



Automated Corporate Credit Processing Solution

Transforming the way banks appraise, approve, and track corporate loans



Welcome to possible

Banks have resisted efforts to automate their corporate lending operations, perceiving these services as unique and relationship-driven. Even today, users rely mainly on spreadsheets and other manual tools to review and approve loan proposals with multiple handoffs across functional teams.

Consequently, Relationship Managers (RMs) spend most of their time chasing data instead of developing business. While they have access to specialized applications like loan management systems, credit risk scoring engines, and CRM applications, these are poorly integrated, if at all, so getting a holistic view of the loan process is difficult.

Ultimately this fragmented, labor-intensive approach leads to lengthy turnaround times, frequent data-entry errors, and unacceptable business risks. In a rapidly evolving, fiercely competitive and highly regulated industry, there needs to be a better way.

Introducing Mindtree's Corporate Credit Processing Solution—a market-proven, fully integrated platform that transforms the way banks appraise, approve, and track corporate loans. Our Credit Processing Solution enables banks to:

- Improve operational efficiency and minimize loan decisioning turnaround time
- Ensure loan-processing predictability and transparency
- Comply with stringent audit and compliance requirements
- Empower relationship managers to focus on consultative selling, rather than managing data

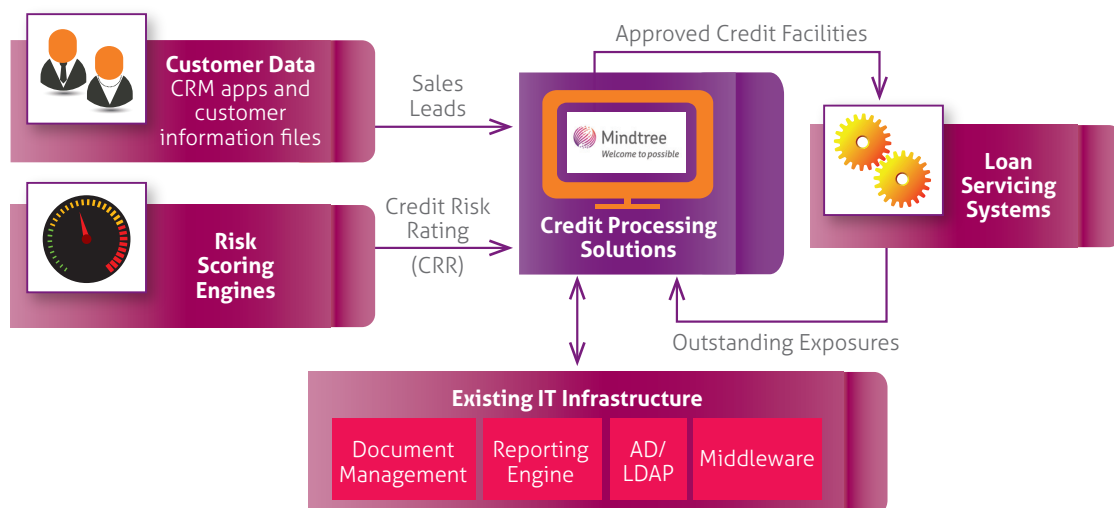
Inside Mindtree's Flexible, BPM-driven Solution

Mindtree engineered its Credit Processing Solution using advanced business process monitoring (BPM) technology that integrates seamlessly and securely with virtually any existing business or technology infrastructure, including risk scoring engines, loan management systems, and collateral management systems.

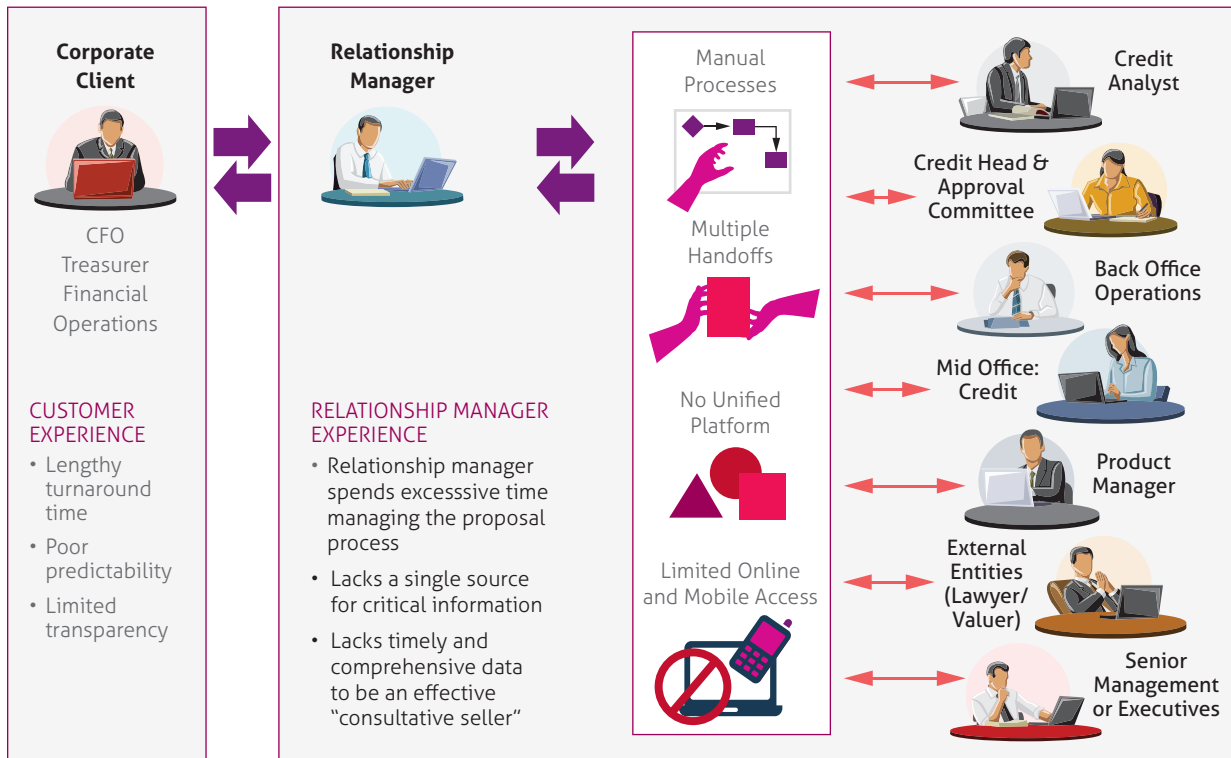
The result is a convenient centralized platform that integrates and automates the entire corporate loan lifecycle, from sourcing to appraisal to disbursement.

