

CLIENT: HOUSING FINANCE & LOAN SERVICES

Securing Loan Document Lifecycle Management

A controlled custody model for pickup, verification, retrieval, tracking and verified delivery of high-value loan records.

Objective: Build a scalable, audit-ready loan document retrieval and custody workflow that reduces TAT, strengthens LAI-level accountability, and secures every handoff from branch pickup to final delivery.

The Challenge

Pickup discipline: Branch-level documents needed a predictable cycle and standardized collection media.

Custody risk: Sensitive loan files required tighter packaging, tracking and delivery validation.

Verification lag: Scanning had to be matched quickly against physical files to prevent downstream exceptions.

Executive Summary

Kleeto deployed a fixed-cycle operating model covering pickup, LAI-wise acknowledgement, post-scan verification, multi-layer retrieval packing, RFID tracking and OTP-based delivery.

The result is a secure custody workflow where every packet is organized, trackable, verifiable and aligned to SLA-led operations.

Evolution of the Solution

01

Pickup Governance

Fixed pickups on the 10th and 25th using **approved yellow Kleeto** boxes across branches.

02

LAI Control Layer

LAI-wise acknowledgement creates a **document-level trail** and supports branch-wise reconciliation.

03

Verification Engine

Physical verification starts immediately after scanning to identify mismatches early.

04

Secure Retrieval Model

Color-coded packing, RFID tagging and OTP delivery create a complete chain of custody.

Control Design Principles

SLA-led cadence

Fixed pickup calendar reduces ad-hoc branch dependency.

LAI reconciliation

Every packet is mapped to a loan application identifier.

Exception prevention

Post-scan physical checks catch gaps before storage.

Verified handover

OTP delivery confirms authorized receipt at destination.

CONTROL STACK

Box > LAI > Branch > Packet

Yellow boxes, pink LAI envelopes, blue branch envelopes, tamper-proof polybags and RFID barcodes.

Current Focus: Secure Custody & Retrieval Model

Loan documents are collected on a fixed schedule, digitized, verified against physical files, packed through a color-coded retrieval hierarchy and tracked via RFID. Final delivery is completed only after OTP validation, keeping physical and digital controls aligned under one operating model.

Key Improvements & Results

Faster

20-day TAT

Reduced processing cycle from 30 days to 20 days for faster access and loan operations support.

Controlled

multi-stage QC

LAI-wise acknowledgement and immediate post-scan verification reduce mismatch and exception risk.

Traceable

chain of custody

RFID barcode tracking, tamper-proof packing and OTP delivery create visible, secure handoffs.

How Kleeto Transformed the Loan Document Workflow: -

Before Kleeto Process	What Kleeto Does	Outcome
Branch pickups were mostly ad-hoc, manually coordinated and dependent on local follow-ups.	Runs fixed pickups on the 10th and 25th using approved yellow Kleeto boxes and a defined collection calendar.	Predictable branch collection cadence with reduced dependency on informal coordination.
Loan files were grouped without a uniform, making reconciliation slower.	Uses pink envelopes for each LAI and blue envelopes for up to 5 LAIs from one branch to create a controlled hierarchy.	Clean document segregation, faster reconciliation and stronger LAI-wise accountability.
Scanning and physical file checks happened in separate stages, increasing the risk of late exceptions.	Starts immediate post-scan physical verification with LAI-wise acknowledgement and exception control.	Audit-ready traceability with early mismatch detection and fewer downstream gaps.
Retrieval packets moved with limited live visibility and delivery proof was heavily manual.	Secures packets with tamper-proof polybags, RFID barcodes, AWB/invoice details and OTP-based handover.	Tracked chain of custody with secure delivery validation and proof of receipt.

Conclusion

By redesigning pickup, verification, packing and delivery as one governed workflow, Kleeto helped the housing finance document operation move beyond manual handling into a secure, SLA-driven custody model.

Result: Loan documents remain organized, verifiable, trackable and retrievable across the lifecycle. Kleeto helps save time, reduce operational risk and strengthen compliance confidence for the user team.