

TCS BaNCS for Corporate Loan Origination (CLOS)



The commercial lending business is witnessing an upward swing today. Many financial institutions have returned to lending, resulting in increased competition. This has put further pressure on institutions to quickly respond and complete the assessment of credit risk. As market conditions and regulations tighten, financial institutions also need to optimize risk management processes, become operationally resilient, and enable a transparent view of risks.

Lenders also face internal challenges such as non-existent or broken processes, complex business rules, and disparate technology/legacy systems. The inability to respond rapidly to loan and credit requests impacts customer acquisition and loyalty. And, risk officers, often lacking consolidated data needed for accurate and timely analyses, are unable to identify risks and trends that can result in huge losses.

The front-office is afflicted with a lack of transparency or traceability in the origination and credit assessment process, and the mid-office struggles to scale up and deliver quality credit assessments, or even enforce appropriate levels of policies. Legacy/point based loan origination systems lack workflow and integration capabilities with bureau, ratings models, analytical engines, market data, transactions systems and document management applications across the value chain, alongside standardization and transparency in credit assessments.

In this challenging environment, how can your institution achieve the necessary 'scale' to cope with growing business volumes and competition? How can you improve the quality of credit on your books and minimize NPAs, without a large outlay? Is it possible to equip front and mid-offices and risk officers with a holistic customer context and scale up operations?

Holistic Risk Assessment, Faster Turnaround

TCS BaNCS for Corporate Loan Origination (CLOS) from Tata Consultancy Services enables end-to-end digitization in wholesale, commercial credit and loan origination through lean lending/credit approval processes and optimized workflows, thereby enhancing turnaround time, predictability, transparency and smarter decision-making.

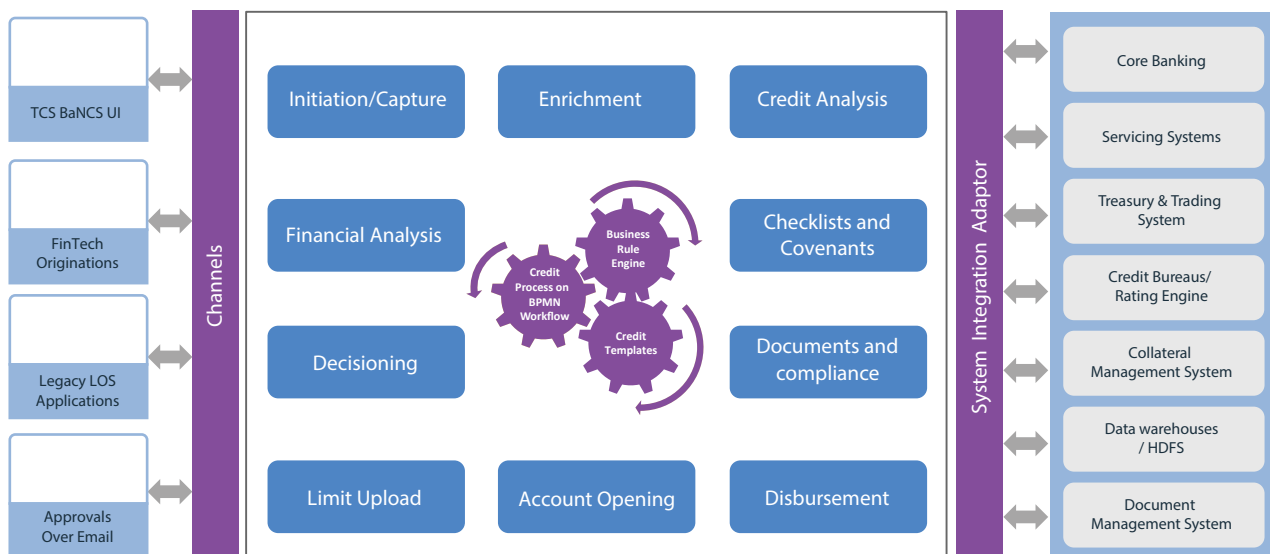
It is comprehensive in that it provides portfolio management, effective risk assessment, and compliance with internal/regulatory norms. It simplifies the lending process and increases operational efficiency alongside taking care of information security and confidentiality needs of a financial services institution.

