

THE TECH TALK

Cloud Computing: The Catalyst for Retail Lending Transformation

Building on our commercial lending insights, cloud technology is now **redefining retail lending** through **intelligent, mobile-first platforms** that unify account onboarding, loan origination, automated underwriting, collections, and analytics.

These solutions enable relationship managers to **connect with customers anytime, anywhere**, while providing lenders real-time visibility into financial behavior for **hyper-personalized offerings**. Given the pivotal role of customer experience, **SaaS-based architectures** deliver the scalability and agility essential for modern retail lending.



Strategic Pillars for Cloud Transformation Excellence

➤ Seamless Integration & Migration:

Choosing the right cloud lending platform is pivotal. It must orchestrate flawless interoperability with internal systems, core banking, payments, CRM, and reporting, while extending connectivity to external ecosystems such as credit bureaus, fraud engines, and regulatory gateways.

HSBC leverages Open APIs for real-time credit scoring, compressing approval cycles from days to minutes.

➤ Unified Vision & ROI Alignment:

A migration strategy thrives on a shared, well-articulated vision across executives, IT, and lending teams. Establishing clear ROI benchmarks upfront ensures profitability and expectation alignment.

Grab Financial Group achieved a 20% operational cost reduction post-cloud adoption through rigorous ROI planning.

➤ Phased, Agile Implementation:

Adopt an incremental approach, breaking transformation into manageable phases. Validate each stage via performance testing, security audits, and user feedback before advancing.

Lloyds Banking Group executed migration in three waves personal loans, credit cards, then mortgages minimizing disruption.

➤ Robust Security & Compliance Framework:

Cloud transformation must embed enterprise-grade security protocols and regulatory compliance from the outset. This includes encryption, identity management, and adherence to evolving financial regulations.

American Express adopted a zero-trust security model during its cloud migration, ensuring compliance with stringent global regulatory standards.

Cloud-Powered Retail Lending Solutions: Driving Agility and Customer-Centric Innovation

Cloud-native lending platforms are **redefining financial services** by delivering **speed, scalability, and hyper-personalized experiences** across diverse product lines. For **mortgages**, these solutions **streamline the entire loan lifecycle** from digital onboarding and automated underwriting to repayment and closure maximizing operational efficiency and revenue growth.

 MORTGAGES	 CREDIT CARD	 PERSONAL LOAN	 BNPL LENDING
CLOUD	Cloud-based (Mobile App)	Cloud-based	Cloud-based
SPEED	Moderate (due to underwriting)	Instant for EMI conversions	Instant (KYC & credit Checks)
CONVENIENCE	End-to-end lifecycle management	Anytime, anywhere, with personalized offers	Quick onboarding and purchase limit setup
SCALABILITY	High	Medium	High

Personal loan ecosystems offer **24/7 accessibility** with tailored offers powered by advanced financial analytics, while **Buy Now, Pay Later (BNPL)** frameworks enable **instant KYC, real-time credit checks, and frictionless loan creation**. By embracing cloud adoption, financial institutions unlock **unprecedented agility**, achieve **cost optimization**, and deliver **faster, smarter, and more intuitive lending experiences**.

A framework for banks & Fis – 3 steps Cloud-native lending adoption journey

Migrating mortgage lending to the cloud begins with two strategic choices: selecting the **optimal service model SaaS, PaaS, or IaaS** aligned with business objectives, and defining the deployment type Public, Private, or Hybrid, to **balance cost, scalability, and security**



STEP 1

ADOPT A ZERO-CAPITAL CLOUD SERVICE MODEL

Cloud service models for mortgage lending include SaaS, PaaS, and IaaS.



STEP 2

DETERMINE CLOUD COMPOSITION

Cloud deployment models include Public, Private, and Hybrid Cloud.



STEP 3

EMBRACE PHASED MIGRATION OVER WHOLESALE TRANSITION

A phased approach reduces risk by starting with one lending group and expanding.

Adopt a phased migration strategy to mitigate risk begin with smaller workloads or new customer segments, then progressively modernize legacy systems, validating each stage for a seamless, error-free transition.

Transforming Lending with Cloud : Vision and Conclusion

Lending remains the **cornerstone of banking**, yet the surge of agile **FinTechs** has redefined customer expectations demanding **personalized, digital-first experiences**. To stay competitive, banks must transcend traditional models and **adopt integrated, analytics-driven ecosystems powered by AI**, real-time decisioning, and emerging innovations like **BNPL, crypto-backed loans, and sustainable financing**.

Cloud computing is the **catalyst for this evolution**, enabling **elastic scalability, real-time data processing, and accelerated time-to-market** all while reducing operational costs. With **over 70% of global banks leveraging cloud platforms, achieving up to 40% cost savings and 50% faster product launches**, the future of lending is unequivocally **cloud-driven, data-centric, and customer-first**.

Cloud is more than infrastructure, it's the strategic enabler that positions financial institutions as pioneers of a data-driven, customer-first lending revolution

Our Vision:

"Act as a catalyst to make housing affordable in India by enabling risk optimization through data technology leverage"



PROVIDED GUARANTEES IN OVER 700 LOCATIONS
to customers across India



HELPED OVER 1,50,000 FAMILIES
realise their dream of owning a home

Our Mission:

- Partner with the housing finance industry to drive financial inclusion goals and promote responsible lending
- Maximise shareholder value while maintaining prudent risk discipline



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