

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*

LOAN ORIGINATION SYSTEM BUILT ON MICROSOFT DYNAMICS 365/POWERAPPS



MODULES

SMART LOAN

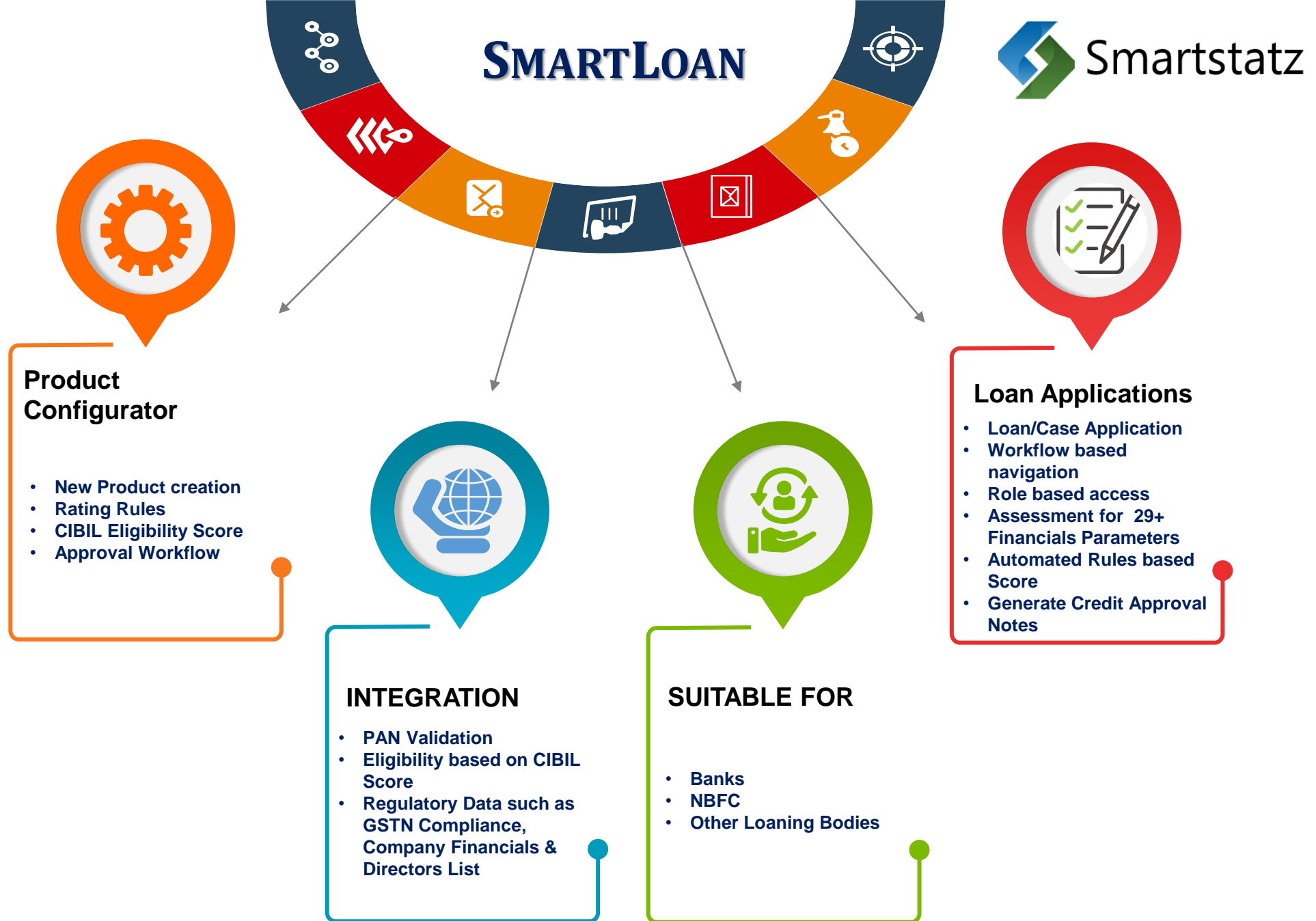
LOAN ORIGINATION SYSTEM ON
MICROSOFT DYNAMICS/POWERAPPS

- **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**



OVERVIEW

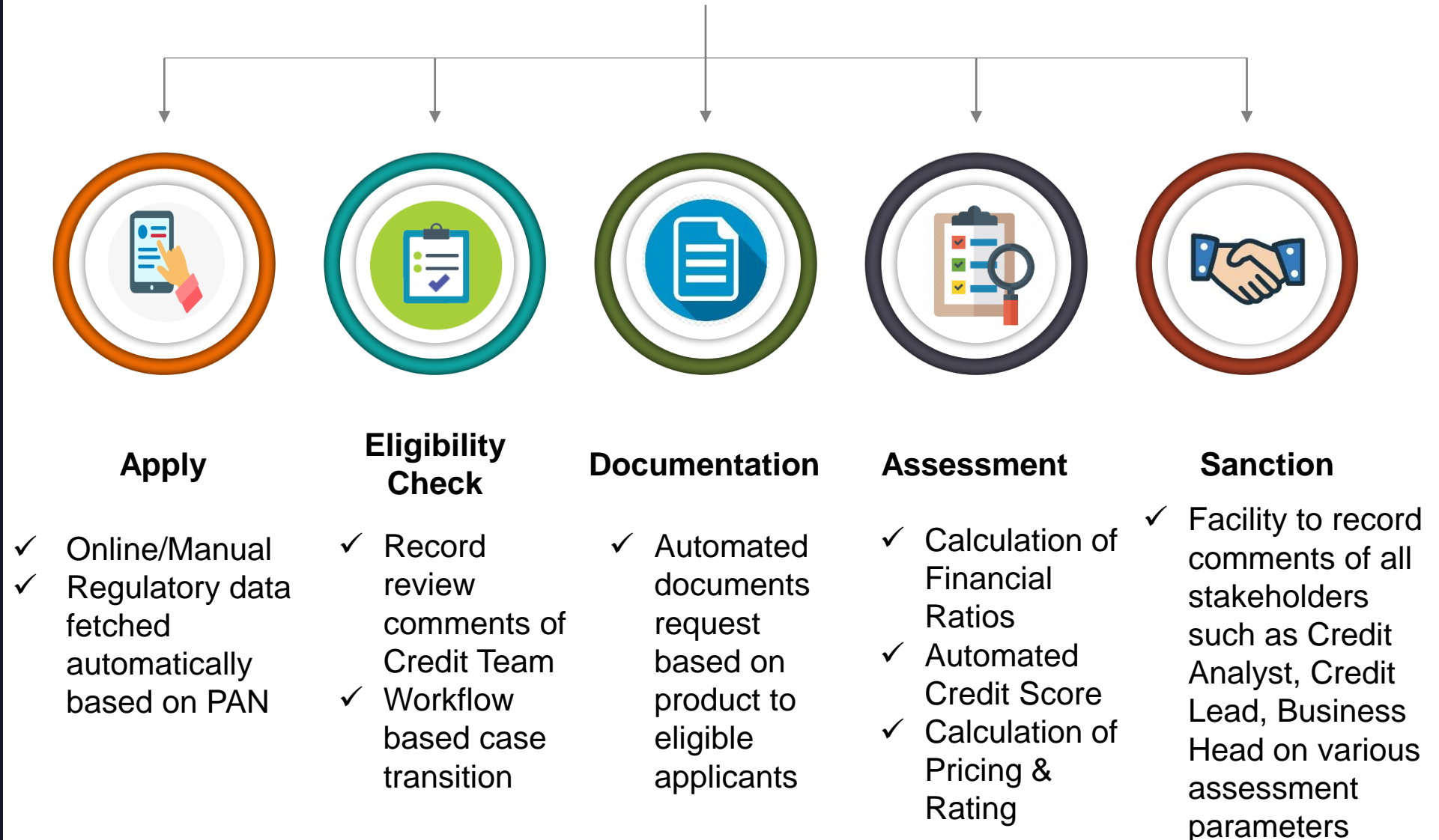
Solution Capabilities



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



PRODUCT CONFIGURATOR

PRODUCT CONFIGURATION

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

Smartstatz

New Product Creation

Set Eligibility Criteria

New Product Custom

General | Proposal Parameters | Sanctioned Documents Required | Credit Model | Case Rating