Easily accessible to every stakeholder involved in the loan approval process, the Mindtree platform comes with pre-built activities and business rules that can be configured to replicate the business process intrinsic to each bank.

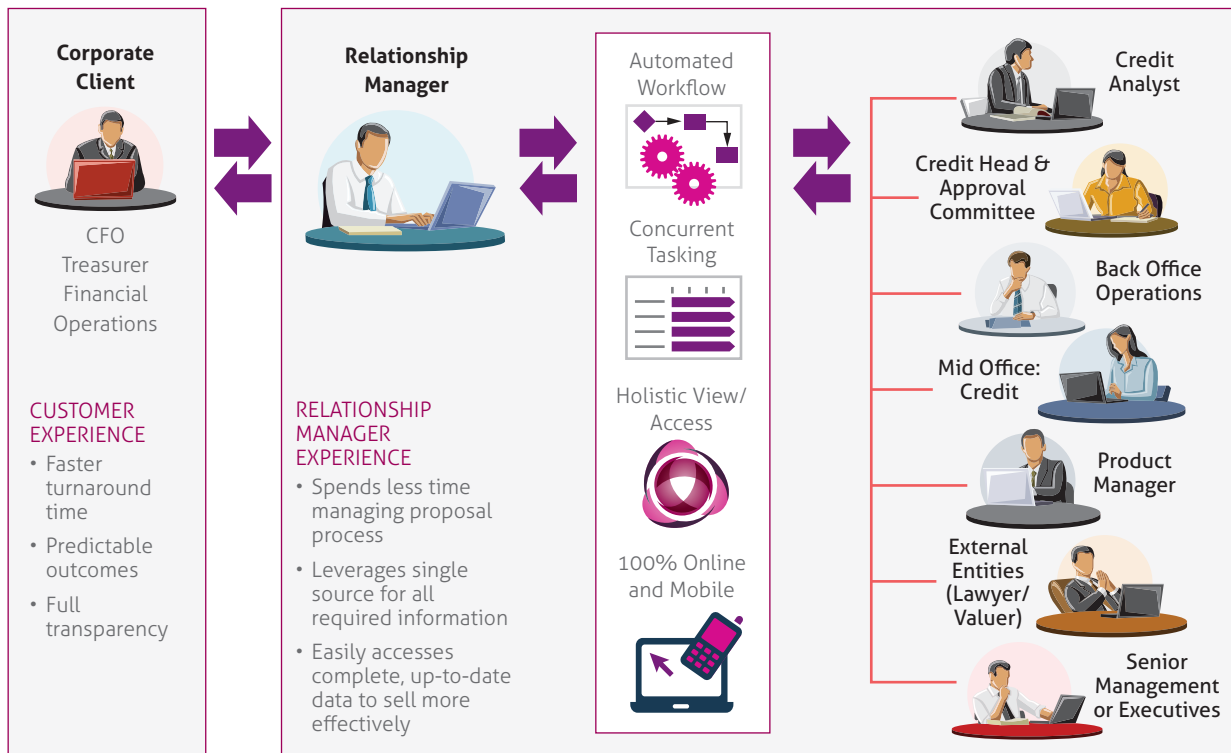
Credit Processing Solution Overview



Corporate Lending the Existing Way: Highly manual processes with multiple handoffs



The Better Way with Mindtree CPS Solution: Automated workflows, holistic views, better controls, and multichannel access



Mindtree leverages more than a decade of experience building technology solutions for the financial services industry.

End-to-End Benefits

By adopting Mindree's Automated Credit Processing Solution, banks can:

- **Reduce turnaround time** by allowing teams to work on different aspects of a loan proposal concurrently
- **Boost efficiency** by consolidating data from multiple systems and providing near real-time process updates
- **Increase productivity** by assigning tasks to the right person based on role and approval limit
- **Ensure high performance** by enforcing SLAs for activities and providing proposal status updates to all stakeholders
- **Control business risk** with detailed views of direct and indirect exposures and timely alerts
- **Improve compliance** by eliminating the need for offline conversations and creating comprehensive audit trails
- **Increase transparency** with SLA and turnaround time reports and 360-degree customer views
- **Maximize revenue** by empowering relationship managers to focus on consultative selling rather than data management

End-to-End Automated Credit Approval Processing

Mindtree orchestrates the entire process with concurrent activities to improve productivity and reduce turnaround time.



About Mindtree

Mindtree is a global information technology solutions company with revenues of over USD 430 million. Our team of 12,000+ experts engineer meaningful technology solutions to help businesses and societies flourish. We enable our customers to achieve competitive advantage through flexible and global delivery models, agile methodologies and expert frameworks.