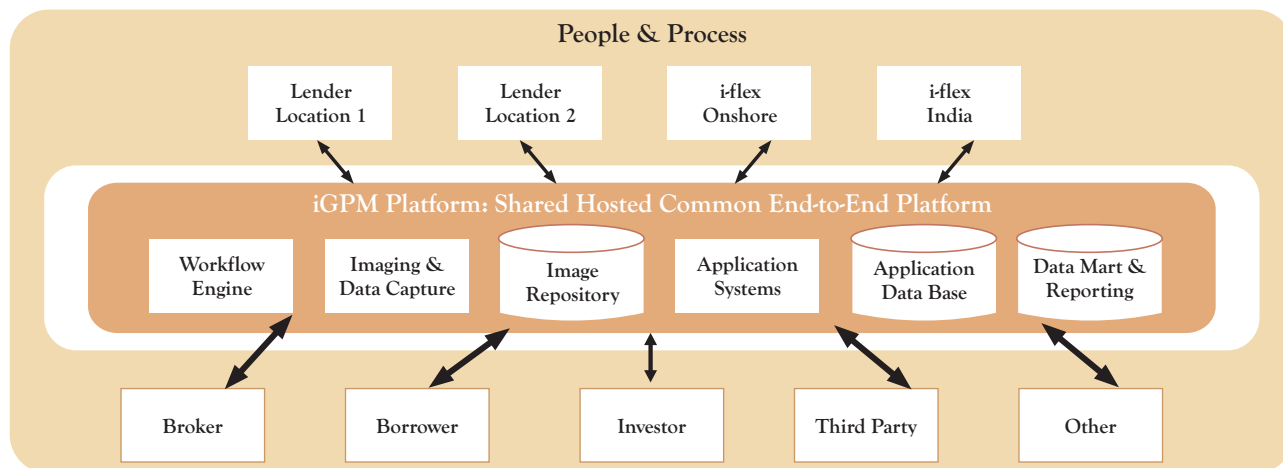


i-flex BPO's Global Processing Model - iGPM

i-flex BPO is cutting costs drastically for global lenders by deploying iGPM, an end-to-end paperless electronic loan processing solution. iGPM is based on an image-enabled, workflow-driven, end-to-end platform that allows process

execution in the most competitive manner. Our location-independent processing, 'best shore' resources and technology lead to drastic reduction in loan processing costs.



This end-to-end loan processing solution includes loan origination components. The closing and post-closure processes are managed at i-flex's state-of-the-art offshore facility in India. iGPM encompasses day-to-day management of all loans and proactively monitors various processes in a high-end, secure software environment. iGPM's comprehensive capabilities enable real-time information access, intelligent workflow management, imaging and configurable business rules. Our team of processors and underwriters seamlessly perform these tasks based on both onsite and offshore model efficiency.

Features of the Global Processing Model:

- On-line, 24x7 real-time status updates
- Mode of communication based on customer preference (fax/e-mail/emails/e-transfer)
- On-time delivery of processed loans
- Trained and certified processors
- Onshore co-location

iGPM offers the following benefits:

- Significant reduction in costs due to paperless electronic loan processing
- Considerable leap in efficiency leading to:
 - Rapid turnaround times and improved service levels
 - Clear visibility of loan file at every stage of processing
 - Statistical data collection for Six Sigma-driven process management
- Automated loan flow decisions with respect to
 - Routing to specific processor based on loan characteristics
 - Deciding loan flow route real-time to meet the SLA for each loan
 - Real-time alerts and manual override for exceptions
- Ability to record and monitor productivity, turnaround times (TATs) and other process parameters
- Ability to check process bottlenecks and ensure TATs in predictive mode
- Ability to monitor compliance checkpoints
- Location-independent processing, allowing central process control and visibility

The one-stop shop for outsourcing in banking, financial services and insurance domain

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