

DATAMATICS

**BUSINESS
ACCELERATOR FOR
LOAN PROCESSING**

LOAN ORIGINATION SOLUTION

Cloud-based solutions for remote operations

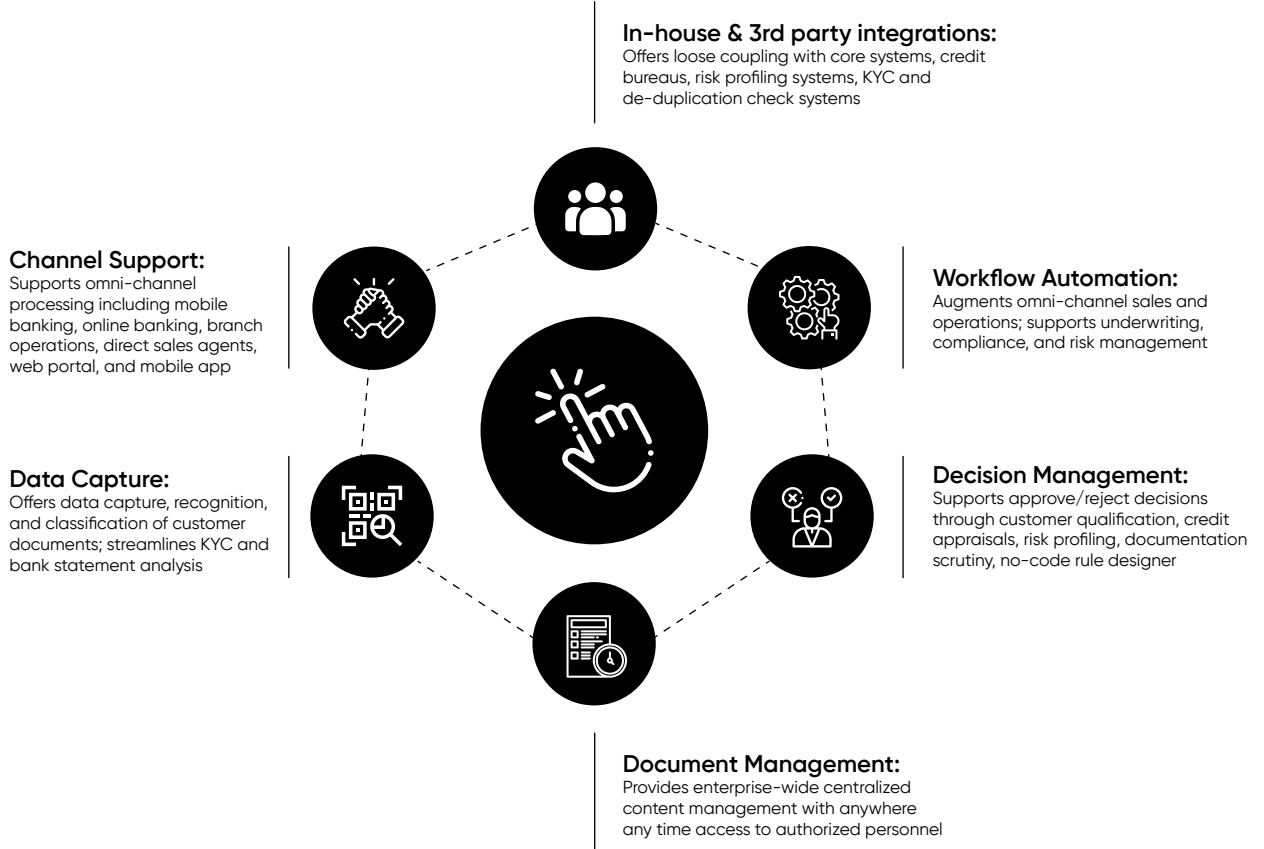


Businesses caught unawares in the changing business dynamics amidst lockdowns are looking forward to jumpstart their operations. Even as businesses grapple to seek short and mid-term loans, the **banking and financial services (BFS) institutions** are preparing to align to the new normal of remote operations. Cloud-based loan solutions that expedite the loan processing and make the loan processing hassle free for the customer are being sought by both the parties.

Datamatics Loan Origination Solution supports the BFS institutions with integrated and cloud-based loan processing solutions that improve the processing turnaround time and assure compliance with statutory and regulatory requirements. The solution supports the omni-channel sales and operations for the retail as well as corporate loan products. Built-in rules for approve/reject vis-à-vis credit appraisal, risk profiling, fraud assessment, customer verification, and KYC expedite the underwriting, processing, and disbursement of loans. The solution is loosely coupled with core banking, core lending, and KYC systems as well as third party Credit Bureaus and fraud assessment systems.

KEY SOLUTION TOUCHPOINTS

The cloud-based Loan Origination Solution progresses through multiple touch points while moving through important milestones of Customer Onboarding, Application Processing, Underwriting & Sanction, and Disbursement. These touchpoints are:



SOLUTION DIFFERENTIATORS

The solution offers seamless integration across multiple systems. The solution has the following differentiators that enable a 360 degree bird's eye view across this ecosystem:

Smart inbox	User specific dashboards for easy track of SLA	Indicators for high priority cases	Recommended products for cross-selling for easy reference	Load-balanced transaction assignment
Intelligent verifications	Residence checks	Employment checks	Business reference checks	Property valuation
Real-time updates	Real-time audit trails real-time audit trails	SMS and email notifications to customers		Case search feature
Intuitive reporting	Branch level performance tracking	Ageing reports to identify long pending cases	Proactive identification of issues for process optimization	
Auto data capture	Auto-classification of documents	Data extraction – both template and non-template based	Data verification and validation with built-in rules	

