

# Achieved 10x times speed using RPA for Credit Limit Extension



## Client's Business Need

A leading bank in India wanted to:

- Achieve end-to-end automation of a complex, repetitive, and error prone process of Cash Credit and Overdraft Facility limit extension that has a high impact on client and end-customer credibility
- Read free text email requests, validate it against a predefined approval matrix, and make necessary changes at different places in the core banking system
- Quickly handle exceptions with least manual intervention



## Datamatics' Solution

Datamatics used Robotic Process Automation (TruBot™) and Cognitive processing (TruBot Neuro™) to devise a unique solution:

### - Robotic Process Automation:

- To read the email requests/unstructured text received from different relationship managers across locations
- To validate the emails against a pre-defined approval matrix comprising parameters such as business type, number of days, limit of authorization, etc.
- To parse the approved requests and update the limit extensions in the core banking system across 14 touch points and confirm back to the stakeholders in real-time

### - Artificial Intelligence:

- To quickly handle business exceptions, if any, with minimal manual intervention
- To auto-route to the right channel for quick resolutions in case of unknown scenarios



## Business Benefits

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**Achieved 100% accuracy and improved speed by 10 times**

**Improved productivity by 91.67%**

**End-to-End automation of an error-prone manual process,** which had a direct impact on the client and their end customer's credibility

**Executed all credit limit extensions in real-time**

**Triggered rejection alerts on a real-time basis**

**Instituted a scalable, multi-bot architecture** to handle high workloads



## About Us

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Datamatics builds intelligent solutions for data-driven-businesses to improve their productivity and customer experience and services over 450 clients globally. The company portfolio spans across Information Technology Services, Business Process Management, Engineering Services and Big Data & Analytics all powered by Artificial Intelligence. Datamatics also has established products in Robotics Process Automation, Advanced Analytics, Business Intelligence, and Automated Fare Collection. Headquartered in Mumbai, the company has strong presence in the USA, Australia, Asia, Europe, and the Middle East with an employee base of 10,000 across the locations.