

Take the performance of your lending systems to next level with Yethi's specialized lending system testing solutions - for banks, financial institutions, NBFCs, and micro-finance institutions.

With a focus on risk, revenue, and liquidity, systems today are able to better address credit risk, decision making, & deliver a customer experience that is convenient and on-demand across the entire lifecycle - from Loan Origination to Loan Management to Loan Collection. At Yethi, we ensure consistent performance and reliability of these systems, aligned to your business objectives and strategic growth plan.

# Navigating the Testing Challenges of Lending Systems

Lending is a document-heavy process for banks and financial institutions, requiring extensive paperwork and multiple rounds of review in the underwriting stage. At the same time, transparent communication with borrowers throughout the process must also be maintained. The complex process makes the testing of these systems highly challenging.

Business Rule Configuration

**Divergent Regulations** 

Maintaining Data
Accuracy

Expertise in Manual or Automated Testing Based on the Requirement Complexity of the Lending Ecosystem

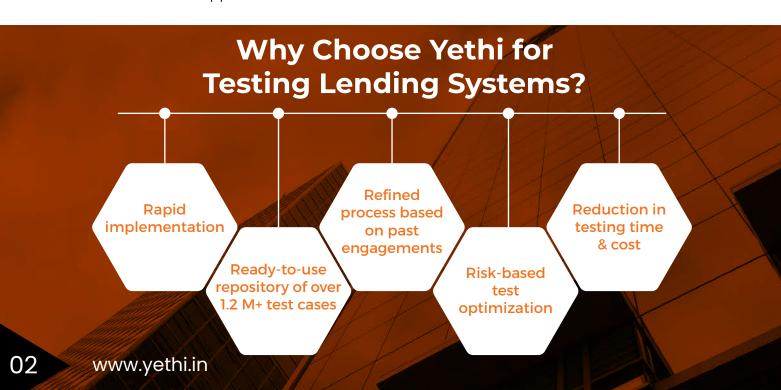
Complicated Business Processes & Operational Challenges

Delivering Exceptional User Experience

## **Ensuring Business Success**

Why Yethi is the Industry Leader for Quality Assurance of Lending systems?

Our testing solutions for lending systems encompass a wide array of services and comprehensive test case repositories, supporting various vendor platforms, processes, and functional areas. This approach offers assured business success.



## **Our Offerings**

# Loan Origination System

**Data Entry and Verification** 

**Underwriting** 

**Disbursement Initiation** 

**Allied Activities** 

Letter - Sanction, Declaration Letter, AD, Welcome Letter

**Reports** 

#### Loan Management System

**Loan Onboarding** 

**Loan Disbursement** 

Loan Repayment

**Loan Servicing** 

**Interest Accrual** 

Customer Level (Maintenance)

**Reports** 

# Loan Collection System

**Pre-Delinquent Work Step Flow** 

Delinquency

**NPA Processing** 

**Repayment Collection** 

**Residential Work Step Flow** 

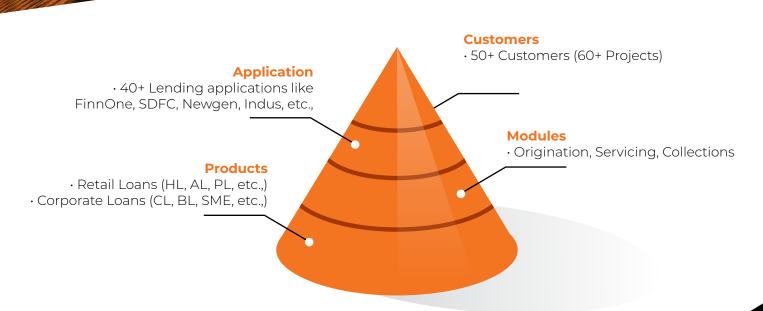
**Commercial Work Step Flow** 

**Supervisor Work Step** 

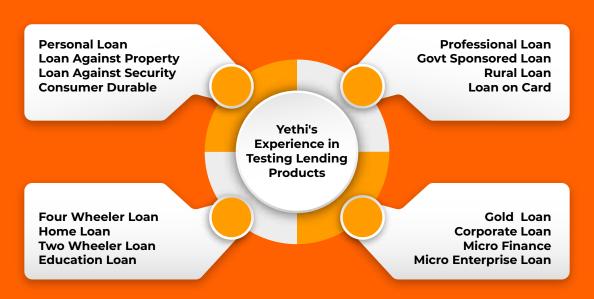
**Approver L1 & 2 Work Step** 

**Client Communications** 

# **40+ Lending Systems Tested**



# A Trusted Partner for Testing Lending Systems of 50+ Renowned Banks & Financial Institutions Covering All Lending Platforms



#### **Project Types**

BAU (Business as usual)

Transformation

Implementation

# **Extensive Testing Capabilities**

Our testing solutions are carefully designed with a focus on business processes to reduce operational, financial, regulatory, and reputational risks and provide comprehensive validation of the entire business process.