SOLUTION BENEFITS



85%

reduction in TAT



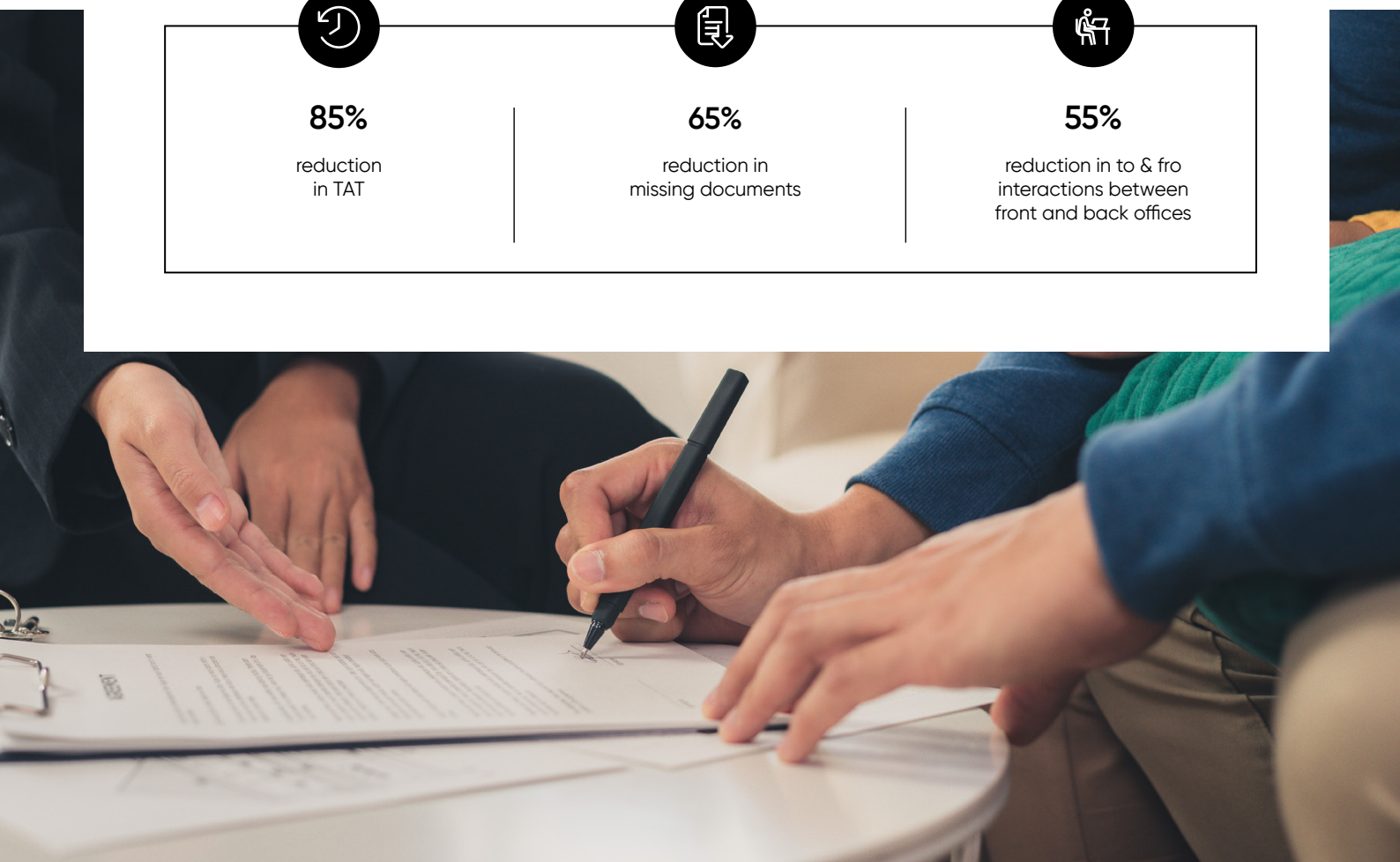
65%

reduction in missing documents



55%

reduction in to & fro interactions between front and back offices



KEY AWARDS & RECOGNITIONS



Datamatics TruBot and TruCap* won Silver and Bronze Awards at the Asia Pacific Stevie Awards



Datamatics TruCap* won People's Choice Stevie Awards at the American Business Awards 2020



Datamatics recognized in the IAOP 2020 Global Outsourcing 100 List of the world's best outsourcing providers



Datamatics TruBot wins Gold Award at the Stevie Awards for Sales & Customer Service 2020



Datamatics wins the Rail Analysis India Award 2020 for Automated Fare Collection technology



Datamatics TruAI wins Gold Stevie Award at the American Business Awards® 2020

ABOUT DATAMATICS

Datamatics provides intelligent solutions for data-driven businesses to increase productivity and enhance the customer experience. With a complete digital approach, Datamatics portfolio spans across Information Technology Services, Business Process Management, Engineering Services and Big Data & Analytics all powered by Artificial Intelligence. It has established products in Robotic Process Automation, Intelligent

Document Processing, Business Intelligence and Automated Fare Collection. Datamatics services global customers across Banking, Financial Services, Insurance, Healthcare, Manufacturing, International Organizations, and Media & Publishing. The Company has presence across 4 continents with major delivery centers in the USA, India, and Philippines. To know more about Datamatics, visit www.datamatics.com

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