Instructions

1. Read the scenario described below and answer the accompanying questions, along with presenting the solution.
2. You may present the solution in any way you like.
3. You are allowed to use any publicly available material. Pls avoid using any material from your past customers.
4. You may use a PPT Diagrams / Hand Drawn Diagrams and put your pictures in Slides to present.
5. Clearly think through the flow of your presentation and the order in which you need to present various artifacts.
6. Please make any assumptions as required as there is no opportunity to ask clarifying questions.

Good to have diagrams in your presentation
- System Landscape
- ERD / Data Model

Good to Focus on
- Sharing & Security design / Visibility of Entities
- Large / High Data Volume considerations / Best Practices
- Governance of the Program
- Integrations (source, target, pattern, REST/SOAP etc.)
- Licenses (if applicable)
- Identity & Access Management solution

Timing
- Preparation: 60 Minutes
- Presentation: 30 Minutes
- Q&A : 30 Minutes

Scenario Overview and Context

India Bank Limited (IBL) is a leading Indian bank with headquarters in Mumbai. They serve corporate and private customers in India including the infrastructure sector which they specialise. The bank also aims to provide services to people in rural areas and to the self-employed. Currently they have 260 plus branches across india with major focus on west and south part of India

They were the first in India to launch Aadhaar-linked cashless merchant solution and have entered into a strategic partnership with digital payments solution company VeryKwik to launch a co-branded virtual Visa prepaid card for customers of VeryKwik. **IBL wants to focus on <u>mortgage /lending business</u> and want to remove their dependency in infrastructure sector**

Bank's Mortgage sales business is divided into four regions. Each Region has a Regional Manager, to which all Branch Managers of the Region report to. There is also a Region level Qualification Team, Advisor Team and Product Management Team. Each Branch has Salesforce Officers working on selling the Bank's products

Branch managers ensure that Sales Officers (SO) users who report to them are creating loans properly. Their current customer base is around 8M with active loans 14M and they want to grow to another 10M customers with 20M active loan accounts in 3 years' time. Their current systems do not allow them to grow rapidly. To start with, Bank want to focus on Consumer Durables (CD) and Two-Wheeler (TW) loans first and later want to expand into unsecured loans

IBL currently have the following Systems

- A Java (MyLoan) based loan origination system (LOS) using Oracle as backend and many paper forms.

- Bank uses FinnOne as a Loan Management System and SAP as the General Ledger for financial entries.

- A website built on .Net is available where Customers can login to view their disbursed loans as well as create service requests for issues/complaints related to them.

- Service requests are managed by Customer Agents through a 3rd party software called MyDesk. There are 250 agents supporting all the customers across the company. Email and phone are the other two channels

- Bank has recently launched a mobile app which is used by their partners to submit loans on behalf of their customer

- Campaigns are handled by another vendor who is provided with monthly upload of customer data and targeted content

Challenges

- Difficult to adapt to changing business model and customer needs
- Not Agile enough Business model with Core systems, MyDesk, other support systems
- Difficult to scale up and support customer-centric LOS business model with current system environment (MyLoan)
- Batch file integration among systems resulting in having real-time single customer view difficult
- Customer data in source systems and customer database are not in sync

Bank is contemplating using Salesforce or other CRM product (or custom build) to manage their Marketing, LOS, and Customer Service requirements

Business Process

Sales

Sales officers are based out at multiple sales points (e.g., Chroma, SonyMony, HeroHonda Motor dealers) and help customers to avail consumer durables (CD) or Two-wheeler (TW) loans. Once a loan is created on behalf of a customer there are various checks (credit / risk) done to ensure the customer is eligible for loan and meets all the criteria. As the loan traverses from one stage to another, customers are notified about its status through a SMS. Finally, once the loan is disbursed, a sanction letter is generated online and sent to the customer as an email. Most of the users use Tablets. UI / Page performance is important here as they are competing with Bajaj Finance, L&T Finance, Tata Capital folks whose sales users are also operating from same Point of Sale (POS)

During the course of a loan journey, there are other stakeholders from banks who are involved in the process like **Underwriters**, **Central Processing Agencies**, **Verification** Agencies. They scrutinise the loan details and advise the Sales team. Customer accounts are only able to be seen by their Advisors and members of their direct teams. Under certain circumstances, teams can pull in SMEs to help sell a specific loan and/or work through an issue.

Today IBL uses the following external systems to manage their loan approvals:
- Credit Information Bureau India Limited (CIBIL) to get consumer credit score.
- Aadhaar (UID) based Know Your Customer (KYC)
- Internal data warehouse (DW) to search and identify new loan applicants

Service

Once a loan is disbursed, customers are provided a welcome kit which has a self-care portal (MyDesk) credentials. Customers can create support tickets for any queries related to the loans

Reporting

While MyLoan App has decent reporting capabilities, bank top management do not have a holistic view of customer touchpoints across all areas. A data consolidation activity is conducted every start of the month to generate an executive dashboard which is used by CMO and MD. Top management have highlighted the need for real-time stats with YoY trend analysis. They are also concerned about high NPAs / fraud activities and have shown an inclination to have some kind of model which will help them identify these future risks

Marketing

Marketing team works with an external vendor to drive specific national and regional campaigns based on the organization's goals.

Other Technical Challenges

Being a bank, there are strict compliance and data access requirements when it comes to working with different partners

RBI has issued a notice to the bank to ensure that customer personal identifiers are not to be shared in any non-PROD environments. CIO is looking for some solution around obfuscating this kind of data

CIO has been spending sleepless nights trying to integrate MyLoan, MyDesk, Data warehousing systems to ensure that he addresses the global analytics requirement of leadership team

Bank has invested in MuleSoft (Middleware) 1 year back but has not been able to leverage its features