



Let's Solve

## Case Study

Enterprise mobility services enabled faster loan processing for one of the largest financial houses in India



A Larsen & Toubro  
Group Company

## Client

L&T Financial Services is one of the largest financial institutions in India, offering a diverse range of financial products and services across the corporate, retail and infrastructure finance sectors, as well as mutual fund products and investment management services, through its direct and indirect wholly owned subsidiaries.

## Challenges

- Manual processes leading to more amount of physical document collections and verifications.
- Unsatisfactory Turn Around Time (TAT) leading to unsatisfactory customer behavior
- **Multi-Modules /Phases**
  - Two Wheeler Loan
  - Housing Loan (Salaried and Self-Employed)
  - Micro Loan
  - Farm and Equipments
- **Rip & Repair – Business Applications**
  - DIGIO (eKYC, eSign, etc.)
  - Morpho Biometric
  - eNACH - DIGIO (Multi-Bank approve)
  - CCAvenue
  - TechProcess
  - Google Analytics
  - Firebase Cloud Messaging (Push Notifications)
  - SQLite Sniffer (Data encryption)
- **Complex Development**
  - Mobile App – Heart of Application ecosystem
  - 30+ Screens
  - 15+ Interfaces
  - Native App v/s Hybrid
  - Midway – tech selection change
  - Performance Targets

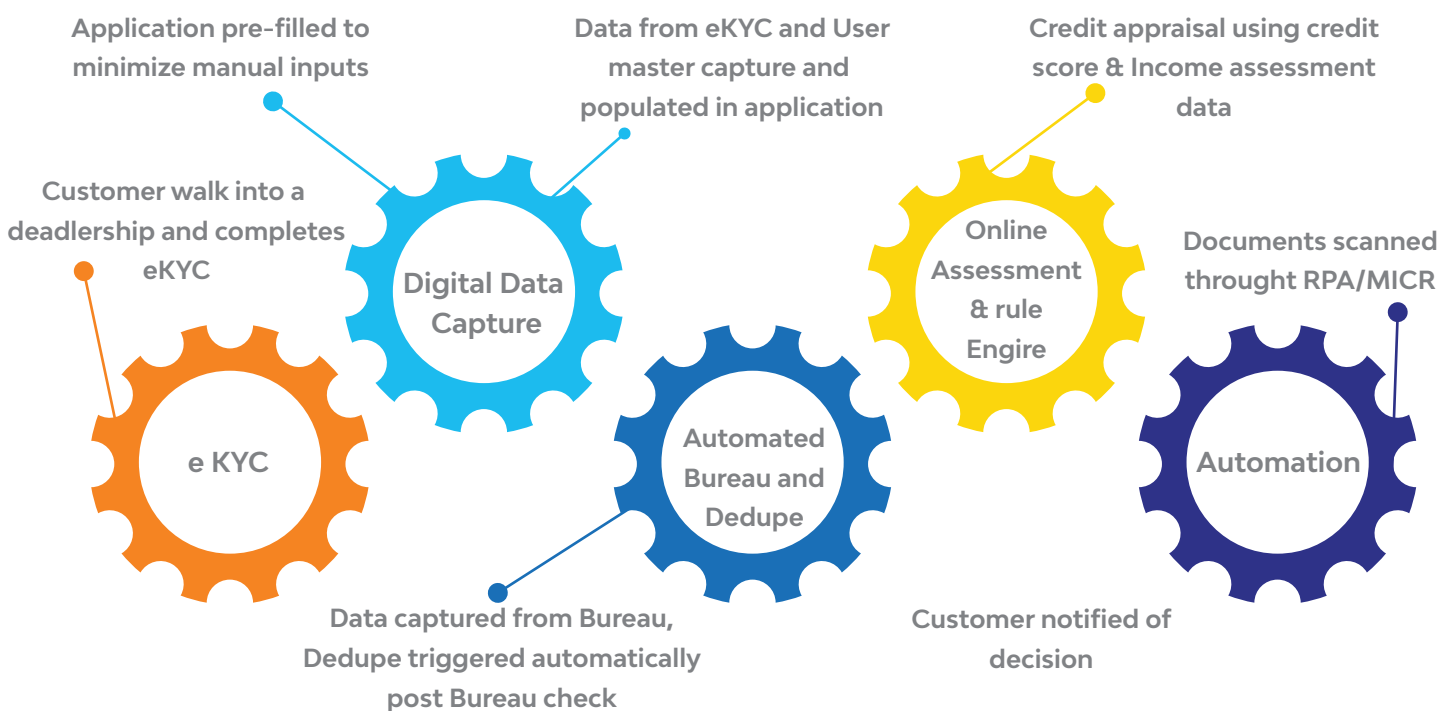
## LTI Solution

- The solutions provided focus on the prime areas of concern, and benefitted sales representatives, sales managers, employees and agents:
  - **Sales Force Application** for the business executives to have all the details captured for the various applications from customer. This maintains application current stage, total number of applications processed and other business data. This also helps them to manage their existing customers and identify potential customers. The application also provides analytical reports to facilitate decision-making.

- **Mobile Application** is a key to this digital transformation. Sales representatives perform their loan application processing activities like new loan applications, existing application status, offline applications, disbursed/on-boarded loan status etc. This mobile app allows sales representative to perform biometric based verification and e-Sign process which authenticate potential customers. It also allows customer to make payment through various payment gateways.

## Business Benefits Delivered

- Quickest Loan Processing in industry - **Loan in 30 Seconds**
- **15+ Critical Real-time Integration** with the government and other agencies for sanction verification
- High Application Process- **Increase in Application Processed**
- **Lower Operating Cost-** Completely paperless on-boarding with no human interference



## Technologies

- **Technology** - Native Mobile Application Framework (Android), JDeveloper 12c

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