



## Transforming Mortgage and Loan Services

# Happiest Minds

### Report Abstract

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NelsonHall

7 pages

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## Who is this Vendor Assessment for?

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NelsonHall's 'Transforming Mortgage and Loan Services' profile on Happiest Minds is a comprehensive assessment of Happiest Minds' offerings and capabilities for the mortgage and loan sector, designed for:

- Sourcing managers monitoring the capabilities of existing suppliers of technology and operational services and identifying vendor suitability for mortgage and loan services in RFPs
- Vendor marketing, sales, and business managers looking to benchmark themselves against their peers
- Financial analysts and investors specializing in the support services sector.

## Happiest Minds Findings & Highlights

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Happiest Minds provides digital transformation, infrastructure, security, and product engineering services. It employs ~6.7k FTEs in 13 countries and serves 250 active clients. Happiest Minds has worked with the banking industry since 2012 and began working with the lending industry in 2015 with a consumer lending product implementation partnership for community-based institutions.

In 2016, Happiest Minds expanded its M&L services business into the U.K. by automating lending processes and creating a lending marketplace. In 2017, Happiest Minds began delivering asset finance origination and credit reporting services for U.K. lessors. Today, it focuses on designing and implementing AI and processing automation for lending clients.

In May 2024, Happiest Minds acquired PureSoftware Technologies Private Limited for USD 95m. The company provides solutions and services to the BFSI, healthcare and life sciences, retail and logistics, and gaming and entertainment industries. Its core banking solution, Arttha, is a banking-as-a-Service offering that supports lending processes.

## Scope of the Report

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The report provides a comprehensive and objective analysis of Happiest Minds' BFSI-focused mortgage and loan service offerings and capabilities and market and financial strength, including:

- Identification of the company's strategy, offerings, and new developments
- Analysis of the company's strengths, weaknesses, and outlook
- Revenue estimates
- Analysis of the profile of the company's customer base including the company's targeting strategy and examples of current contracts
- Analysis of the company's offerings and Happiest Minds service components
- Analysis of the company's delivery organization including the location of delivery centers.

## Mortgage and Loan Services Vendor Assessments also available for:

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Aspire Systems

Avaloq

Capgemini

Coforge

Genpact

Happiest Minds

Happiest Minds

Kyndryl

LTI Mindtree

Quantiphi

Sopra Steria

TCS

Virtusa

Wipro

WNS.

## About The Author

Andy is the Banking Sourcing Research Director at NelsonHall, where he has global responsibility for Retail and Commercial Banking and Capital Markets.

Andy assists both buy-side and vendor organizations in assessing opportunities and supplier capability across Banking services, including in the areas of Core Banking, Payments, Mortgages & Loans, and Securities Processing. In these domains, Andy covers professional services, hosting, and BPS.

Andy assists both buy-side and vendor organizations in financial services to assess opportunities and success factors in the application of technology and BPS. This increasingly encompasses all things digital.

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## About NelsonHall

NelsonHall is the leading global analyst firm dedicated to helping organizations understand the ‘art of the possible’ in digital operations transformation. With analysts in the U.S., U.K., Continental Europe, and Asia, NelsonHall provides buy-side organizations with detailed, critical information on markets and vendors (including NEAT assessments) that helps them make fast and highly informed sourcing decisions. For vendors, NelsonHall provides deep knowledge of market dynamics and user requirements to help them hone their go-to-market strategies. NelsonHall’s research is based on rigorous, primary research, and is widely respected for the quality, depth, and insight of its analysis.

We would be pleased to discuss how we can bring benefit to your organization. You can contact us via the following relationship manager: Guy Saunders at [guy.saunders@nelson-hall.com](mailto:guy.saunders@nelson-hall.com)

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