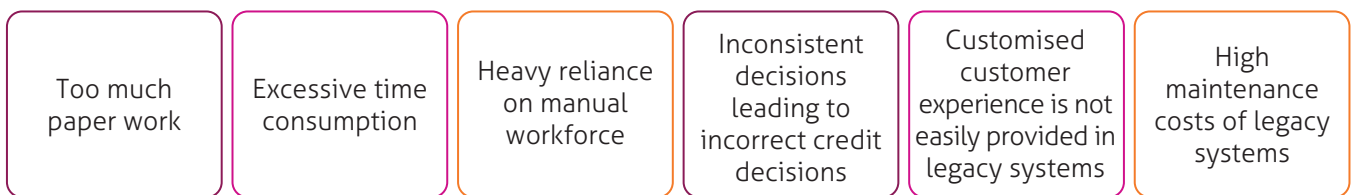




# Mindtree and nCino: *Transforming financial enterprises digitally*

Mindtree is the strategic partner for large retail and commercial banks to transform their lending application landscape, persevering its DNA as a nimble technology company with one eye on its legacy and founding principles, while continuing to power an ever-changing business landscape

## Challenges in the lending industry



## nCino as the solution

The nCino Lending System facilitates a seamless and secure interaction between employees, customers and third parties that works effortlessly across business lines and departments, providing financial institutions (FIs) with a single, efficient way to digitally transform their enterprise.

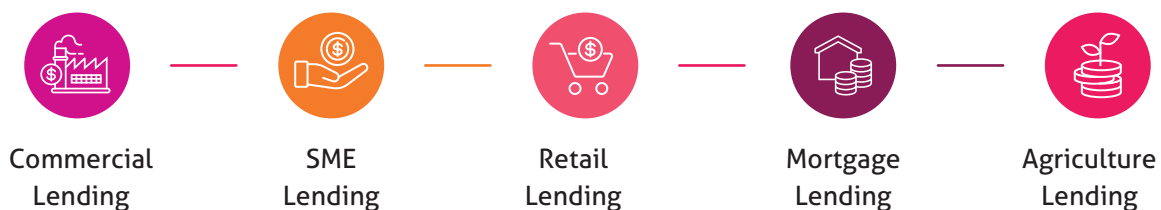
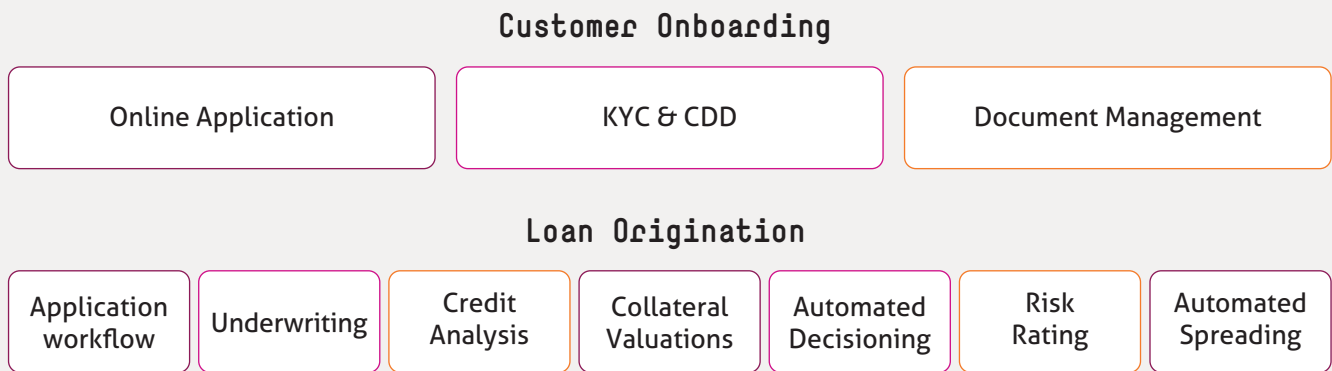


