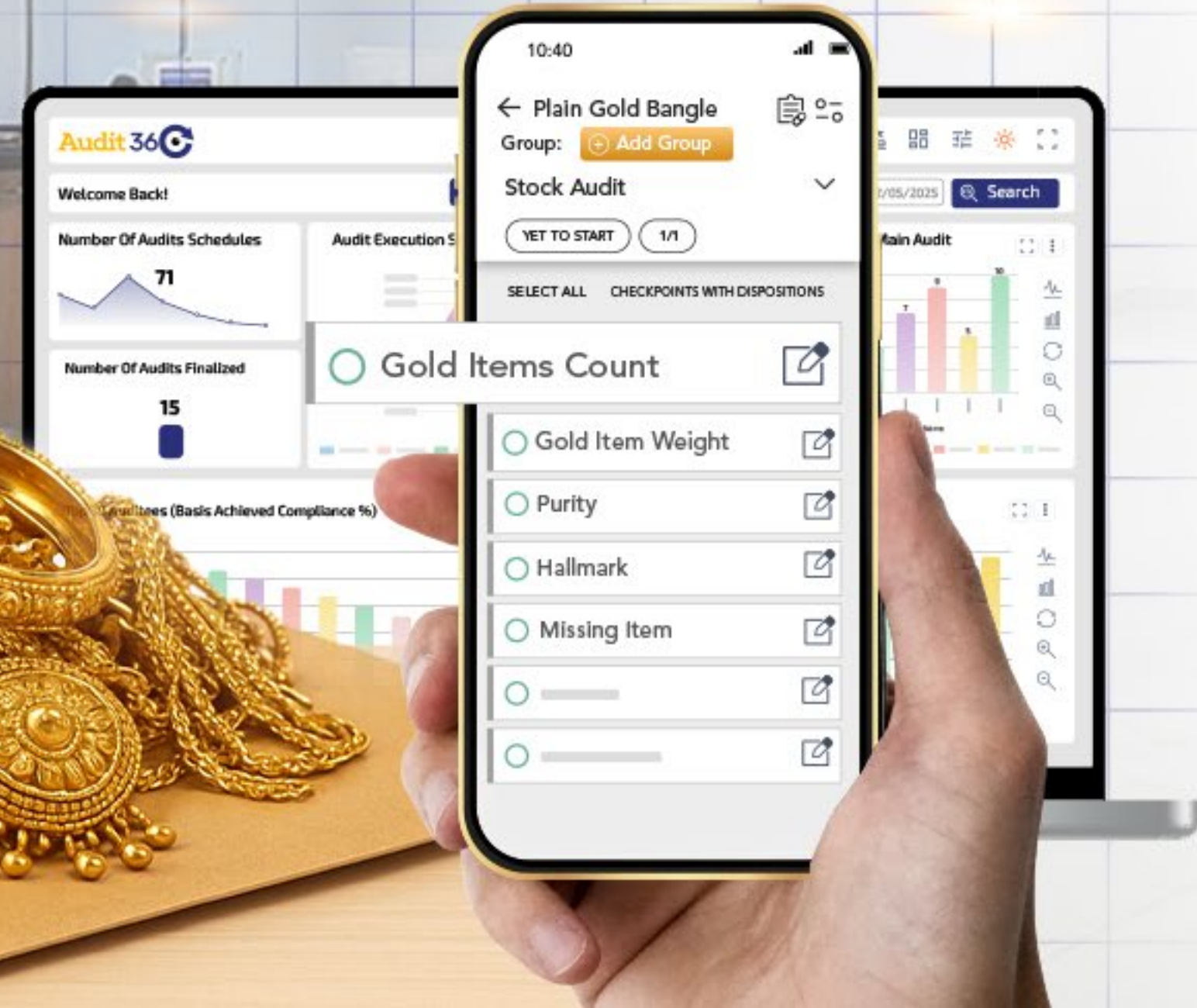


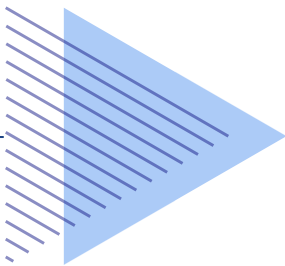
A Leading  
**NBFC**

**Brought Clarity  
and Control to  
Gold Loan Audits  
with Audit360**





# About the Client



Managing gold loan disbursements across 300+ branches, a regional NBFC needed reliable oversight to ensure consistency and compliance. Each branch processed an average of 50 to 80% of gold loan disbursements monthly, making audit operations a critical component of maintaining control and meeting regulatory requirements.

However, the audit process was still largely manual. Field teams relied on paper checklists, Excel sheets, and email communication to conduct and report audits. This created delays in reporting, inconsistencies in execution, and limited

visibility for the central audit team in terms of audit status or branch-level issues.



