



Streamlining Lending Operations
**Leveraging Real-Time Insights for
Faster, Smarter Loan Processing**

Current Situation

A scheduled commercial bank was focusing on enhancing its loan portfolio and modernizing its landscape to bring in digital workflow for lending. However, they lacked real-time insights and business metrics, and their monitoring was highly reactive leading to high-resolution time on incidents.

VuNet Solution/Use Case Details

VuNet's solution for the Digital Loan Management application involved deploying its Business-centric Observability platform tailored to provide deep visibility into the application and its associated infrastructure. It integrated data from logs, metrics, and traces, providing a holistic view of the lending process, real-time insights and business metrics, and intelligent notifications for proactive incident response.

Key Metrics/Insights Delivered

Full-stack observability across APIs, Application performance and Infrastructure performance

- Total loan applications and segmentation by loan type
- Failure analytics by application type, API, error codes
- API performance analytics
- Status of loan workflow by stages
- Top error messages

Business Impact

	Before VuNet	After VuNet
Visibility	Absent	Real-time holistic view
Incident Detection	45-60 mins	Less than 5 mins
Incident Response / Resolution	3-4 hours	10 minutes
Business Metrics and Insights	No visibility	Real-time business KPIs and segmentation, historical comparisons
Reporting	Manual	Instant and on-demand

Benefits

Significantly Improved Issue Detection: Drastic reduction in the time taken for issue detection, enhancing the overall customer experience.

Rapid Root Cause Analysis: Better SLA adherence and enhanced system reliability.

Elimination of Dependency on Other Teams: The solution removed the need to rely on other teams for log retrieval, leading to faster RCA.

Real-Time Insights and Historical Data Analysis: Better understanding of the system and optimization of the processes leading to better performance.



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