

**“Achieved a
60%
increase in loan
processing speed
with the same
applications and
infrastructure
footprint.
This was critical,
especially during
month-ends, and led
to considerable
increase in business
and revenue for the
customer while
reducing their
operational
manpower cost”**



Overview

Our customer is one of the leading Non-Banking Financial Services company (NBFC) based out of India. They were facing an issue with the loan processing application. As a result, requests got queued up and time taken for processing loan applications reached a level where it was impacting the business efficiency.



Challenges





Their month-end processes engaged in loan processing and management was over-burdened due to the sheer increase in number of requests. This led to a daily CPU utilization of 100% and CPU load went up to 300% thereby increasing the execution time per request. The agents and branches were dissatisfied with the pace at which the loans were getting processed. The issue significantly impacted the overall business operations.



Solution

Clover Infotech team studied the application processing system. After an initial study, we committed to the customer to reduce the load by 30% without making any major changes to the application or to the underlying databases.





We undertook the following:

-  Changes were made in the optimizer parameters to enhance the efficiency of query execution
-  Queries were re-written to enable faster turnaround time
-  Dropped unused indexes and created new ones
-  Undertook data compression and archiving exercise



Value

We achieved the following results for the customer:

-  90% reduction in CPU load
-  Response time was 60% faster
-  System scalability was enhanced 4 times
-  operational manpower cost was reduced significantly.