



OPCITO TECHNOLOGIES

Credit Domain And Loan Management Application

About The Customer

The client is one of India's leading enterprises NBFC in housing finance. It provides wholesale and retail funding opportunities within the real estate and non-real estate sectors. The offerings include financing solutions across the entire capital stack ranging from early-stage private equity, structured debt, senior secured debt, construction finance, flexi lease rental discounting, and housing finance.

Business Challenge

The customer's credit platform needed a revamp, especially the introduction of automation for most of the business processes for credit customers was a significant miss. The business team had to invest considerable time in these processes, and a centralized loan management portal was highly required. The user authentication process needed enhancements and a central logging system for smoother, faster, and more efficient operations.

How Opcito Helped

The customer approached Opcito with significant challenges around processing time and a centralized system. After carefully considering all the business operations, process dependencies, and automation possibilities, Opcito's team of architects designed and developed an entire credit domain application that could handle different credit requests with minimal human intervention. The credit domain application was integrated with other portals and approval processes in the periphery to make these services available to other teams involved. The overall solution involved five vital components:

- **A central control:** A portal to manage the approval and disbursement process for all types of loans
- **A journey manager:** A new portal to manage loans originating from the sales center with automation for processes, such as loan details verification, approval, and disbursement to a central control
- **RBAC:** A user authentication and authorization system for different types of users, such as LDAP, mobile users, and custom users, with a centralized admin who can manage the roles and control access

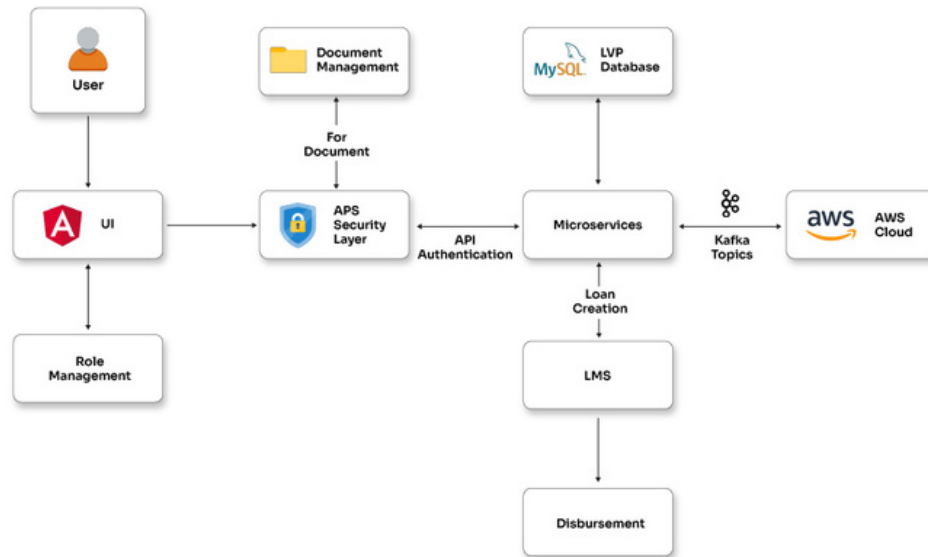


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- **Centralized logging portal:** A common portal for all services like Atlassian so that a user can log into a single portal and access all other portals the user has access to
- **Log portal:** A service that manages different types of application logs like logging logs, database logs, and API logs for any application.



Technologies, Tools, and Platforms used

MYSQL

CUCUMBER

ANGULAR

JAVA SPRING BOOT

SELENIUM

Benefits

TIME SAVING

Reduced loan application processing time by 77%

GUARANTEED PERFORMANCE

High availability with guaranteed performance and uptime

UNIFIED SYSTEM VIEW

A unified view of the overall system for increased operational and monitoring efficiency

About Opcito

At Opcito, we believe in designing transformational solutions for our customers, start-ups, and enterprises, with our ability to unify quality, reliability, and cost-effectiveness at any scale. Our core work culture focuses on adding material value to your products by leveraging best practices in DevOps, like continuous integration, continuous delivery, and automation, coupled with disruptive technologies like containers, serverless computing, and microservice-based architectures. We also believe in high standards for quality with a zero-bug policy and zero downtime deployment approach.



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