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# How Long Can India Keep Office Politics Out of Outsourcing?

By Jared Sandberg

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When underwriter Ram Negi considers whether to approve a loan from San Jacinto, Calif., he crawls through about 80 pages of documents, which any applicant dreads compiling. And he reads them very, very carefully.

Mr. Negi is trying to sniff out fraud in the applications. "About 45% of people are hiding something," he says. So, if someone doesn't come clean about his assets -- like the guy who claimed he had three other properties when he really had 15 -- Mr. Negi denies him a loan. He also uses third-party Web databases to verify answers, so when another applicant lies about his income, Mr. Negi can hold out for the truth before making his irreversible decision. "If I deny the loan, then it's denied," he says. "There is no chance."

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