AS-IS PROCESS: MANUAL LOAN APPLICATION
Current State - Manual & Paper-Based

STEP 1: CUSTOMER VISIT
Branch Visit Required
Time: 30-60 minutes

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STEP 2: DATA ENTRY
Manual Entry into System
Time: 2-3 hours
Error Rate: 15%

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STEP 3: DOCUMENT VERIFICATION
Back Office Manual Check
Time: 24-48 hours

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STEP 4: CREDIT CHECK
Manual CIBIL Request
Time: 12-24 hours

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STEP 5: CREDIT ASSESSMENT
Officer Reviews Application
Time: 24-48 hours

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STEP 6: APPROVAL WORKFLOW
Email/Phone Approvals
Time: 24-48 hours

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STEP 7: CUSTOMER COMMUNICATION
Manual Phone Call/Email
Time: 12-24 hours
TOTAL: 5-7 DAYS (120-168 hours)