

## Transforming Faysal Bank's Lending operations with AutoSoft's Lending Platform

How Technology-Powered Automation and Innovation Enabled a Seamless Islamic Banking Transformation

### Executive Summary

Faysal Bank's partnership with AutoSoft marked a pivotal transformation in Pakistan's banking sector, enabling the digitalization and automation of lending operations for both conventional and Islamic portfolios. By 2023, Faysal Bank had successfully converted its entire conventional lending portfolio to a fully Islamic banking model, in line with State Bank of Pakistan (SBP) regulations.

### ROI & Strategic Impact

Metric	Before Transformation	After Transformation	Strategic Impact
Loan Processing Time	7 Days	< 2 days	Faster revenue realization
Operational Costs	High	40% Reduced	Improved profitability
Customer Satisfaction	Moderate	High	Increased retention & loyalty
Compliance	Manual	Automated	Lower risk, regulatory agility
Portfolio Managed Digitally	0	1.2 million +	Scalable growth, competitive advantage

*"AutoSoft Dynamics has been instrumental in supporting Faysal Bank Limited. This provides us with the platform to create a transparent, fast, and paperless green environment within the bank. The seamless automation, improved risk management, and operational efficiency have been invaluable. AutoSoft's dedicated support and tailored solutions have made a significant impact, helping us deliver superior customer service and drive growth. We value this partnership and look forward to redefining banking excellence together".*

[Watch Complete Testimonial](#)



**Aneeq Malik**  
Group Head Consumer  
Finance & Payment  
Services - Faysal Bank

## Highlights:

- **End-to-end automation** reduced manual interventions, accelerated loan processing, and improved compliance.
- **Cost savings** achieved by decommissioning legacy systems and streamlining operations.
- **Customer satisfaction** increased through faster turnaround times and digital onboarding.
- **Portfolio growth: 800,000** credit cards and **400,000** loans managed digitally.
- **Industry leadership:** Faysal Bank now sets the benchmark for Digital Islamic Lending in Pakistan.

## Flexibility:

- **Real-Time Third-Party Integrations:** Instant connectivity with credit bureaus, compliance systems, and external verification services.
- **Dual Capability:** Unified platform supporting both conventional and Islamic financing.



