



# India's largest private sector bank achieves SME loan approvals in a record 90 minutes with eMACH.ai Lending

India | eMACH.ai Lending

## Client overview

India's largest private sector bank is a market leader with a clear vision of delivering superior financial solutions through innovation, customer focus, and sustainable growth. It manages assets exceeding USD 230 billion and a customer base of over 43 million. SME lending is a strategic growth engine for the bank,

contributing nearly 40% of total revenues.

To sustain this growth with minimum impact on its operating expenditure, the bank set out to modernize its SME lending operations - focusing on speed, scale, and superior customer and relationship manager (RM) experience.

## Challenges

The SME lending landscape in India is highly competitive, with customers demanding faster access to credit, digital-first journeys, and minimal manual intervention. Against this backdrop, the bank faced several structural challenges:



Long loan sanction time up to 20–25 days, fearing bad customer experience and loss of business



Heavy reliance on manual processes, impacting productivity of relationship managers



Limited ability to launch segment-specific credit products for the SME customers



Lack of digital self-onboarding capabilities for SME customers, increasing friction in loan initiation

## Solution

The bank partnered with Intellect Consumer Banking, and chose eMACH.ai Lending to drive its SME lending transformation. The solution delivered a cloud-agnostic, scalable deployment on public cloud infrastructure, leveraging a headless architecture to support both self-service and RM-assisted onboarding journeys.

## Transformation highlights

Unified platform delivering customized credit offerings across working capital, healthcare, transport, construction equipment, agri, and mortgage segments.



Rapid launch of multiple MSME credit products, enabling faster go-to-market and improved responsiveness to evolving customer and segment needs



Intelligent generation of pre-approved offers for existing customers with end-to-end digital document execution, including secure e-signatures.



Digital self-initiation of SME loan applications, allowing customers to begin their lending journey online with minimal friction.



Prebuilt API stack integrating over 70 internal and external systems, enabling digital data aggregation and zero human-touch disburseals.



Headless onboarding architecture supporting both self-service and relationship manager-assisted journeys for flexible customer engagement.

## Metrics at a glance

The transformation delivered measurable business impact in less than one year:



**65,000**  
Proposals  
Initiated



**3.1 Billion**  
SME loans  
approved



**1.9 Billion**  
loans  
disbursed



**18,000+**  
Happy customers  
received disbursement



Loan approval  
achieved in  
**90 minutes**



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