SMART LOAN

CAPABILITIES & FEATURES

- *Product Configuration*
- *API Ready – PAN Validation, GSTIN Compliance, Promoter / Director, Financials, Aadhar Validation*
- *Rules based credit assessment for 29+ financial parameters*
- *Credit approval note, Generation, Distribution & Approval.*
- *Identify Process bottlenecks - Workflow based application processing with comprehensive TAT Analysis*

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LOAN ORIGINATION SYSTEM BUILT ON MICROSOFT DYNAMICS 365/POWERAPPS

MODULES

SMART LOAN

LOAN ORIGINATION SYSTEM ON MICROSOFT DYNAMICS/POWERAPPS

- *Guided Process Bar*
- *Comprehensive TAT Analysis*
- *Identify Process Bottlenecks*
- *Straight through Processing*
- *Role based access*
- *Automated task assignment*
- *My workplace dashboard to view task assigned*
- *Date and timestamp at every stage of the application with comments*

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Overview

Solution Capabilities

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Product Configurator

- New Product creation
- Rating Rules
- CIBIL Eligibility Score
- Approval Workflow

INTEGRATION

- PAN Validation
- Eligibility based on CIBIL Score
- Regulatory Data such as GSTN Compliance, Company Financials & Directors List

SUITABLE FOR

- Banks
- NBFC
- Other Loaning Bodies

Loan Applications

- Loan/Case Application
- Workflow based navigation
- Role based access
- Assessment for 29+ Financials Parameters
- Automated Rules based Score
- Generate Credit Approval Notes

New Loan Application

- *Configurable Business Process*
- *Gated Process Stages*
- *Automated navigation based on predefined criteria*
- *Digital footprint of all activities with timestamp*
- *Identify process bottlenecks*

Loan/Case application Process

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Apply

- ✓ Online/Manual
- ✓ Regulatory data fetched automatically based on PAN

Eligibility Check

- ✓ Record review comments of Credit Team
- ✓ Workflow based case transition

Documentation

- ✓ Automated documents request based on product to eligible applicants

Assessment

- ✓ Calculation of Financial Ratios
- ✓ Automated Credit Score
- ✓ Calculation of Pricing & Rating

Sanction

- ✓ Facility to record comments of all stakeholders such as Credit Analyst, Credit Lead, Business Head on various assessment parameters

PRODUCT CONFIGURATOR

PRODUCT CONFIGURATION

- ***New Product Creation***
- ***Rating Score Card***
- ***Upload credit Model***
- ***Eligibility Criteria***
- ***Submit for Approval***

