



# Customer Success Story

## Finance

# An Eminent Financial Firm Enables Growth through Credit Risk Assessment Transformation



## Value Delivered

35%

Improvement in Loan Disbursal due to faster TAT and less conservative lending decisions

67%

Improvement in Customer Experience and Returning Customer Loyalty

43%

Improvement in stable Cost of Capital and risk profile of loans under management



## Challenge

Our client faced declining loan disbursement rates due to bottlenecks and limited credit risk insights in applications.



## How We Helped

- Initiated process consulting engagement to identify "digital hooks."
- A new risk appetite framework was created that used a Machine Learning-based credit risk scoring mechanism
- Implemented Automation with a 'Four Eye Check' Focus on High-Value Tasks and Customer Satisfaction



## EIQ Features Used



Data Flows



Process Flows



Multi-channel Apps



ML Flows



Analytics and Reporting



Enterprise Connectors



Decision Automation

# EQ Platform Overview

## End-to-End Intelligent Business Automation Platform



### Process Flows

Automate enterprise workflows and create seamless customer and user journeys quickly.



### Event Flows

Process and analyse events in real time to predict real-time threats and identify opportunities.



### Decision Automation

Simplify complex decision logic to make accurate decisions in changing business environments.



### Analytics and Reporting

Derive actionable insights for your business with robust analytics and present data in rich reports.



### Business Rules

Define and update business rules quickly with audit trails to identify and track changes.



### RPA

Leverage the power of non-intrusive, unified RPA



### Data Flows

Handle structured and unstructured data with an easy drag-and-drop functionality.



### ML Flows

Embed intelligence in the handling of process and data attributes using dynamic ML models.



### Enterprise Connectors

Integrate with business-critical systems quickly using pre-built and custom connectors.



### GenAI

Automate integrated text generation within process, data, or event flows using GenAI



### Multi-channel Apps

Create dynamic web and mobile applications with new or pre-built templates that can work online or offline.





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