



## HCL Lending Business Solutions Streamlining Lending Operations

HCL's extensive experience across Lending Originations and Servicing functions ranges from processing and verification services to complex underwriting work and from collections to bankruptcy and foreclosure management.

Disruptive  ideas  
Transformative  solutions



Business Services  
From HCL  
The Next Gen BPO



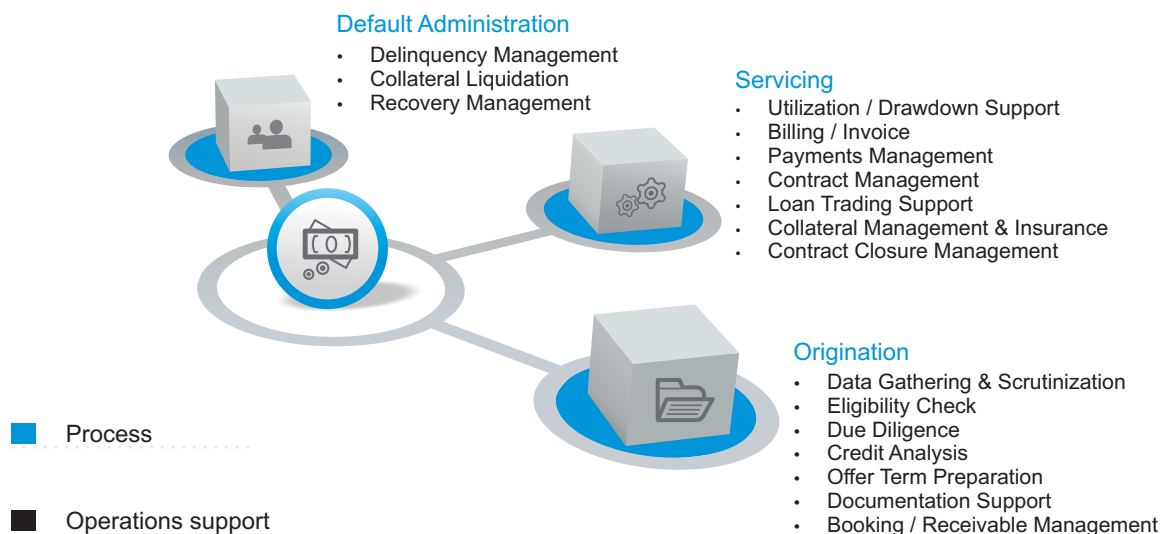
KYC / Anti-Money Laundering

Business Analytics

Knowledge Management & Consulting

Customer Relationship Management

## Overview of HCL Commercial Lending Business Services Offerings



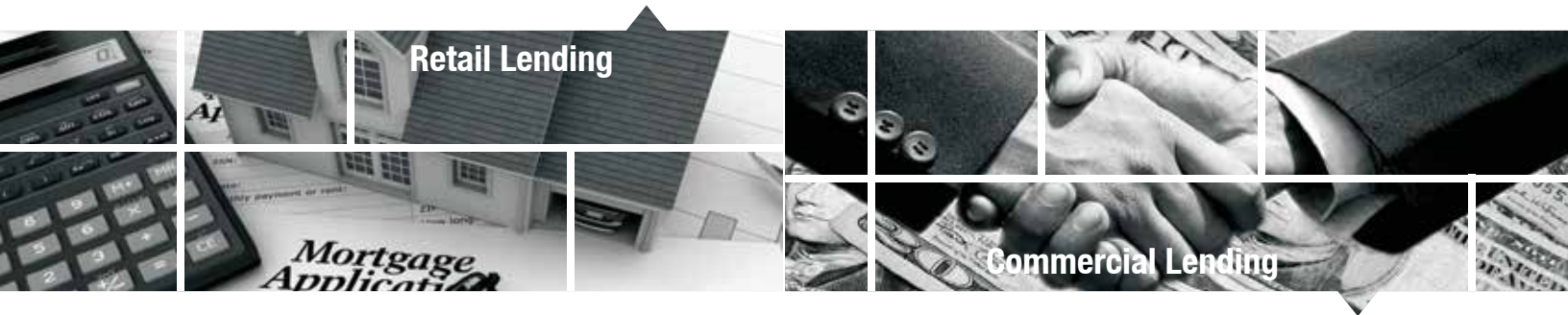
# Overview of HCL Platform Solution for Lending Business Operations

## Retail Lending

HCL Retail Lending Platform Solution offers core and vertical specific solutions for leading banks, building societies, credit unions and finance companies.

