



#### Client

The client is one of the largest financial institutions in India, offering a diverse range of financial products and services across the corporate, retail, and infrastructure finance sectors, as well as mutual fund products and investment management services, through its direct and indirect wholly-owned subsidiaries.



## **Challenges**

Manual processes lead to a large number of physical document collections and verifications.

Unsatisfactory Turn Around Time (TAT) leading to poor customer response.

#### Multi-Modules / Phases

- Two Wheeler Loan
- Housing Loan (Salaried and Self-Employed)
- Micro Loan
- Farm andEquipment Loan

## Complex Development

- Mobile App Heart of Application ecosystem
- 30+ Screens
- 15+ Interfaces
- Native App v/s Hybrid
- Midway tech selection change
- Performance Targets

#### Rip & Repair – Business Applications

- DIGIO (eKYC, eSign, etc.)
- Morpho Biometric
- eNACH DIGIO (Multi-Bank approve)
- CCAvenue
- TechProcess
- Google Analytics
- Firebase Cloud Messaging (Push Notifications)
- SQLLite Sniffer (Data encryption)





# LTIMindtree Solution

The solutions provided focus on the prime areas of concern and benefitted sales representatives, sales managers, employees, and agents:

SalesForce Application for the business executives to have all the details captured, from the customer, for the various applications. Current application stage, the total number of applications processed and other business data were maintained efficiently. Help was given to manage their existing customers and identify potential customers. The application also provides analytical reports to facilitate decision-making.

Mobile Application was a key to this digital transformation. Sales representatives performed their loan application processing activities like new loan applications, existing application status, offline applications, disbursed/onboarded loan status, etc., with the help of the app. The mobile app also allowed sales representatives to perform biometric-based verification and e-Sign processes to authenticate potential customers. It also allowed customers to make payments through various payment gateways.



### **Business Benefits Delivered**



Quickest Loan Processing in the industry -Loan in **30** 

Seconds



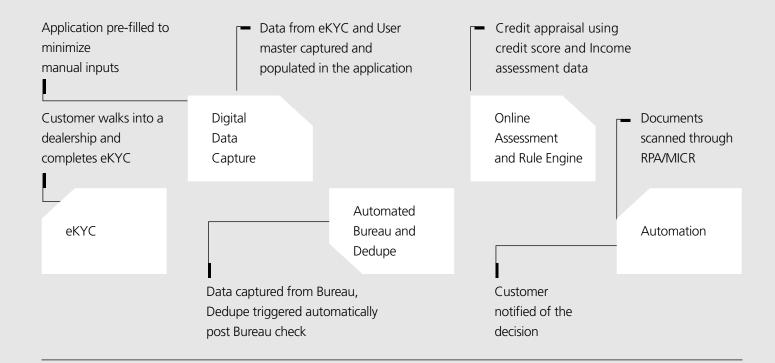
**15+ Critical Real-time Integration** with the government and other agencies for sanction verification



Faster
Application
Process- Increase
in applications
processed



Lower Operating
Cost- Completely
paperless on-boarding
with no human
interference



**LTIMindtree** is a global technology consulting and digital solutions company that enables enterprises across industries to reimagine business models, accelerate innovation, and maximize growth by harnessing digital technologies. As a digital transformation partner to more than 700 clients, LTIMindtree brings extensive domain and technology expertise to help drive superior competitive differentiation, customer experiences, and business outcomes in a converging world. Powered by 81,000+ talented and entrepreneurial professionals across more than 30 countries, LTIMindtree — a Larsen & Toubro Group company — combines the industry-acclaimed strengths of erstwhile Larsen and Toubro Infotech and Mindtree in solving the most complex business challenges and delivering transformation at scale. For more information, please visit **www.ltimindtree.com.**