Over 5,000 cases processed  
monthly



Real-time account opening  
and instant fund reflection

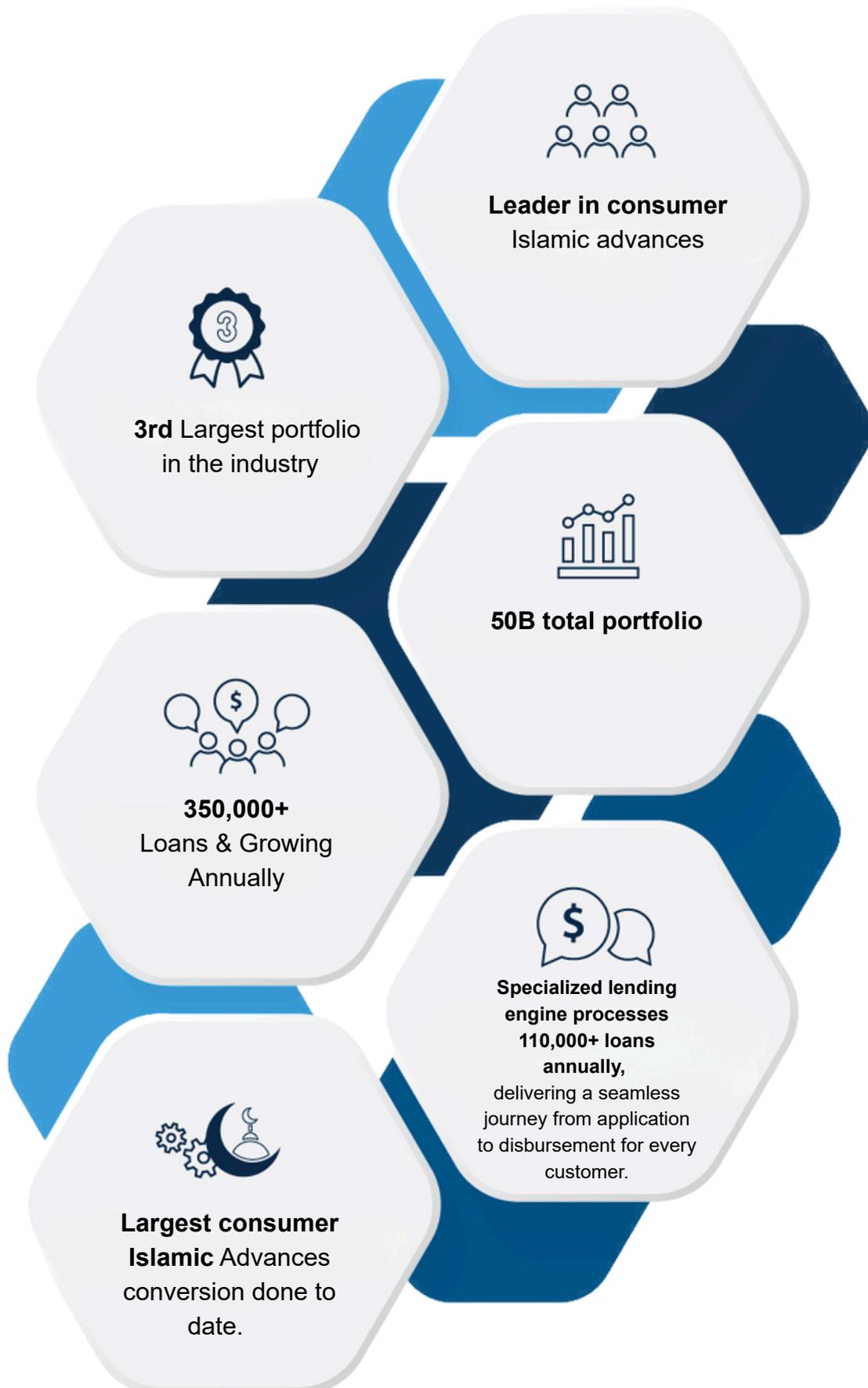


Dedicated product services  
team for priority handling



Digital onboarding app and  
tablet accessibility for  
remote clients

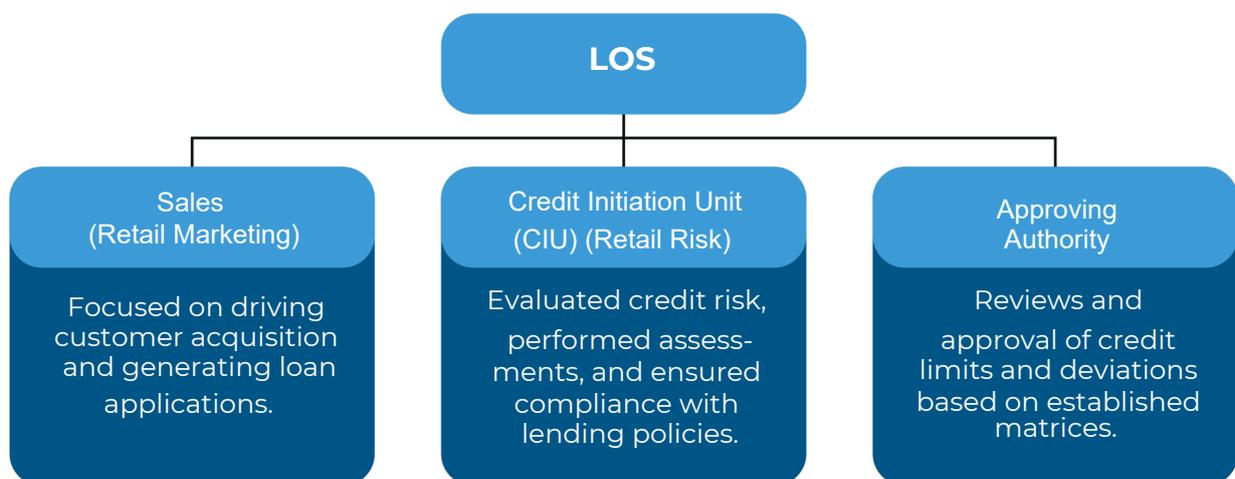
## Client Snapshot



## Business Overview

Faysal Bank Limited (FBL) is a leading financial institution in Pakistan, offering retail, corporate, Islamic, and investment banking. With over 800 branches nationwide, 5 main sales hubs and 3 CPU's, FBL leverages technology for efficient, modern, and reliable financial solutions.