Fig. nCino's offerings across the lending space

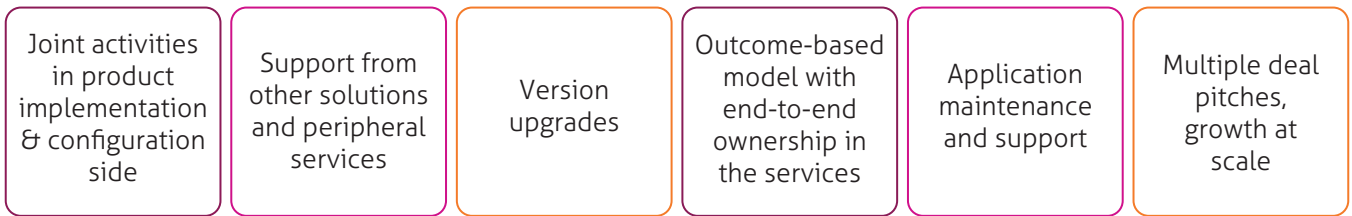


nCino targets the below segments in lending to provide for a smooth, seamless flow of a particular loan application through all stages of its lifecycle.



*Fig. Phases of lending covered by nCino*

Mindtree builds success with nCino by providing solution to customers jointly:



We, at Mindtree’s lending practice, help our clients deliver a true competitive advantage by changing and expanding the way banks and FIs interact with their customers.

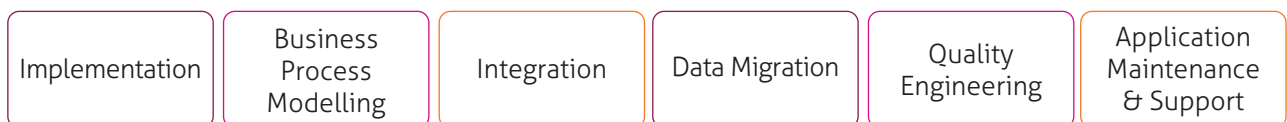


**nCino is a solution built on Salesforce, which is integrated with core banking systems. Mindtree has dedicated lending, core banking and Salesforce practices.**

- Magnet 360 is the Summit Consulting Partner for Salesforce in Mindtree. Its capabilities include 1000+ Salesforce consultants and 20+ years of combined CRM strategy experience across:



- Our core banking practice capabilities includes partnerships with major core banking vendors and are provide across:



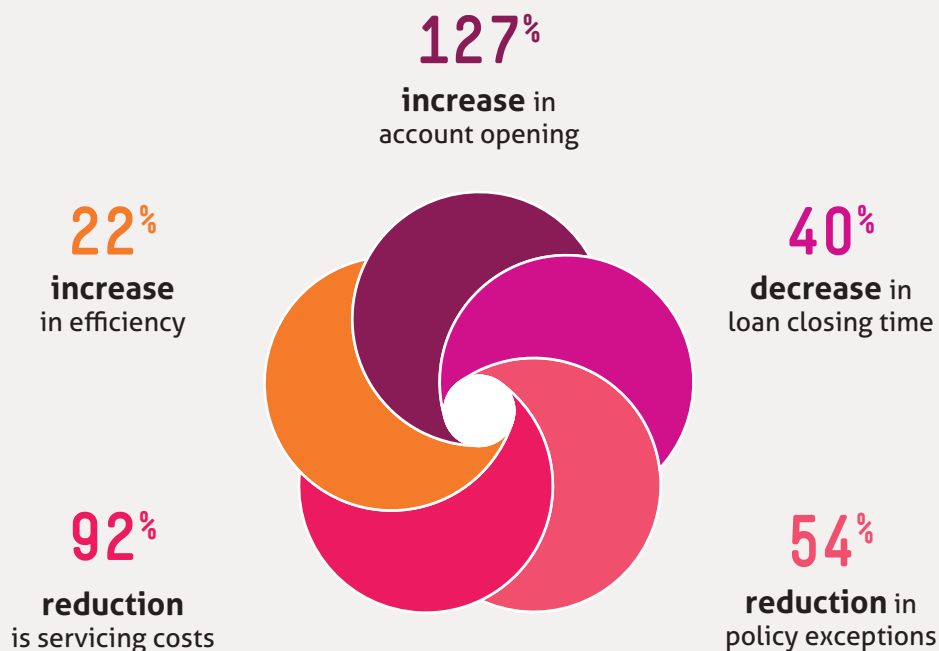


Fig. Benefits of nCino

## Mindtree and nCino: Joint value proposition

Mindtree's nCino implementation framework and accelerators enables banks and FIs to operate efficiently and exceed customer expectations.

