



## YES Bank transforms its SME loan origination, achieving 40% reduction in origination process turn-around time with eMACH.ai Lending

India | eMACH.ai Lending

### Client overview

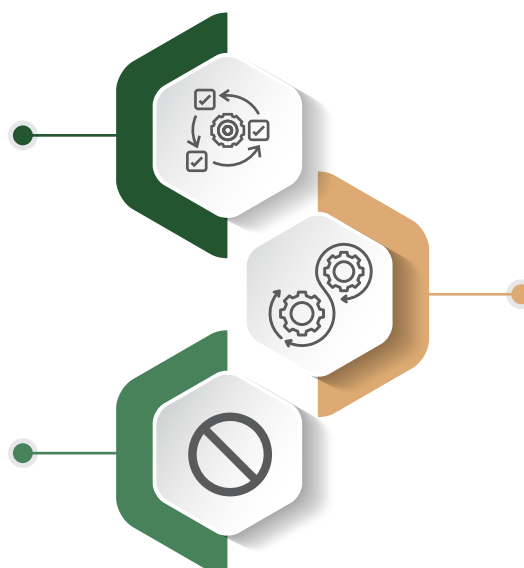
YES Bank is a customer-centric, Full Service Commercial Bank. Since its inception in 2004, the bank has developed a complete range of technology-driven digital offerings catering to corporate, MSME, and retail customers across a pan-India presence.

The bank identified SME and MSME lending as a core pillar for business growth, recognizing the immense potential of this underserved segment which contributes significantly to India's GDP. To gain a competitive advantage, the bank aimed to improve the speed and quality of loan origination while maintaining rigorous risk management.

### Challenges

**Lack for agility:** The bank required a nimble and dynamic SME loan origination process to adapt to evolving market requirements.

**High "First Time Not Right" cases and low "Login to Sanction" ratio.**



**Operational inefficiency:** The bank sought to improve productivity and economize the Turn-Around-Time (TAT) of the origination lifecycle to stay ahead of the competition.

## Solution

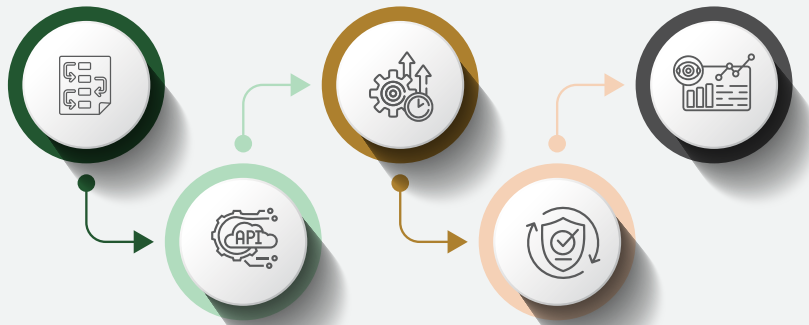
YES Bank partnered with Intellect Consumer Banking to implement the eMACH.ai Lending's Commercial Loan Origination System (CLO). Branded internally as COLORS (Commercial Loan Origination System), the platform was built on a cloud-native, API-first micro-services architecture to ensure seamless scalability and a contextual business experience.

## Transformation highlights

Digitized the entire SME loan origination lifecycle, improving First Time Right outcomes by reducing rework and exceptions across credit processing workflows.

Enhanced productivity, allowing the bank to process significantly higher SME loan volumes without increasing manpower.


Enabled real-time visibility of proposal status for relationship managers, partners, and third-party vendors, improving coordination and customer experience.



Established an open integration ecosystem through open APIs

Empowered business teams to pursue bespoke growth strategies across SME/MSME segments while maintaining strong risk and regulatory compliance.

## Metrics at a glance

  
Up to  
**40%**  
reduction in  
origination process  
Turn-Around Time  
(TAT)

  
**50%**  
reduction in  
First Time Not  
Right (FTNR)  
cases

  
**30%**  
Expected  
improvement in  
the bank's 'Login  
to Sanction' ratio



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