

Enabling Smarter Loan Management through Digital Innovation

How JBS helped Liaquat National Hospital replace manual, fragmented employee loan administration with the Oracle Loan Management System



CLIENT

Liaquat National Hospital — healthcare institution

SOLUTION

Oracle Loan Management System (LMS)

OUTPUT

Automated loan lifecycle, from application to settlement

OVERVIEW

Liaquat National Hospital was managing employee payroll-based loans through manual and fragmented processes, making it increasingly difficult to administer multiple loan categories. As loan volumes and operational complexity grew, the existing process became time-consuming, prone to errors, and inefficient.

To address these challenges, Liaquat National Hospital engaged JBS to implement the Oracle Loan Management System (LMS). The solution standardized loan administration, strengthened governance through automated controls, and provided real-time visibility into loan data.

CHALLENGES

Complex administration — multiple loan types with different eligibility criteria, repayment rules, and approval processes; scenarios such as resignations, early settlements, and partial repayments were difficult to manage consistently.

Manual processes — manual processing increased administrative effort and the risk of errors in loan calculations and payroll deductions.

Limited visibility — limited visibility into loan balances, repayment status, and outstanding recoveries made monitoring and reporting time-consuming.

Compliance management — ensuring compliance with loan policies across all categories was challenging without automated system controls.



SOLUTION PROVIDED BY JBS

The Oracle Loan Management System (LMS) was implemented to automate and standardize the complete employee loan lifecycle, from application to repayment and settlement. The solution introduced a configurable loan engine capable of managing multiple loan categories with policy-driven eligibility rules, repayment structures, and automated multi-level approval workflows.

BUSINESS IMPACT

The implementation delivered meaningful operational improvements across HR and Finance by:

Reducing manual processing effort and administrative workload

Improving the accuracy of payroll deductions and loan accounting

Accelerating loan approval and processing timelines

Increasing transparency through real-time loan tracking and reporting

Strengthening governance, audit readiness, and policy compliance with automated system controls

Enabling efficient management of complex employee loan scenarios while minimizing operational risk

HOW THE SOLUTION SOLVED THE CHALLENGES



01

Automated loan application & configurable loan engine

Oracle LMS digitized the loan application process with automated, multi-level approval workflows, reducing manual effort and accelerating approvals. A flexible engine supports multiple loan categories, each with configurable rules, eligibility criteria, and repayment structures.



02

Loan tracking & lifecycle management

Real-time visibility into principal, interest, outstanding balances, repayment history, and loan status — supporting the complete lifecycle, including partial repayments, early settlements, employee exit settlements, and Provident Fund loan installment processing.



03

Payroll-integrated loan disbursement

Loan disbursement was automated and seamlessly integrated with the payroll system, enabling accurate monthly installment deductions without manual intervention.



04

Policy-driven controls & automated validation

Policy-driven eligibility checks, configurable approval controls, and automated validation rules ensure consistent compliance with organizational loan policies across all loan categories.

CONCLUSION

By partnering with JBS, Liaquat National Hospital transformed its employee loan management into a centralized, automated, and policy-driven process. The Oracle Loan Management System improved operational efficiency, strengthened compliance, enhanced visibility, and reduced manual effort, providing a scalable foundation for future growth.

Ready to automate your employee loan management?

Let's talk about what JBS can automate for you.

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