CASE STUDY

Automated KYC and Loan Processing

NBFC / LENDING

NBFC - AI-led, risk-aware exception driven KYC, credit assessment and loan decisioning workflow

KEY HIGHLIGHTS

- Reduce loan TAT from days to minutes / hours
- Improve KYC compliance and auditability
- Increase straight-through processing (STP)
- Lower operational cost per loan
- Ensure regulatory adherence (RBI, AML, CKYC)

< 24 hours	↑ 70%	100%	↓ 80%
Loan TAT	**Straight-Through**	**RBI Compliance**	**Cost per Loan**
vs days previously	processing rate	AML & CKYC adherence	operational savings

AI AGENT WORKFLOW

Powered by Avintra

1 DOCUMENTS INTAKE

Pdf, image (email, shared-drive)

- OCR + Vision AI for scanned documents
- LLM-based document understanding
- Documents completeness check

2 KYC AND IDENTITY VERIFICATION

Documents Extraction and Validation

- OCR + Vision AI for scanned IDs
- LLM-based extraction: Name, DOB, gender, Address
- Signature detection, Face / Photo match

3 FINANCIAL HEALTH INTERPRETATION

Credit Risk Assessment

- Monthly income stability analysis
- EMI obligations & average balance
- Bounce / overdraft patterns

4 LOAN RULES ORCHESTRATION

Rules Engine

- Risk banding (Low / Medium / High)
- Recommended loan amount & tenure
- Pricing / interest rate suggestion

5 EXCEPTION HANDLING

Loan Workbench

- Eligibility mis-matches flagged
- Mismatch across documents
- Risk-based approvals & regulatory flags

6 CUSTOMER COMMUNICATION

AI-driven Messaging

- Document deficiency notifications
- Status updates to customer
- Disbursement readiness alerts

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