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Exclusive!
**Views, vision
and more**
from our
leadership
team

FEATURE

New opportunities & outlook in banking: **2024 and beyond**

When it comes to financial services, digital transformation is not just a vision for the future—it is the irrefutable reality. Financial institutions are navigating through an era where outdated technology and evolving customer expectations stand as formidable challenges. To remain competitive in this swiftly advancing digital environment, banks must prioritise customer experience above all else, where the challenges only seem to grow.

Legacy systems are now struggling under the weight of escalating demands of new age banking. The stability of the entire system is at risk if banks and financial institutions fail to gather, store, and analyse vast amounts of data using modern infrastructure. Gartner predicted that by the end of 2023, using intelligent data management will help financial analysts where they won't have to spend as much time on repetitive tasks, giving them about 20% more time for working together, training, and doing more important analytics tasks [1]. Analytics, which means using data for insights, is becoming more and more important in banking. Forbes anticipates challenges for most companies in analysing the vast amount of data they gather. This difficulty arises since

nearly 90% of the data is either unstructured or lacks a defined schema [2]. The imperative is clear: adapt or face obsolescence. True banking business intelligence through data analytics, and automation technologies are now emerging as powerful allies, to drive digital transformation and deliver innovative customer experiences.

Empowered by these tools, banks can optimise operations by delivering timely and pertinent data and insights to decision-makers. As companies speed up their digital transformations, there's a heightened demand to make accurate strategic investments for driving digital expansion. Only 16% of decision-makers believe that financial data can be readily utilised for making decisions [3].

Yet, the crux of this transformation lies in data—sourcing, managing, interpreting, and benefiting from it. The strategic handling of data is fundamental in enabling banks not only to grow and manage risk but also to make informed, strategic investments that deliver tangible profits.

As the banking industry undergoes renewed scrutiny, banks find themselves under heightened regulatory supervision while customers become increasingly discerning about where they entrust their personal finances. The imperative for banks

is clear: seize the opportunity to securely digitise operations, enhancing offerings and attracting the next generation of customers. The big question is, are banks truly ready for the new age customer?

Sunoida envisions a future that's truly inspired by data-driven decisions. As we look ahead, we recognise the evolving landscape of the banking industry, marked by the growing importance of advanced analytics and technology integration. Sunoida stands at the forefront, uniquely positioned to address these needs, serving as the perfect partner for banks seeking innovative solutions

Continue reading to discover further insights into how Sunoida envisions a future free from data-related hurdles, allowing you to envision and predict many profitable decisions on the go. The past year serves as a testament to our relentless efforts in creating innovative solutions that have formed impactful partnerships with leading banks across geographies. Through these collaborations, we have gained global recognition for our game-changing solutions in the digital era, propelling us to make strides unlike any before.

[1] www.gartner.com/ngw/globalassets/en/finance/documents/trends/top-4-data-and-analytics-trends-finance.pdf
[2] www.forbes.com/sites/forbestechcouncil/2023/01/11/five-data-analytics-trends-on-top-for-2023/?sh=54a94906cfd
[3] www.gartner.com/ngw/globalassets/en/finance/documents/trends/top-4-data-and-analytics-trends-finance.pdf

FEATURE

2023: Soaring to new heights like never before

Marked by multiple triumphs, 2023 inspires celebration and sets new benchmarks for our journey ahead

Cambridge Suptech Lab recognised and emphasised Sunoida's highly acclaimed **Electronic Data Warehousing (EDW) & Automated Data Flow (ADF) Project** for the National Bank of Rwanda (BNR) as one of the leading examples of innovation in Suptech in the **'State of Suptech Report 2022'**.

KDIC recognized Sunoida for revolutionising Kenya's banking system. By implementing an **Enterprise Data Warehouse and Business Intelligent System**, Sunoida enabled seamless data integration, empowering KDIC in risk minimization and real-time monitoring of member institutions.

CIO Insider India recognises Sunoida Solutions as one of the **"Top 10 Most Recommended Data Analytics Solution Providers 2023"**.

United Nations Capital Development Fund (UNCDF) hailed Sunoida's SupTech solution for the **National Bank of Rwanda (BNR)** as a new benchmark and recommended it as the gold standard for other countries to follow.

CalBank implemented and applauded the **Vision Revenue Assurance** solution, which effectively examines transactions related to their products and services having a favourable influence on the bank's overall revenue and profitability.

