

# Improved Agent Utilization and Increased Market share for the client



## About the client

The client is one of UK's leading banks and has over 2,000 branches and a Mortgage book totaling ~84.4 billion pounds

## Business Requirement/ Problem Statement

We manage Mortgage Originations, Completions & Servicing for our client. The client was working on strategic objectives of improving market share in new lending services offerings, reducing operational cost and achieving benefits through cost savings through increased utilization and improved productivity.

## Methodology

Tool deployed

Training and Reporting

## Approach

- Conducted periodic SUT (Standard Unit time) reviews and retimed the processes to arrive at revised FTEs required to process cases
- Released FTEs were upskilled/cross trained in complex processes thereby improving process utilization
- We deployed our CRM to enhance call management & created fresh training modules for complex processes to reduce AHT & increase FCR
- There was consistent challenge of volume fluctuation due to Global Rate Changes. We cross trained our agents to ensure seamless operations during such event
- Created an MI team to report data trends on offer amounts, release amounts, products and also predict volume spikes based on trend analysis



## Goal

- Enhance productivity and derive cost benefits for the client
- Provide strategic inputs based on data analysis to impact client top lines and profitability



## Impact

- Volumes managed offshore (India) increased from 35% to 90% with increased capability
- Helped client improve market share to 36 % in new mortgage as compared to 8 % earlier
- Helped client consolidate servicing operations from 2 onshore centers to 1 center through increased productivity