



Tata BSS Next Generation Mortgage and Loan BPS

**Vendor Assessment
Report Abstract**

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Who Is This Vendor Assessment For?

NelsonHall's Next Generation Mortgage and Loan (M&L) BPS vendor assessment for Tata BSS is a comprehensive assessment of Tata BSS' next generation M&L BPS offerings and capabilities designed for:

- Sourcing managers monitoring the capabilities of existing suppliers of capital market process outsourcing and identifying vendor suitability for M&L BPS RFPs
- Vendor marketing, sales and business managers looking to benchmark themselves against their peers
- Financial analysts and investors specializing in the support services sector.



Key Findings & Highlights

This NelsonHall assessment analyzes Tata BSS' offerings and capabilities in mortgage and loan BPS. Tata BSS is one of a number of mortgage and loan BPS companies analyzed in NelsonHall's comprehensive industry analysis programs.

Tata Business Support Services Limited (Tata BSS) entered the lending BPS business in 2007 with a contract with Tata Motor Finance to deliver collection services. Since then, the relationship has grown in scale and other banks have been added as clients.

Indian regulations enable lenders to reach out to customers via electronic means, typically phone, but require them to follow up in person to collect monies or application documents. Tata BSS (as a captive arm of Tata) has local, in-person customer contact representatives from ~600 centers across India. Direct contact collections are very labor intensive, typically requiring 10x the number of representatives for collection servicing than a delivery center requires for the same number of accounts.

In January 2015, Tata BSS started collecting monies for Middle Eastern banks (Gulf Country Club), primarily in Dubai. Since ~70% of the collection customers are Indians who have returned to India, direct collections are required in India. This business was originally envisioned to grow via a third-party channel, developing sales. Today, the existing business continues to operate, but is being restructured to go to market with a direct sales strategy. Tata BSS only collects for the Gulf banks in India.

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Scope of the Report

The report provides a comprehensive and objective analysis of M&L offerings, capabilities, and market and financial strength, including:

- Identification of the company's strategy, emphases and new developments
- Analysis of the company's strengths, weaknesses and outlook
- Revenue estimates
- Analysis of the profile of the company's customer base including the company's targeting strategy and examples of current contracts
- Analysis of the company's offerings and key service components
- Analysis of the company's delivery organization including the location of delivery locations.

Report Length

8 pages

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M&L BPS Vendor Assessments Also Available for:

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SLK Global
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