Featured at UNCDF's exclusive webinar on **'Better Remittances Data for Better Decisions'** and shared exciting insights around **Sunoida's Vision SupTech** success story for the **National Bank of Rwanda** with over 129 regulators including 42 Central Banks and attendees spanning 81 countries.

Our **Electronic Data Warehouse (EDW)** solution for BNR was recognized as the key reason behind BNR's remarkable success at the prestigious **2023 AFI Financial Inclusion Innovation Award** during AFI's 2023 Global Policy Forum, held in Manila, Philippines.

VIEW FROM THE TOP

Shaping **success**
stories together**Suleman Dossani**Managing Director &
Chief Executive Officer

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By staying at the forefront of technological advancements, we ensure that our solutions not only meet but exceed the evolving needs of banks and their customers.

As we embrace the digital era of banking and interconnected financial ecosystems, our dedication to fostering collaboration and making things work together stands as a testament to our forward-thinking approach.

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As we approach the close of another remarkable year, I wanted to take a moment to express my deepest gratitude to you for being an integral part of our journey. The success and growth we've experienced in 2023 would not have been possible without the unwavering support of our valued clients and dedicated staff.

Thank you for entrusting us with your needs and challenges throughout the year. Your confidence in our services has been the driving force behind our commitment to excellence. We are truly grateful for the opportunity to serve you and are constantly inspired by the partnerships we've built. Your feedback and collaboration have been instrumental in shaping the success stories we celebrate today.

I am so proud of our achievement in evolving the Vision – Revenue Assurance into a robust and much-needed tool for the banking industry. I am confident that with the addition of Data Lake and Artificial Intelligence, we shall take our products to the next level. Continuous improvement is the foundation of our ethos as we relentlessly strive to enhance our products. Through this unwavering dedication, we aim to not only meet but exceed the evolving needs and expectations of our clients, ensuring that our products stand at the forefront of excellence in the market.

The banking industry is undergoing rapid transformation, and our commitment to innovation positions us to navigate and

lead through these changes. As digital technologies and customer expectations evolve, our focus remains on providing cutting-edge solutions that empower banks to grow in the dynamic landscape.

I extend my heartfelt appreciation to each and every one of our staff. Your hard work, dedication, and resilience have been the cornerstone of our achievements. Together, we've faced challenges head-on, embraced opportunities for growth, and created a positive and dynamic work environment. Your passion and commitment have not only contributed to the success of our organisation but have also created a vibrant community that embodies our values.

As we reflect on the past year, let's take pride in the milestones we've reached and the challenges we've overcome. It is through collective effort and shared vision that we have accomplished so much together.

Looking ahead to the new year, I am confident that our continued collaboration will lead to even greater achievements. Your support has been invaluable, and I am genuinely excited about the opportunities that lie ahead for us.

Wishing you and your loved ones a joyous holiday season and a prosperous New Year. May it be filled with health, happiness, and continued success.

Thank you once again for being an essential part of our journey.

VIEW FROM THE TOP

Promising new possibilities ahead

Sukirat Singh Kochar

Executive Director &
Chief Revenue Officer

Happy New Year to you and your family!

A special welcome to all the new customers who joined the Sunoida family in 2023 and a very special thank you to all our existing customers. It is only because of your support that we have continued to make rapid strides and grown as a company. Whether it is the new leads you give us through your network, the references you graciously provide for us or the feedback you provide to improve our products & services – all of these mean a lot to us.

As we reflect on the milestones of 2023, it's impossible not to acknowledge the hard work and dedication of our passionate team at Sunoida. Your commitment to excellence has been the driving force behind our achievements, and we are grateful for each member's contribution. The successful implementation of Vision Revenue Assurance and Vision SupTech solutions is a testament to our collective efforts.

2023 has been another phenomenal year in the history of Sunoida. One of the largest banks in the UAE and entire Middle East Region signed up for Vision Revenue Assurance solution. This Bank has a Balance sheet size of US\$ 230 Billion, 20+ Million Customers, 850+ Branches across 13 countries and was ranked amongst the Top 30 globally on the Social Media Power 100 ranking by the Financial Brand

recently. This success reiterates the strong positioning and market demand for our Vision Revenue Assurance solution. We enter into 2024 with a very strong pipeline of banks wanting to adopt and benefit from this solution.