Name * DDRX

Description DDRX

Status Config in process

Credit Lead Venkat Shrivastav

Pricing Parameter

MCI	*	12.00
Base Spread	*	12.00
Risk Weight >= 90 days	*	132.00
Risk Weight < 150 days	*	12.00

Eligibility Criteria

CIBIL for Company	*	876.00
CIBIL for Individual	*	786.00

Credit Model

General | Proposal Parameters | Sanctioned Documents Required | Credit Model | Case Rating | Related

Set Weightage | **Operating Performance Ratio** | Leverage Ratio | Liquidity and Efficiency Ratios | Concentration and Dependency | Vintage and Past Record | Scale | Quality of Management | Credit History | Credit Model Review

Define Credit Model

Name	Scale	source
EBIDTA ratio	0 or -ve score=0; <10% score=5; >10% score=10	Financials
Financial Leverage	<1 score=10; >1 score=0	Financials
Operating Leverage	<1 score=0; >1 score=10	Financials
ROE	Negative score=0; <2% score=5; >2% score=10	

Upload Data File

Select a data file to import into Microsoft Dynamics 365.

Data file name:

Choose File Ratio Rules.csv

Supported file types: XML Spreadsheet 2003 (.xml), .csv, .txt, .xlsx, and .zip

Rules bulk Upload

Product Approval Workflow with Remarks

Enter Comments for Request Approval

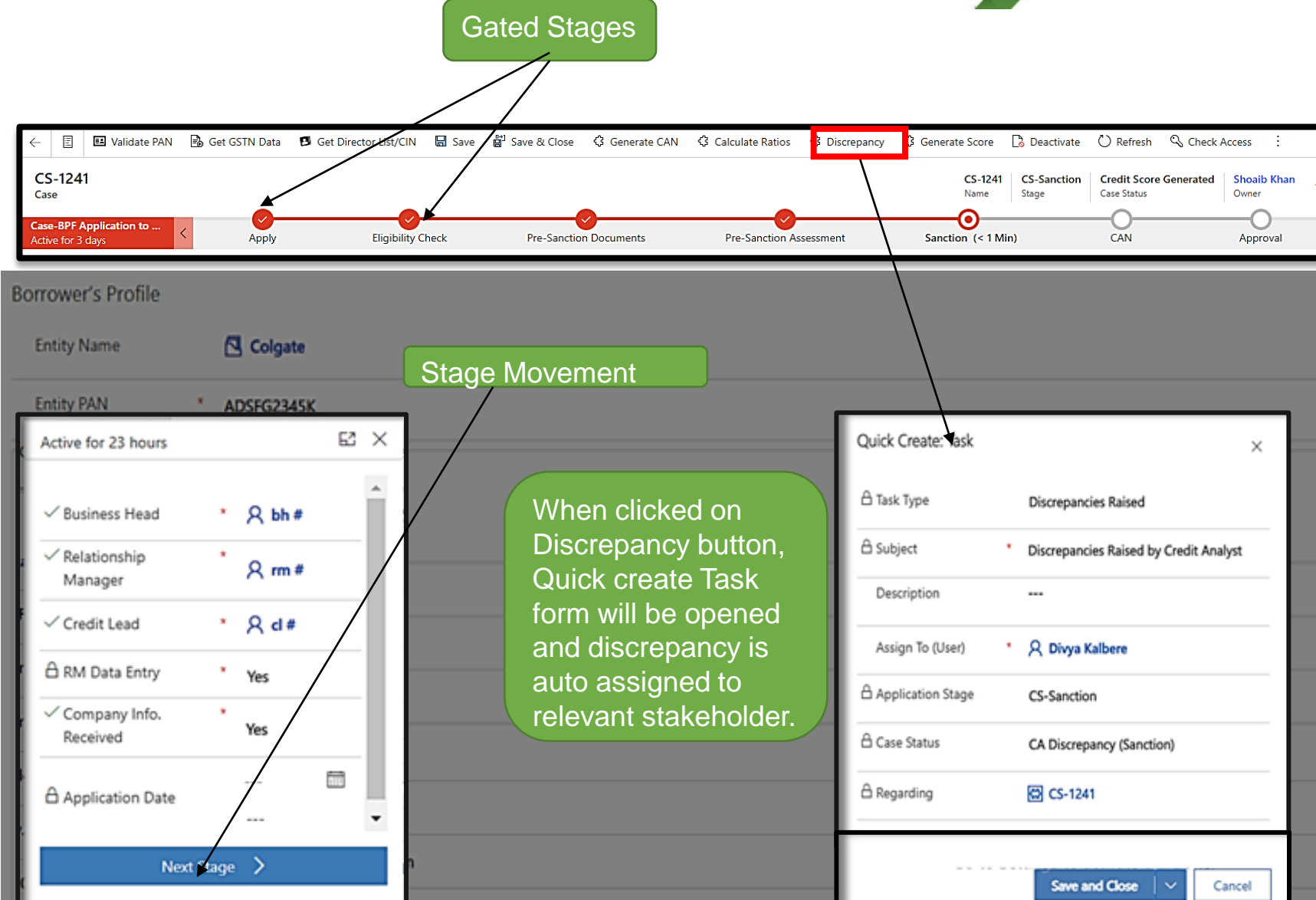
Please Approve

Submit

LOAN APPLICATION PROCESS

USER FRIENDLY GUIDED PROCESSES

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



The screenshot displays the 'Gated Stages' of a loan application process. The stages are: Apply, Eligibility Check, Pre-Sanction Documents, Pre-Sanction Assessment, Sanction (< 1 Min), CAN, and Approval. The 'Sanction' stage is currently active, indicated