

## Overview

The client a leading financial institution with over 9 million customers and a network of 1,386 offices, is renowned for serving rural and semi-urban communities. Committed to inclusive growth, they offer financial solutions such as loans, insurance, savings, and asset management. To ensure smoother customer service delivery, the client approached us to modernize their entire loan processing operations.



## Objective

Transform end-to-end loan processing operations, accelerating service delivery and maximizing efficiency.

## Business Challenges

The client faced complications in managing their commercial vehicle loan operations, with diverse financing requirements, increasing loan application volumes, and siloed workflows impacting overall efficiency. Their primary obstacles were:

- **Complex Loan Processing:** Irregularity in streamlining and managing end-to-end loan processing.
- **Lack of Loan Process Integration:** Disconnected systems for loan origination, loan management, query handling, and helpdesk operations created inefficiencies and delays.

## The Solution

We executed a multi-faceted approach to address the client's concerns, emphasizing strategic collaboration and operational excellence. We developed an end-to-end loan processing solution by implementing a centralized system integrated with automation tools to eliminate redundancies, augment data accessibility, and scale operations efficiently. This involved approaches including diagnosing inefficiencies through stakeholder collaboration, strengthening governance, and building a skilled workforce to support the new framework while enhancing operational agility.

## Value Delivered

The implementation of a centralized loan management system reinforced the client's service delivery capabilities, enhancing financial stability and business growth. Improving operational agility, we enabled the client to streamline workflows, reduce costs, and strengthen risk management, which strengthened their market positioning.

**1.1 Mn USD** Annual Contract Value (ACV) growth secured



Centralized back-office operations for efficient loan processing



Meeting timelines leading to ramped up order in 2 months

### Business Benefits



End-to-end loan management



Strengthened Stakeholder Trust



Enhanced Operational Agility



Competitive Market Positioning