses real-world challenges in handling bank statement data. Unlike generic tools, it focuses specifically on financial data processing and standardization.

- ▶ Domain-specific solution for banks & NBFCs
- ▶ Handles complex multi-format data seamlessly
- ▶ Provides ready-to-use structured output
- ▶ Reduces turnaround time and operational cost
- ▶ Ensures secure and compliant processing





# System Flow

## From Chaos to Clarity – Your Data’s Journey with StatementHive™

*Imagine your business receives bank statements from everywhere—emails, APIs, uploads, different formats... it’s messy, inconsistent, and time-consuming.*

**That’s where StatementHive steps in.**

### Step 1: Gathering the Puzzle Pieces

StatementHive quietly collects all data from multiple sources, no matter the format—XLS, XLSX, XLSB, XML, PDF, CSV password-protected ZIP files.

👉 Think of it as gathering scattered puzzle pieces from different places.

### Step 2: A Secure Gateway

Before anything enters the system, it passes through strong security layers—firewalls and protected zones.

👉 Only safe, verified data is allowed in—keeping your business protected at all times.



### Step 3: Smart Automation Takes Over

Once inside, everything runs automatically.  
No manual effort. No delays.

### Step 4: Turning Complexity into Simplicity

Here's where the real transformation happens.  
Different bank formats are converted into one clean, standardized structure using the Statement Normalizer.

- ☞ No more confusion. No more manual reconciliation.
- ☞ Just one consistent format, ready to use.

### Step 5: Safe Storage with Full Visibility

Your processed data is securely stored with encryption.  
Every action is logged and tracked.

- ☞ You always know what happened, when, and how—ensuring complete transparency and compliance.

### Step 6: Ready for Action

Finally, the clean, structured data is delivered to your business systems—LMS, dashboards, reporting tools, and more.

- ☞ Your teams get accurate insights instantly—ready to make smarter decisions.





## Use Cases



### **Multi-Bank Data Aggregation**

Consolidate data from multiple banks into a single platform for better visibility and control.



### **Loan Processing & Underwriting**

Provide clean and structured financial data to Loan Management Systems (LMS) for faster and more accurate decision-making.



### **Financial Reporting & Analytics**

Enable real-time reporting and insights with standardized and reliable data.



### **Cash Flow Monitoring**

Track inflows and outflows across multiple accounts in real time.



### **Compliance & Audit**

Maintain structured and traceable data for regulatory reporting and audits.





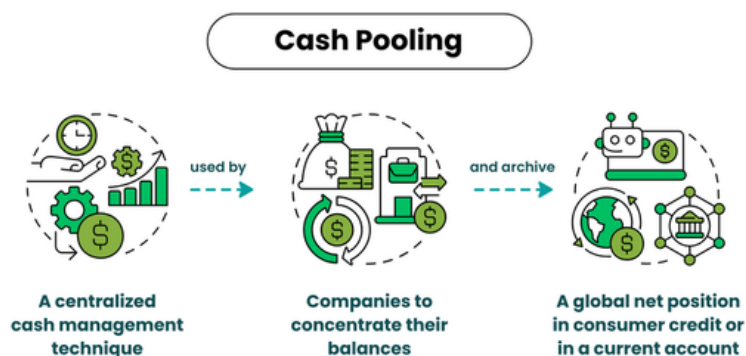
# Group-Level Liquidity

## Smarter Cash Control Across Your Entire Organization

Gain complete visibility and control over your organization's cash flow from a single, centralized platform. Manage funds across all subsidiaries and accounts with ease, ensuring optimal utilization at all times.

- Unified view of all bank accounts across entities
- Efficient fund pooling and real-time cash allocation
- Seamless inter-company transfers
- Structured account hierarchy for better control
- Reduced borrowing costs and improved liquidity
- Maximized returns on surplus cash

## Sweeping and Pooling of Funds:





# Banks

## StatementHive Capture: Powering Connections Across India's Leading Banks & CMS Partners

We are seamlessly integrated with a wide network of leading banks and Cash Management Service (CMS) partners across India and globally. This extensive ecosystem enables secure, real-time, and scalable financial data exchange, ensuring reliability and operational efficiency for our clients.

Category	Bank
<b>Public Sector Banks</b>	State Bank of India (SBI), Punjab National Bank (PNB), Bank of Baroda (BOB), Bank of India (BOI), Canara Bank, Union Bank of India (UBI), UCO Bank, Indian Bank, Indian Overseas Bank (IOB), Punjab & Sind Bank (PSB)
<b>Private Sector Banks</b>	HDFC Bank, ICICI Bank, Axis Bank, Kotak Mahindra Bank, IndusInd Bank, Yes Bank, Bandhan Bank, RBL Bank, City Union Bank (CUB), Karur Vysya Bank (KVB), Federal Bank
<b>International Banks</b>	HSBC, Citi, Standard Chartered Bank (SCB), DBS Bank, MUFG, Bank of America (BOA), Société Générale





# Product Portfolio:



Enterprise-quality data exchange solution with real-time reliability, auditable access control, and secure transfer between heterogeneous system



Efficient reconciliation solution for financial institutions to increase control, reduce costs, and optimize fund utilization.



24/7 data transformation engine with flexible processing of header-based files, multi-line records, and more for accurate data integration.



Mobile/tablet app for customer acquisition, on boarding, and account activation for a faster, smoother experience.



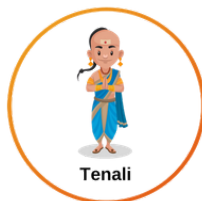
Comprehensive Multi-Channel Banking Platform

A one-click solution for SME and corporate customers to access all business banking services from mobile, tablet, iPad, and wearable devices.



Doorstep Delivery System

A secure, efficient and automated doorstep delivery system for Cash Management Services offered by banks, with real-time tracking.



Tenali: AI-powered banking platform by CredenTek, streamlining interactions, personalized insights, and seamless integration for future-ready banking.



Kritika AI-powered multi-threaded agentic AI for real-time banking assistance, enhancing engagement and delivering tailored solutions.





## Empowering a CFO to Oversee Financial Insights

Thank you for exploring “StatementHive”

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