During the year we were honoured to be invited by United Nations Capital Development Fund to share our Vision SupTech success story at National Bank of Rwanda on a webinar attended by 129 regulators including 42 Central Banks across 81 countries. We were also honoured by CIO Insider by naming us as one of the "10 Most Recommended Data Analytics Solutions Providers – 2023".

2023 also was the year when I restarted my business travel post Covid-19 with trips to all our key markets including Kenya, Ghana and Vietnam. These trips were really energising for me as I met all our clients in these markets who thanked us for supporting their business growth, a large number of prospects who are very keen to work with us and our employees & partners who have been instrumental for our growth in these markets.

We have many new exciting things planned in 2024. New products, upgrades to existing products, access to new markets, new channel partners and a lot more. Wishing you and your loved ones a happy, healthy, and abundant 2024!



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Looking ahead, we are excited about the prospect of further innovations and collaborations throughout 2024.

Your continuous support inspires us to aim higher and achieve greater milestones.

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VIEW FROM THE TOP

A look back and ahead into new horizons



Ganesan Ramaswamy

Executive Director &
Chief Operating Officer

As the year concludes, I express gratitude to the entire team at Sunoida for your hard work and devotion. I believe 2024 will offer more growth opportunities. Thanks to your input in listening sessions, all hands, and 1:1s, we have doubled our efforts to bring about significant changes, some completed and some still in flight.

I recognize that some of you had to put in extra hours and make personal sacrifices to learn new skills and deliver on our objectives. I want you to know that your efforts have not gone unnoticed and are appreciated.

We have established a platform to keep you informed about our advancements, new techniques, and technologies. This is a part of our continuous conversation with you on enhancing quality and involvement. Although these endeavours may require some time to cascade throughout the organisation, we are resolute in our determination to make significant modifications in the upcoming year. Our absolute dedication to delivering outstanding service remains our highest priority.

Reflecting on what has been with immense pride and fulfilment, a few of our noteworthy successes from 2023 include:

Software Development & Delivery

We successfully optimised Revenue Assurance applications, implemented an Advanced ETL tool powered by Spark, Scala, and Python, and developed the Budget and Planning Module with AI/ML integration. Our commitment extends to creating a robust Data Lake along with the implementation of

new processes to enhance source code management, testing, scanning, and security. As part of our ongoing commitment to security, we have initiated the transition to ISO 27001:2022 processes.

Human Resources

We enhanced and automated employee feedback, compliances, and suggestions through cloud-based HR solutions. Additionally, we seamlessly integrated biometric attendance with our HR solution for consolidated attendance management.

As we step into 2024, we'll focus on key areas, anticipating more planned initiatives.

Data Lake

We are in the process of setting up Data Lake practice. The Data Lake is a centralised repository designed to store, process, and secure copious amounts of structured, semi-structured, and unstructured data using Hadoop, Spark, Kafka, Hive, Impala, and Python. A selected team is building the Data Lake POC.

AI/ML

The progress continues on building Budget & Planning and other use cases using AI. Also, exploring machine learning, a subset of AI using data-trained algorithms for complex tasks.

Thank you for your continued support in 2023. We hope to continue to engage with you and provide even better services in 2024. Wishing you and your loved ones a joyful and safe festive season ahead. May the upcoming year bring you great happiness, good health, and prosperity.

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Despite the challenges we faced, we were able to achieve some significant milestones and deliver some exceptional results.

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PRODUCT FOCUS

Vision SupTech: The world's leading supervisory solution for new age Central Banks

From automated monitoring and supervision to lesser errors and man-hours spent on creating and generating compliant reports, Central Banks are increasingly looking at newer ways to cut costs and gain accuracy. In response to this evolving landscape, Sunoida's Vision SupTech eliminates the need for Central Banks and regulatory authorities to allocate dedicated resources to manually generate

compliance reports by simply automating the entire regulatory reporting country-wide. In addition to reducing the cost of human errors and distortions or misrepresentations in data, Vision SupTech ensures high data quality, integrity, and auditability, bringing unmatched accuracy consistently.

Sunoida's Vision SupTech is a globally acclaimed and the world's first and only out-of-the-box ADF (Automated Data Flow)

& XBRL-based Enterprise Data Warehouse & BI solution, especially designed for regulators by experienced bankers.

Vision SupTech is built from the ground up to fulfill current and emerging supervisory needs of modern central banks and regulatory bodies using a highly proven technology framework that delivers the highest levels of accuracy and efficiency.