### Consumer LOS Operational Model:



## Challenges Prior to Transformation

### Inefficient Loan Origination Processes



- Manual workflows for credit card and loan products
- Lack of automation and scalability
- Absence of key workflow stages (appraisal, legal opinion, cross-verification, fraud checks)
- No dashboards for loan application monitoring

### Legacy System Limitations



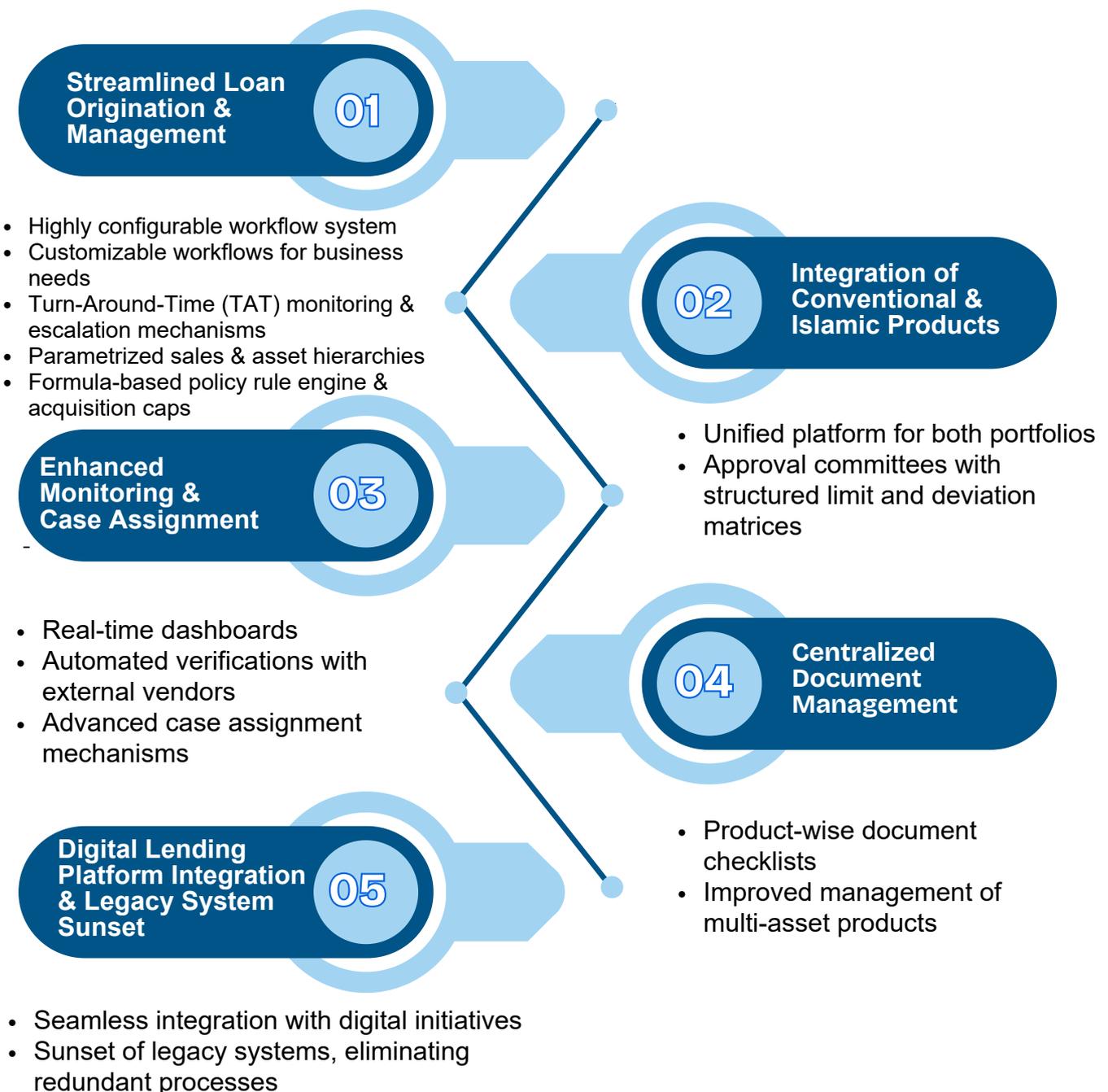
- Outdated, fragmented LOS
- Operational silos and inefficiencies
- Need for a centralized, unified solution



## Need for a Robust Digital Lending Platform

- No web portal or mobile app for loan applications
- Time-consuming workflows, higher risk of errors, longer turnaround times
- Limited competitive edge and inability to tap into online financial services demand

