

INT.

IndusInd Bank
#DigitalSuccess Stories

Transforming Digital Lending for India's Fast Growing Banks by minimizing silos and ensure API-fication of assets with fast and agile development

IndusInd Bank

IndusInd Bank , one of the largest banks joined hands with INT. to simplify their customer lending journey by providing an integrated virtual digital platform that transforms forex transactions, credit card and loan approval processes.

The focus area was to get core banking digital without making any major changes to the core asset. The ideas to further enhance the experience of customers and bankers has evolved with the time.

With a dedicated team of analysts, developers and tech lead INT. today is a strategic digital partner of this evolution.

Client Speaks



Ankit Gupta

Vice President, Indus Ind Bank

The entire team of Indus Net has worked very hard to take this project to this stage despite the fact that team has faced various challenges. Indus Net team has stretched multiple times and have done a lot of work with great attitude, motivation and calmness.

About The Client

Industry

Banking

Headquarters

Pune, India

Website

<https://www.indusind.com/>

IndusInd Bank is one of the fastest growing banks in Indian market with focus on bringing new age banking solutions to their customer base. It is known for its exceptional customer support, quick processing and easy of operation.

Since 1994, IndusInd has shown immense growth and is considered as one of the most valuable Indian brands as judged by WPP and Milward Brown. Asset Asian Awards 2019 Presented to IndusInd Bank for Best Payment and Collection Solution India.

The Problem Statement

IndusInd bank wanted to transition from a complicated and paper based credit lending process to a digitally advanced credit lending platform for their pre approved customers. Ease of use, seamless navigation and robust security are the mandatory criterias for the credit processing platform.

Furthermore, IndusInd observed their loan approval and processing system requires significant time in operational activity completion and is quite complex. There exists multiple number of handoffs and stakeholder involvement along the line of the entire loan processing customer journey. They wanted to minimize the lead time from loan origination to disbursement with an automated loan processing system.

They wanted to offer a holistic platform to buy and sell foreign exchange, convert currency, perform outward remittances, and multi-currency Forex cards as well to cater to customers' growing banking needs.

Business Solution

Technology Stack

ASP.Net with MVC and Oracle

NR Account

Angular 7, .Net Core,

SQL Server

Java (Springboot)

A Customised virtual platform was created for bank's pre approved customers to cater to their credit requirements. The solution ensures ease of navigation, interactive user interface, robust security features and scalable integration with the core enterprise system. INT also helped them to acquire security certificates which establish the high-grade security features that the web portal possesses. Special security features like auto log out due to inactivity and no concurrent logins were added. Penetration testing was done in order to find out vulnerabilities and fix them in order to avoid possible untoward incidents

Additionally INT. also developed an intuitive and interactive forex lending platform, an EMI on Debit Card interface and customer service portal to create an end to end customer journey which truly digital.

The Impact

EMI on DC

Online Forex

Pre Approved Loans

“When the project was introduced we took it as a challenge to integrate the UIDAI and the eKYC section. However, working closely with the bank’s technical team and access to the banking API helped us to achieve all requirements of the client”

- INTian

A holistic digital banking platform with pre approved credit approval, loan processing, EMI on debit cards and forex transaction management system were launched to elevate customer digital banking journeys. The unified platform facilitates –

- Paperless processing
- Reduced loan processing cycle and disbursement in minutes
- Increased product usage for e-lending services
- Online Forex for the 1st time in the country
- Reduced time to go live with CICD

The platform efficiently increased customer footfall, number of disbursement and life time value of customers for IndusInd.

At INT. , all the client's requirements are part of the gestalt development where requirement and solutioning are done with the end customer’s demand in mind.

Product Glimpse

Earn up to **6%** Interest on NRI Savings Account

Enjoy attractive interest rates on **FIXED DEPOSITS**

Enter the World of new-age NRI Banking
Enjoy a host of innovative services

- My ACCOUNT My NUMBER** Choose an account number of your choice
- Video Search** Face-to-face banking without going to the branch
- IndusNet** Choose an account number of your choice

IndusInd Bank

Open an NRI savings account online

[New Application](#) [Continue Application](#) [Track your Application Status](#)

Enter your details and we can get started

First Name

Last Name

Email ID

Country Code Mobile Number

I authorize IndusInd Bank to call me with respect to my application. I accept that I will be sent communication related to the status of my application on email, mobile and whatsapp.

[GENERATE OTP](#) [PROCEED](#)

IndusInd Bank

FAQS | REVIEWS | CONTACT US | OFFER | [CHECK YOUR ELIGIBILITY](#)

Do it all to your heart's content
With easy and instant credit from IndusInd Bank

Choose your desired option to login

[IndusNet Login](#) [Debit Card](#) [Mobile Banking](#)

OR

Loan Relationship

[Two / Four Wheeler](#) [Loan Against Property](#) [Commercial Vehicle/ Other Loan](#)

IndusInd Bank

Share your details to get customized quote instantly

City of Current Residence

Type of employment

Date of Birth

Residence type

Monthly Net Income

Monthly Obligations

Loan Amount required

Your Name

Your E-mail ID

Your Mobile No.

I authorize IndusInd Bank & its representatives to call, email and/or SMS. This will override registry on DND / NCNC if any. I understand that the offer from IndusInd Bank is only indicative and final sanction including the loan amount / tenor is at the sole discretion of the bank and subject to my credibility. The bank may at its discretion conduct additional verifications to complete this process. Credit at the sole discretion of IndusInd Bank Ltd. *Terms & conditions apply.

GET EVERYTHING YOU EVER WANTED.
WITH QUICK AND EASY PERSONAL LOANS

- Loan amount up to ₹25 lakhs*
- Quick and easy approval process
- Easy repayment over 12 to 60 months*

*Loans are at the sole discretion of IndusInd Bank Ltd. Privacy policy | Terms & conditions



We Deliver
#DigitalSuccess

INDIA | UK | USA | AUSTRALIA | SINGAPORE

22+

Years

750+

Professionals

11k+

Projects

6m+

Hours

We are a full-cycle product engineering company, helping some of the fastest growing enterprises, start-ups and agencies across 20+ countries. With our unique approach and expertise in product thinking, we've been successfully delivering innovative software solutions and engineering excellence to our customers for over two decades.