

# IS YOUR LOAN DOCUMENT PROCESSED AND SANCTIONED YET?

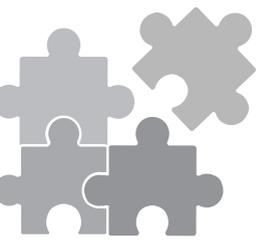
Identified potential opportunity savings  
of more than \$60 million.

The client is a  
US-based super regional bank.



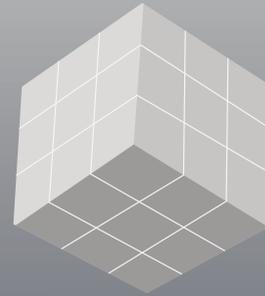
## CHALLENGES

The client had 400+ approved correspondent lenders and was challenged in terms of:



Identifying trends or systematic patterns in loan rejection/ withdrawal processes and purchased loan deals

Providing 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 a Tableau dashboard



## BENEFITS

With the Infosys BPM approach, we were able to:

- ▶ Identify potential opportunity savings of more than \$60 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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