## Transformation Achievements



## Key Features Delivered

### Automation & Real-Time Integration

- 27+ integration points for seamless connectivity
- Real-time accounting entries to Core Banking System (CBS)
- Automated end-of-day processing

### User-Friendly Interface & Configurability

- Menu-driven, intuitive UI
- Flexible parameter-based settings

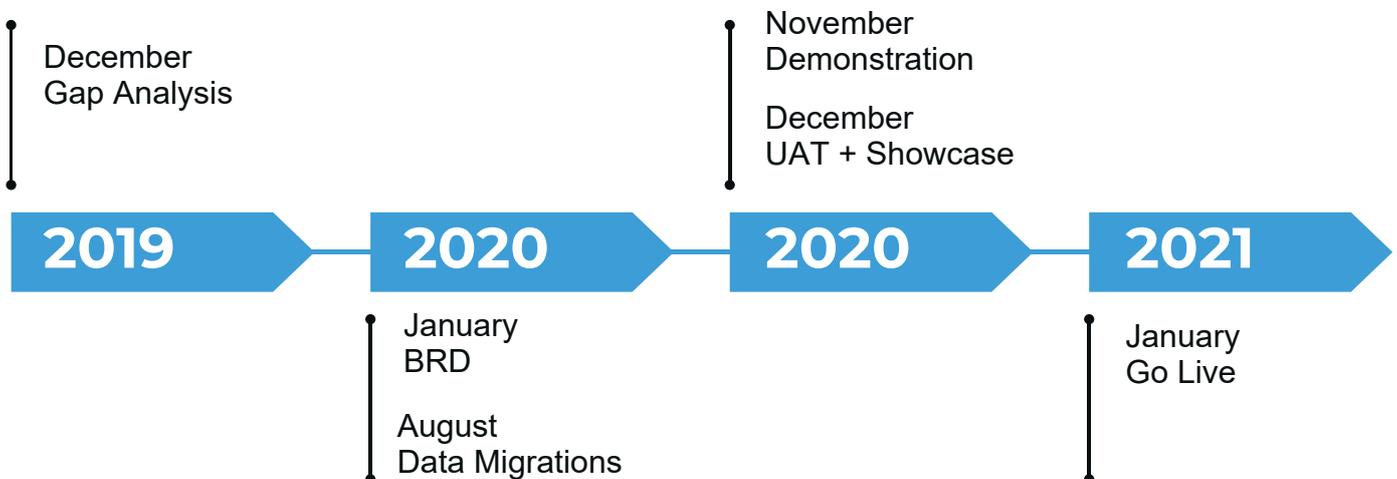
### Scalability & Technology Stack

- LOS: Oracle 19c, JBOSS App & Web Server (Java-based)
- LMS: SQL Server 2019, .NET-based development

