



India's leading bank accelerates credit decisions for **MSME and Agri Customers by 50% with eMACH.ai Lending**

India | eMACH.ai Lending

Client overview

The leading Indian bank is operating as a full service universal bank that serves the customers from all segments - with a strong presence in retail, corporate, MSME, agriculture, capital markets, investment banking, and mutual funds.

The bank touches the lives of millions of Indians through a comprehensive portfolio of financial

products and services, delivered via branches, ATMs, and digital channels.

Driven by a philosophy centered on customer convenience, service excellence, and relevant financial solutions, the bank identified MSME and Agriculture lending as critical pillars for long-term growth and economic impact.

Challenges



Lack of a single system to manage complexities across MSME and Agri loan products leading to operational inefficiencies.



Limited automation, increasing dependency on manual intervention while constraining scalability and consistency of credit decisions.



Absence of a single, 360-degree view of customer exposure, limiting portfolio optimization, risk oversight, and effective management of customer credit capacity.

Solution

The bank partnered with Intellect Consumer Banking to implement the eMACH.ai Lending's Loan Origination System, choosing it for its depth of functionality, intuitive user experience, and cloud-native, API-first, MACH-enabled architecture.

Transformation highlights

Launched 50+ new products for MSME and Agriculture customers

Single onboarding application for multiple segments, reducing onboarding time with intuitive data fetching from diverse sources.

World-class UX driving customer delight with high self-service adoption and on-the-go banking.



Improved credit portfolio with a 360° view of customer exposure

The single origination platform for Agri and SME loans facilitating end to end processing

Rapidly launch business functions and services, ensuring ease of integration & support for devops with MACH architecture.

Metrics at a glance



50%+
reduction in
loan approval
times



12%
year-on-year
increase in
business value



1,200+
business rules
configured for
automated evaluation
and enforcement



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