

## BLOWING IN THE WIND

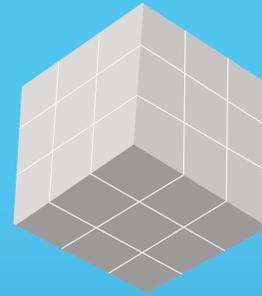
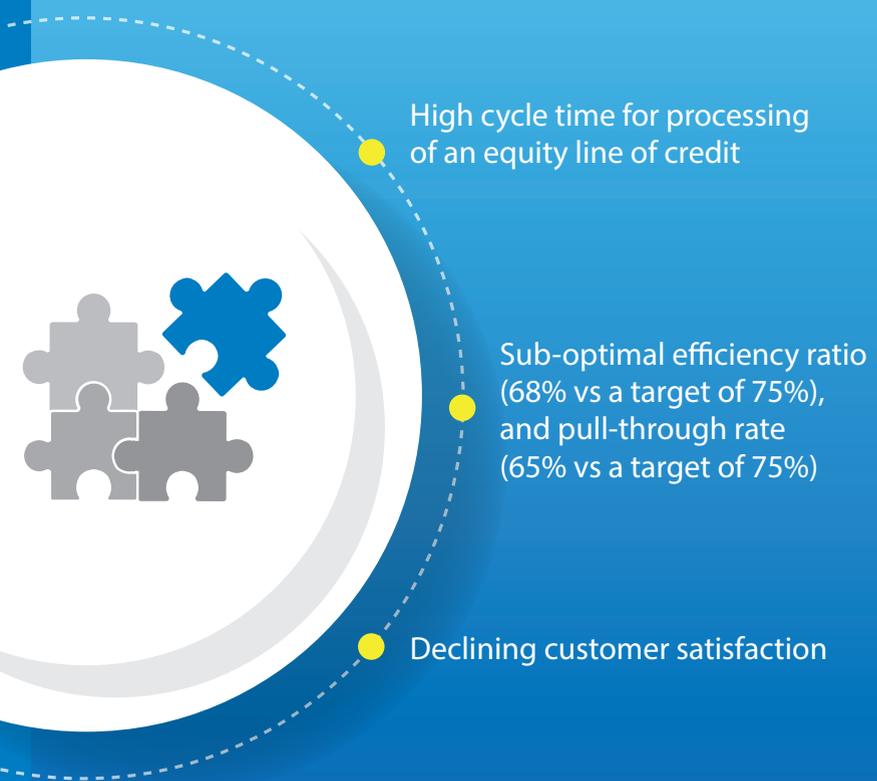
Removing non value adding processes to drive customer satisfaction.



The client is amongst  
the top 10 banks in the US.

# CHALLENGES

The client wanted improvement in key functional areas:



# SOLUTIONS

Infosys BPM revamped key functional aspects to deliver value across different areas:

## Validation and qualification check automation

- ▶ Reduced costs and cycle time
- ▶ Increased STP from 0% to 85%



## Technology-backed point solutions

- ▶ Eliminated circuitous processes and loan flow
- ▶ Upgraded workload management

## Re-engineering processes

- ▶ Realigned processes based on skills, productivity, product types, and Nationwide Mortgage Licensing System and Registry (NMLS) licensing requirements



## Offshoring non-key areas

- ▶ Limited the portfolio to be managed by the client

# BENEFITS

Infosys BPM's solution resulted in enhancement of efficiency in several functional areas:



- ▶ Reduced cycle time
- ▶ Increased pull-through rates by 9%
- ▶ Created sizable annual savings with reduced effort, automations, and reduced vendor spend
- ▶ Reduced appraisal upgrade rates
- ▶ Increased customer satisfaction with low closure time and a dedicated relationship officer
- ▶ Enabled loan decisions at point of sale
- ▶ Enhanced business visibility and tracking with strong reporting and analytics



**\$2M**  
Annual Savings with no incremental cost impact



**23 Days**  
Reduction in equity line of credit cycle time



**30%**  
Reduction in appraisal upgrade rate

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

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