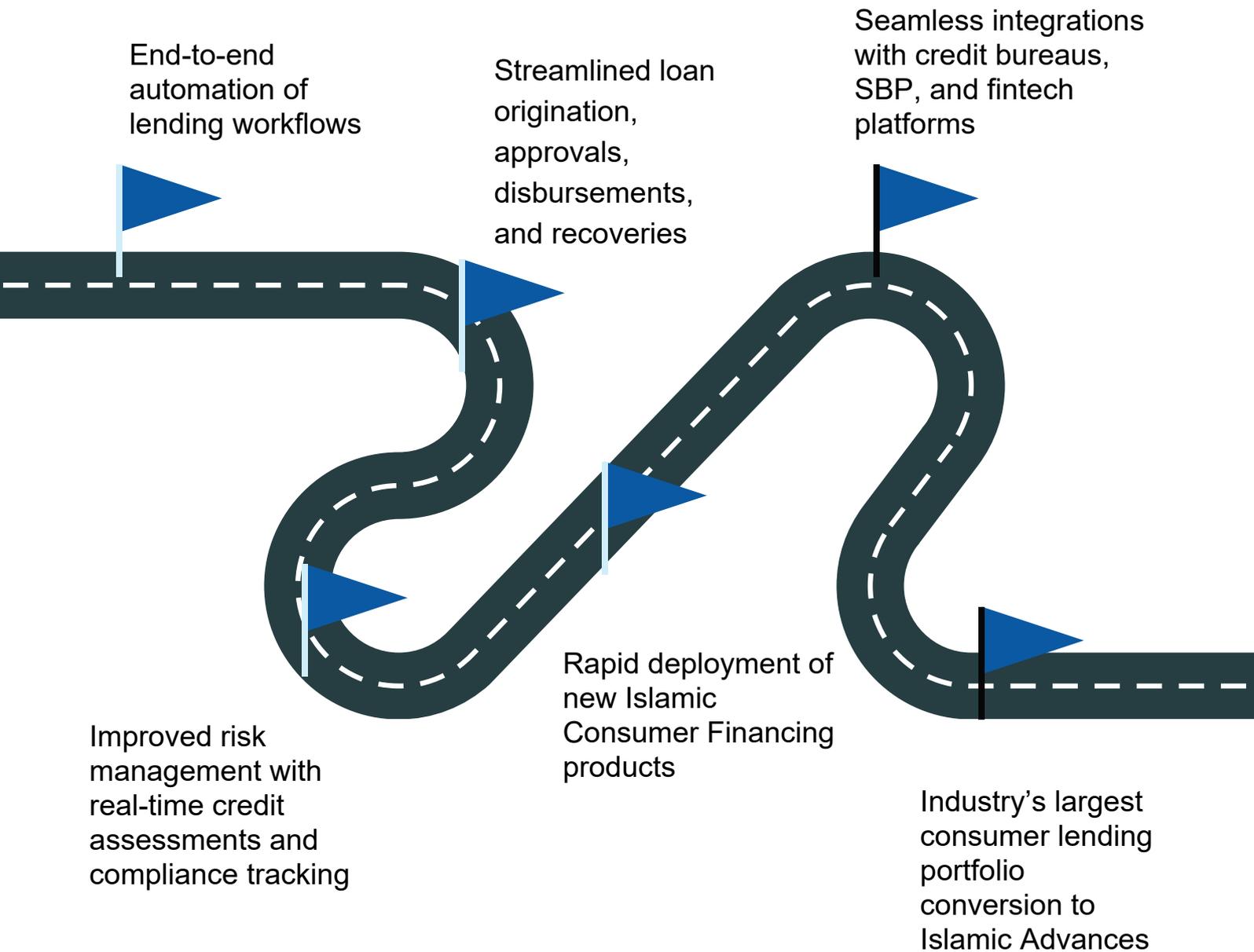
### Compliance & Security

- Fully Shariah-compliant LOS & LMS
- Strict security measures, pen-tested and approved

