

Veni, Vidi, Vici

Low-Code Making Inroads in the BFSI Industry

Visualize. Automate. Succeed.

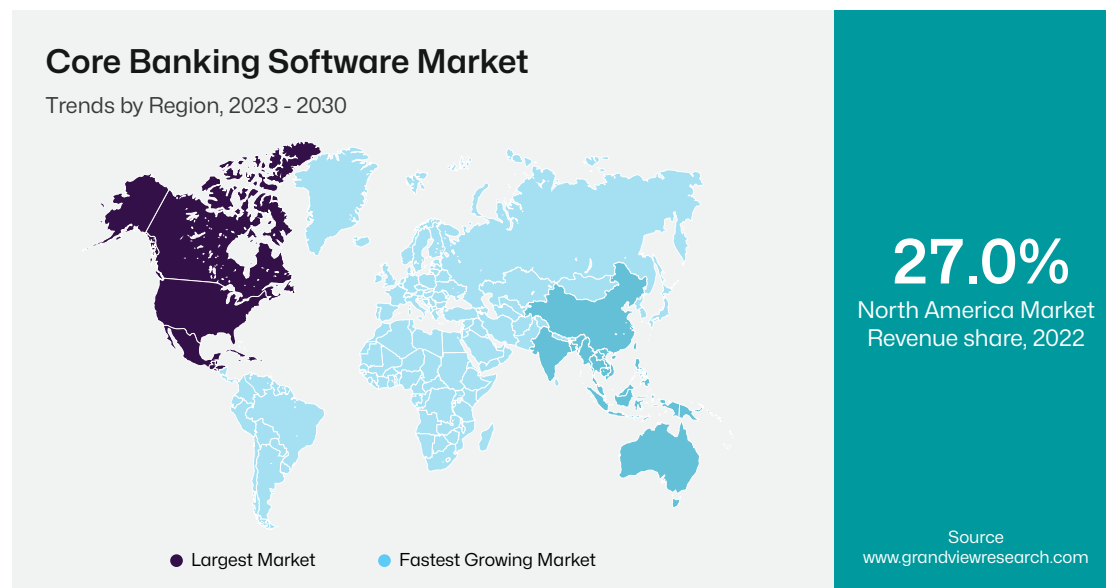


BFSI - Step above with the power of low-code!

Swift and seamless operations, enhanced customer experience, access to business analytics, and cost optimization are just a few advantages financial services may gain by establishing an application. With this in mind, financial institutions either implement out-of-the-box solutions, develop custom apps from scratch, or opt for low-code development - a method that is slowly becoming more popular in the banking, financial services, and insurance (BFSI) market.

According to Grand View Research - In 2022, the global core banking software market reached a valuation of USD 10.89 billion, and it is expected to exhibit a compound annual growth rate (CAGR) of 9.3% from 2023 to 2030. This growth is primarily driven by the increasing integration of technology into core banking operations and services.

The report further emphasizes that the North American region predominantly led the core banking software market, contributing to more than 27.0% of the global revenue share. North America has a reputation for early adoption of technology across various industries. An illustrative example is Arvest Bank, which introduced its inaugural equipment financing product using cloud technology in February 2023. The increasing focus of well-established regional banks on upgrading their core infrastructure is anticipated to be a significant driver of growth in this region.



The Asia Pacific region is poised to experience the most rapid market growth in the forecast period. This growth is attributed to a significant population segment within the region that lacks access to traditional bank accounts. Additionally, numerous fintech companies in the area are projected to stimulate demand for banking products and services. Furthermore, ongoing financial inclusion efforts in the region are expected to positively impact the expansion of the core banking software market in Asia Pacific throughout the forecast period.

A recent report by a prominent research firm indicates that the global Low-Code Development Platform market is on the verge of significant growth, expected to unfold between 2023 and 2031. The market exhibited steady growth in 2022, and with the implementation of key player strategies, it is expected to continue its upward trajectory.

On one hand, there's a growing need for rapid digital transformation to keep up with the agility of fintech disruptors and tech-first organizations. On the other hand, there's a scarcity of highly skilled professionals capable of orchestrating the development of banking systems. When such expertise is available, it often comes at a significant cost.

