



REARCHITECTING THE LOS JOURNEY FOR A TIER-1 BFS ORGANIZATION

Google

4.0 ★★★★★☆

Clutch

4.9 ★★★★★☆

glassdoor

4.5 ★★★★★☆

Countries we operate from



PROBLEM STATEMENT



A large private-sector bank with a multi-product retail and MSME lending portfolio faced severe bottlenecks in its legacy Loan Origination System (LOS):

Fragmented lending processes across secured and unsecured loans.

Manual checks and varied credit scores slow down processes.

Lack of automated pre-screening leads to higher rejection rates.

DSAs and credit managers lack visibility on lead statuses.



INT. created a modular, **API-first Loan Origination System** for the bank, replacing legacy workflows with mobile-enabled journeys.

- ✓ **Unified LOS Interface:** A unified journey for DSA-assisted, branch-led, and self-service customers.
- ✓ **Dynamic Workflow Engine:** Approval paths that adapt based on loan type, location, and customer segment.
- ✓ **Automated Credit Pre-Screening:** Integration of bureau pulls, rule engines, CKYC, AML, and eligibility checks.
- ✓ **DSA and Branch Portals:** Role-specific access for tracking and updating applications with documentation.
- ✓ **Real-Time Integrations:** Connected with credit bureaus (CIBIL, Experian), DigiLocker, banking APIs, and core systems



6-Step Applied Process

01

Lending Process Diagnostic:

Mapped journeys for 25 loan types across secured/unsecured and retail/MSME.

02

Workflow Reconfiguration:

Defined approval trees based on branch category and product risk.

03

Decision Engine Integration:

Embedded credit rules and scoring models for pre-screening.

04

LOS Portal & Mobile Layer:

Built interfaces for DSA, branch, and credit roles.

05

Middleware & API Fabric:

Standardized integration with CRM, Core Banking, and more.

06

Governance & Monitoring Tools:

Enabled dashboards for SLA tracking and risk analytics.

2.7x

faster loan approval turnaround
(from 4–5 days to <48 hours for 80% of cases)

4x

increase in DSA portal usage, with improved visibility and reduced manual follow-ups

65%

increase in straight-through processing (STP) due to real-time validations and paperless KYC

100%

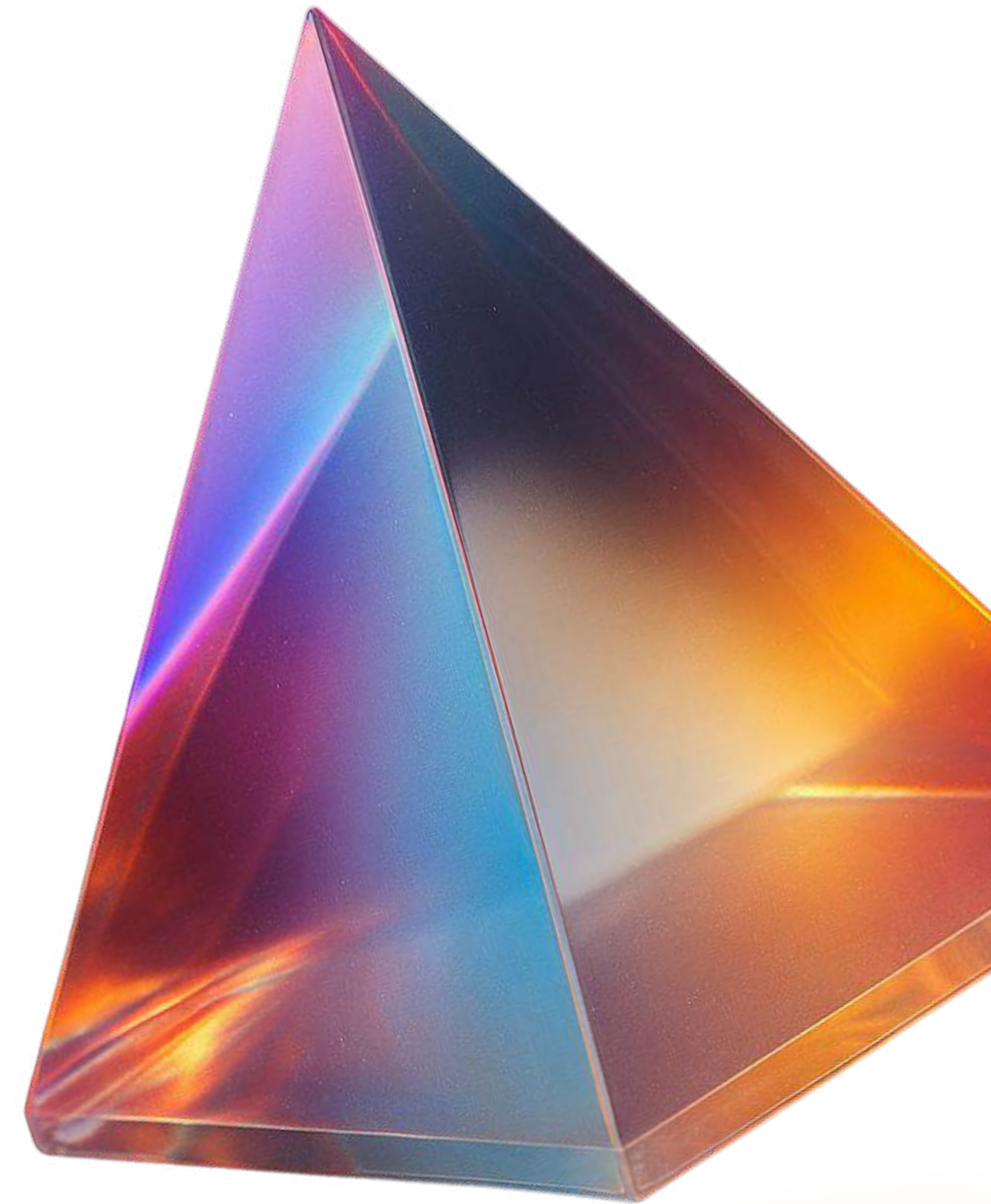
compliance traceability through role-based audit logs and override capture

34%

reduction in credit underwriting effort due to automated risk scoring and validation

28%

increase in approval-to-disbursal conversions due to faster decisions and fewer documentation drop-offs





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