Unique XBRL-based Electronic Data Warehouse Architecture

Vision SupTech adopts XBRL-based EDWH for reporting, monitoring, and supervisory purposes. In all banks, data is spread across multiple systems. Manually consolidating this data is inefficient and raises issues of data integrity.

Automate compliance reports and get a country-wide dashboard view with Vision SupTech

The Vision SupTech solution extracts data directly from the external stakeholders' IT systems at a pre-defined frequency, performs automated data quality checks, and consolidates the data in the EDW, including locating missing data and highlighting incorrect data or data mismatches. Its comprehensive data model and automated scheduling and publishing of reports provide a daily view of the entire country's financial sector to the executive management and key officials.

Vision SupTech: Bring accuracy and efficiency at lower costs



Reduce cost of erroneous reporting

The cost of errors, inaccuracies, audits, and compliance issues in manually generating reports is very high, with no audit trails.



Save big on resource time

Hands-free reports result in huge savings of man-hours and curtail chances of deliberate and indeliberate misrepresentations by external stakeholders.



Get accurate reports in real-time

Vision SupTech consolidates data to provide automated, accurate, and real-time regulatory reports.



Deliver regulatory, non regulatory, & business reports

Vision SupTech combines external stakeholders' data, the Central Bank's internal data, and from many other sources to produce insightful analytics for the regulators.

Vision SupTech: Key steps in Supervisory Reporting

Data Acquisition

- Ensures required data is captured
- Ensures data quality and data timeliness

Data Conversion

- Maps target data to the repository data structure
- Defines business logic for mapping and validating
- Implements the business logic

Data Integration

- Builds common metadata & master data framework
- Defines standard data structure for storage
- Ensures data is loaded into the central repository at Financial Institutes

Data Submission

- Prepares and implements the calendar for returns submission
- Builds the return submission tracking mechanism
- Builds provision for receiving and interpreting feedback

PRODUCT FOCUS

Vision Revenue Assurance: Turn revenue leaks into scalable profits

Global banks allocate more than 14% of their technology expenditure to develop new products, facing challenges to identify revenue leakage points. In the digital economy, banks are expanding their product and service delivery through a growing number of channels, leading to increased daily income leakage. The bank's inability to recognize lost revenue due to factors like incorrect pricing, operational inefficiencies, missing transactions, unpriced transactions,

and uncollected revenues constitutes Revenue Leakage, which could occur at any stage of the customer engagement cycle.

Vision Revenue Assurance Solution is a scalable and highly adaptive tool designed to identify income leakage points throughout the customer engagement cycle. This solution ensures the automated identification and resolution of leakage points, thereby instantly enhancing the bank's

profitability, improving operational efficiencies, and elevating customer experiences.

Vision Revenue Assurance focuses on plugging hidden revenue leakages across the customer engagement lifecycle, transforming them into profits. Its emphasis lies on data quality and process improvements to address revenue leaks related to interest, fees, charges, incorrect pricing, missing and unpriced transactions, and more.

How Vision Revenue Assurance works

The functioning of Vision Revenue Assurance is facilitated through Sunoida's easily configurable engine, integrated with an in-built reporting suite providing full transaction visibility. This parallel processing engine calculates expected income at an account level daily, comparing it with the actual income in the CBS and delivering analytics on lost income.

Moreover, Vision Revenue Assurance seamlessly integrates with all relevant systems at the bank, such as product processors, cards systems, collection platforms, ATMs, payment gateways, RTGS, internet banking, and mobile solutions. This integration enhances visibility and predictability of potential income leakages, so you can fix them on the go.

Vision Revenue Assurance: Feature packed to deliver profits

Ready ETL with most common CBS applications

Ready connector with most CBS and product processors thereby saving critical time for integration

Drill down daily variance report up to transaction level

Provides a daily variance report at brand, product, customer business transaction, currency and operation activity level

Handle complexities and increase customer experience

Automatically compute expected interest fees and charges at a transaction level

Short lead time to Go-Live and quick ROI

Fast implementation cycle that has delivered ROI up to 7x within few weeks of Go-Live

Full automated and scalable mechanism

Meet growing demands and needs of your future products and banking channels easily

Gain operational efficiency and profitability

Plug leakages across all points and bring greater efficiency and profitability in just weeks

Power-packed with advanced technology and profitability in mind, Vision Revenue Assurance maximises profits by addressing complexities, enhancing customer experience, ensuring operational efficiency, and plugging income leakages. It transforms revenue leakage into profits across the customer engagement lifecycle, fulfilling the bottom-line goal of preventing income loss for every bank.

