



Beijing Housing Loan Guarantee
Center
Beijing, China
www.51danbao.com.cn

Industry:

Financial Services

Oracle Products & Services:

Siebel CRM
Siebel Partner Portal
Oracle Business Intelligence
Publisher

Oracle Partner:

Camelot Information Systems
(China) Corp., Ltd
www.camelot.com

“Using Oracle’s Siebel CRM and Oracle Business Intelligence Publisher, we have built better systems that improve the efficiency of our collateral registry and collection of debt and risk management services while helping to clarify the risk of loans being overdue.” – Sun Si En, Deputy Manager of Asset Management, Beijing Housing Loan Guarantee Center

Beijing Housing Loan Guarantee Center Streamlines Loan Processes with Integrated CRM System

Beijing Housing Loan Guarantee Center was established by the Beijing municipal government to provide protection for banks and consumers against loan defaults. In 2003, the company launched a guarantee program which enables borrowers to apply for an exemption or reduction of loan repayments following an accident or loss of their homes. Since then, the center has been managing more assets and taking bigger risks.

Challenges

- Improve asset management capabilities by introducing a standards-based customer relationship management (CRM) system
- Consolidate customer data in disparate systems to a single environment, boosting support for the company’s loan business
- Streamline the loan guarantee approval process

Solution

- Engaged Oracle Certified Partner Camelot Information Systems to deploy Oracle’s Siebel CRM to build a new database that manages customer data in a timely manner
- Deployed a dynamic asset management database to collect and store customer data in a consistent format to determine the real value of collateral and assets managed as well as the status of debtors
- Streamlined the entire customer interaction process with an integrated call center solution combining voice, instant messaging, e-mail and Web-based services to provide a more consistent level of service and improve customer satisfaction
- Streamlined security management with a new registry system that enabled intermediaries to register collateral easily
- Improved risk management with a debt collection system that manages collections, lawsuits, and assets disposal
- Enhanced decision support and provided timely loan status and asset management reports by introducing a data mining and analysis system