

# Driving 100% Loan Disbursement: Optimizing Processes with Seamless API Integration

## Overview

The client is a leading financial services provider specializing in catering to underserved markets. With 1450+ Banking outlets, 880+ Network access and 9.70+ Mn Happy customers, they offer a comprehensive portfolio of financial products and services designed to empower entrepreneurs and agricultural communities. To maintain their vast network, the client partnered with us to optimize their loan processing operations.



## Objective

Optimize loan disbursement with automation and API integration, driving operational efficiency and growth in tier 3 cities.

## Business Challenges

As customer expectations evolve, the client identified the necessity to continually improve their service delivery for timely responses, and consistent support. Their primary challenges were:

- **Fragmented Processes:** No end-to-end API integration for streamlined operations
- **Limited Targeting:** Inability to leverage a robust user database for personalized lending

## The Solution

To streamline the loan disbursement process, we implemented end-to-end loan disbursement system using API-enabled approach. This included Aadhaar verification, OTP authentication, and email verification, ensuring a seamless and secure workflow. Additionally, aligning the Lead Management System (LMS) with Genesys via multiple APIs created a responsive and cohesive operational framework that automated prequalified loan offers, improving communication efficiency. We were focused on optimizing the current customer journey beyond their 25% target, while expanding operations in tier 3 cities by 75% and driving 20% overall growth.

## Value Delivered

The implemented framework significantly enhanced our client's loan disbursement volumes, doubling their operational efficiency and validating the strategic approach to business growth. Optimized processes and resource allocation empowered our client to scale operations and seamlessly meet their expansion goals.

**100%**

Increase in quarterly loan disbursement from 0.84mn USD to 1.67 mn USD.

**20%**

Growth in business expansion under the new loan scheme



API integration streamlined identity verification, OTP authentication, and communication

## Business Benefits



API  
Integration



Increased Loan  
Disbursements



Market  
Penetration



Scalable  
Growth