



Commercial Lending Solution Suite

Banking and Financial Services



Banking and financial services industry (BFSI), around the world, is striving to deliver incremental value and personalized experiences to their customers. Banks and financial institutions can create competitive advantage through replacement of legacy systems (paper-based, silo-ed, and low on visibility) with next-gen solutions and leverage the benefit of automation, cognitive intelligence, and digital analytics.

At Tata Consultancy Services (TCS), we understand the unique requirements of the industry as well as the regulatory guidelines that may hinder large-scale transformations. To address these challenges, we have assembled a comprehensive Commercial Lending Solution Suite.

Our solution suite eases the transformation process through end-to-end consulting services, implementation, transition management, and business operations support. We offer a variety of solutions and advisory offerings, including our proprietary BaNCS platform. Standardization of workflows and introduction of a cognitive layer to front-end processing can - for example - result in cost savings of up to 30%.

Overview

The BFSI industry is rapidly transforming in terms of service quality benchmarks, evolving regulatory requirements as well as, customer expectations. Organizations require a robust set of digital tools to help convert effort-intensive manual processes in the loan life cycle to a digital format, as well as improve visibility and control on the collateral risk. The lenders can standardize workflows and cut down the time taken to process documents, in turn enhancing the overall quality of experience for the customers. Furthermore, bespoke systems across origination, fulfillment, and servicing can be integrated to enable digital continuity and data integrity.

TCS helps BFSI companies achieve this vision towards progress and service excellence. We provide end-to-end commercial lending solutions that enhance customer experience via the latest digital innovations, identify areas of technology implementation, seamless change management and access cost-optimized BPS services. All this is packed into a single suite, powered by optical character recognition (OCR), machine learning (ML), natural language processing (NLP), cognitive tools and, the BaNCS platform. TCS helped dramatically reduce the time taken to process documents leading to tangible efficiencies. Additionally, it aided rigorous audits including SOX and ISO, maintaining compliance with regulatory norms.

Our Solution

TCS offers:

- **Business operations:** Expertise in end-to-end lending lifecycle across syndicate and commercial loans, commercial real estate, equipment leasing and asset-backed finance. Ability to handle origination and servicing including loan application processing, financial spreading, covenant monitoring, facility set-up, disbursement, repayment and contract servicing.
- **Digital solutions:** Digital loan origination and risk management platforms, cognitive automated financial spreading, automated data extraction, and NLP based workflow manager to enable prioritizing requests based on risk or client sensitivity.
- **Domain consulting service:** Business analysis and business process services for platform implementation and creation of target operating models. Consulting engagements focus on process improvements, intelligent automation, and standardization along with adoption of analytics and insights on behavior, risk drivers and portfolio quality.
- **Change management:** Robust testing services, project management, service and application helpdesk and user access management.



Benefits

The Commercial Lending Solution Suite helps BFSI's achieve:

- **Reduced cost of operations:** Right shoring and cognitive OCR based tools and offerings like financial spreading solution results in improved efficiency that helps to cut operating costs. It can help achieve savings of 20-30%.
- **Enhanced customer experience:** Re-engineered and standardized workflows can help reduce turnaround time (TAT). Cognitive tools and unique platform solutions like BaNCS offer integrated loan origination system that can cut down TAT by up to 30-40%.
- **Improved risk management:** BaNCS platform can help mitigate business risk by providing a single view of counterparty and collateral exposure.
- **Stringent compliance and governance:** Analytics-based modeling for greater compliance and easier CCAR reporting. Automated real-time data on risk, customer and product lines helps strengthen governance practices.

The TCS Advantage

BFSI enterprises can leverage these key differentiators:

- **Industry domain expertise:** TCS brings over 15 years of experience in more than 30 domain-specific procedures across origination, fulfillment, and servicing. We have delivered continuous cost reduction and faster cycle time.
- **Unique platform solutions:** BaNCS offers extensive flexibility in managing automated loan origination and risk management processes. It can simplify tasks through the decision lifecycle – from financial calculators to real-time decision making.
- **Advanced cognitive solutions:** TCS applies OCR and ML to help banks digitize structured and unstructured documents and extract meaningful data auto-populated in the lending platform.
- **Delivery excellence:** Robust quality framework includes lean six-sigma practices, value-stream mapping and NVA reduction. Process over 1.2 million requests annually with SLA/KPI conformance of 99.99% and, achieved clean audits including SOX and ISO.
- **Best-in-class consulting:** TCS proprietary consulting framework uses a machine-first lens to identify automation and digitization levers for process optimization. Assessment tools and scoring methodology locate areas of improvement and recommend appropriate target-operating model.
- **Analytics and insights:** We specialize in predictive and marketing analytics and have helped develop acquisition and behavioral scorecards, and identify preferred channels for customer servicing.
- **Change management support:** Streamlined system integration and new platform deployments through UAT and BA services. Additionally, we provide 360-degree support ranging between requirement gathering and risk and control management.

Awards & Recognition



To know more

Visit the [Banking & Financial Services](#) page on [tcs.com](#)
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About Tata Consultancy Services Ltd (TCS)

Tata Consultancy Services is an IT services, consulting and business solutions organization that delivers real results to global business, ensuring a level of certainty no other firm can match. TCS offers a consulting-led, integrated portfolio of IT and IT-enabled infrastructure, engineering and assurance services. This is delivered through its unique Global Network Delivery Model™, recognized as the benchmark of excellence in software development. A part of the Tata Group, India's largest industrial conglomerate, TCS has a global footprint and is listed on the National Stock Exchange and Bombay Stock Exchange in India.

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