Case Study

A Cooperative Bank Enhances Borrower Insights & Reduces Defaults

RTAC

Client Overview

A cooperative bank with multiple branches across India, serving a diverse set of members and managing various savings, lending, and deposit operations.

Challenges

- Slow detection of defaulters increased loan risk
- No consolidated data leading to slowed decisions
- Limited insight into bank-level defaults
- No central record of cooperative-level defaults

Solution

- Cloud platform for complete borrower view
- Combines credit bureau data with cooperative insights
- Quick borrower identification via PAN & Aadhaar
- Dynamic credit scoring and multi-branch management

Benefits

- Reduced default risk
- Faster, informed loan approvals
- Enhanced visibility into cooperative defaulters
- Smarter lending decisions with latest data