

Cognizant® Policy Update Solution

AI-powered regulatory policy update automation for BFSI

[Client pitch deck](#)



The compliance challenge

Manual policy updates create lag, cost and audit pressure

- Regulatory changes from multiple agencies demand rapid policy updates, yet manual processes can take weeks to implement.
- Up to 70% of analyst time can be consumed by repetitive formatting and cross-checking rather than strategic work.
- Version control issues create compliance risks when different teams interpret regulations differently.
- Manual edits can lack traceability, making it hard to demonstrate compliance actions to auditors and regulators.

21 days

Policy update cycle

70%

Analyst time on repetitive tasks

Weeks

Compliance lag window

Audit risk

Limited traceability

Opportunity: shift skilled teams from manual document processing to controlled, transparent review and approval.

Solution overview

Intelligent compliance automation with human-in-the-loop governance

Cognizant® Policy Update Solution is an AI-powered platform concept for BFSI compliance and policy management. It analyzes regulatory text, identifies impacted policy sections, drafts aligned updates and routes changes through human review and approval.

Input & analysis

Ingest regulatory documents and analyze key changes and requirements using NLP and LLM capabilities.

Contextual retrieval

Cross-reference internal policies to identify impacted sections with retrieval-augmented generation.

AI-generated drafts

Generate updated policy paragraphs with citations linking to source regulations.

Review & approval

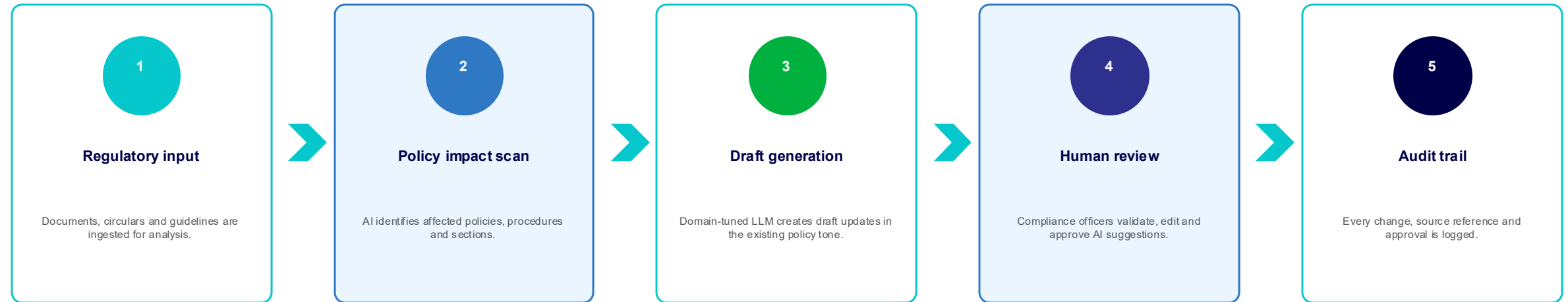
Enable compliance reviewers to accept, edit and approve suggestions with transparency.

Built for explainability, auditability and responsible AI controls



How the solution works

A governed workflow from regulatory input to approved policy update



Outcome: faster policy update cycles, clearer accountability and stronger evidence for audit and regulatory reviews.

Business value and impact

Quantified benefits from AI-assisted document and policy workflows

60%

Faster compliance speed

40%

Lower operational costs

99%

Fewer clerical errors

Days

Update turnaround time

AI-enabled document processing can reduce routine review time and improve consistency by shifting repetitive work to controlled automation.

Compliance teams can focus on validation, policy judgment and exception management rather than copy-paste document updates.

Responsible AI and governance

Controls designed for regulated BFSI environments



Human control

Every AI-suggested change is presented for human approval before implementation, preserving expert judgment and accountability.

Explainable outputs

Generated updates include citations and source references to support transparency and regulatory evidence.

Secure deployment

Designed for enterprise-grade hosting, data protection, access controls and deployment flexibility.

Audit logging

Capture rule ingestion, proposed changes, approvals and finalized policy updates for traceability.

Approved knowledge base

Use retrieval-augmented generation to constrain outputs to approved content and cited source material.

Roadmap to enterprise compliance intelligence

A staged path from pilot to scalable BFSI governance capability



Phase 1

0–6 months

Targeted pilot on policy documents, document management integration and human oversight loops.



Phase 2

6–18 months

Broader document coverage, automated regulatory change monitoring and workflow integration.



Phase 3

18+ months

Compliance AI Copilot with predictive analytics, health metrics and scenario analysis.

Positioning: immediate wins through pilot deployment, followed by scale-out to a broader Governance, Risk and Compliance operating model.

Cognizant® Policy Update Solution

Accelerate policy updates with AI-driven interpretation, citation-backed drafting and governed human approval.

Next step: identify a high-impact policy family for a focused pilot.