

Data Platform Modernization for a Leading Microfinance Bank

Business Problem



- Real-time disbursement and collections data required for 16 million customers across 157,000 locations
- Legacy on-premise data platform unable to scale for high-concurrency operational insights
- AI/ML capability non-existent; decision-making dependent on manual Excel and BI reports
- Evolved, un-architected data model causing poor data quality and high turnaround times
- No RegTech capability to support regulatory submissions to the central bank and credit bureaus

Solution



- Modern data platform built on Databricks with ingestion, data governance, FinOps, and certified data quality
- Data catalog and lineage implemented to accelerate data product development and consumption
- AI/ML-powered segmentation, nudges, risk scoring, and customer lifecycle management embedded
- Real-time data APIs deployed to enable on-demand data delivery and an intelligent insights layer
- Automated RegTech extract pipeline built for seamless bureau and central bank compliance submissions

Value Delivered



- ✓ **3X increase** in the number of data products launched, with 35% faster time to market
- ✓ Platform supports **2,000 power** users and **150,000 static** published dashboards concurrently
- ✓ **100% data catalog** coverage with certified lineage enabling trusted, governed data consumption
- ✓ AI-driven insights replaced manual reporting, transforming operational decision-making at scale
- ✓ Regulatory compliance fully automated, reducing audit preparation effort and associated risk



3X

Improvement in data product launches



35%

Reduction in data product launch time



2000+

Power users on the modern data platform