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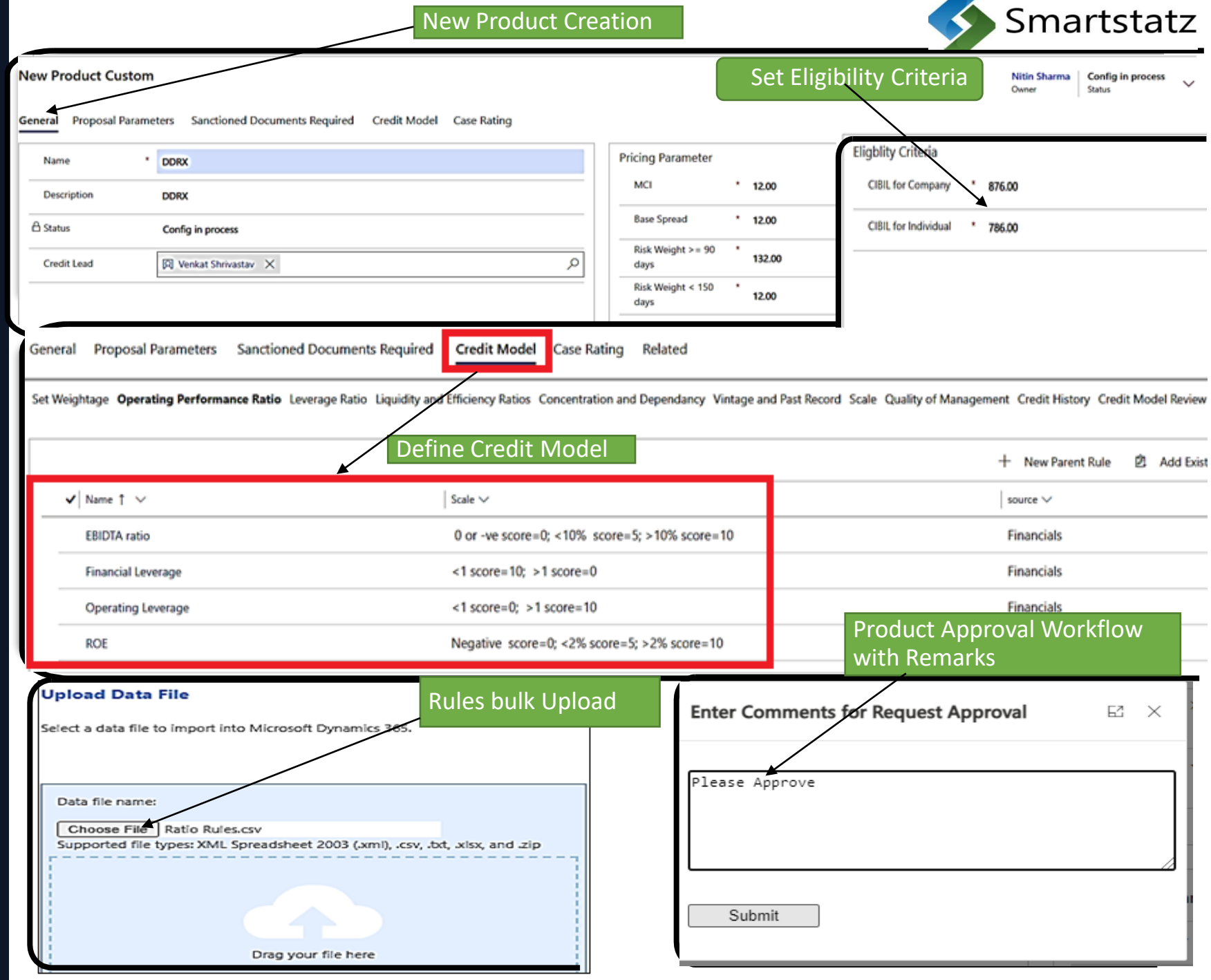
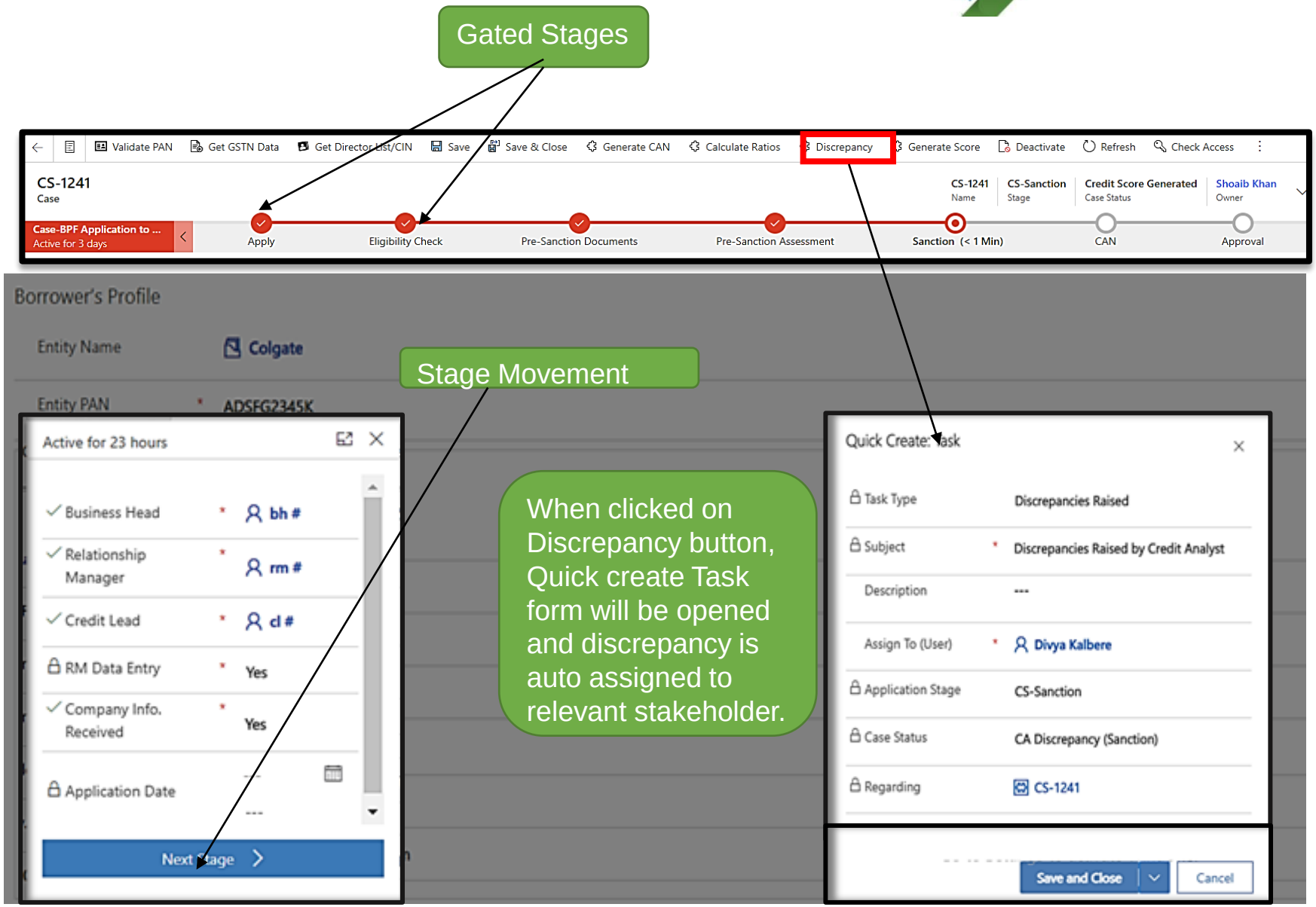