PRODUCT FOCUS

Vision Multi-Dimensional Profitability Analysis (MPA): A true picture of your bank's profitability

Banks, offering diverse products and services through various channels to a wide customer base, often struggle to have a clear view of their profitability. This lack of clarity leads to decisions based on assumptions rather than concrete data. Common examples include misjudging the contribution of high-revenue customers, underestimating the cost of digital channels, expanding product portfolios without considering profitability implications, and setting prices without a

proper understanding of product costs. Commonly, banking institutions rely on arbitrary cost allocations to gauge the profitability of their products or services. Unfortunately, these methods lack coherence in aligning strategic intent, value, and profitability. Recognizing these shortcomings is crucial for the evolution of a more effective approach.

Addressing the deficiencies in conventional profitability, Sunoida's

Vision Multi-dimensional Profitability Analysis (MPA) emerges as a structured and comprehensive solution. It seeks to replicate value drivers and allocate pooled revenue, ensuring a more accurate representation of a business's true profitability. By integrating cost and revenue elements, Multi-dimensional Profitability Analysis (MPA) facilitates a profitability analysis that better serves strategic decision-making and gives you account level analytics using Advanced Funds Transfer Pricing & Allocations.

Vision MPA Module: Everything you need

Funds Transfer Pricing (FTP)

Funds transfer pricing (FTP) breaks down the cost of funds (assets) or the value of funds (liabilities) for each transaction on the balance sheet. It dissects the interest margin into a credit spread, funding spread, and rate risk spread. Vision offers sophisticated solutions for profitability analysis, considering economic factors like market rates, liquidity premiums, credit ratings, prepayment behavior, and cash flow characteristics.

Cost Allocation

Vision's allocation module revolutionizes the indirect costing process, offering speed and simplicity. Its advanced calculation and journal entry capabilities are instrumental in efficiently allocating pooled revenue and handling complex reallocations of previously captured financial data.



Features of Vision's **Allocation Module**



Manage Indirect Cost Allocation:

Automation and a comprehensive audit trail assist in recovering indirect costs from external funding sources.



Flexible Allocation Options:

Choose between fixed or predetermined rates, or utilize budget-based costing methodologies such as apportioning last year's budget percentage to total costs.



Powerful Calculation and Posting Methods:

Leverage complex calculations from past data to create journal entries for various transactions, including revenue allocations, pooled unit purchases, and year-end roll-overs.

Get more done with Activity-Based Costing (ABC)

Activity-Based Costing (ABC) and management offer a holistic understanding of business profits and costs, surpassing traditional cost accounting methods. Vision stands out as the only ABC module with an end-to-end solution, seamlessly integrating data management, business modeling, reporting, and analysis on a single platform.

MPA Framework

- Directly traced costs to departments.
- Indirect costs allocated to departments.
- Service department costs allocated to other service departments.
- Service department costs allocated to producing departments.
- Operating department costs allocated to other operating departments.

- Directly traced costs to operating departments that can also trace directly to products and services.
- Operating departments costs that an organization allocated to products or services.
- Directly traced costs to Service departments that can also be traced directly to customers.
- Service department costs allocated to customers.
- Product/Service costs assigned to customers.

IN THE NEWS

We hit new highs



Sunoida's EDW Solution for BNR acknowledged by UNCDF as a leading global benchmark in SupTech innovation

UNCDF celebrates Sunoida's visionary electronic data warehouse (EDW) system for the National Bank of Rwanda (BNR) as a unique global benchmark that has helped bring greater empowerment through data driven supervision in developing countries. This innovative solution marks a significant step towards advancing financial sector supervision, offering real-time monitoring of financial service providers (FSPs), enhanced risk assessment, and streamlined compliance management.

Vision SupTech by Sunoida is a globally acclaimed supervisory solution that helps in automating regulatory reporting processes, enabling FSPs to submit standardised data efficiently. This not only reduces administrative

burdens on regulated entities but also provides supervisors with timely and accurate data for informed decision-making.