## Implementation Journey



## Five Years of Transformation Achievements Beyond Automation

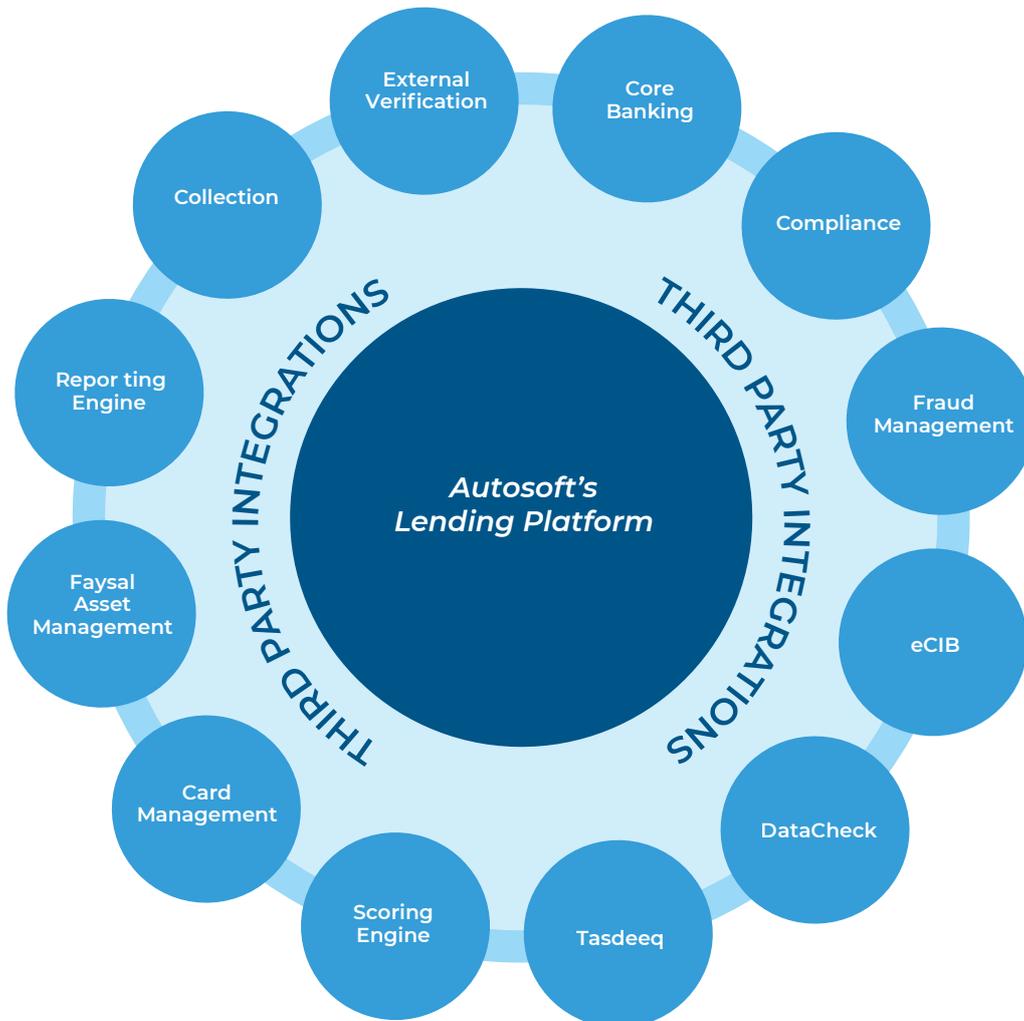


## Revolutionizing Islamic Consumer Finance: The Launch of Noor Card



- First Islamic credit card (Tawarruq-based) in the industry
- Seamless portfolio conversion for thousands of customers
- Technology-driven implementation with real-time processing and compliance
- Industry benchmark in Islamic Card Conversions

## AutoSoft Lending Platform – A Fully Integrated Lending Ecosystem



## Legacy System Transformation



### **Credit Card & Loan Migration**

Migration of 800,000 conventional credit cards and 400,000 loans to new LOS



### **Islamic Noor Card**

Conversion of conventional credit card portfolio to Islamic Noor Card



### **Musawamah Financing**

Introduction of Musawamah product for multiple asset financing



### **Enhanced LMS**

Capabilities for auto financing, Takaful, loan disbursements, recoveries, and more

## End-to-End LOS & LMS Implementation



### **Web-based Solution**

Web-based solution for both conventional and Islamic portfolios



### **Seamless Connectivity**

Service-oriented architecture (SOA) and API connectivity



### **Separate Databases**

Separate databases for Islamic products



### **Real-time Posting**

Real-time posting to Core Banking System (CBS)

## Integration with Digital Lending Platform



### Seamless Integrations

REST-based APIs for over 45 integration touchpoints



### Configurable workflows

Configurable parametric workflows for onboarding and lending



### Compliance Integrations

Advanced KYC, biometric integration, and compliance screening

## Benefits To Faysal Bank



### Increased Efficiency

5,000+ cases processed monthly, bulk approval, instant fund reflection



### Enhanced Customer Satisfaction

Dedicated product services team, faster turnaround



### Reduction in Operational Costs

Cost-effective solutions, reduced dependency on vendors



### Modernized Lending Operations

Digital onboarding, tablet accessibility, integrated systems



### Improved Compliance & Reporting

Seamless data retrieval, centralized reporting

## Future Roadmap Alignment with AutoSoft

### Digital Lending Journey:

Seamless loan applications, launching Noor Card and other products



### Advanced Analytics & Dashboards:

Real-time, data-driven insights for CRO and CDO



### Operational Efficiency:

Through AI & RPA: Automated decision-making, process optimization





## Strategic Benefits

- Improved operational efficiency & faster loan processing
- Enhanced scalability for future growth
- Future-ready platform for new digital transformations

## Key Enhancements

- Compliance & Regulatory Alignment
- Automation & Efficiency
- Biometric Integration
- Advanced MIS & Reporting
- API-Driven Architecture

## Implementation Overview

- Web-based, end-to-end Loan Origination System (LOS) & Loan Management System (LMS) deployed.
- Covers both Conventional & Islamic lending portfolios.

## Technology Stack

- LOS: Java & Oracle – Flexible workflows, customizable product definitions.
- LMS: .NET & MS SQL – Seamless integration with LOS, smooth data flow.

# Solution Architecture & Integrations

