

How AI agents are cutting loan processing TAT by 70%

Two production deployments — document OCR for lending and insurance quote intelligence — delivering measurable ops savings in BFSI.

NBFC / Lending

Insurance

Document Intelligence

Agentic Workflow

70%

Reduction in loan document processing time

Orix deployment - DronaHQ 2025

8 sec

To extract all key fields from a 6–8 page insurance quote

Edme deployment - DronaHQ 2025

3.7×

Average return on every ₹1 invested in document AI

IDC / Microsoft AI Value Study 2025

USE CASE 01

Orix — Agentic Loan Origination Workflow

Orix's NBFC lending operations processed thousands of loan applications monthly, each requiring a human to manually open attached documents, extract applicant data, cross-check against credit rules, and assign the application to a credit manager. The process was slow, inconsistent, and entirely manual.

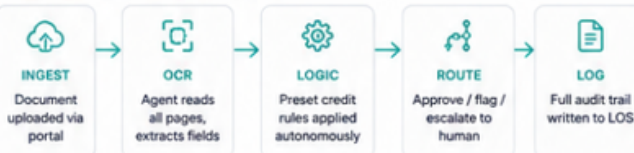
✗ BEFORE AI AGENT

- 2–3 days average processing TAT per loan file
- Manual document opening, OCR, data keying by ops team
- Inconsistent field extraction — human error on 12–15% of files
- No audit trail on extraction decisions
- Credit manager allocation manual and location-dependent

✓ AFTER AI AGENT

- 4–6 hours average TAT — 70%+ reduction
- Agent OCRs document, extracts fields, maps to credit schema
- Preset logic applied autonomously — approvals routed, exceptions flagged
- Full audit trail of every extraction and decision
- Auto-assigned to credit manager based on loan type + location

AGENT WORKFLOW — STEP BY STEP



DEPLOYMENT TIMELINE

Week 1–2: Document schema mapping + OCR pipeline. Week 3: Credit rule encoding. Week 4–5: UAT with ops team. Week 6: Production go-live. Zero custom model training required.

USE CASE 02

Edme — Insurance Quote Document Intelligence

Edme's insurance operations team received hundreds of quote documents from insurers daily — 6 to 8 pages each, in varied formats, with no standard schema. Analysts spent hours extracting sum insured, premium, benefits, waiting periods, and exclusions before comparison could begin.

✗ BEFORE AI AGENT

- 45–90 min per document for manual analyst extraction
- High error rate on benefit clauses and exclusion language
- No confidence signal — analyst guess vs agent inference identical to stakeholder
- Comparison reports took 1–2 days to compile

✓ AFTER AI AGENT

- 8 seconds per document — extraction complete
- Every extracted field returned with a confidence score (0–100%)
- Low-confidence fields automatically flagged for human review
- Structured comparison output ready for stakeholder in minutes

FIELDS EXTRACTED PER DOCUMENT — WITH CONFIDENCE SCORING



Sum Insured

Amount + currency



Premium

Annual + monthly breakdown



Benefits

Hospitalisation, OPD, maternity



Waiting Period

Initial + disease-specific



Exclusions

Full list, clause-level



Network

Hospital count by city

WHY IT MATTERS FOR YOUR BUSINESS

The BFSI ops math



Indian private bank benchmark

AI-powered loan underwriting automation reduced average processing time by **60%**, saving thousands of employee hours annually. *Tecnoprism 2025*



HDFC Bank scale reference

Processes ~5 million loan applications/year. RPA-driven automation reduced per-application processing from **45 minutes to under 5 minutes**. *AutomationEdge 2026*



Document AI cost reduction

AI-based OCR and NLP for loan and insurance documents delivers **up to 70% reduction in data processing costs** with higher accuracy. *Tecnoprism 2025*



Agentic underwriting ROI

Institutions deploying agentic workflows report **40–60% reduction in analyst time** per commercial loan. Payback: 5.1 months median. *TIMVERO 2026 / BCG 2026*

Relevant for your team?

We're hosting a roundtable at CIO Horizon Lucknow on exactly this — agentic AI for BFSI ops. 15 minutes of your time at the event could save your team thousands of hours.

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