The UNCDF underscores the importance of Sunoida's Vision SupTech Solution in fostering proactive and targeted supervision, just as was the case with the National Bank of Rwanda (BNR). This EDW, facilitated by Sunoida Solutions, promotes a unique "data pull" based solution to extract data directly from over 600 supervised financial institutions, enhancing data quality, integrity, and supervisory processes. The collaborative efforts of the BNR and Sunoida Solutions exemplify the potential of employing advanced technologies and data analytics addressing regulatory and supervisory challenges thus setting an inspiring precedent for developing countries globally.



Sunoida ranked amongst the "10 Most Recommended Data Analytics Solutions Providers – 2023" by CIO Insider

CIO Insider honored Sunoida Solutions DMCC by naming it one of the "10 Most Recommended Data Analytics Solutions Providers – 2023". This prestigious award is a testament to Sunoida's outstanding contributions, showcasing its commitment to fostering innovation and ensuring customer growth in banking data analytics solutions.

This accolade from CIO Insider serves as a testament to Sunoida Solutions' unwavering dedication to bring cutting-edge solutions and deliver top-notch services in the dynamic and ever-evolving field of data analytics for the banking industry.

What sets Sunoida apart is our unique blend of banking domain expertise and technological prowess. Our dedicated team, comprising banking experts and technology specialists bring tailored solutions built on years of rich banking experience and comprehensive industry knowledge. This uniquely places us as an enterprise that truly understands the data analytics for modern banks.

We proudly serve over 40 banking clients across Africa, the Middle East, and Asia Pacific. Our core mission revolves around delivering cutting-edge solutions in Business Intelligence, Revenue Assurance, AI, Regulatory Reporting, FTP, Cost Allocations, EDW, Data Lake, and Data Analytics to banks and banking regulators.

CUSTOMER SUCCESS

When you **shine**, we **shine**



'Highly advanced solution'

CalBank has implemented the Vision Revenue Assurance solution, which effectively examines transactions related to products and services. This advanced system automatically detects instances of revenue loss at a transactional level using its comprehensive revenue assurance analytics, which consider various dimensions. The outcome has been a favorable influence on the bank's overall revenue and profitability.

We are pleased with the outcome of the solution offered by Sunoida. The Sunoida team has been very supportive in assisting the Bank in achieving its revenue assurance objective. We highly recommend both Sunoida and Vision solution to prospective clients.

Mr. Thomas Boansi-Sarpong

Executive Head,
Finance and Operations, CalBank Ghana



'The perfect partner'

To facilitate KDIC's Core Mandate, the Corporation required the implementation of an Enterprise Data Warehouse and Business Intelligence System. The solution was designed to provide data integration with existing systems both internally and externally. This enabled an advanced data-centric system platform for KDIC to perform its mandate as a risk minimizer. It further assists to perform risk-based analytical activities for effective and up-to-date monitoring of member institution operations, trend analysis.

The Corporation selected Sunoida Solutions DMCC to implement the solution after competitive bidding. Sunoida has been the perfect partner for the successful implementation of the project. Their experience in the banking industry and knowledge of product functionality combined with the track record, learning experiences from successful implementations had their professional team successfully implement the EDW and BI solution at KDIC.

Mrs. Hellen Chepkwony

Chief Executive Officer,
Kenya Deposit Insurance Corporation



TEAM TESTIMONIALS

Team spirit: **Hitting waves together**



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Throughout my 15+ years at Sunoida, where I began as a Senior Consultant, I have evolved within the organisation to my present role as Product Director. My journey has been marked by a deep understanding of Sunoida products and a wealth of experience in successfully managing diverse projects within the banking domain. Notable projects include collaborations with esteemed clients such as United Bank of Africa (Nigeria) and AYA Bank (Myanmar), Bank One (Mauritius), First Bank (Nigeria), National Bank of Rwanda (Rwanda) among others. Sunoida has been instrumental in shaping my career, exposing me to a wide range of tasks, including Onsite

Implementation & Support. Actively participating in product development, particularly in Business Intelligence (BI) and Artificial Intelligence (AI), has been a gratifying aspect of my journey.

In my current role, I bring a profound understanding of Sunoida's products and a rich background that spans the intricacies of the IT landscape. As the Director of Product Management, my commitment lies in driving innovation, ensuring project success, and contributing to the ongoing growth and success of Sunoida Solutions Pvt Ltd.

Kanakarajan Ganesan
Director - Product Management



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Working at Sunoida has proven to be an exceptionally fulfilling experience, thanks to the company's positive work environment, clear vision and strong foundation.

