



Bussan Auto Finance India Pvt Ltd  
New Delhi, India  
www.bafindia.com

#### Industry:

Financial Services

#### Employees:

115

#### Oracle Products & Services:

Oracle Database  
Oracle Application Server

#### Oracle Partner:



Nucleus Software Exports Ltd  
www.nucleussoftware.com

**“The Oracle Database platform helped us gain end-to-end control of the loan management process and enabled underwriters to verify loan details in 5 to 10 minutes. With such a robust solution in place, we expect to make significant progress in our aim to promote the Yamaha brand across India.”**

– Shigeo Enomoto, Managing Director, Bussan Auto Finance India Pvt Ltd

## Bussan Auto Finance India Optimizes Customer Service with End-to-End Loan Management System

Founded in 2007, Bussan Auto Finance India (BAF) is a joint venture between Bussan Automotive Singapore, Axis Bank Ltd, and Yamaha Motor Asia. BAF provides financing exclusively for Yamaha motorcycles, with the aim of promoting the brand across India. The company works closely with India Yamaha Motors to market its loan products through Yamaha dealerships.

### Challenges

- Implement a proven loan management system to support the launch of the business in India
- Avoid customization where possible to ensure a speedy rollout
- Select a system that manages every stage in the lending process, from loan origination and servicing to debt collection and dealer funding
- Install a database platform that can process large numbers of transactions concurrently

### Solution

- Achieved end-to-end control of the loan management process through a workflow-based solution based on Oracle Database 10g and Oracle Application Server 10g, which enabled staff to process applications, check credit ratings, approve funding, communicate with dealers, and monitor repayments
- Streamlined loan processing activities, such as enabling underwriters to verify loan details (including applicant information and credit reports) in 5 to 10 minutes
- Minimized loan defaults through close monitoring of the repayment process; details of late or non-payments are automatically passed onto a debt collection team for follow-up
- Supported expansion across India and the launch of new business initiatives due to high scalability
- Ensured quick adoption by training business and technical users prior to the go-live date
- Maintained smooth system operation with remote support service
- Selected Oracle Certified Advantage Partner Nucleus Software Exports' financial platform for its performance and reliability