by a red circle. A 'Discrepancy' button is highlighted in the top navigation bar. Clicking this button opens a 'Quick Create Task' form, which is shown on the right. The form includes fields for Task Type (Discrepancies Raised), Subject (Discrepancies Raised by Credit Analyst), Description (---), Assign To (User) (Divya Kalbere), Application Stage (CS-Sanction), Case Status (CA Discrepancy (Sanction)), and Regarding (CS-1241). The 'Next Stage' button is also visible at the bottom of the 'Sanction' stage.

Gated Stages

Stage Movement

When clicked on Discrepancy button, Quick create Task form will be opened and discrepancy is auto assigned to relevant stakeholder.

Quick Create Task

Task Type	Discrepancies Raised
Subject	Discrepancies Raised by Credit Analyst
Description	---
Assign To (User)	Divya Kalbere
Application Stage	CS-Sanction
Case Status	CA Discrepancy (Sanction)
Regarding	CS-1241

Save and Close Cancel

API READY

Real time API Integration for fetching regulatory data

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

API READY

API STATUS

PnL, Balance sheet

» Run APIs Validate PAN Get GSTN Data Get Director List/CIN Save Save & Close + New Get Financials

CS-1437
 Case · Information ▾

CS-1437
 Name

CS-Pre-Sanction Documents
 Stage

CL Eligible
 Case Status

Admin
 Owner ▾

Case-BPF Application to ...
Active for 28 days

Apply

Eligibility Check

Pre-Sanction Documents (28 D)

Pre-Sanction Assessment

Application GSTN Eligibility Check Pre Sanction Documentation Credit Assessment Financials Credit Model Working Credit Evaluation API Status API Update Status CAN Approvals Related

