

IS YOUR LOAN DOCUMENT PROCESSED AND SANCTIONED YET?

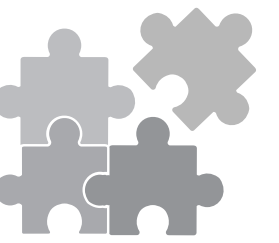
Identified potential opportunity savings
of more than \$60 million.

The client is a
US-based super regional bank.



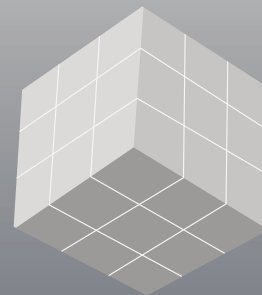
CHALLENGES

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

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