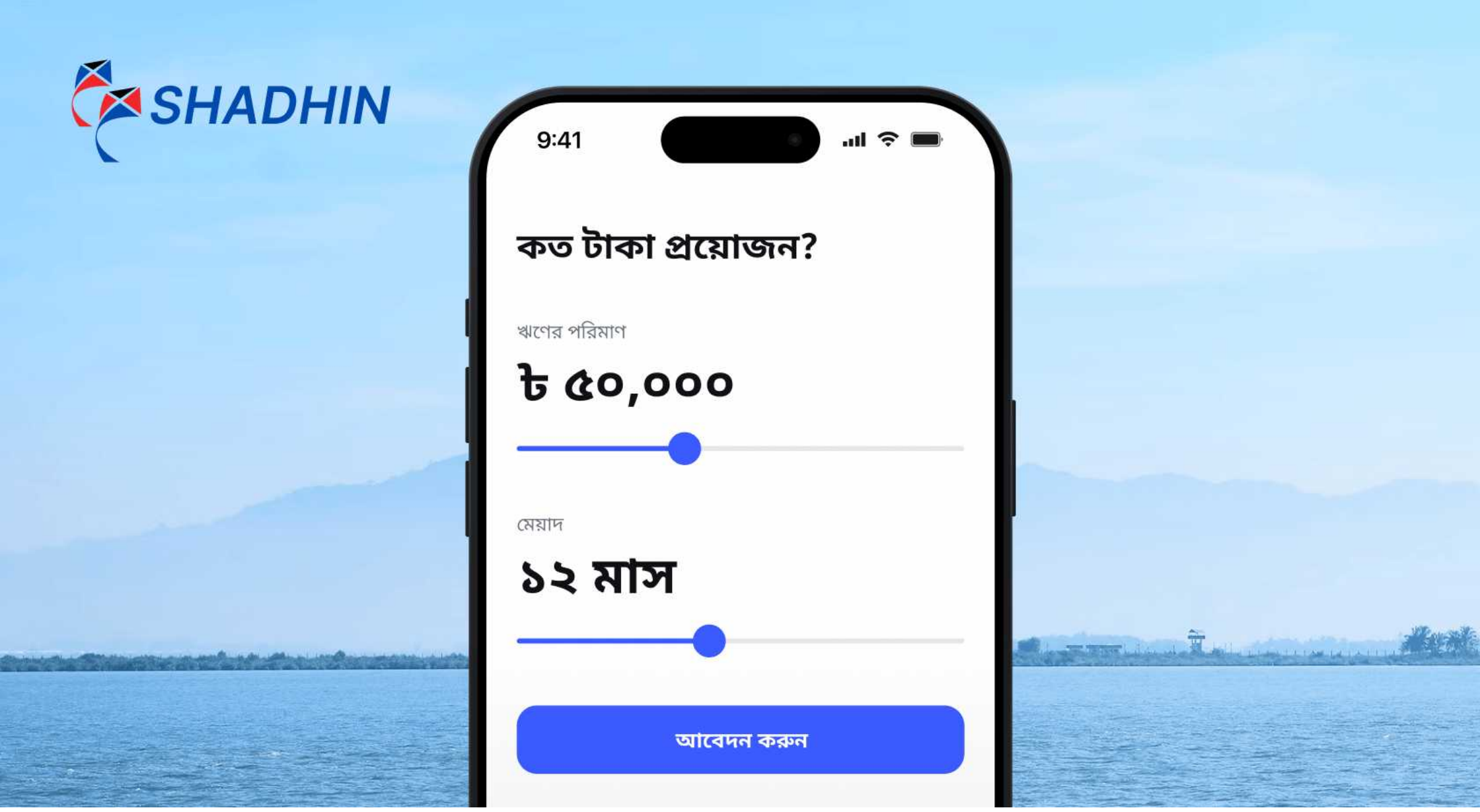


HES

Shadhin Fintech cuts loan processing to 1-2 days

Shadhin Fintech success story

Shadhin Fintech Solutions Ltd. is a Dhaka-based fintech that builds digital lending products for banks, microfinance institutions, and NBFIs. When it adopted GiniMachine, its own lending ran on a peer-to-peer (P2P) model across several borrower segments.

Founded in	Markets	Team size	Type	Website
2018	Bangladesh	10-50	P2P lending	shadhinbd.com

1-2 days
loan processing time

75%
reduction in decision-making time

50%
increase in loan portfolio volume

Challenge

Remote credit assessment without bureau data

Shadhin assessed borrowers online and did not want to add interviews or paperwork to the application. Bangladesh Bank's Credit Information Bureau held records only on borrowers of banks and NBFIs, and no credit scoring bureau offered digital lenders an integration. Each lender had to source its own data.

Processing one loan took 3 to 5 days.

> “GiniMachine enabled us to save significant time in our internal business processes. This meant faster and more efficient decision-making, resulting in a faster time for our customers to use our services. We found the platform to be very easy to use and train, which allowed our data scientists to learn quickly and experiment with different approaches in scoring and making decisions.”



Kashfia M
CEO at Shadhin Fintech

Approach

A model trained on Shadhin's own loan records

Shadhin prepared the training set from its loan history. Each record held basic and extended data on the parties to the loan, the loan amount, and the outcome. Where bureau data is missing, GiniMachine can combine such records with alternative data.

The model reached a Gini index high enough for commercial use. It assigns each new application a probability of on-time repayment or delinquency. Shadhin's data scientists learned the interface quickly and experimented with several scoring approaches in parallel to compare them.

Result

Loan decisions in 1-2 days

Loan processing now takes 1-2 days. Borrowers receive funds sooner, and Shadhin has gained a speed advantage over competitors.

Basing each decision on the model score makes decisions better informed and less exposed to subjective bias. The same loan history also served as a test bed for alternative business models.

Thank you for your attention!

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