Loan Application Process

USER FRIENDLY GUIDED PROCESSES

- *Define gated stages*
- *Role based stage movement*
- *Automated triggering of relevant task and workflows across stages*



API READY

Real time API Integration for fetching regulatory data

- *PAN Validations*
- *GSTN Check*
- *List of Directors*
- *Financial Data-PnL, Balance sheet*

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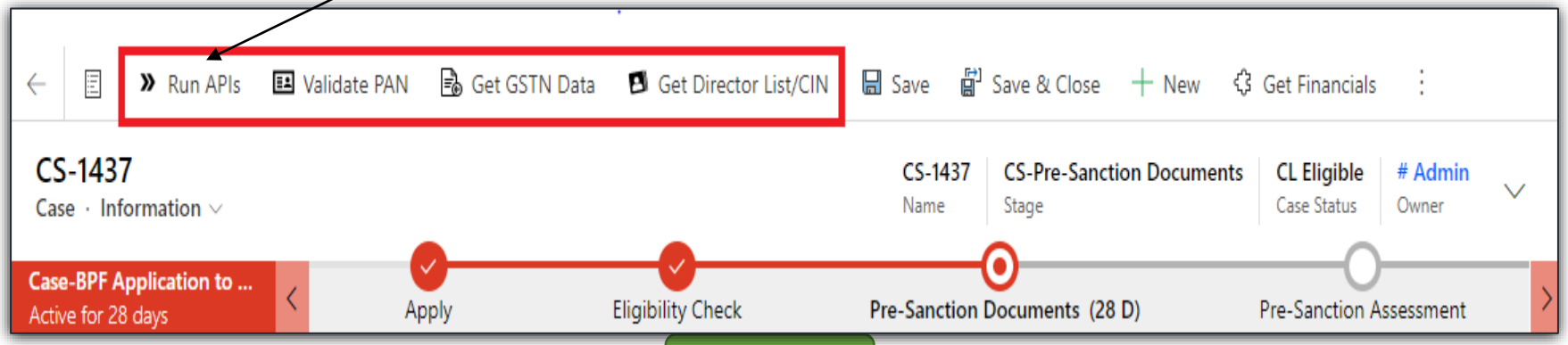
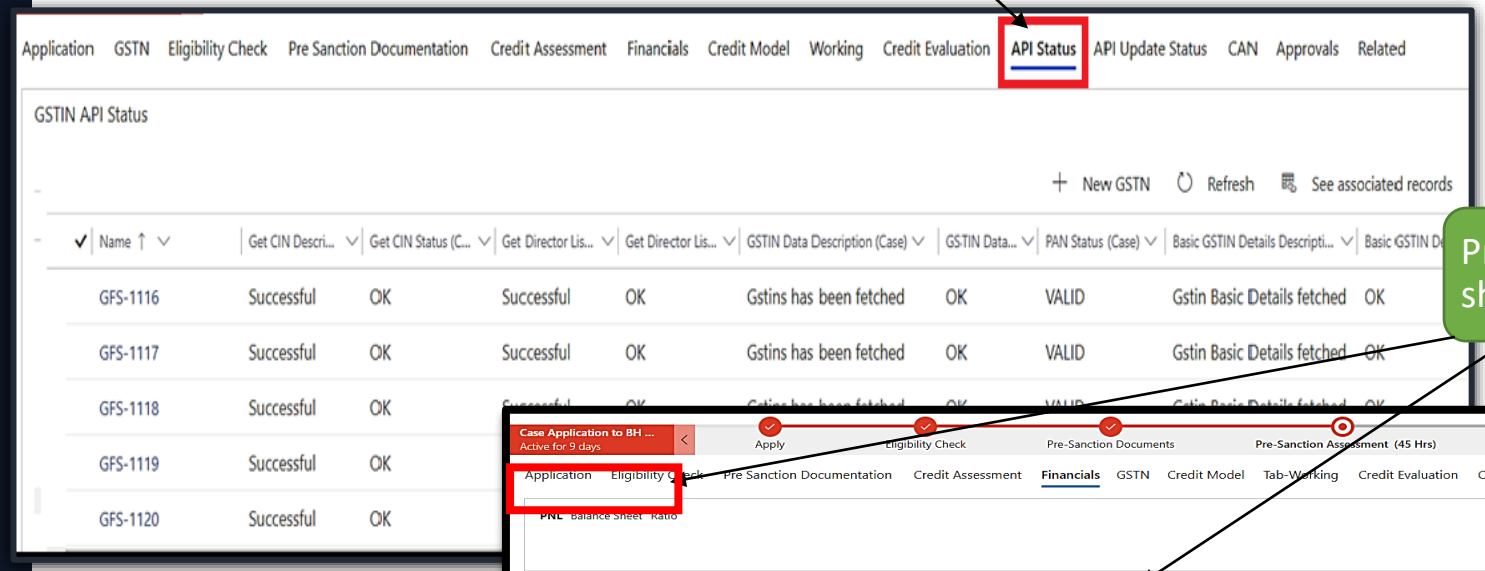
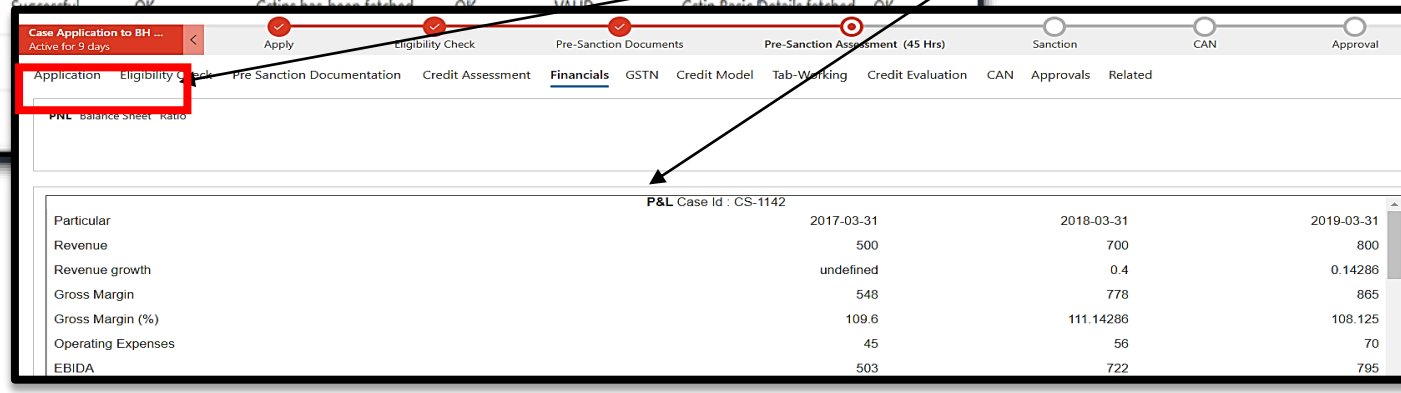
API READY