This conundrum has made low-code development an indispensable tool for BFSI, striving to accelerate its digital transformation efforts. Now, where speed-to-market is a competitive advantage, low-code provides the means to quickly develop and deploy essential banking applications and services. It empowers financial institutions to respond promptly to changing customer expectations, market dynamics, and regulatory requirements.





Statista's Analyst Opinion: The Application Development Software market is undergoing robust growth, primarily driven by the escalating demand for products and technologies that facilitate digitization. Consumers' increasing expectations for an enhanced digital experience have heightened the appeal of application platforms and platform-as-a-service solutions. These platforms assist in managing the growing complexity of application infrastructure on behalf of developers. Furthermore, adopting emerging technologies like the Internet of Things (IoT) and Artificial Intelligence (AI) presents significant growth opportunities within this segment for the years ahead.

Prior to embracing a solution, banks and credit unions are well-advised to craft a comprehensive, long-term strategy. Following this, assembling the right teams, equipping them with the necessary tools, and fostering the mindset to successfully implement low-code solutions becomes paramount. We've covered:

- BFSI - Step above with the power of low-code!
 - The digital challenge for BFSI
 - The high-speed evolution of BFSI tech
 - Get what the BFSI industry truly needs with low-code
 - Why low-code? Let's break it down and figure out what you need!
 - Quick recap! Putting the fun in finance: The low code revolution in financial services
- How to get started with low-code adoption
 - Choosing the Right Platform for BFSI:
 - Pick your perfect tech partner!
 - Indium's turbocharged capabilities: Fueling BFSI with Low Code!
 - Looking ahead!

We've tailored this eBook for forward-thinking audiences in the BFSI sector, including innovation teams, process automation teams, VP operations, and IT professionals. It addresses the core question of why low code should be an integral part of your IT strategy and elucidates how this resource can assist you in achieving your objectives.

The digital challenge for BFSI

Business Demand: Demand is soaring

Supply: Unfortunately, it's insufficient

| We need it now! | We have an 18-month backlog! |
|--|---|
| Swiftly launch new ideas and products | Struggling to respond swiftly to new business needs |
| Streamline and automate operations | Existing systems lack flexibility |
| Enhance and digitize the customer experience | Aiming to maintain control and agility |



The digital challenge for BFSI incumbents, what's revolving now

What's revolving now is the way we bank, invest, and insure our future



Prashant Gala
Executive Vice President of QA Digital Assurance





BFSI sector confronts a myriad of challenges in its pursuit of digital transformation. Foremost among these is the burden of legacy IT systems, which inhibit innovation and the seamless adoption of contemporary technologies due to their outdated and inflexible nature.

Legacy IT Systems

Antiquated legacy IT systems remain a pervasive challenge. These systems are often characterized by outdated architectures and rigid infrastructures, impeding the rapid integration of contemporary technologies and hindering agile responses to market dynamics.

Manual processes, particularly those involving critical handovers, introduce a heightened risk of errors and inefficiencies. The BFSI landscape demands precision and automation to optimize operational efficiency.

Manual Processes and Handovers

Disconnected System Ecosystems

The BFSI industry frequently grapples with disconnected and siloed system ecosystems. This fragmentation necessitates redundant data entry and complicates data sharing across various platforms. These inefficiencies are exacerbated by the need for personnel to navigate disparate interfaces, contributing to operational bottlenecks.

Operational excellence is contingent upon comprehensive process visibility. Blind spots within processes can impede informed decision-making and hinder achieving strategic goals. BFSI entities require real-time process visibility and historical audit trails to address this challenge.

Insufficient Process Visibility

Complex Regulatory Compliance

The BFSI sector operates under a stringent regulatory framework, mandating robust compliance measures. Ensuring adherence to these complex regulations demands streamlined and efficient processes that can adapt swiftly to changing compliance requirements.

Elevated Customer Expectations

Today's BFSI customers have elevated expectations, seeking seamless, user-centric experiences. Meeting these expectations is paramount for customer retention and competitive positioning.

Rapid Industry Evolution

The BFSI landscape is marked by rapid and transformative industry changes. These shifts necessitate agile and adaptive solutions that can accommodate emerging technologies and swiftly respond to market fluctuations.

That is why there is a pressing need for rapid modernization – but how can this be achieved?



