



DIGITIZING CUSTOMER RELATIONSHIPS AT SCALE — CUSTOM PORTAL FOR HERO HOUSING FINANCE LTD.

Google

4.0 ★★★★★☆

Clutch

4.9 ★★★★★☆

glassdoor

4.5 ★★★★★☆

Countries we operate from



PROBLEM STATEMENT



Hero Housing Finance Ltd., a customer-centric lending arm of Hero FinCorp, needed a digital bridge to empower borrowers across urban and rural India with frictionless access to loan services, repayments, and documents.

Limited Access: Customers lacked digital repayment schedules.

Inconsistent Experience: Users had limited visibility into top-ups.

Manual Processes: Statement generation relied on backend.

Weak Engagement: No cross-channel offers or lead capture.



INT. built a **mobile-first Customer Portal (Android & iOS)** for Hero Housing Finance, serving both ETB and NTB customers through smart, segmented journeys.

- ✓ **Loan Management:** Track loans, EMLs, and disbursement history.
- ✓ **Self-Service Options:** Generate PDFs for your SOA, IT certificates, and schedules.
- ✓ **Instant Payments:** Enjoy real-time payments with PayU for faster, convenient transactions.
- ✓ **Enhanced Support:** Bilingual support in English and Hindi, with more languages planned.



6-Step Applied Process

01

Journey Design:

Tailored flows for NTB, ETB, and top-up journeys.

02

API Integration:

Connected CRM, PayU, CMS, LMS, and Maps for real-time sync.

03

Mobile App Build:

Developed lightweight Flutter apps optimized for rural usage.

04

Security Framework:

Enabled OTP, encryption, and access controls across layers.

05

QA Execution:

Ran comprehensive pre-launch testing across devices and use cases.

06

Scalable Launch:

Provisioned infra for 5K+ concurrent users with smooth UAT rollout.

47%

increase in self-service requests — SOA, repayment schedules, and IT certificates accessed directly via app

31%

increase in top-up leads achieved by leveraging mobile-triggered pre-approved visibility.

38%

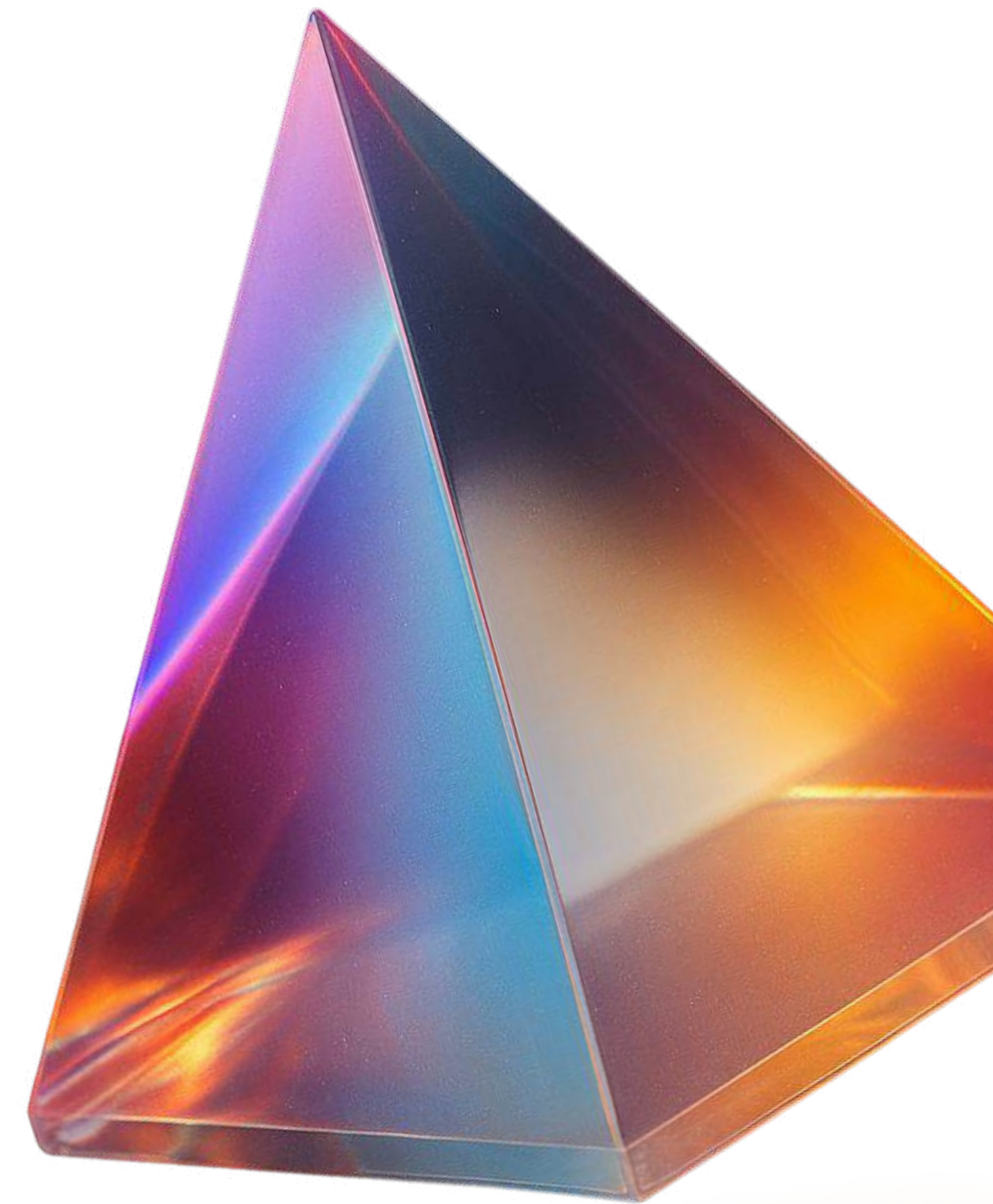
drop in branch visits for basic servicing queries post app deployment

Reduction in payment delays via seamless PayU integration and reminder nudges

29%

increase in app logins per user during the first quarter, showcasing enhanced engagement metrics.

Multi-language experience encouraged usage across rural segments previously underserved





Let's Help You

Delight Your Customers - The easiest way to achieve growth



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27+ Years

1000+ Professionals

45+ Countries

30+ Awards

INT. (Indus Net Technologies) is an award-winning full-stack software engineering solutions company with a pioneering legacy spanning 27 years, over 500 clients, and 11,000 plus client projects. INT. operates at the confluence of Data, technology, and marketing in the digital space.