Engaging with clients in real-time situations is a central and rewarding aspect of my role as a Senior Software Engineer. Sunoida's pivotal role in shaping the future of data analytics in the financial industry is evident through its commitment to positivity and forward-thinking. Sunoida's dedication to fostering professional growth is exemplified by continuous learning and training

opportunities, allowing me to stay at the forefront of my field. I feel honoured to be awarded the Best Employee for both the years 2022 and 2023, a testament to Sunoida's recognition of and commitment to its exceptional talent. The company's supportive success has brought a positive impact to my professional life, and my best moments at Sunoida are intertwined with these achievements.

Overall, Sunoida's commitment to innovation, positive work culture, and professional development sets it apart as a standout workplace for me.

Sai Vikas
Senior Software Engineer



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I have been with Sunoida for over six years, joining during its initial establishment in Vietnam. During this time, I have witnessed and contributed to the company's positive impact on society. Sunoida, often referred to as the "Sunoida family", fosters a culture where every employee is treated like family, promoting innovation and personal development. The company's commitment to respect and fairness creates a supportive environment, allowing us to work collaboratively as a team.

As an Associate in Vietnam, I've had the privilege of participating in end-to-end projects, gaining valuable

experiences and contributing to the company's activities. Sunoida's cutting-edge banking data analysis solutions align with industry trends, providing timely and accurate information for financial companies to make informed decisions.

I take pride in being one of the first Vietnamese employees at Sunoida, acting as a bridge between customers in Vietnam and the company. The successful implementation of projects has made every task feel valuable, and I appreciate the continuous development of new products to add value for our customers.

Le Thu Quynh
Associate



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As the year draws to a close, I find great joy to reflect on the exhilarating journey of being a Business Analyst at Sunoida Solutions. One of the most thrilling aspects of being a Business Analyst in this domain is the sheer volume and depth of data that I work with. It's not just about numbers; it's about understanding the story they tell and leveraging that narrative to shape the future of reporting.

The collaborative spirit at Sunoida was truly emblematic of our success. Engaging in regular brainstorming sessions and knowledge-sharing initiatives, I witnessed firsthand the power of teamwork fueling the progress of our project. Each team member brought a unique perspective to the table, contributing to the creation of solutions that were not only

functional but also reflective of our collective ingenuity.

At Sunoida, we are not just employees; we are perpetual learners. Whether it's staying abreast of technological advancements, understanding market trends, or honing our analytical skills, the culture here nurtures a mindset of continuous improvement.

I feel immensely privileged to be part of Sunoida's journey that is reshaping the future with the power of data analytics. Let's continue to embrace challenges, celebrate successes, and, above all, remain steadfast in our commitment to driving positive change.

Shruti Ramachandran
Business Analyst

2023: The year in pictures



With Hellen Chepkwony, CEO, KDIC & team in Kenya



With Gul Khan, CEO, I&M Bank, Kenya & team



With Charles Appiah, CFO, Consolidated Bank of Ghana (CBG)



With Atta Yeboah Gyan, Deputy Managing Director, Fidelity Bank Ghana



With Rajiv Pant, CEO & Gouri Shankar Sharma, Group Head- IT at Prime Bank, Kenya



Women's Day at Sunoida's Dubai office



With Chege Thumbi, CEO, Sidian Bank, Kenya



Sukirat's visit to Kenya



Awarding the top-performers at Sunoida's Chennai office



With Dinh Quyet Thang, Regional Director, Asia Pacific & team in Vietnam



Year end celebrations & awards with the team in Dubai

About Sunoida

Sunoida Solutions DMCC, incorporated in 2011, is one of the fastest growing Banking Business Intelligence (BI) & Analytics companies in the emerging markets.

Our primary focus is to provide innovative, cutting-edge, reliable Business Intelligence, Revenue Assurance, Financial & Regulatory Reporting, Advanced FTP, Cost Allocations, Risk Management, Artificial Intelligence and Data Analytics solutions to banks across Asia, Africa and Middle East.

The company has a perfect blend of business domain experts and technology experts and that combined knowledge is critical to succeed in today's dynamic business environment.



For more information on Sunoida or if you would like to meet one of our consultants, please contact us at marketing@sunoida.com

Explore Sunoida's Vision suite of products and learn more about our services by visiting our website: www.sunoida.com

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