



LOAN DISBURSEMENT AUTOMATION: INTERNAL ASSESSMENT

Improved Data
Quality



Tailoring
Channel experience

Better Security &
Compliance



Reduced Operational
Costs



Scale-up operations
volumes

The Client

An urban micro-finance company with 1.8 lakhs customers.

Industry

NBFC-MFI

Overview

A Non-Banking Financial Company in India - Microfinance Institution (NBFC-MFI) that caters to the financial needs of the low-income segment of the society. The company has a loan portfolio of 255 crore rupees, with 1.8 lakhs customers in four states through 52 branches.

Business Challenge

Before every loan disbursement, the bank performs an internal audit to determine whether the operating policies & procedures are informed and clearly understood by the customers. The current mode of operation is manual intense and time consuming. With growing loan volumes, the client wants to automate this task.

Our Approach:

Quadratyx SRIA (fully customizable AI powered voice-bot) will ask questions, created by the business, captures and validates customer responses with the database to proceed with their loan request.

Outcomes

- ✓ Increased efficiency in data entry and verification.
- ✓ Optimal usage of auditor bandwidth.
- ✓ Audit trail log for better security and compliance.
- ✓ Control operational costs and scale-up operations volumes.