Rapid modernization is the bridge from yesterday's legacy systems to tomorrow's innovations. Low-code solutions empower rapid modernization, enabling businesses to innovate and adapt at unprecedented speed

Prashant Gala
Executive Vice President of QA Digital Assurance



Financial firms seek efficient digital solutions amid a scarcity of developers. Low code offers rapid app development, but security is vital. Industry progress aligns with digital acceleration, sustainability, and diversity and inclusion.

12 Key Findings From the Gartner 2023 Board of Directors Survey

| Risk Appetite and Growth Strategies | Digital Acceleration | Sustainability and DEI |
|---|---|--|
| 64% of boards expect to increase their risk appetite in 2023-2024 (7 percentage points higher than 2022) | 60% of boards have made the desired level of progress or achieved digital business optimization goals | 80% of boards anticipate an increase in sustainability Initiatives investments in the next two years |
| 46% of boards are willing to accept greater risk in expanding product lines to achieve increased growth | 19% of boards have made progress toward or have achieved the digital business transformation goals | 75% of boards anticipate an increase in DEI initiatives investments in the next two years |
| 48% of boards see recession and economic uncertainty as the biggest constraints to growth in 2023-2024 | 30% of digital leaders have significantly advanced toward digital transformation goals | 59% of boards cite employees as the top stakeholder considering DEI while evaluating the organizations |
| 89% of boards agree that they are in a postdigital world; Le., digital is an implicit part of growth strategies | 71% of boards are currently altering or planning to alter the enterprise economic structure to a DEA | 47% of society considers sustainability to a substantial or significant extent during company evaluation |

...as these factors increasingly influence enterprise and board agendas.

The high-speed evolution of BFSI tech

Among the emerging trends and challenges, low-code development has gained prominence. Low-code platforms accelerate application development with reduced coding requirements, allowing non-technical users to contribute to basic banking apps and smaller-scale automation. They involve fusion teams where non-tech individuals can participate in and understand the development journey, enhancing app deployment speed. However, it's essential to acknowledge that while low code facilitates non-technical contributions, creating enterprise-grade applications still demands expertise.



Low Code Delivery at Indium Software, underscores the pivotal role of low-code tools within the BFSI sector in achieving faster time to market, rapid digital transformation, and modernization. By enabling companies in the BFSI sector to develop software systems without the need for extensive teams of developers, these tools become instrumental in ensuring that financial institutions can swiftly adapt to evolving market demands.



Ashwin Kumar Srinivasan
Vice President - Low Code Delivery at Indium Software



1. These foundational components abstract the underlying code necessary for various actions and processes, allowing IT teams to create user interfaces and business applications without the need for coding.
2. This streamlines the development process, reduces the time to market for new financial products and services, and enhances the overall operational efficiency of BFSI organizations.



These above-mentioned trends are prevalent across the BFSI industry, and all BFSI professionals need to be prepared to tackle them in 2024 and beyond! Recent years have witnessed a remarkable transformation in the financial services industry, driven by rapid technological advancements. According to PwC, Fintech disruptors are expected to account for 25% of the global financial services market by 2025, up from 15% in 2022. This shift has been led by innovative startups leveraging technology to target the most lucrative aspects of the financial services value chain.

Traditional industry players now have the exciting opportunity to keep pace with and compete effectively against nimble fintech disruptors, ushering in positive change for their businesses.



"If you want something new, you have to stop doing something old." - Peter F. Drucker



Get what the BFSI industry truly needs with low-code...

Turn ideas into robust application - upto 10 times faster!

Don't let traditional coding stand in the way of your bank's agility. Low-code delivers reusable functional components through a drag-and-drop visual



Build and deploy core banking solutions in weeks



Make complex adjustments in real-time



Ensure faster development and easier updates



Quickly develop niche products for new customer segments



Reduce total cost of ownership up to 40%

Refine payment processes, re-factor point-of-sale applications, and enhance core transaction processing - all in a cost-effective way!