Limit management capabilities allow for a wide variety of products to be offered to customers. Transparent and standardized lending processes enable institutions to scale up operations and manage risks without significant cost outlay.

The limit structure enables an institution to manage, program and adjust risk limits seasonally or ad hoc. Existing lending processes and business rules can be amended to swiftly reflect new regulatory norms or credit policies, thus significantly enhancing institution agility to meet dynamic business needs.

TCS BaNCS CLOS has helped IDFC enable complete transparency in the credit risk assessment process affording the flexibility of creating complex limit structures to support different business segments, bringing in significant operational efficiency and ease of use.

- Vishal Bhatia, IT Senior Director, IDFC Bank





TCS BaNCS for Corporate Loan Origination can help your financial institution with:

- **Faster responses to customer credit requests:** Dashboards and pre-configured reports enable a unified information view, while tracking and monitoring of credit proposals allow faster responses.
- **Improved efficiency of lending operations and reduced costs:** CLOS is designed for institution-wide use and spans multiple (lines of businesses) LoBs. It allows for holistic customer credit assessment with ready-to-use adapters, with data seamlessly made available from other applications (examples include core banking, treasury, cash management solutions, feeds from external credit bureaus, external risk rating agencies and document management systems). This eliminates the need to key in data repetitively.
- **Superior customer experience:** Enables a consistent customer experience across all departments viz. front, mid and back-offices, branches, central processing units, and branches through the digitization of the credit process from origination to post-sanctioning, to disbursements and servicing. The solution delivers true Straight-Through-Processing (STP), thereby, helping avoid manual intervention and errors.
- **Increased policy compliance and reduced NPAs:** The credit-worthiness of loan applicants can be judged accurately with due diligence tools that minimize credit defaults. Compliance checklists, monitoring, and collaboration tools ensure adherence to credit policy norms. With a comprehensive view of credit line and limit structures, policy changes can be quickly reflected to enhance credit quality. The embedded data access and control features of the solution ensure transparency, traceability, accountability and responsibility throughout the process. Integration with industry standard analytical models and rating models/agencies can simplify the risk decision process.
- **Quicker deployment:** The solution can be deployed across a secure cloud environment or as an on premise solution. For e.g. we can help your firm with a solution that is tailor-made to your requirements—be it automation, or platform investments or pure-play BPO services, and experienced domain experts in financial services.

A Superior Solution for Corporate Loan Origination

TCS BaNCS for Corporate Loan Origination gives your business the scalability that it needs to cope with growing business volumes. With TCS BaNCS, your financial institution can enforce institution-wide standardization of the loan underwriting process, bringing in operational efficiency, transparency, accountability and confidentiality to the credit loan origination process on a single platform, while also helping you diligently adhere to relevant regulations and evaluate the true credit-worthiness of corporate customers.

About TCS Financial Solutions

TCS Financial Solutions is a strategic business unit of Tata Consultancy Services. Dedicated to providing business solutions to financial institutions globally, TCS Financial Solutions has compiled a comprehensive product portfolio under the brand name of TCS BaNCS. The TCS BaNCS universal financial solution is designed to help financial services institutions enhance end customer experience, enabling them to embrace open and innovative technologies that embody true digital customer engagement. Deployed at more than 450 installations worldwide, it is the largest collection of components, enterprise and consumer apps for the financial industry made available through the cloud, helping firms become more agile and intelligent by leveraging the power of new and extended ecosystems.

To know more about TCS BaNCS, please visit: <https://www.tcs.com/bancs>
or write to us at tcs.bancs@tcs.com

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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