



Enhancing Operational Visibility through Business Process Digitalization for a Non-Banking Financial Company (NBFC)

Industry Context

Non-Banking Financial Companies (NBFCs) have been instrumental in the growth of the Indian economy, offering vital funding alternatives to sectors underserved by traditional banks, such as micro, small, and medium enterprises, and infrastructure projects. Facing increasing costs, competition, and stringent regulations from the Reserve Bank of India (RBI), NBFCs are turning to technologies like advanced analytics, AI, automation, APIs, and blockchain to streamline operations and enhance service delivery.

Business Challenge

The client, an NBFC, collaborated with multiple entities to serve a widespread customer base. Data related to disbursements, collections, borrower demographics, and default statuses were recorded in various Excel spreadsheets. The risk analysis team struggled with consolidating this disparate data for senior management for reporting.

Manual data handling was time-consuming and error-prone, affecting the accuracy of historical trend analysis and operational visibility, particularly in fund disbursement and collection processes.



Solution

The client implemented VuNet's observability platform on a private Microsoft Azure cloud. The platform monitored the client's loan disbursement platform, and consolidated the disparate information (excel files) to deliver a holistic view of disbursement and collection transaction workflow:

- **Business Journey Monitoring:**

- Transaction-level monitoring of workflows, performance, errors, and usage.
- Application monitoring across sub-applications and third-party interfaces.
- Drill down into infrastructure monitoring for a unified view across infrastructure, applications, and transactions.

- **Business Data Processing and Reporting:**

- Automated data consolidation for analysis, enabling the business team to access detailed insights like outstanding amounts, collection trends, and risk factors.
- Entity data analysis for in-depth risk analytics, including financial status and trends.
- Flexible data adaptors for scalability and geo-mapping for contextual insights.

Value Delivered

- **Improved Productivity:**

- Automation of data extraction and consolidation, freeing the team for more critical tasks
- Significantly reduced time for business reporting through automated processes.

- **Future-Proof Solution:**

- Scalable data adaptors to handle increasing data volumes.
- Proactive IT operations with real-time monitoring and intelligent alerting, reducing incident detection and resolution times significantly.

- **Ease of Use:**

- Single sign-on for seamless application integration.

Integrated alerts with Microsoft

- Teams for consolidated communication.

- Enhanced visualizations for user-friendly data interpretation.

The digital transformation enabled the NBFC to gain a comprehensive and efficient view of its operations, enhancing decision-making and operational efficiency.



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