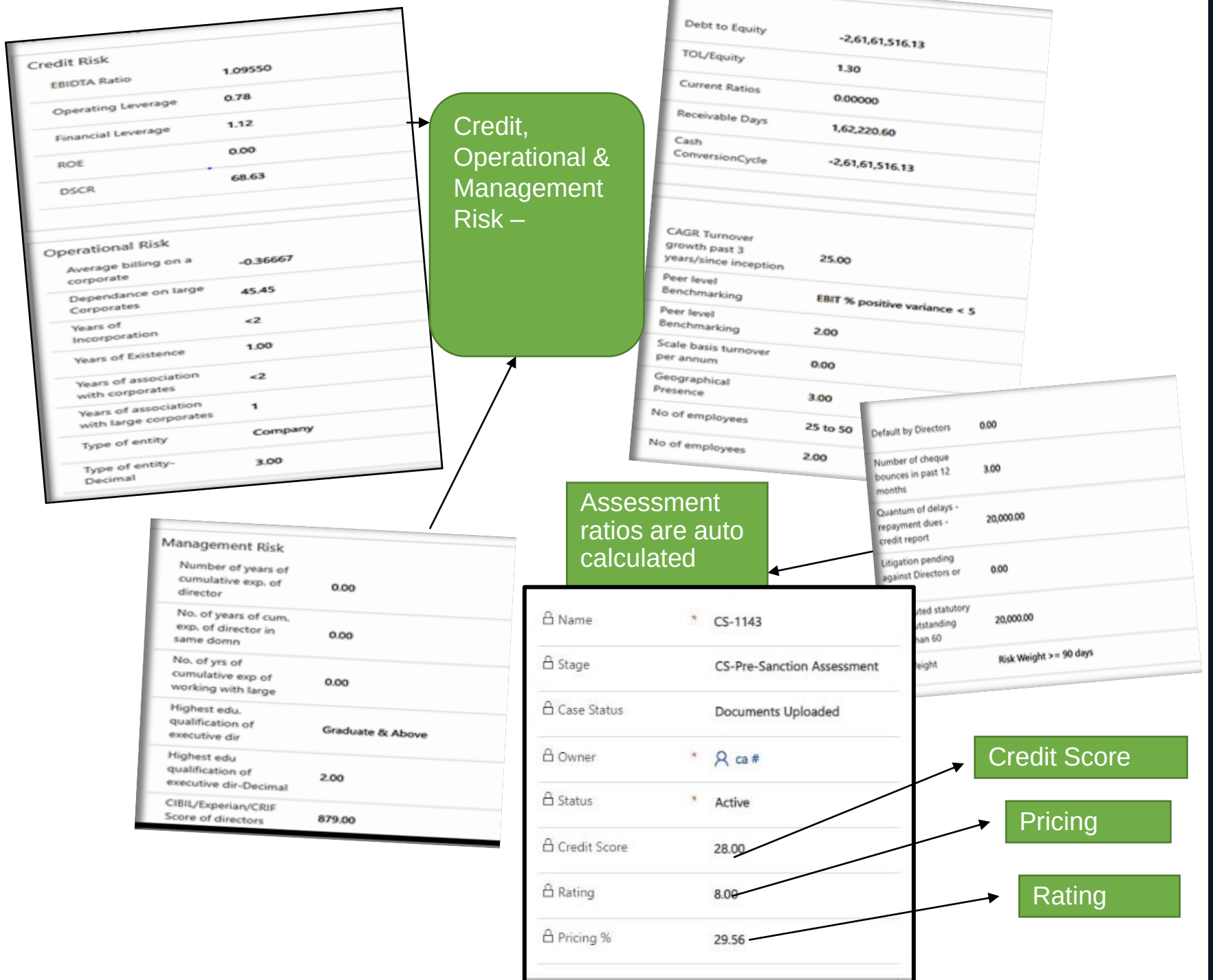


API STATUS



PnL, Balance sheet

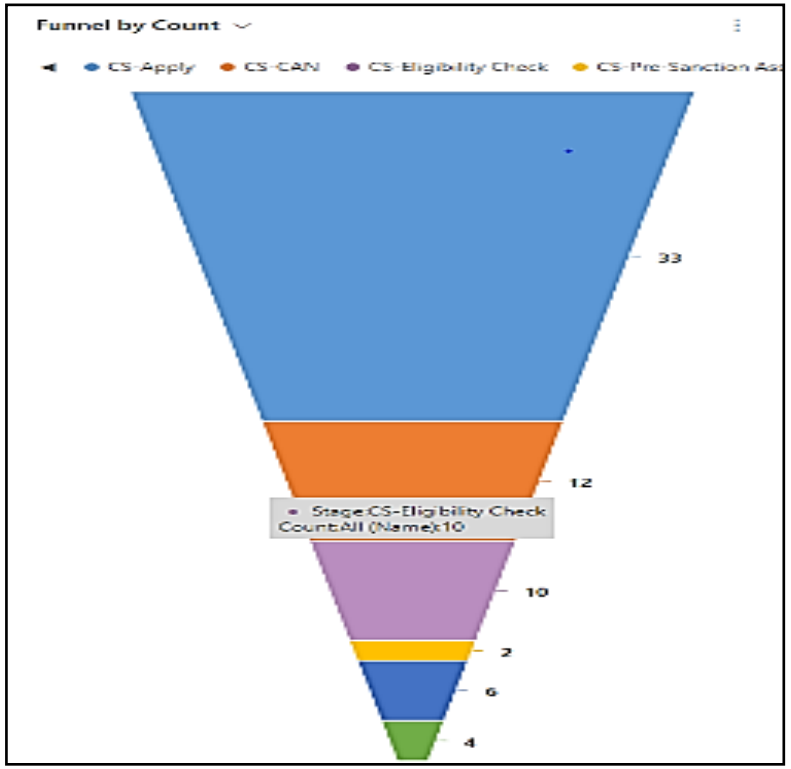


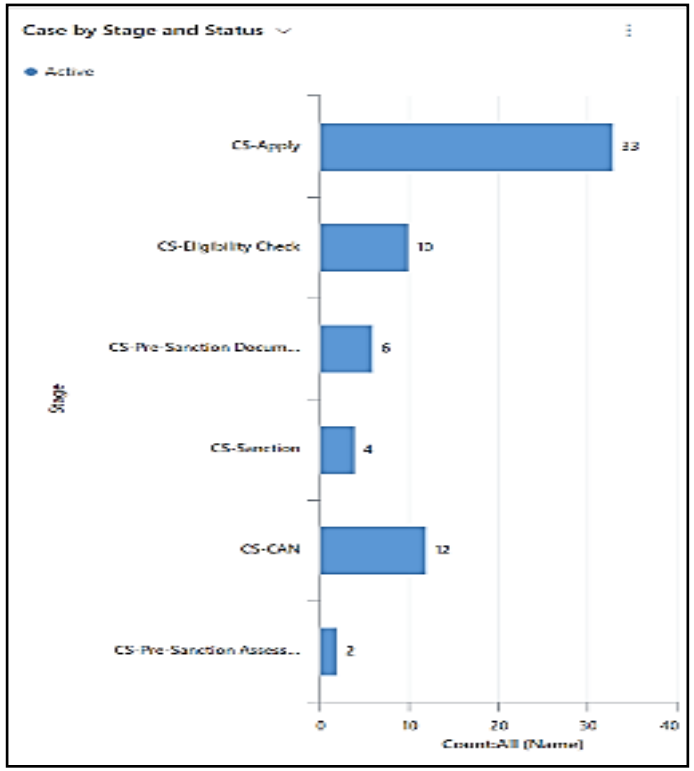


29+ Financial Ratios

RULE BASED CREDIT ASSESSMENT

- *Ratios calculated by system*
- *Rules Engine to evaluate ratios and Generate Credit Score, Rating and price will be calculated.*





Search this view

Name	Created On	Entity Name	Product Type	Relationship ...	Credit Analyst	Stage	Case Status	Credit Lead	Owner
CS-1143	06-04-2021 16:37	HP	PR-1001	rm #	ca #	CS-Pre-San...	Documents ...	cl #	ca #
CS-1142	06-04-2021 09:50	HP	PR-1001	rm #	ca #	CS-CAN	CAN	cl #	cl #
CS-1141	05-04-2021 17:54	Lasons	PR-1001	rm #	ca #	CS-CAN	CAN	cl #	cl #
CS-1140	05-04-2021 09:35	Lasons	---	rm #	---	CS-Apply	Assign Prod...	cl #	bh #
CS-1139	05-04-2021 09:10	Lasons	---	rm #	---	CS-Apply	RM Assigne...	cl #	rm #
CS-1138	05-04-2021 08:55	HP	---	Nitin Sharma Nit	---	CS-Apply	Case Created	cl #	Nitin Sharma Nit
CS-1137	05-04-2021 08:50	Lasons	---	---	---	CS-Apply	Case Created	cl #	Nitin Sharma Nit
CS-1136	05-04-2021 02:20	Lasons	---	---	---	CS-Apply	Case Created	cl #	rm #
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CS-1133	30-03-2021 17:29	Lasons	PR-1001	rm #	ca #	CS-Eligibilit...	CA Eligible	cl #	cl #
CS-1132	27-03-2021 15:47	HP	---	Nitin Sharma Nit	---	CS-Apply	Case Created	cl #	Nitin Sharma Nit

ANALYTICS

ANALYTICAL DASHBOARD

- *Funnel Chart by Case Stage*
- *Case Bar Chart*

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Thank You

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