GSTIN API Status

+ New GSTN Refresh See associated records

✓ Name ↑ ▾	Get CIN Descri... ▾	Get CIN Status (C... ▾	Get Director Lis... ▾	Get Director Lis... ▾	GSTIN Data Description (Case) ▾	GSTIN Data... ▾	PAN Status (Case) ▾	Basic GSTIN Details Descripti... ▾	Basic GSTIN D...
GFS-1116	Successful	OK	Successful	OK	Gstins has been fetched	OK	VALID	Gstin Basic Details fetched	OK
GFS-1117	Successful	OK	Successful	OK	Gstins has been fetched	OK	VALID	Gstin Basic Details fetched	OK
GFS-1118	Successful	OK	Successful	OK	Gstins has been fetched	OK	VALID	Gstin Basic Details fetched	OK
GFS-1119	Successful	OK	Successful	OK	Gstins has been fetched	OK	VALID	Gstin Basic Details fetched	OK
GFS-1120	Successful	OK	Successful	OK	Gstins has been fetched	OK	VALID	Gstin Basic Details fetched	OK

Case Application to BH ... Active for 9 days

Apply

Eligibility Check

Pre-Sanction Documents

Pre-Sanction Assessment (45 Hrs)

Sanction

CAN

Approval

Application

Eligibility Check

Pre Sanction Documentation

Credit Assessment

Financials

GSTN

Credit Model

Tab-Working

Credit Evaluation

CAN

Approvals

Related

PnL - Balance Sheet - Ratio

P&L Case Id : CS-1142

Particular	2017-03-31	2018-03-31	2019-03-31
Revenue	500	700	800
Revenue growth	undefined	0.4	0.14286
Gross Margin	548	778	865
Gross Margin (%)	109.6	111.14286	108.125
Operating Expenses	45	56	70
EBIDA	503	722	795

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.

Credit Risk	
EBIDTA Ratio	1.09550
Operating Leverage	0.78
Financial Leverage	1.12
ROE	0.00
DSCR	68.63

Credit,
Operational &
Management
Risk –

Operational Risk	
Average billing on a corporate	-0.36667
Dependence on large Corporates	45.45
Years of Incorporation	<2
Years of Existence	1.00
Years of association with corporates	<2
Years of association with large corporates	1
Type of entity	Company
Type of entity-Decimal	3.00

Debt to Equity	-2,61,61,516.13
TOL/Equity	1.30
Current Ratios	0.00000
Receivable Days	1,62,220.60
Cash Conversion Cycle	-2,61,61,516.13

CAGR Turnover growth past 3 years/since inception	25.00
Peer level Benchmarking	EBIT % positive variance < 5
Peer level Benchmarking	2.00
Scale basis turnover per annum	0.00
Geographical Presence	3.00
No of employees	25 to 50
No of employees	2.00

Default by Directors	0.00
Number of cheque bounces in past 12 months	3.00
Quantum of delays - repayment dues - credit report	20,000.00
Litigation pending against Directors or	0.00
Unpaid statutory dues outstanding more than 60 days	20,000.00
Risk Weight	Risk Weight >= 90 days

Assessment
ratios are auto
calculated

Management Risk	
Number of years of cumulative exp. of director	0.00
No. of years of cum. exp. of director in same domn	0.00
No. of yrs of cumulative exp of working with large	0.00
Highest edu. qualification of executive dir	Graduate & Above
Highest edu qualification of executive dir-Dcimal	2.00
CIBIL/Experian/CRIF Score of directors	879.00

Name	CS-1143
Stage	CS-Pre-Sanction Assessment
Case Status	Documents Uploaded
Owner	ca #
Status	Active
Credit Score	28.00
Rating	8.00
Pricing %	29.56