Lower-cost innovation



Citizen developers



Easily modernize complex banking apps

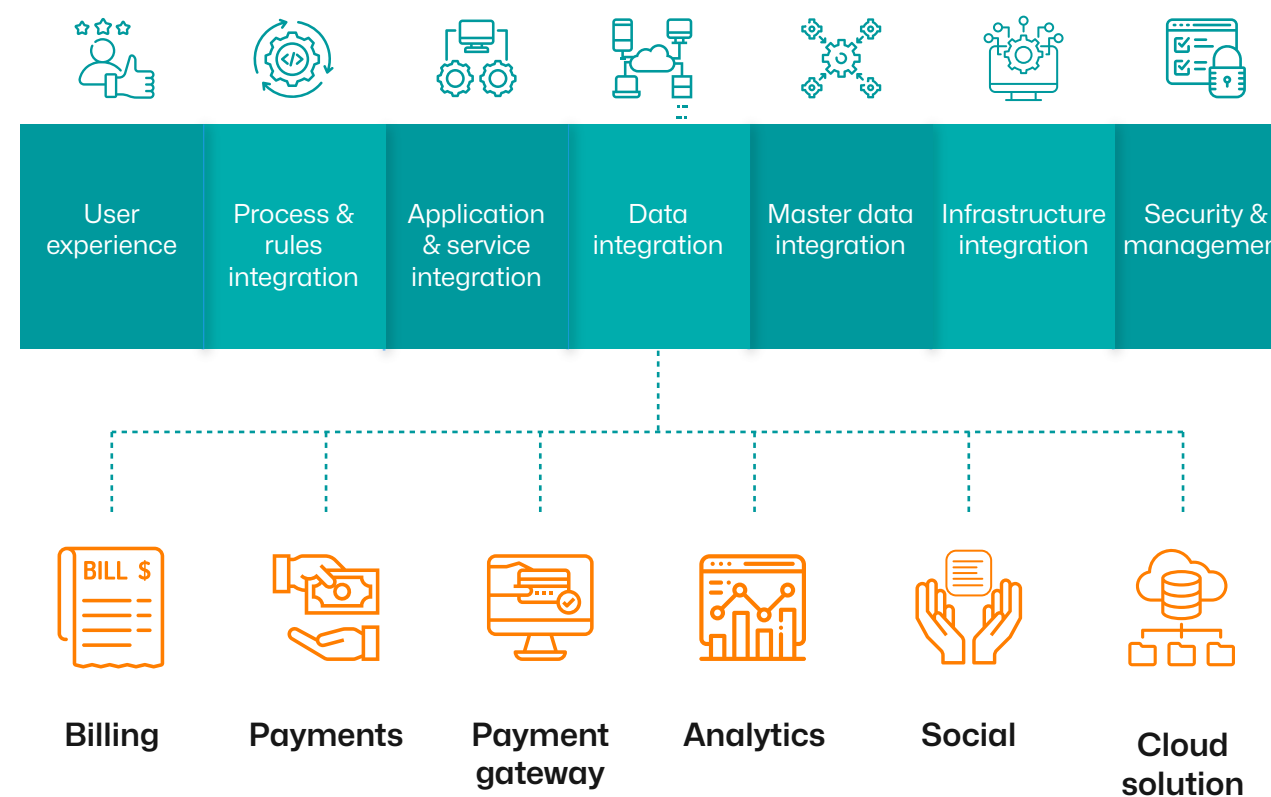


No more labor-intensive hand-coding

Why low-code? Let's break it down and figure out what you need!

When should you turn to Low-Code Platforms for your software development needs? Consider them when speed and efficiency are paramount, enabling you to deliver applications to meet your business demands swiftly. Additionally, low code becomes invaluable when your development team is grappling with a backlog, providing a lifeline to expedite project delivery. Furthermore, low-code platforms offer a compelling solution if your goal is to trim costs and minimize deployment timelines.

Why is low-code the perfect fit for the BFSI industry? Let's delve into the specifics that make it an ideal solution tailored to your financial needs:



Incorporating a modern technology stack and accelerating time-to-market are crucial aspects of successful digital transformation for enterprises. Here are some key considerations, use cases, and benefits associated with these factors:





1

Rapid Application

Low-code platforms offer visual development tools and pre-built templates that enable BFSI organizations to rapidly create and deploy applications. This agility is crucial in an industry where responding quickly to market changes, compliance requirements, or customer demands is paramount.

2

Customization:

Low-code platforms provide the flexibility to tailor applications to specific BFSI requirements. This is critical in an industry with diverse needs, such as customer relationship management (CRM), risk assessment, fraud detection, and regulatory reporting. Low-code platforms allow for easy customization without extensive coding efforts.

3

Integration Capabilities:

BFSI companies often rely on a multitude of systems, from legacy applications to modern cloud-based solutions. Low-code platforms typically offer robust integration capabilities, allowing organizations to connect these disparate systems seamlessly. This ensures data consistency and accuracy, which is vital for financial operations.

