

# Credit Services

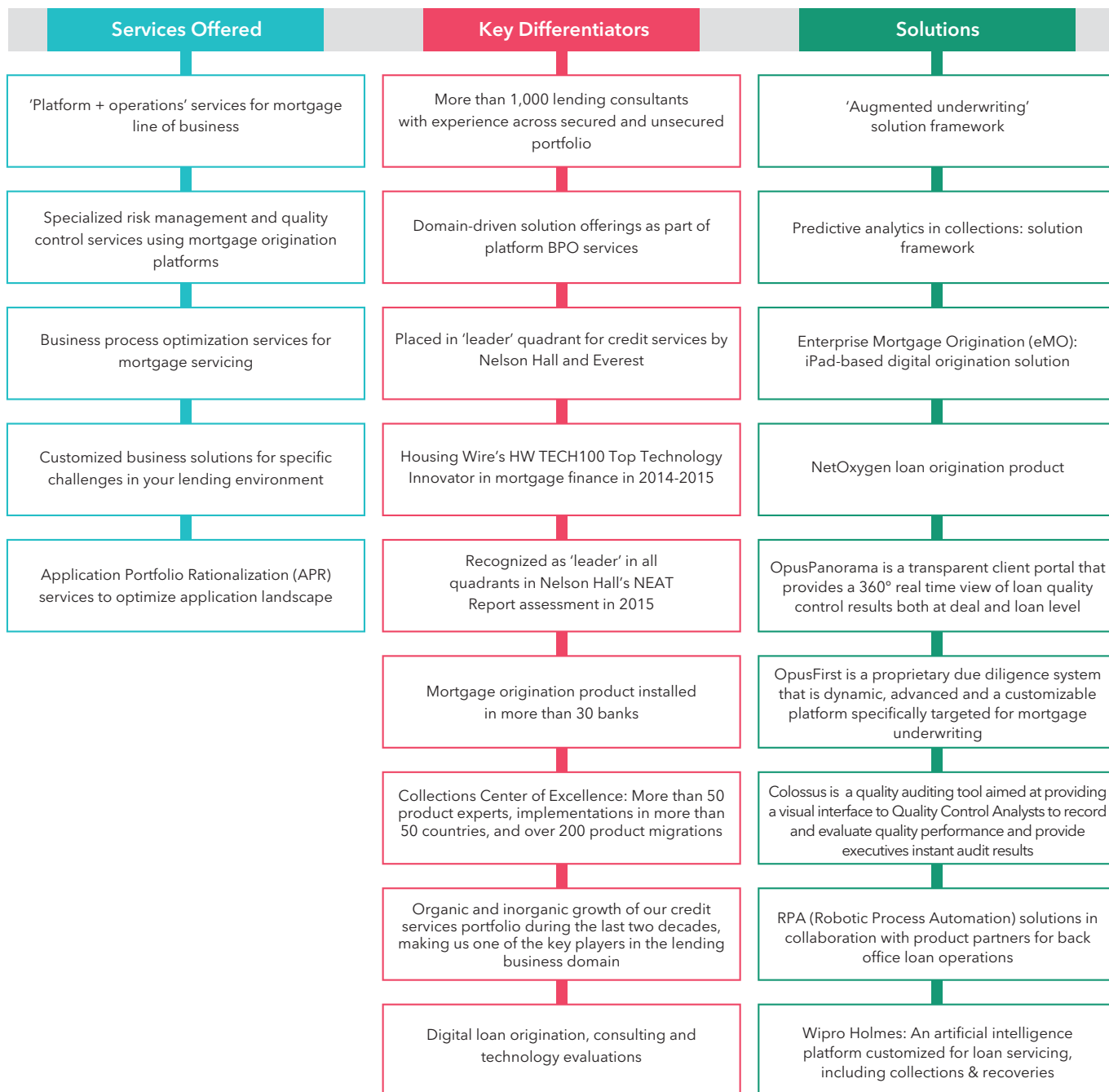
With global economic recovery underway, the credit services business is witnessing rapid growth. However, competition across credit services product categories is intense. Non-banking startups are aggressively trying to gain market share by launching truly innovative, simple, and competitive lending products. In this emerging landscape, traditional banks can no longer rely on cross selling to their existing customer base to stay competitive. Banks must innovate to evaluate new offerings within the boundaries of regulatory framework and refresh technology landscape to support them.

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## How Wipro helps

With our experience in managing the credit services portfolios of more than 70 clients for more than two decades, we can help:

- Address emerging trends by evaluating solution options for secure and unsecured lending that includes mortgages, auto and consumer lending
- Assess best-in-class product functionalities and features for your lending portfolio, leveraging our core lending products implementation experience
- Deliver quick proof-of-concepts or customized solutions using our partnerships with product and solution owners
- Drive cost efficiencies within short timeframes by managing technology and operations of your mortgage portfolio
- Conduct business process consulting assessments and providing solutions to enable digitalization and automation across lending value chain



**Figure 1:** How Wipro helps

## About Wipro

Wipro Limited (NYSE: WIT, BSE: 507685, NSE: WIPRO) is a leading information technology, consulting and business process services company that delivers solutions to enable its clients do business better. Wipro delivers winning business outcomes through its deep industry experience and a 360 degree view of "Business through Technology." By combining digital strategy, customer centric design, advanced analytics and product engineering approach, Wipro helps its clients create successful and adaptive businesses. A company recognized globally for its comprehensive portfolio of services, strong commitment to sustainability and good corporate citizenship, Wipro has a dedicated workforce of over 170,000, serving clients across 6 continents. For more information, please visit [wipro.com](http://wipro.com) or write to us at [info@wipro.com](mailto:info@wipro.com)

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