

Intellect launches PF Credit, a suite of digital experts powered by Purple Fabric (PF), to help banks enhance lending capabilities

The offering comprises 5 digital experts, each covering a critical stage of the end-to-end lending lifecycle

Mumbai, 07 October 2025 - Intellect Design Arena Ltd., a global leader in enterprise-grade financial technology, today announced the launch of PF Credit, a cutting-edge suite of AI-first lending offerings poised to reimagine the loan management landscape. With a strong commitment to innovation and efficiency, [PF Credit](#) harnesses intelligent, modular digital experts to enhance the entire loan lifecycle, from loan origination to collections and servicing.

PF Credit encompasses five distinct domain-rich Digital Experts, each designed to address specific challenges in the lending process:

- **Loan Origination Digital Expert:** Accelerates onboarding by up to 10X by eliminating manual data entry errors through automated unstructured data sourcing and conversational guidance.
- **Loan Underwriting Digital Expert:** Reduces NPA risk by up to 30% and enhances credit decision-making speed & accuracy through precise risk assessments, Deviation Management, Contextual Data Analysis, and a Chat Assistant.
- **Loan Customer Service Digital Expert:** Boosts customer satisfaction by autonomously resolving over 80% of inquiries through an AI-enabled Multilingual Assistant, significantly reducing call center traffic.
- **Loan Operations Management Digital Expert:** Achieves up to 30% reduction in operational costs by eliminating manual processes.
- **Loan Collections Digital Expert:** Boosts recovery rates by up to 20% and agent productivity by up to 25% through Intelligent Case Allocation and effective collector engagement with a Personal Assistant and Multilingual Communicator.

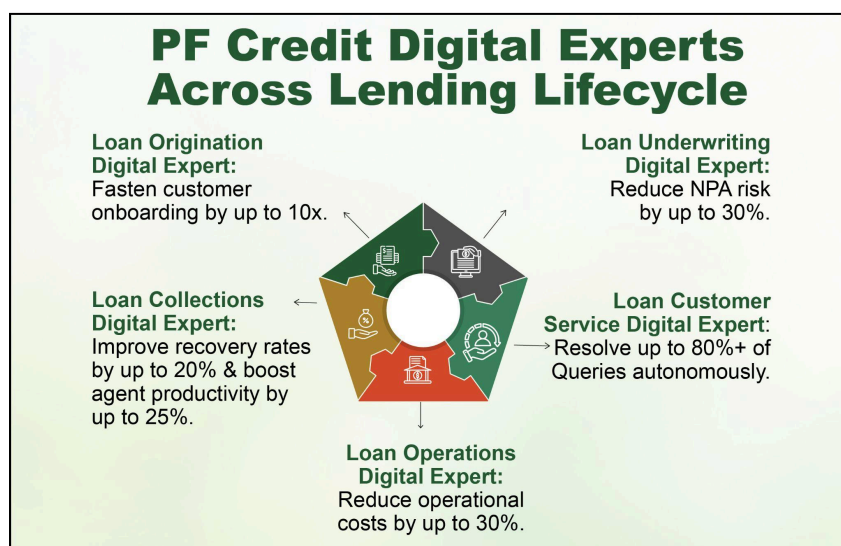


Image: Digital agents offered by Intellect's PF Credit for banks

Powered by Purple Fabric, an enterprise-grade Open Business Impact AI platform by Intellect, the offering unifies enterprise knowledge as a service, orchestrates intelligent agents as scalable expertise and adds governance to LLMs so that your AI delivers true business impact.

PF Credit is available as a full-stack offering with [Intellect's eMACH.ai Lending](#), for an end-to-end digital credit transformation and can also seamlessly integrate with banks' existing lending solutions like Loan Origination Systems (LOS), Loan Management Systems (LMS) and Collections Systems.

Rajesh Saxena, CEO, Intellect Consumer Banking stated, "At Intellect, we recognise that the challenges of quick loan approvals and rising non-performing assets are critical hurdles for banks. With the launch of PF Credit, we are committed to transforming these challenges into opportunities. This innovative suite of AI agents not only streamlines the lending lifecycle but also enhances decision-making and operational efficiency. Our vision is to empower banks with intelligent solutions that drive performance and improve the asset size of banks, ultimately fostering a healthier financial ecosystem for all."



About Intellect Design Arena Limited

[Intellect Design Arena Ltd](#) is a global leader in enterprise-grade financial technology, delivering composable and intelligent solutions to forward-looking financial institutions across 61 countries. With three decades of domain expertise, our product suite spans Wholesale Banking, Consumer Banking, Central Banking, Wealth, Capital Markets, Treasury, Insurance and Digital Technology for Commerce. Applying First Principles Thinking and Design Thinking, we have elementalised the financial services landscape into a finite set of Events, Microservices, and APIs, enabling faster, modular transformation with measurable outcomes.

At the heart of this are eMACH.ai, the world's most comprehensive, composable and intelligent open finance platform; Purple Fabric, the world's first Open Business Impact AI platform; and iTurmeric, our composable platform for seamless integration and configuration. We are a pioneer in applying Design Thinking and our 8012 FinTech Design Center, the world's first Design Center dedicated to Design Thinking Principles, underscores our commitment to continuous and impactful innovation, addressing the ever-growing need for digital transformation. We proudly serve over 500+ customers worldwide, supported by a diverse workforce of solution architects, and domain and technology experts in major global financial hubs. For more information, visit www.intellectdesign.com

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