4

Security and Compliance:

Security and compliance are non-negotiable in BFSI. Low-code platforms are designed with security in mind, often incorporating features such as role-based access control, data encryption, and audit trails. They also facilitate compliance with industry regulations like KYC (Know Your Customer), GDPR, and financial reporting standards.

5

Scalability:

As BFSI organizations grow or launch new services, they need scalable solutions. Low-code platforms are designed to scale both horizontally and vertically, accommodating increased workloads and user bases. This scalability ensures that applications can grow with the business without significant re-engineering efforts.

6

Streamlined BPM for Finance and

Many BFSI processes involve complex workflows and decision-making. Comprehensive Business Process Management (BPM) capabilities are essential for the finance sector. Low-code platforms often include workflow automation capabilities, allowing organizations to streamline operations, reduce manual errors, and improve efficiency. This can particularly benefit loan approval, underwriting, and claims processing.

7

Data Analytics and Reporting:

In the BFSI sector, data is a valuable asset. Low-code platforms often incorporate data analytics and reporting tools, making extracting insights from financial data easier. This can aid in risk assessment, fraud detection, and decision-making.

8

Mobile and Omni-channel Support:

With the increasing use of mobile devices in banking and insurance, low-code platforms typically offer mobile app development capabilities. This ensures BFSI organizations can provide their customers with user-friendly and secure mobile experiences.

9

Loan Origination and Approval:

Low-code solutions can automate loan application processing, credit scoring, and approval workflows. This accelerates loan origination, improves accuracy, and enhances the customer experience.

10

Claims Processing:

Insurance companies can automate and streamline claims processing, from initial submission to settlement. Low-code platforms can integrate with data sources, assess claims, and handle payouts efficiently.

11

Wealth Management and Investment:

Developing tools for portfolio management, investment tracking, and financial planning can be expedited with low code. These applications provide clients with insights into their investments and financial goals.

12

Risk Assessment and Modeling:

Low-code platforms can facilitate risk assessment and modeling, allowing banks and insurance companies to evaluate credit risk, market risk, and operational risk efficiently.

13

Mortgage Processing:

Automating mortgage origination, underwriting, and approval processes can significantly reduce the time and resources required to approve and disburse mortgages.

14

Cost-Efficiency:

Traditional software development can be expensive and time-consuming. Low-code development reduces costs by accelerating the development cycle, minimizing the need for specialized coding skills, and reducing maintenance expenses.

