

DATAMATICS

TRUAGENT

DATAMATICS LOAN PROCESSING SOLUTION

Powered by Agentic AI



Loan application processing is a tedious and document-intensive process. Officers and knowledge workers manually scrutinize loan applications and supporting documents to perform underwriting in a document-centric compliance and time-bound environment. This results in errors, rework, and at times, heavy penalties. Here, Agentic AI automation solutions automate almost 70% of the manual work with high accuracy, freeing the knowledge workers to focus on building innovative loan products.

Datamatics Loan Processing solution, powered by Agentic AI, automates huge volumes of paperwork and improves process accuracy. It brings in a significant level of process autonomy that guarantees a better employee and customer experience across the loan function. The solution leverages **Agentic AI** and **Intelligent Automation** technologies to accelerate loan application processing, eliminate bottlenecks, and improve cash flow.

Important Agentic AI Use Cases for Loan Applications

Assessment of Loan Application

A critical step in loan application processing, receive the loan application from different channels, including in-person and online. Analyze it for personal and financial details. Record the applicant's eligibility claim, income, credit scores, creditworthiness, and other information from collateral documents against pre-configured criteria. Assess the applicant's loan repayment capacity. Generate a pre-qualification score and loan product recommendations based on it. Note that a higher score means lower risk.

Loan Underwriting

Auto-analyze the applicant data, financial statements, and credit history to identify trends and patterns that are oblivious to the human eye. Identify if the applicant has a difficult or strong repayment history. Check repayment capability against key criteria, such as job-changing history and frequency. Augment the underwriter capability to make informed decisions, eliminate risk of bad loans, non-performing financial assets, and write-offs, accelerate loan processing, and sanction loan payouts.

Loan Document Collection

Verify the collateral documents and their ownership, bank statements to assess the financial behavior of the loan applicant, income statements vis-à-vis the income claimed in the application form, and credit reports from different credit bureaus. Auto-extract the required information in a time-bound and highly document-intensive scenario. Raise red flags for incomplete or incorrect information and prompt the applicant to provide additional information wherever required.

Compliance and Regulatory Checks

Convert geo-specific guidelines into technical rules, auto-verify the ingested data vis-à-vis the rules, and ensure that the application fulfils the loan prerequisites. Adhere to fair lending laws without discriminating against race, gender, or religion. Raise red flags in case of collateral compliance discrepancies, such as multiple loans against the same collateral.

Loan Servicing

Manage loans from the stage of loan amount disbursement to loan payoff. Monitor and manage escrow accounts incorporated in the loan facility to protect the lender and the borrower. Periodically access and analyze the loan data to check if the process is on track. Automate loan repayment reminders, initiate recovery of timely equated monthly installments or EMIs. Support the human agents in answering the borrower and employee queries.

Advantages of Agentic AI

Cost Savings

Agentic AI reduces bottlenecks and ensures faster loan processing. It improves process efficiency and increases profitability by eliminating overhead.

Improved Compliance

It flags discrepancies that are obscured from human sight. It automates the changes to the compliance rules and monitors verification without constant human supervision.

Adaptability and Scalability

It is highly adaptable to varying workloads and allows quick customization to adapt to changing business requirements and new product launches.

Data-driven Decision-making

The solution eliminates bias and gut feel and brings a data-driven approach to assessing high data volumes and decision-making.

Reduced Error and Rework

The solution eliminates repetitive manual tasks and augments human capability in data validation vis-à-vis regulatory frameworks.

Datamatics Analyst Recognitions



Datamatics recognized in
Everest Group Intelligent
Document Processing
(IDP) Products Peak
Matrix® Assessment 2025



Datamatics recognized in
Everest Group Intelligent
Process Automation (IPA)
Solutions PEAK Matrix®
Assessment 2025



Datamatics
recognized in IDC
Asia/Pacific
Automation and
Agentic AI April 2025



Datamatics recognized
in the Everest Group
Robotic Process
Automation (RPA)
Products PEAK Matrix®
Assessment 2024



Datamatics recognized in
the IDC MarketScape
Assessment for Worldwide
Unstructured Intelligent
Document Processing (IDP)
Software Vendors, 2024



Datamatics recognized in
Everest Group Robotic
Process Automation (RPA)
– Technology Provider
Compendium 2025



ABOUT DATAMATICS

Datamatics enables enterprises to go Deep in Digital to boost their productivity, customer experience, and competitive advantage. Datamatics' portfolio spans across three pillars of Digital Technologies, Digital Operations, and Digital Experiences. It has established products in Intelligent Document Processing, Robotic Process Automation, AI/ML models, Smart Workflows, Business Intelligence, and Automatic Fare Collection.

Datamatics caters to a diverse global clientele across Banking, Financial Services, Insurance, Healthcare, Manufacturing, International Organizations, and Media & Publishing. The Company has a presence across four continents with significant delivery centers in the USA, India, and the Philippines. To learn more about Datamatics, visit www.datamatics.com

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