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# Key Challenges

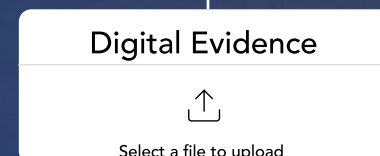
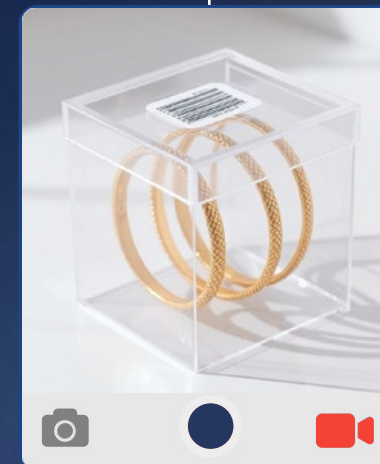
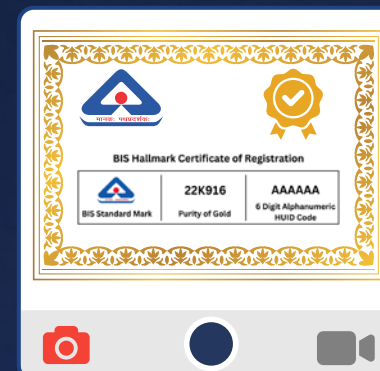
- Audit records were scattered across paper, spreadsheets, and inboxes
- Central teams lacked visibility into which audits were done and which were missed
- Reporting was delayed due to manual data entry and fragmented communication
- Missed packets and incomplete data led to compliance risks
- Issue resolution between branches and auditors was informal and hard to track



# Solution

The NBFC chose Audit360 to bring structure and control to its gold loan audit process. The system was configured to support:

- Sealed packet inspections (non-invasive checks)
- Packet opening audits (ornament-level detail and weight validation)





# Key changes included:

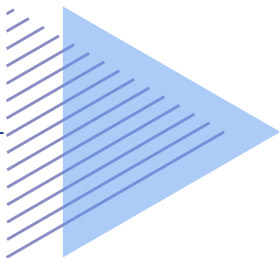
- **Digitized workflows:** Audit checklists were converted to structured forms, guiding field auditors across branches.
- **Live tracking:** Central teams could see which audits were in progress, completed, or pending.
- **Mandatory data capture:** Required fields prevented incomplete records.
- **Integrated issue-tracking:** Deviations were flagged, assigned to branch teams for response, and tracked from observation to resolution.
- **Mobile access:** Auditors used mobile devices in the field, while central audits were conducted online.

Implementation was completed within 15 days, and auditors were onboarded without major process disruption.

The image displays various components of the Audit360 system:

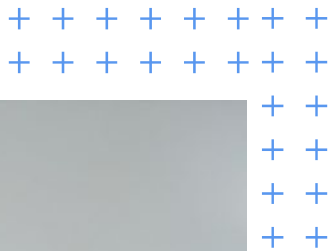
- Audit Issue Table:** A table with columns 'AUDITTEE NAME', 'CHECK POINT INTENT', and 'ISSUE STATUS'. It shows entries for 'JP Nagar' with 'Documents' as the intent and 'Pending' as the status. Other statuses shown are 'Inprogress' and 'Resolved'.
- Dashboard:** A central dashboard with the Audit360 logo, a 'Create Audit Type' button, and a table with columns 'S.No', 'Audit Type', and 'Parent Audit Type'. It also features a progress bar and a 'Mandatory remarks from auditor at a checkpoint level?' toggle.
- Mobile App:** A smartphone screen showing the 'Gold Loan Audit' interface with sections for 'Physical Verification', 'Documentation Review', 'Loan Processing', 'Security Measures', and 'System Records'. Each section displays the number of checkpoints and their status (e.g., 'No of checkpoints 25', 'Pending checkpoints 20').
- Navigation:** A sidebar menu on the left lists '1 Gold Loan Audit' and '2 Gold Loan Compliance'.

# Results

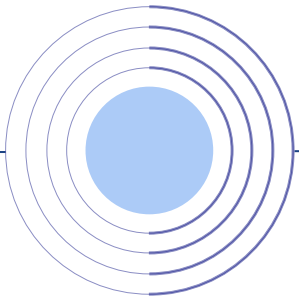


- Audit reports were generated up to **30 times faster** compared to the previous manual process
- Complete visibility and tracking of **100% of gold loan audit packets** across all branches
- Central team workload reduced by an estimated **70%** through streamlined coordination
- Mandatory fields ensured full data capture, eliminating incomplete or missed entries

- Issues raised during audits were tracked to closure with structured follow-up workflows



# Impact



The switch to a structured audit management system resulted in:

+++++



Central teams now **monitor all 300+ branches live**, without relying on phone updates



Audit accuracy and consistency improved, with fewer errors and missed checks

Minimal disruption during implementation allowed the NBFC to benefit from improved audit practices quickly.



Auditors submit reports **10× faster**, reducing time spent on administrative tasks



**100% of audit issues** are logged and tracked through to resolution

With Audit360, the NBFC built a more reliable and transparent audit function around its gold loan business without reinventing its audit methodology. The structured rollout, minimal changes to field routines, and clear reporting improvements have helped the audit team close key gaps while staying aligned with regulatory expectations.

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# Contact us

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