A hub of expert

and experienced

1000+ Consultants

#### **Functional Testing**

System Integration Testing
User Acceptance Testing
Regression Testing

#### **Advisory & Consulting**

**L1/L2** Functional SME Support

#### Post Go-live

**Production Support** 

#### **Non-Functional Testing**

Application **Security** Testing

**Performance** Testing

#### Seamless Automation Tool

**TENJIN** (powerful Automated Test Engine)

#### End-to-End /Specific Phases Testing

On-Site/Off-Shore/ Combination Testing Serving testing excellence to clients

for more than a decade

Global footprint with presence in 130+ clients across APAC, EMEA, and LATAM

# 1.2M+ Test Cases,2500+ SignificantBusiness Scenarios

A ready-to-use comprehensive test case repository of over a million reusable test assets with experience of working on 2500+ unique business scenarios, ensuring our testing capabilities are highly efficient.

# Tenjin – The Ultimate Testing Solution for Lending Systems

Tenjin eliminates programming, allowing automated testing with functional teams alone. Further, its robotic learning allows capture of all elements without errors, improving resilience, and supporting all customizations and upgrades.

#### **Loan Portal**

Testing of entry triggered in the Web Portal/Mobile/ Internet/DSA

#### **CRM**

Verification for the entry passed to CRM

#### **LOS Application**

Customer created in LOS system - Checking credit score with integrated application like CIBIL, CRISL, CRIF-High mark

#### **LMS Application**

Verify the loan details created in LMS (Tenure, Interests, Payment, EMI)

#### GI

Verify the GL for disbursement and accounting entries

#### Collections

Verify the Collections application process, for defaulters and verify the reports generated





**Challenge?** The organization faced challenges in maintaining the multiple interface dependencies leading to impact on earlier tested features.

**Solution.** Yethi, carried out end-to-end functional testing across all phases of delivery, with the following approach:

- Process-driven test design ensuring coverage of all workflow stages, deviations and exceptions
- Requirement gap identification and recommendations from Yethi's SMEs carried out as additional activity
- Additional rounds of testing proposed and carried out based on defects identified in first round of testing in each phase

### **Our Offerings**

- Full testing lifecycle of entire Loan Lifecycle Process, on R-Systems Indus (65 stages of Origination Process, Servicing, and Collection)
- Built and executed 15,000 unique test cases
- Performed multiple rounds of execution across different product portfolios aligned for Phase wise delivery
- Extensive test coverage achieved for each product
- Dedicated team for testing and production support
- Dedicated BA team successfully supported bank in Complete process revamping
- Periodic regression testing for the enhancements and new functionalities

**Conclusion:** Yethi's process led analysis and testing helped the organization to obtain Specific, Measurable, Achievable, Realistic & Timely results.





### **About**

# **Yethi Consulting**

Leading Banks rely on the Yethi Consulting Assurance expertise for business success with their financial applications. Yethi Consulting Pvt Ltd, is the leading provider of Quality Assurance and Testing Automation solutions to the Global Banking and Financial services Industry for their applications reliability and business success. With over a decade of operations, Yethi Consulting brings deep domain and industry expertise along with an inbuilt library of over 1 million Test cases for over 250 Financial Applications.

Today, Yethi Consulting through a combination of products, services, and solutions, has delivered over 750+ projects for 130+ Customers, across 30+ countries.

Yethi Consulting has been awarded with the IBS intelligence Leadership club in their Annual sales league Table 2023 as the 'Best in Quality Assurance and Testing platforms'.





Choose the right testing partner. Choose Yethi.

Scan the QR code to learn more about our services.



**Contact us** at info@yethi.in / call us at 080 4240 1500 to begin your transformative journey today!





