



OPTIMIZING LOAN  
DATA PROCESSES:  
A CASE STUDY IN  
ENHANCED ACCURACY  
AND COMPLIANCE

78%

22%



Efficient management of loan portfolios is crucial for banks to maintain financial stability and meet regulatory requirements in today's complex financial landscape. As banks contend with ever-growing loan volumes and a plethora of diverse loan products spread across multiple systems, they encounter significant hurdles in consolidating and deriving essential loan data promptly and accurately. This case study delves into the journey of a prominent bank grappling with these multifaceted challenges and the innovative solution implemented to streamline their loan data management processes.

### **Client Profile:**

Our client is a prominent Indian banking and financial services institution headquartered in Mumbai. Specializing in providing a wide range of banking products and financial services, they cater to both corporate and retail customers, offering expertise in personal finance, investment banking, life insurance, and wealth management. With a vast network comprising over 1800 branches, they are one of the leading private sector banks in the country.

### **Challenges:**

Our client grappled with the arduous task of extracting and deriving outstanding advance amounts and Priority Sector Lending (PSL) attributes across diverse loan products managed in disparate systems. From CASA OD accounts to corporate loans, retail loans to microfinance, and credit cards to trade finance, the data resided in a fragmented state across various platforms such as Finacle, AssetCore, Finflux, Visionplus, Tiplus, Metagrid, and CMS. The absence of a single source of truth compounded by intricate derivation logic made it daunting to produce accurate and timely reports. Moreover, the manual extraction process was not only labour-intensive but also prone to errors, hindering regulatory compliance and operational efficiency.

## The Solution:

Our team implemented a comprehensive approach to address the client's challenges.

- **Automation:** Ahana Solutions introduced automated processes for data extraction, derivation, and loading into centralized marts daily.
- **Technological Integration:** Leveraging technologies such as SAP Business Objects Data Services for ETL, SAP IQ, SQL for database management, and Python for bulk data reporting, the solution seamlessly integrated data from diverse loan products and systems.
- **Flexibility:** The solution offered flexibility in integrating NPA data, re-identification of PSL attributes, and application of manual entries, ensuring adaptability to evolving requirements.
- **Customizable Reporting:** Data was generated in multiple formats, such as .csv and .xlsx, customizable to meet diverse reporting needs, including regulatory reporting.

## The Impact

The implementation of Ahana's solution yielded tangible benefits, revolutionizing the bank's loan data management practices.

1. **Operational Efficiency:** Automation reduced processing time from days to under an hour for each source system, enabling prompt generation of reports and enhancing operational efficiency.
2. **Accuracy:** By eliminating manual data manipulation, the solution enhanced data accuracy and integrity, ensuring compliance with regulatory requirements.
3. **Process Improvement:** The project facilitated the identification of process gaps and data quality improvements at the source systems, driving continuous refinement and excellence.
4. **On-Demand Reporting:** The bank gained the ability to generate reports on demand, empowering stakeholders with timely and actionable insights.

## Conclusion

The collaboration between the bank and Ahana Solutions exemplifies the power of innovation in overcoming complex challenges in loan data management. By leveraging state-of-the-art technologies and expertise, the bank achieved operational excellence, paving the way for enhanced efficiency, accuracy, and compliance. The successful implementation of the solution underscores the importance of agility and collaboration in navigating the evolving field of banking and finance.

## About Ahana Systems and Solutions

Ahana Systems & Solutions is a leading IT Infrastructure Management Services and Digital Transformation company based in Bengaluru, India. Our expertise extends to a wide range of solutions, including Cloud, RPA, DB & EDW, BI & Analytics, and Application Development. Our 100+ roster of clients relies on us for our deep domain expertise, skilled resource base, and proven partnership with the best technology providers.

## Contact Us:

sales@ahanait.com | info@ahanait.com | +91 9148724605