15

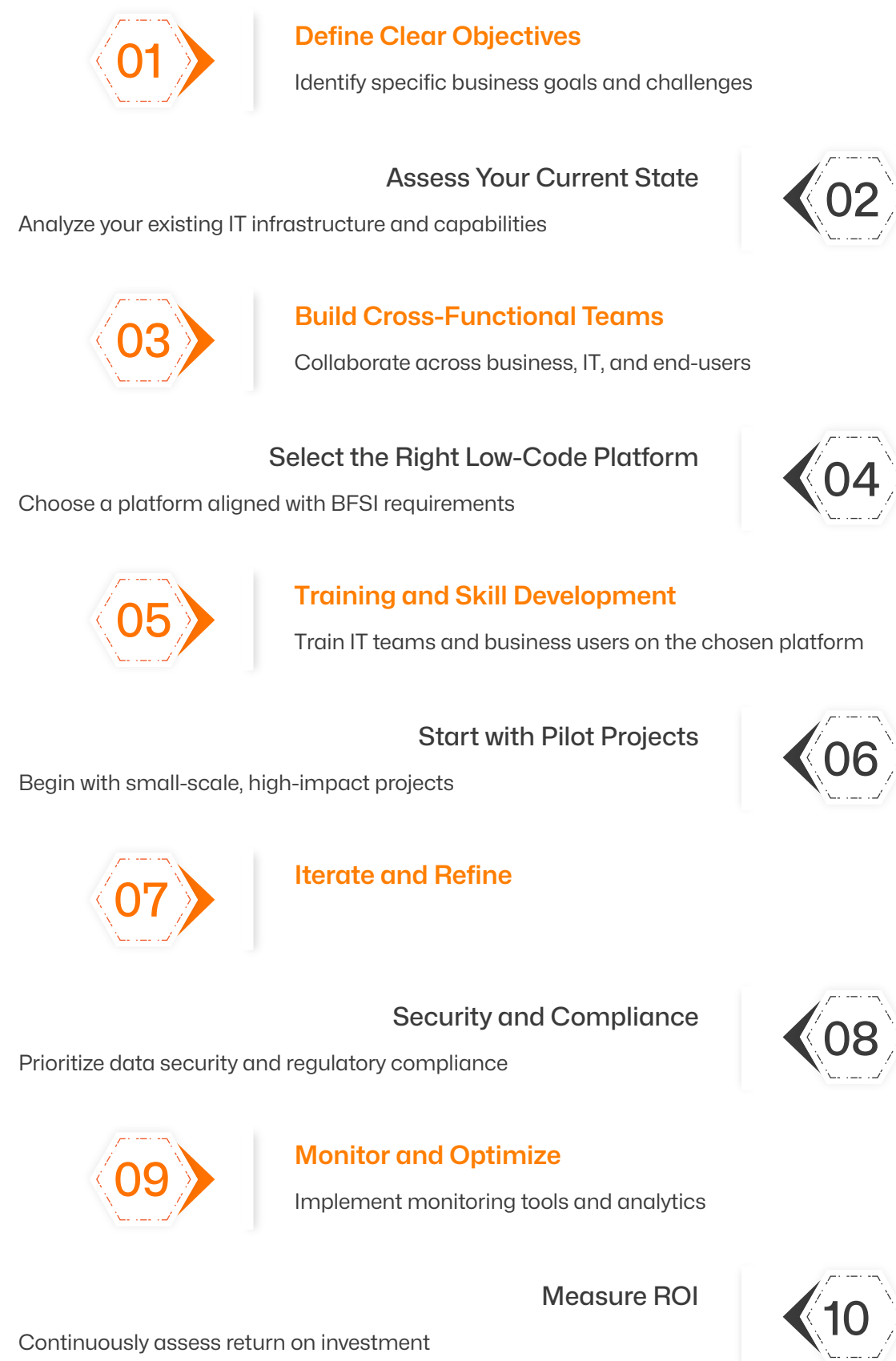
Continuous Improvement:

Low-code platforms often support DevOps practices, allowing for continuous integration and delivery (CI/CD). This means BFSI organizations can quickly iterate and improve their applications in response to changing requirements or emerging opportunities.



Quick recap! Putting the fun in finance: The low code revolution in financial services

| BFSI Challenges | Low-Code Benefits |
|--|--|
| Legacy System Complexity: Hindered innovation due to outdated tech. | Rapid App Development: Low-code speeds up app creation without extensive coding. |
| Talent Shortage: Lack of skilled developers slows software work. | Empowering Citizen Developers: Non-developers can build apps, reducing talent dependency. |
| Customer Expectations: Demand for personalized, fast service. | Enhanced UI/UX: Low-code simplifies user-friendly app design for customer satisfaction. |
| Regulatory Compliance: Struggle with evolving rules. | Automated Compliance: Low-code automates compliance, ensuring accuracy. |
| Innovation Pressure: Need to innovate amid tough competition. | Accelerated Innovation: Low-code streamlines development, fostering competitiveness. |
| Integration Challenges: Difficulty in system integration. | Seamless Integration: Low-code eases integration, improving data flow. |





Choosing the Right Platform for BFSI

| |  |  |  |  |  |  |  |
|---|---|---|---|---|---|---|---|
| Drag and Drop Visual Interface | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Form Builder | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Pre-Built Templates | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| WYSIWYG Editor | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Code No Lock-In | ✗ | ✗ | ✗ | ✗ | ✗ | ✗ | ✗ |
| Open Source Tech used | ✓ | ✗ | ✗ | ✗ | ✗ | ✗ | ✗ |
| Process/Workflow Modelling | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| PWA | ✗ | ✓ | ✗ | ✗ | ✗ | ✗ | ✗ |
| Builds Mobile Apps (Single Build Multi Deploy) | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Code Generation | ✗ | ✗ | ✗ | ✗ | ✗ | ✗ | ✗ |
| Pre built connectors Includes IoT, Cognitive | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Third Party Apps (SFDC, SAP, BPM, ESB, DMS) Integration | ✓ | ✓ | ✓ | ✓ | ✗ | ✓ | ✓ |
| Multi-Tenancy | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Hybrid Cloud | ✓ | ✓ | ✓ | ✓ | ✓ | ✗ | ✗ |
| Multi-Cloud (AWS, Azure, GCP) | ✓ | ✓ | ✓ | ✗ | ✗ | ✗ | ✗ |
| AI Based Usage Analytics | ✗ | ✓ | ✗ | ✗ | ✗ | ✗ | ✗ |
| App Market Place | ✓ | ✓ | ✓ | ✗ | ✗ | ✓ | ✓ |
| Free Trial & Free Training | ✓ | ✓ | ✓ | ✓ | ✗ | ✓ | ✓ |
| Flexible Pricing (No Developer or End User base pricing) | ✗ | ✗ | ✗ | ✗ | ✗ | ✗ | ✗ |
| Developer Community (In Stack Overflow & other communities) | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |

