



**One of India's  
leading NBFCs  
reduced its report  
processing time by  
over 95%**

**COUNTRY**  
India

**INDUSTRY**  
BFSI



About Client



Business Requirement



Our Solution



Tools & Technologies



Business Outcome





## About Client

The client is among the most responsible NBFCs in India with the urge and commitment to serve socially motivated double bottom-line enterprises. They have a robust lending portfolio diversified across Microfinance, Agri finance and Impact MSME. They offer a well administered mechanism to lending institutions to effectively utilize their funds in the microfinance sector without directly being exposed to the retail microlending category.



## Business Requirement

- Develop a platform for company staff, managers, and admin to manage microfinance activities for the end user applications
- Ageing analysis reports took upto 4-5 days to be created, leading evaluation delays and further transactions
- Lack of accuracy and efficiency in the process workflows
- Collection management took too much time to be recorded
- Unstructured data and files made the process lengthy and error prone
- Limited visibility of customer profiles and their outstanding transactions





## Our Solution

The centralized application platform with following capabilities:

- Automated system for employees to calculate the internal credit score considering the following parameters of financial health, organizational structure, operations & controls, and overall score, based on client data and credit reports.
- Loan sanction record keeper & tracker for employees with a capability of sanction letters generation
- Loan approval workflows and reporting system for managers to manage loan applications, due diligence, credit proposals, sanctions, documentations, disbursements, and utilization tracker
- Tracker for current client portfolios, loan analysis, bottlenecks, and management dashboard showcasing the current status and outstanding's of clients



## Tools & Technologies







## Business Outcome



All reports created within seconds, saving processing time by more than **95%**



The centralized platform to track repayment, account outstanding, data collection and auto calculation decreased the dependency of manual staff work and made it accurate



Centralized data storage helped ensure the optimum data quality and no data slippage with streamlined data collection process



Transaction tracking became exponentially easier, which saved time and money required to manage transactions



Increased accuracy and efficiency in workflows





Established in 2000, Cygnets Infotech works with clients across 35 countries and has a strong team of over 1000 employees. Cygnets Infotech's offerings range from IT Services, Technology Products, and Tax Technology solutions. Aligned with its vision of providing technology enabled business solutions, Cygnets Infotech delivers end-to-end solutions for clients' most pressing business needs.

Cygnets Infotech's Technology Services enables clients to accelerate growth and optimize business operations through, Product Engineering, Bespoke Solutions, IT Modernization, Automation, Implementation Services, Risk Mitigation Services, Information Security & Compliance Services, and IT Staff Augmentation.



Cygnets DES is a partner to clients in the competitive market space and deploys a consultative and customer-centric approach. Its solutions range from standalone bespoke development and managed services to building connected ecosystems across the enterprise and developing smart systems by leveraging emerging technologies like AI, Blockchain, and Hyperautomation.

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