Mindtree's service line support offerings simplify and accelerate implementation and data analytics, and are designed for diagnostic, predictive and prescriptive analytics across business functions.

- **MVC – Minimum Viable Cloud:** A centrally-governed, scalable, cost-effective, repeatable, and rapid environment provisioning accelerator for legacy modernization and cloud migration.
- **CAPE – Composable Automated for Platform Enterprise:** Mindtree's proprietary tool used to visualize the IT lifecycle, accelerate end-to-end integrated automation and facilitate real-time decision-making with unified dashboards.
- **Decision Moments:** Data Management and Data Science Platform accelerator with pre-built components for data ingestion, cleansing and processing.
- **Intelyzers:** Mindtree's Machine Learning accelerator, which has readily deployable AI & ML bots to enable an 'Automation First' culture with decreased costs, improved quality and security.

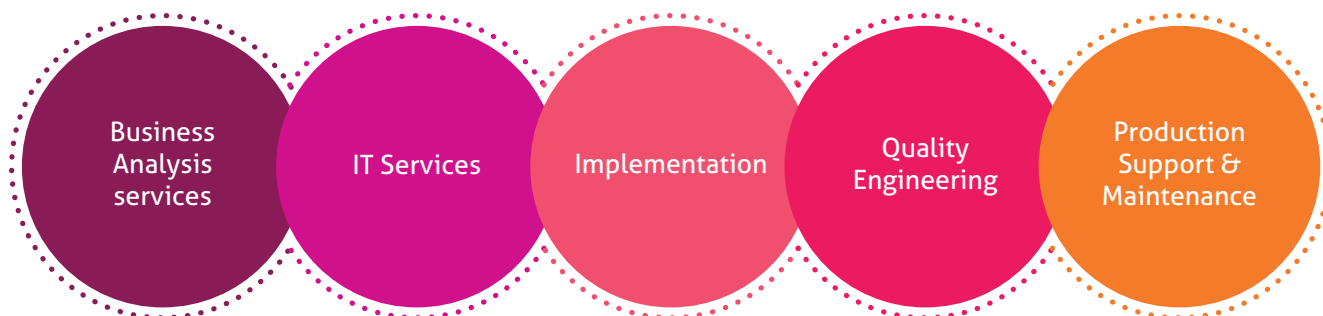


Fig. Mindtree's footprint in lending transformation

Value-added services from product and innovation lab:

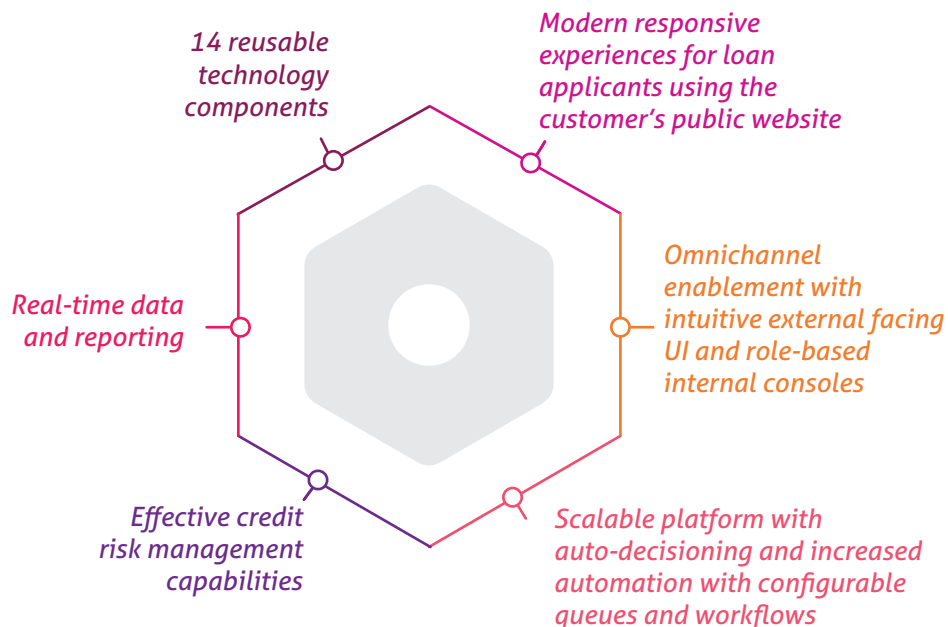
- Omnichannel and personalization frameworks and accelerators
- Conversational AI and chatbot solution for customer service
- Mindtree's inhouse solution Mind Flow – Mindtree's customer data hub
- Mindtree's inhouse solution Gladius video analytics platform for physical location use cases
- Mindtree's inhouse solution CAPE for managed services automation
- API Feasibility & Development Framework to support an API-first implementation approach
- MVC framework accelerators to fast-track cloud design

