

# SCALING BUSINESS OPERATIONS FOR A LEADING DEBT PLATFORM BY DEVELOPING A DYNAMIC TECHNOLOGY SYSTEM

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CASE STUDY

## A TECHNOLOGY SYSTEM DEVELOPMENT CASE STUDY



The client entered the MFI lending industry in 2009. They operate as a platform that provides debt financing to under-served households and businesses by tapping into a large network of able investors, financial institutions, technology companies, large businesses and even individuals.

The main objective was to cut down the manual effort required to stimulate the processes which was also time consuming. This included end-to-end financing, documentation, structuring and fund management. The idea was also to provide an intuitive interface to all the stakeholders to curate opportunities for raising debt.

## PROBLEM STATEMENT

The client is a leading player among NBFCs, spread across 657 districts in India.

While there existed an online platform to get the ball rolling, a lot of manual power and time was still being invested in connecting the right investors to the clients.

Manual intervention was also required for verifying the documents of parties before funds were deployed. This led to large amount of paperwork.

As a result, a lot of time was taken to formalize any financial transaction between the parties which is a big no in the fast-paced finance industry.

As the business diversified and provided multiple offerings, the client felt the need to work on these challenges and to gradually scale their business operations.

## BUSINESS GOALS



Eliminate manual involvement completely from the process and save time



Create automated process from the time an entity is onboarded followed by approval of credit exposure limits, credit decisioning, data-driven risk monitoring, documentation and transaction execution



Provide a digitized platform for investors and partners to access data, fundraising, investment opportunities



Scale business operations with functional improvements and data analysis

## HOW ZUCI SYSTEMS HELPED?



After analyzing the client's need, our developers decided to develop a core technology system that will facilitate a debt platform



Our team decided to use PostgreSQL for database management to retrieve the data since interactions over the system will be faster using it



For frontend, Angular framework was chosen to develop the user interface since it is more friendly and flexible while handling huge processes, as in this case for complex calculations



The logic in the system was defined to identify potential investors and showcase the financial structures in terms of principal amount, interest to be paid and the duration to prospects who are looking for funds



CAMS report was integrated into the system to bring high standards of governance outlining the financial standing of investors

## THE IMPACT



The investors were enabled to login to the portal and create their own account instead of waiting for a representative to intervene and take care of processes manually



The users or potential clients could download the CAMS report of any financial institution or investors in no time as CSV file



Documents were verified online avoiding delays or any manual errors



Overall processes became 3 times faster



All in all, the portal enabled smooth performance of a wide range of digital financial transactions

TECH STACK





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