

# FICCL Enhances Employee Productivity Through Newgen OmniFlow

By: Chirasrota Jena | Nov 15,2007

Fullerton India Credit Company Limited (FICCL) is a provider of small term loans to the small and medium enterprises in India. The company disburses both personal as well as business loans and follows a relationship led, community-based business model with close proximity and engagement with the customers to effectively reach out to them.

The company has more than 350 branches across 150 locations, with more than 8000 employees working under it. In order to tap the micro finance segment to expand its footprint across pan India, increase its branches to 500 by the end of 2007 and to improve the customer turnaround time, the company has deployed business process management solution from **Newgen**.

## Need for better workflow and imaging solution

The credit system at Fullerton was decentralised while the loan disbursement process was centralised. The employees were facing problems with regards to the imaging of documents like scanning, faxing and taking print outs. As the printers, scanners and other imaging machines were not centralised, the employees had to go to the machine each time to get a print out. This resulted in employees losing a lot of their productive time.

As Pramod Krishnamurthy, executive vice president, Technology, FICCL, informs, "In order to streamline the workflow and imaging process, we were planning to deploy a good business process management solution. We wanted to make the operation booking process workflow enabled so that our customers get a better turnaround time."

## Collaborating with Flexcel

The company evaluated the solutions of some Indian players like OrangeScape and MNCs like BEA, before zeroing down on **Newgen** OminFlow 5.0.

Flexcel assisted Fullerton in the hardware deployment. The project was executed in multiple phases and the solution covers the entire gamut of processes including loan origination and booking, collections and prospect tracking, loan against gold and early warning processes. The entire exercise went about smoothly and the **NewGen** team has also trained the employees at Fullerton on the solution.

Says Krishnamurthy, "It is a platform independent and scalable solution to design, deploy, modify, monitor and manage business processes. It enables automation of organisational business processes. It is a complete end to end solution helping to make our delivery system much faster. Flexcel provided the servers and other hardware products to complete the implementation process."

Fullerton has taken the licenses of 900 to 1000 concurrent users from **Newgen**.

## Minimum customer turnaround time

The deployment has centralised the various branches, resulting in a more systematic

workflow. The smooth workflow of the processes has helped Fullerton handle the customer queries within a shorter span of time. The productivity of the branches as well employees has increased drastically.

"ROI is not important for us, rather it is the customer satisfaction which concerned us a lot. Now we are thinking of deploying the same product in our expense processing system. We are also thinking of deploying an ERP system, but based on the requirements of our branches and core system, we will take the decision very shortly. We are also planning to implement a Risk Analytics Solution for our microfinance business," states Krishnamurthy.