### Benefits

- Better quality lending decisions & outcomes
- Affordable business solution
- Reduced cost of operations
- Reduced time to market for new products
- Highly Adaptable



## Commercial Lending

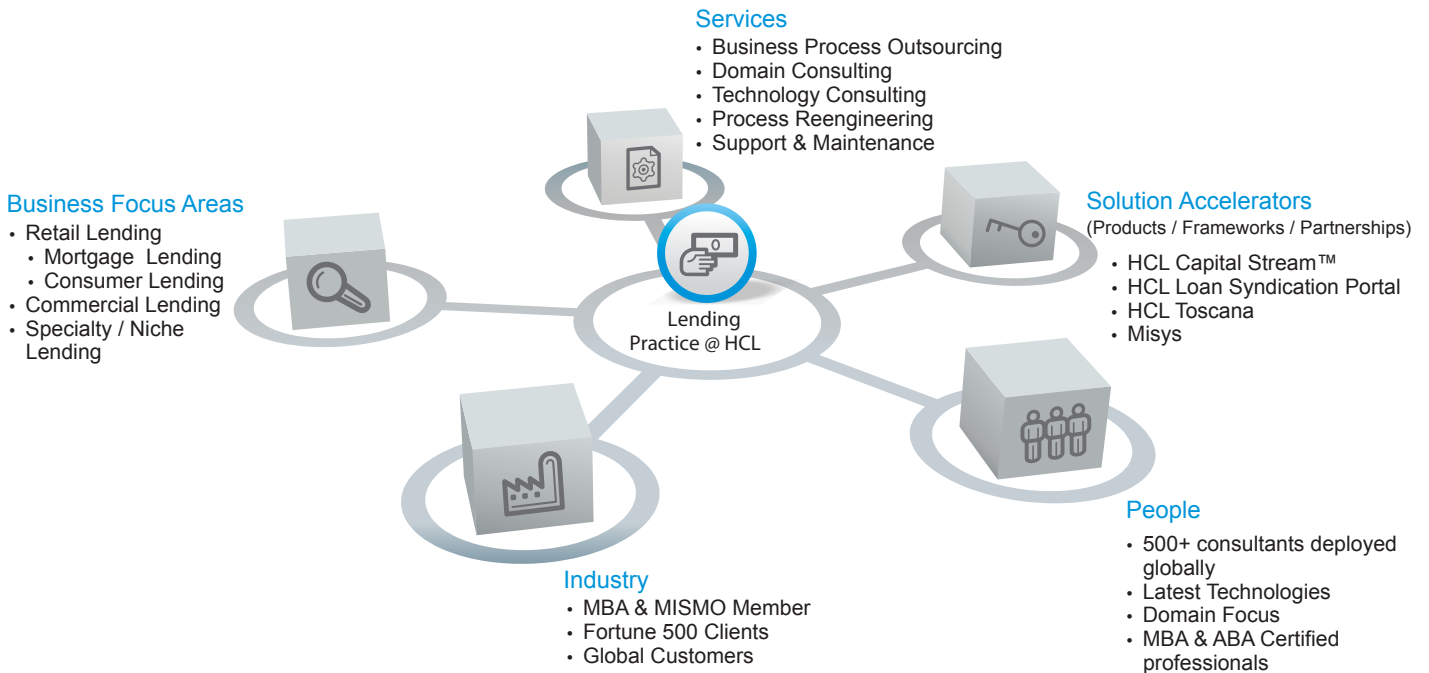
HCL's Commercial Lending Solution Capital Stream™ allows effective collaboration, creates closer relationship with customers, and closes deals quickly while managing risk effectively. It transforms commercial lending operations into streamlined automated enterprises that respond quickly, efficiently and consistently.

### Benefits

- Increase process efficiency by over 100%
- Double or triple transaction throughput with no headcount increase
- Achieve return on investment in excess of 100% with payback in less than one year



# Value Proposition from HCL



**Key Benefits**

- State of the art technology
- Reduced Lending Operations Costs
- Business Transformation
- Enhanced Regulatory Oversight & Compliance
- Improved Financial Performance
- Volume Volatility & Product Flexibility

## Success Stories

A prominent mortgage player in the US residential market	US based Leading Flood Determination Service Provider	Subsidiary of UK's biggest player in the Residential Property Market
<ul style="list-style-type: none"> <li>• Residential Mortgage Underwriting</li> </ul>	<ul style="list-style-type: none"> <li>• Flood-Zone Mapping</li> <li>• Flood Certificate Issuance</li> <li>• Database Management</li> </ul>	<ul style="list-style-type: none"> <li>• Transaction Processing</li> <li>• Surveying &amp; Property Valuation</li> <li>• Property Finance</li> <li>• Conveyancing</li> </ul>
<ul style="list-style-type: none"> <li>• MBA &amp; ABA certified professionals</li> <li>• Customized platform for loan originations</li> <li>• Three level quality reviews</li> </ul>	<ul style="list-style-type: none"> <li>• Use of GIS ( Geographic Information Systems) technology</li> <li>• Database management for maps &amp; properties</li> <li>• 70% reduction in cost per determination</li> </ul>	<ul style="list-style-type: none"> <li>• 80% reduction in prices offered to lenders</li> <li>• 100% reduction in AHT through automation</li> <li>• MIS tool development for better control</li> <li>• Deployment of domain experts</li> </ul>

■ Client Profile    ■ Process    ■ Solution Highlights



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