## Case in Point

### Cloud-based Digital Makeover - Loan Origination System

**Problem Statement:** With fragmented and non-scalable loan origination processes, legacy .NET dependent framework, inefficient loan analytics, lack of automated online approvals, reduced service levels and limited vendor support for the existing system, our client - one of the largest credit unions in the US, was finding it difficult to maintain its top-notch services.

**Solution:** Mindtree redesigned and digitized the Consumer Loan Origination System (CLOS) to deliver industry-leading service levels by architecting and building intellectual web service APIs that can be used in future open banking Software-as-a-Service (SaaS) business models, responsible for end-to-end testing of the new admin platform.



**Results:** A new and improved customer facing LOS with the benefits as below: -

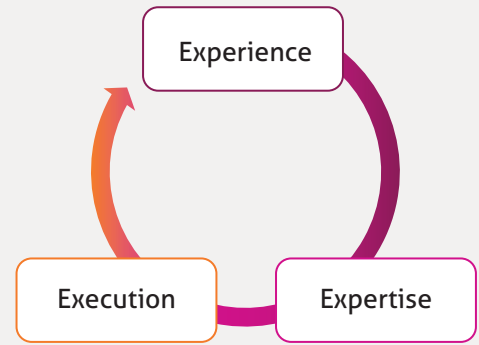
Time taken to originate a loan is reduced from one week to one day

30% increase in the number of loans originated

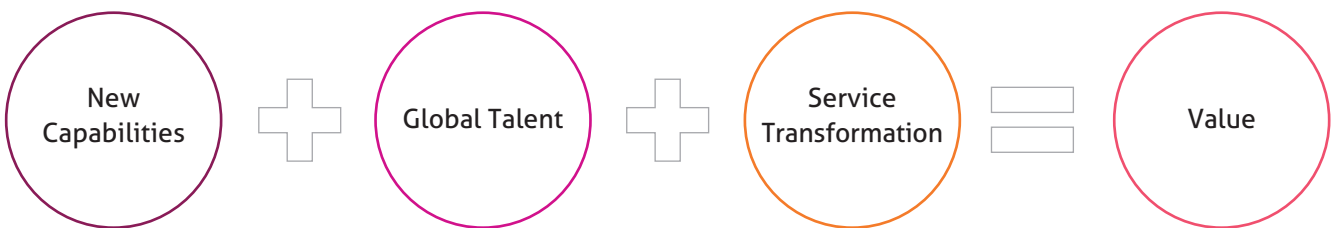
75% increase in process and operations

## Why Mindtree?

Mindtree has been the digital partner of choice for large enterprises. We position ourselves as a 'Challenger Partner,' ensuring delivery excellence through attention and agility in digital banking. We differentiate ourselves with our 3 E's.



Mindtree's BFSI industry group follows a collaborative and partner-driven framework to meet the expectation of customers by delivering a mobile-first and seamless experience.



## About Mindtree

Mindtree [NSE: MINDTREE] is a global technology consulting and services company that enables enterprises across industries to drive superior competitive advantage, customer experiences and business outcomes by harnessing digital and cloud technologies. A digital transformation partner to more than 260 of the world's most pioneering enterprises, Mindtree brings extensive domain, technology and consulting expertise to help reimagine business models, accelerate innovation and maximize growth. As a socially and environmentally responsible business, Mindtree is focused on growth as well as sustainability in building long-term stakeholder value. Powered by more than 31,900 talented and entrepreneurial professionals across 24 countries, Mindtree — a Larsen & Toubro Group company — is consistently recognized among the best places to work.

For more, please visit [www.mindtree.com](http://www.mindtree.com) or [@Mindtree\\_Ltd](https://twitter.com/Mindtree_Ltd).