

TECH  
**mahindra**

# GenAI Based Automated Document Processing

Smart Financial Onboarding  
Portal with GenAI & ABBYY IDP

*Scale at **Speed***



# Meet Our Team



**Mr. Bharathi Sathya LSN**

Practice Lead – Enterprise Digital Services  
Leading practices in portals, digital  
experience, intelligence document  
automation and leading innovation  
across DEA.



**Ms. Himani Soni**

ABBYY architect having 8 years of  
experience in Intelligent Document  
Automation, OCR, IDP and have led many  
opportunities in document automation  
space.



**Mr. Manu Gupta**

Software Engineer with expertise in ABBYY  
IDP, Liferay, Newgen along with hands-on  
in technologies like JAVA, React, and cloud  
services.

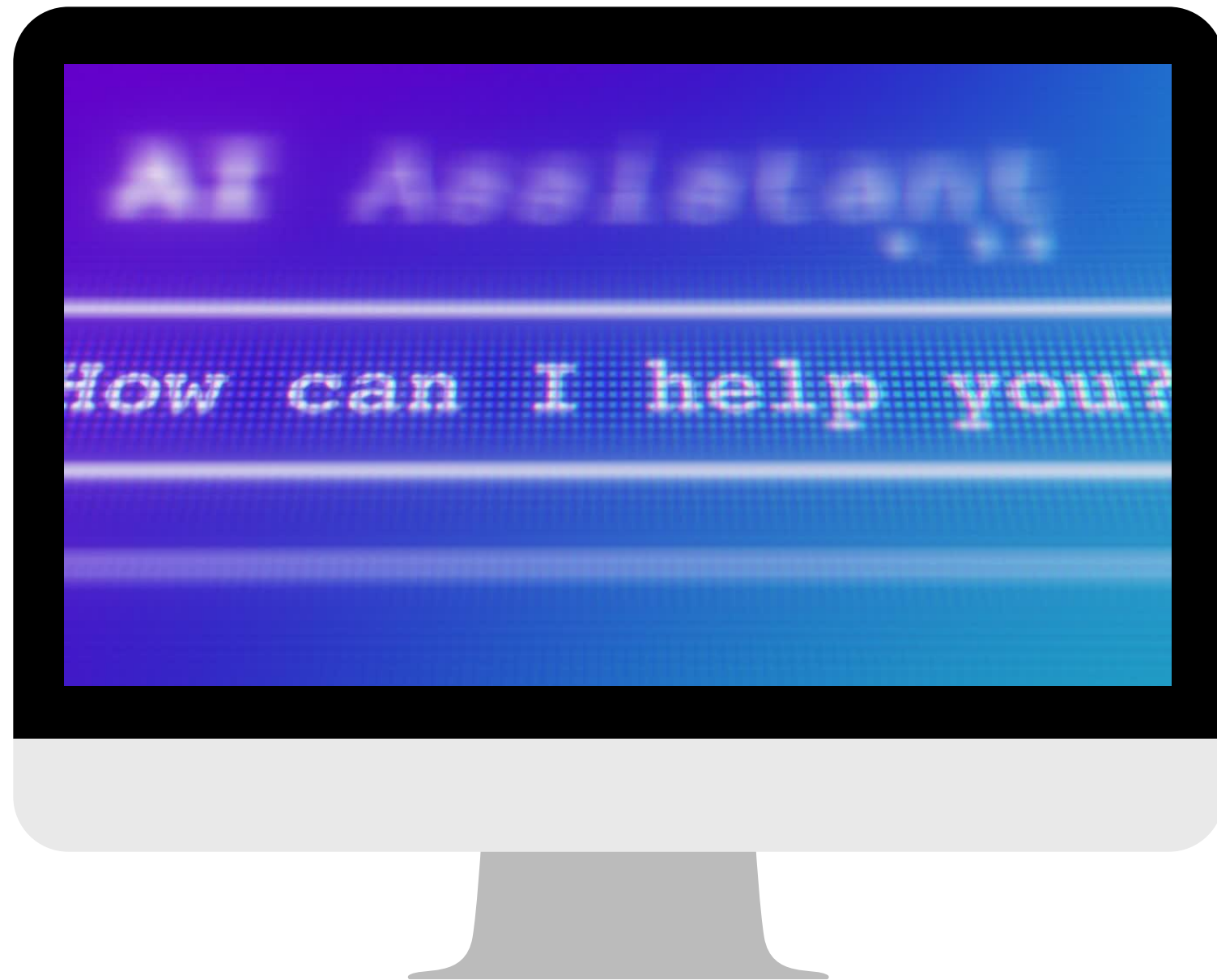




# The Problem

Why Customer Onboarding is broken.....

- Slow, document heavy, manual processes
- High drop - offs due to friction and poor UX.
- Redundant KYC checks, high fraud risks



