



AI-driven
Covenant Intelligence

Smarter covenant decisions

**Add speed, consistency and
transparency to one of commercial
lending's toughest tasks.**

Underwriters make high-stakes credit decisions every day. Covenant structuring is one of the most critical. It relies on manual analysis and senior underwriters' judgment, both of which are time-intensive and can slow lending decisions just when speed matters most.

Cognizant has designed an AI-driven Covenant Intelligence solution that helps underwriters recommend the right covenant structure for each borrower.

By combining risk insights, portfolio intelligence, and policy guidance into a simplified decision-support layer, it brings consistency and speed to highly customized decision-making.

Key outcomes for commercial lenders:



Faster, more consistent covenant decisions



Alignment with policy and risk preferences



Explainable, transparent decision support

Don't spend valuable time manually assessing covenant structures. With Cognizant AI-Driven Covenant Intelligence, underwriters focus on better credit outcomes with more informed, transparent decisions.

The result is stronger outcomes across lending organizations:



Improved underwriting quality



Enhanced portfolio risk management



Reduced reliance on manual judgment



More consistent, intelligent lending

Ask us how AI-powered design can help your underwriting team make smarter covenant decisions.



Cognizant (Nasdaq: CTSH) is an AI Builder and technology services provider, building the bridge between AI investment and enterprise value by building full-stack AI solutions for our clients. Our deep industry, process and engineering expertise enables us to build an organization's unique context into technology systems that amplify human potential, realize tangible returns and keep global enterprises ahead in a fast-changing world. See how at www.cognizant.com or @cognizant.

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