Low-code platforms offer the flexibility and agility needed to adapt to the rapidly changing landscape of the BFSI industry while improving operational efficiency and customer satisfaction. These use cases demonstrate how low-code technology can be harnessed to drive innovation and achieve business goals in the financial sector.





Pick your perfect tech partner!

Indium Software offers an all-in-one process automation platform. Our low code experts simplifies digital process application development, making it intuitive and scalable.

Key Benefits

1. Effortless Automation: Streamline process development with configurable components, reducing time-to-market.
2. Agile Collaboration: Facilitate rapid, cost-effective automation for both technical and non-technical users.
3. Scalability: Enjoy flexibility and exponential scalability with Indium Software's modern architecture. Deploy anywhere and realize immediate value.

Indium Software, a leader in low-code technology, provides tailored solutions to meet your app development needs.

Differentiators

1. Effective Implementation: We establish robust processes, procedures, and competence centers for successful tool implementation.
2. Continued Support: Our commitment extends beyond development with ongoing support and maintenance.
3. Digital Transformation: We specialize in legacy app modernization and seamless integration for your digital transformation journey.

Key Services

1. Visual Development: Simultaneously create backend and frontend interfaces with our low-code/no-code platform for continuous app enhancement.
2. Integration: Seamlessly connect your apps with other systems and apps using industry-standard technologies.
3. Empowering UI/UX Features: Easily design user-friendly, powerful apps with customizable templates.

Explore our tailored solutions for the Banking and Financial Services sector for more on our offerings.

Best Practices for Implementation and Collaboration

1. Enterprise-Level Deployment: Treat low code as an enterprise platform, not just a tool.
2. Formal Training and Management: Provide comprehensive training and implement management controls.
3. Metrics and Governance: Monitor usage with metrics and integrate them into your policies.
4. Mitigating Technical Risks: Prioritize risk management during deployment.
5. Senior Leadership Support: Gain support from senior leadership by highlighting capacity liberation for complex tasks.
6. Business-Technology Partnership: Foster collaboration between business and technology teams for no-code initiative success.



Case Studies: Low code in action for Banking, Financial Services and Insurance (BFSI) Industry

Application modernization enables operational efficiencies for an investment management major.

Success Story Overview

Indium successfully transformed the client's operations in the investment management and alternative asset servicing domain by modernizing and consolidating four legacy systems into a single source of truth using Mendix and other technologies. The key highlights of this success story are as follows:

1. Accelerated Time-to-Market:

The implementation of the alternative asset engine, built using Mendix, reduced the time-to-market by an impressive 40%. This rapid deployment allowed the client to benefit from the new system sooner, enhancing their competitive edge.

2. Automated Workflows for Efficiency

The introduction of automated workflows throughout the application significantly improved operational efficiency. As a result, the processing time for various tasks was reduced by 50%, which streamlined the client's operations and increased productivity.

3. Accelerated Decision-Making

Automation within the system accelerated the decision-making process. By providing real-time insights and automating various operational activities, the client was able to make informed decisions faster, enhancing their responsiveness to market changes.

4. Integration for Accurate Insights

The integration of systems delivered accurate insights to downstream systems. This eliminated the silos of operational activities and ensured that all relevant data was shared seamlessly. This, in turn, contributed to better decision-making and operational activities.

5. Single Source of Truth Empowering Fund Managers

The Single Source of Truth (SSoT) system empowered fund managers by providing a centralized platform to efficiently manage customer profiles. This simplified customer onboarding and management and enhanced data accuracy and accessibility.