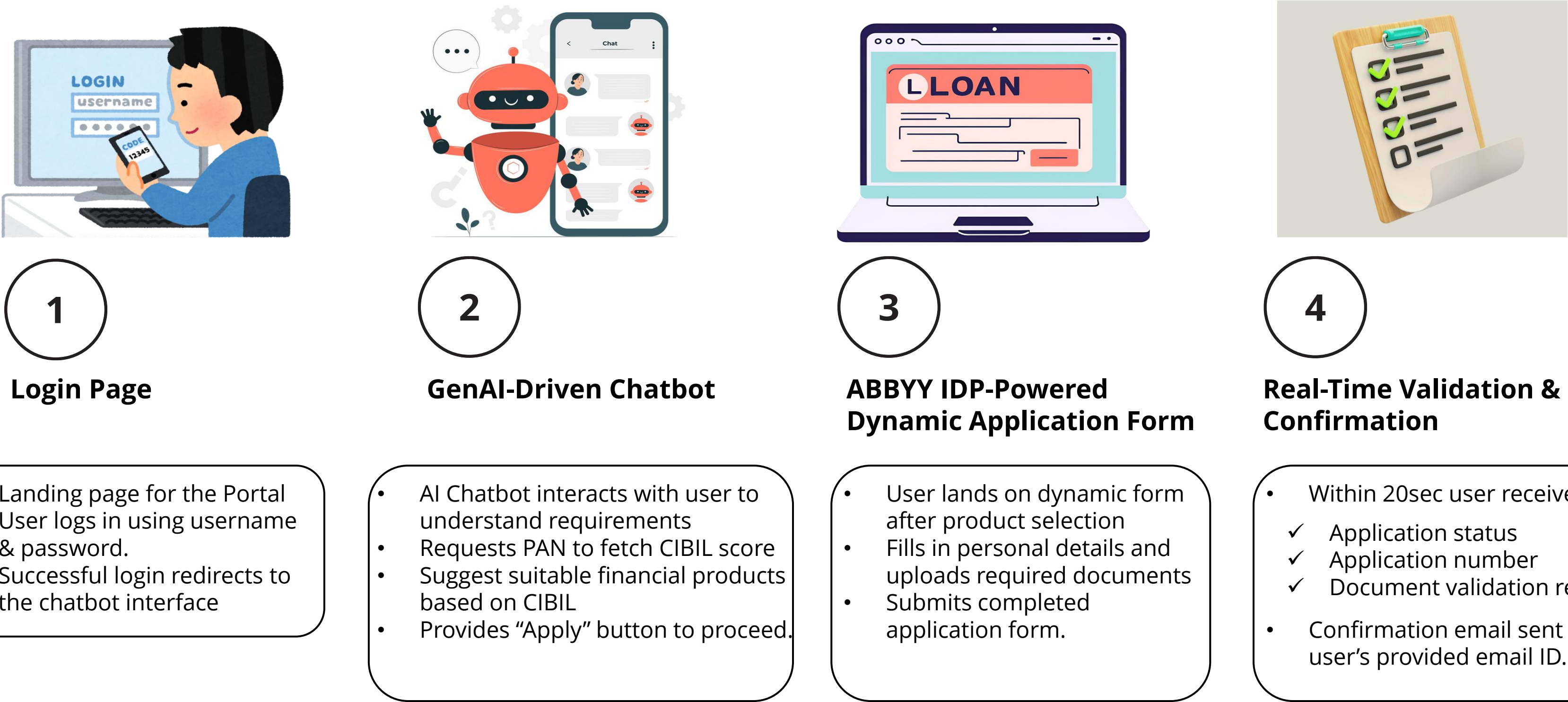
# The Opportunity

What customers & financial institution needs....

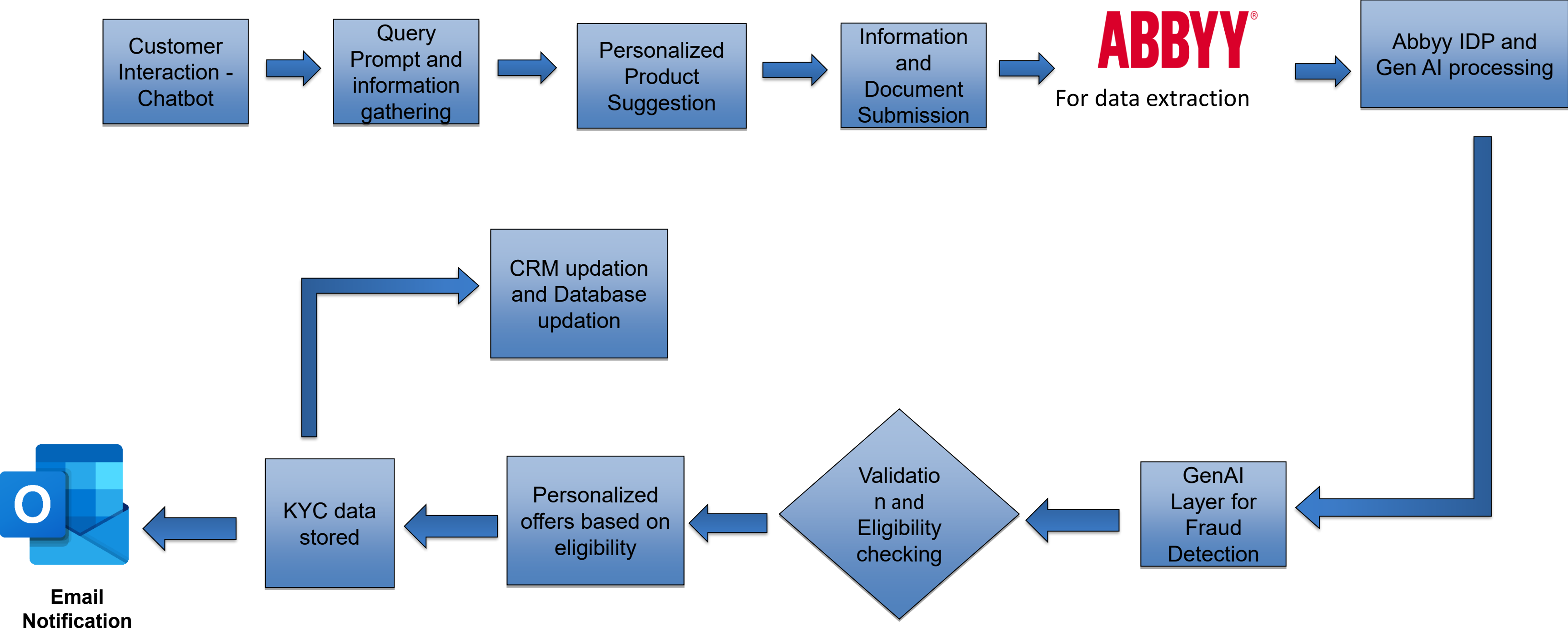
- Replace traditional onboarding with GenAI Chatbot
- Automate document handling with ABBYY IDP
- Create a unified, real-time onboarding journey

# Smart Onboarding – End to End Solution Flow

How it works..