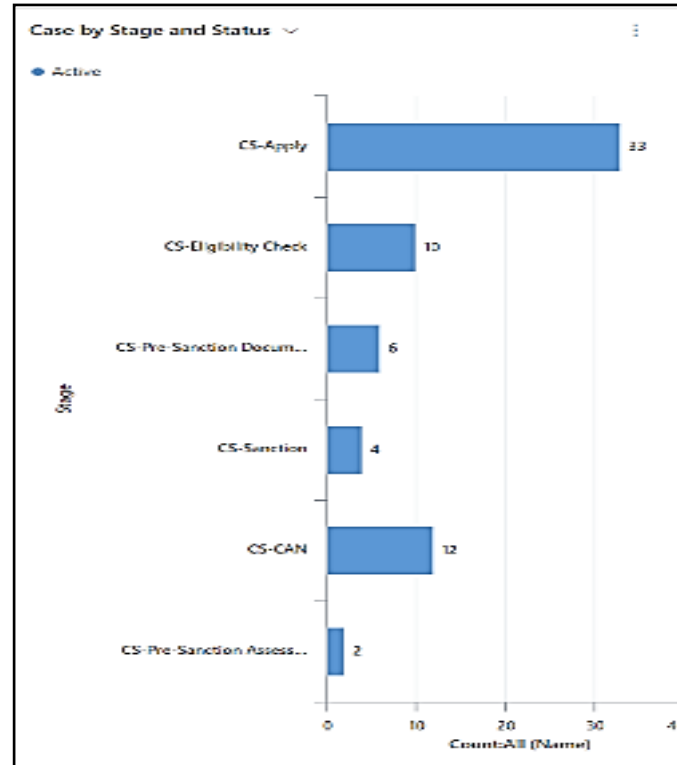
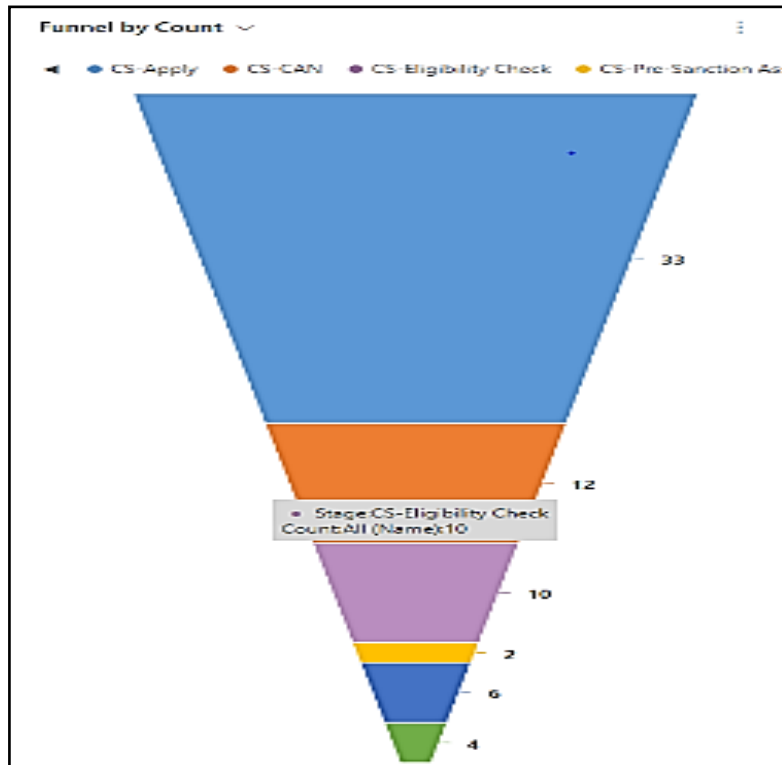
Credit Score

Pricing

Rating

ANALYTICS

ANALYTICAL DASHBOARD



✓	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	Lasans	PR-1001	rm #	ca #	CS-CAN	CAN	cl #	cl #
	CS-1140	05-04-2021 09:35	Lasans	---	rm #	---	CS-Apply	Assign Prod...	cl #	bh #
	CS-1139	05-04-2021 09:10	Lasans	---	rm #	---	CS-Apply	RIM 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	Lasans	---	---	---	CS-Apply	Case Created	cl #	Nitin Sharma Nit
	CS-1136	05-04-2021 02:20	Lasans	---	---	---	CS-Apply	Case Created	cl #	rm #
	CS-1135	31-03-2021 17:55	Lasans	PR-1001	Nitin Sharma Nit	---	CS-Apply	Case Created	cl #	Nitin Sharma Nit
	CS-1134	31-03-2021 09:41	Lasans	PR-1001	rm #	ca #	CS-Eligibilit...	Clarification...	cl #	cl #
	CS-1133	30-03-2021 17:29	Lasans	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

- Funnel Chart by Case Stage
- Case Bar Chart

Thank You

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