6. Improved Decision-Making

The summarized view of customer data provided by the system improved decision-making. With better access to accurate customer information and real-time insights, the client could make more informed choices regarding their investment and alternative asset management strategies.

In summary, Indium's transformation project successfully addressed the client's business challenges by accelerating time-to-market, automating workflows, expediting decision-making, ensuring integration for accurate insights, empowering fund managers with a Single Source of Truth, and improving overall decision-making in the investment management and alternative asset servicing domain. This project significantly benefited the client, enhancing their competitiveness and operational efficiency.





Indium's turbocharged capabilities: Fueling BFSI with Low Code!

Indium, a leader in low-code/no-code solutions, offers tailored services to meet your app development needs, including effective implementation, ongoing support, and digital transformation.

Our Services:

1. Visual Development: Simultaneously build your app's backend and front end in real time.
2. Integration: Seamlessly connect with other systems using industry-standard technologies.
3. Empowering UI/UX Features: Design user-friendly, powerful apps effortlessly.

Discover more about our offerings and best practices:

1. Enterprise-Level Deployment: View no-code as an enterprise platform.
2. Formal Training and Management: Provide training and management controls.
3. Metrics and Governance: Monitor usage and integrate metrics into policies.
4. Mitigating Technical Risks: Prioritize risk management during deployment.
5. Senior Leadership Support: Gain leadership support.
6. Business-Technology Partnership: Foster collaboration between business and tech teams.

Looking ahead!

Decision-makers believe that an increased demand for applications accompanies the advancement of digitization. However, due to the often high costs and reliance on limited developer resources for application development and management, there is a notable hesitance to fully embrace digitization. In the coming years, many companies are expected to transition towards developing digital products, platforms, and applications internally. Some organizations have already initiated efforts to address their skills gap by outsourcing application development to external experts. Achieving alignment between objectives and the chosen platform is crucial for successfully implementing low-code solutions.

Indium specializes in offering tailored solutions to assist prominent business leaders in making impactful decisions regarding digital transformation.

By leveraging their extensive technical experience, expertise, and a deep understanding of client needs, Indium empowers clients to construct efficient and effective solutions that are robust and aligned with current demands. Indium Software enthusiastically supports clients on their continuous journey toward successful digital transformation.

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Ashwin Kumar Srinivasan, a visionary technology leader with 16+ years of experience, excels in Product and Program Management, Solution Architecture, and DevOps. He has spearheaded successful global digital transformations, managed high-maturity engineering teams, and demonstrated expertise in Agile methodologies. Ashwin is a collaborative partner with a knack for RFI/RFP processes and, at Indium, leads the Mendix practice, passionately championing low-code as the future of app development—a true thought leader in the industry.



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Prashant has over 15 years of experience in the BFSI Industry, having worked with custodian banks, commercial banks, investment banks, asset managers, research firms, and financial services firms. His expertise lies in multiple products and markets like equities, fixed-income instruments, derivatives, mutual funds, hedge funds, ESG/SRI ratings, passive investment markets, etc. At Indium, Prashant is an integral part of the pre-sales consulting team, has strengthened client relationships and domain knowledge for the team, and guides the success of high-performing teams.



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Abishek Balakumar is a seasoned Strategic Marketing Consultant specializing in Banking and Financial Services. He brings a unique blend of expertise with a background in Marketing and Data and analytics. As a Partner Marketer, Podcast/Webinar Host, and APAC/US Event Management Specialist, Abishek is known for his ability to facilitate successful events and enable businesses to thrive. He is a skilled Business Storyteller and accomplished Author, adding depth to his professional journey.

About Indium

Indium is an AI-driven digital engineering company that helps enterprises build, scale, and innovate with cutting-edge technology. We specialize in custom solutions, ensuring every engagement is tailored to business needs with a relentless customer-first approach. Our expertise spans Generative AI, Product Engineering, Intelligent Automation, Data & AI, Quality Engineering, and Gaming, delivering high-impact solutions that drive real business impact.

With 5,000+ associates globally, we partner with Fortune 500, Global 2000, and leading technology firms across Financial Services, Healthcare, Manufacturing, Retail, and Technology—driving impact in North America, India, the UK, Singapore, Australia, and Japan to keep businesses ahead in an AI-first world.

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