# Technical Architecture - E2E flow Diagram





# Key Technologies

Tech stack that powers it....



- » Frontend – React
- » IDP Engine – ABBYY Vantage
- » Backend API's – Node JS
- » GenAI Integration – OpenAI GPT 35 turbo
- » Fraud Detection – Rule Engine / Image Check
- » Eligibility Logic – Custom Business Rules
- » SMTP Based – Email Triggering

# Our Solution

Meet the Smart Financial Onboarding Solution Portal..

[Demo Link](#)

Smart Financial Onboarding Portal

Hi! I'm your Smart Onboarding Assistant. How can I help you today?

Hi

Hello! How can I assist you today? Are you looking for help with a credit card, a loan, or an account opening?

I am looking for a credit card

Great! Could you please provide your PAN so I can check your CIBIL score and suggest suitable credit cards for you?

RODPM1261E

Ask me anything...

Send

Loan Application Form

Full Name

Adarsh Kumar

Email

MG00986175@techmahindra.com

Mobile Number

06396816109

DOB

11/01/1973

Occupation

Engineer

Salary

20000

Aadhar Number

680704768242

PAN Number

ABCDE1234F

Passport Number

F7802033

Voter ID Number

GDN0225185

Address

A-20, Block A, Sector 60

Country

India

Upload Documents

Aadhaar (PDF/JPG/PNG)

Choose File

Aadhar-1.jpg

PAN (PDF/JPG/PNG)

Choose File

PAN-1.jpg

Passport (PDF/JPG/PNG)

Choose File

Passport-1.png

Voter ID (PDF/JPG/PNG)

Choose File

VoterID-1.png

Bank Statement (PDF/JPG/PNG)

Choose File

ScanBank1.pdf

Payslip (PDF/JPG/PNG)

Choose File

PS1.2.pdf

Submit

GenAI-driven conversational UX

ABBYY IDP for intelligent document extraction

Create a unified, real-time onboarding journey

Document processing success.

Validation Summary:

Aadhar-1.jpg - Aadhaar Validation Passed

PAN-1.jpg - PAN Number Matched

Passport-1.png - Passport Number or DOB Matched

VoterID-1.png - Voter ID Matched

PS1.2.pdf - Income Validated

ScanBank1.pdf - Bank Statement Validated

Application Details:

Application Number: PF-953355

Application Status: Approved

Smart Financial Bank

AdminagentLogout

Agent Dashboard

Monitor applications and customer metrics

Last updated: 7/8/2025, 4:36:48 PM

Total Applications

19

+12% vs last month

Approved Applications

10

+18% vs last month

Rejected Applications

9

-5% vs last month

Total Inquiries

22

+8% vs last month

Total Applications Processed

128

+18% increase from last month

Average Processing Time

20 Seconds

5% Faster than last month

Recent Applications

Scale at Speed



# Value Delivered

Why it is a game changer..

- » 80% Faster Onboarding
- » Compliance and Risk Management
- » Cross Sell Opportunity Unlocked
- » Improved Customer Satisfaction
- » 90% Reduced Opex
- » 40% Fewer Drop-offs
- » Real Time Agent Dashboard



# Future Roadmap

What's next.....



## Plug-and-Play Chatbot for any Financial Institution

Embedded chatbot that seamlessly integrates with any bank or NBFC's digital presence.



Expansion to comprehensive financial products



Direct Integration with CIBIL APIs



Multilingual chat support



Seamless Integration with existing bank ecosystem.



**THANKS!**  
**Any Questions?**

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