

# IS YOUR LOAN DOCUMENT PROCESSED AND SANCTIONED YET?

Identifying patterns and behaviours  
in bank loans.

A US-based super regional bank  
was aiming to improve the loan  
approval rate to prevent future losses.



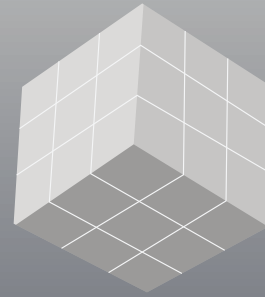
# CHALLENGES

The client has 400+ approved correspondent lenders and wanted to identify any trend in the loan approval process among its customers:



To identify any trend or systematic patterns in loan rejection/withdrawal processes and purchased loan deals

To provide recommendations for improving loan approval rate, leading to prevention in future opportunity loss and minimising risk



# SOLUTIONS

Infosys BPM approached the client's problems by:

- ▶ Conducting a detailed analysis on 11 months of historical data that included both rejected and funded loan deals
- ▶ Identifying existence of any trend or systematic pattern through look-alike mapping of rejected and funded loan deals
- ▶ Providing measurable metrics and indicators for effective decision making using Tableau dashboard



# BENEFITS

With the Infosys BPM approach, we were able to:



- ▶ Identify potential opportunity savings of \$61 million
- ▶ Implement an interactive dashboard for providing comprehensive view of loans (e.g., loan status, time span, reason code analysis etc.)
- ▶ Provide better understanding of patterns and trends to the client using actionable insights

For more information, contact [infosysbpm@infosys.com](mailto:infosysbpm@infosys.com)

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