

TURBO LENDING ACCELERATOR



A unified and intuitive Loan Origination platform harnessing the power of Salesforce

The lending landscape is undergoing transformative changes with growing customer demand for rapid, transparent and seamless loan processing. However, disparate lending systems and the lack of integrated banking technology platforms result in slower onboarding of loans. In addition, ineffective tracking and alerting mechanisms leave bankers with little insights into pending documentation or the status of a loan. As the loan origination market evolves rapidly, lenders must become more borrower-centric, abolish slow-moving and complex lending processes to boost efficiencies, and infuse transparency throughout the lending cycle.

LTIMindtree Turbo Lending Solution – Unify Multiple Lending Platforms to Accelerate Lending and ROI

LTIMindtree's Turbo Lending Accelerator (see Figure 1) leverages Salesforce, enabling businesses to lay a digital foundation across their lending cycle. It unifies all stakeholders (borrowers, lenders, brokers, dealers, and real estate agents) as well as multiple systems and interfaces on a unified Loan Origination system to create a unified 360-degree view of the borrower. The result: enhanced ability to deliver a seamless, transparent, digital-first lending experience while scaling efficiencies end-to-end.

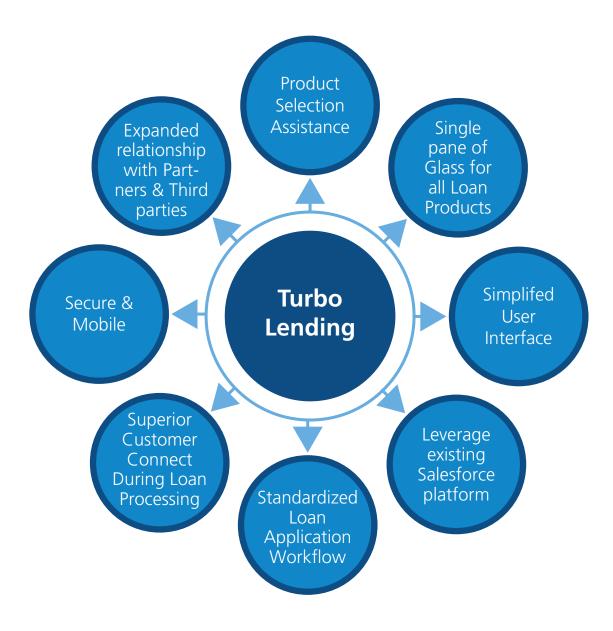


Figure 1: LTIMindtree Turbo Lending Accelerator features.



How It Works: Implementation Roadmap

We adopt a phased approach to Turbo Lending implementation encompassing four stages.

Stage 1 Commercial Loans	Support all types of commercial loans and external integrations with credit rating, anti-money laundering (AML) and DD applications.
Stage 2 CRM Integration	Integrate existing Salesforce CRM to streamline and enhance customer experience.
Stage 3 Personal Loans	Support all types of personal loans, ease product configuration and rollout.
Stage 4 Customer Portal, Automation & Technology Adoption	Implement process automation and producitivity enhancement tools to help banks onboard customers quickly and streamline interactions.

What You Can Expect

- 30% lower operating costs as the solution is cloud-hosted, saving resource overheads.
- 20% higher staff efficiency through faster loan processing.
- 15% savings on customization by leveraging Salesforce's out-of-the box features, reports and dashboards that are code independent.
- Holistic 360-degree view of the customer and Improved customer experience through intuitive forms and proactive alerts for pending document/change in status.
- Built in configurable workflows.
- Superior product uptake and adoption through analytics-driven product selection.
- Earlier and higher ROI realization by leveraging existing Salesforce platform.
- On-demand scalability to accommodate new products and downstream applications.
- Reduced training requirements and costs for bankers, borrowers, agents, etc.

Why LTIMindtree

- Accelerated 'Go live' leveraging our in-depth lending experience.
- Strategic partnership with Salesforce through Magnet360, LTIMindtree's global Salesforce practice that combines cloud
 expertise and industry knowledge to help businesses maximize the potential of the Salesforce platform.
- Over 360 Salesforce certified consultants to lead end-to-end planning, strategy, operations, and optimization of the Turbo Lending solution.
- Rigor and Predictability; Challenger Mindset; People & Collaboration and Committed partner.

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 nearly 90,000 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.