

UNCIA



**TRANSFORMING
THE LANDSCAPE
OF LENDING
TECHNOLOGY**

DARE TO GO BEYOND



Who we are, and what we do

Pure-play SaaS, cloud-native, microservice-led Digital Lending Platform

Pay-as-you-grow model (SaaS)

Verticalized & pre-configured

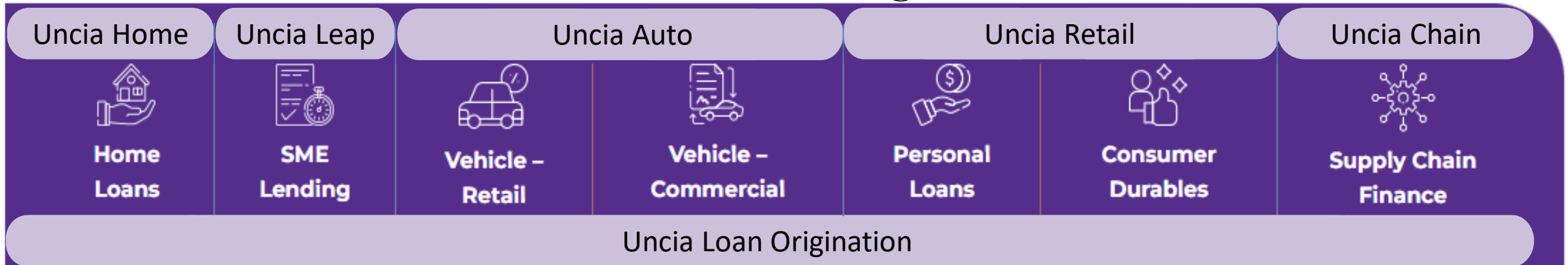
Compliant with regulatory norms

Cloud-native – Microsoft Azure

Cloud- and database-agnostic

Proactive regulatory reporting

Verticalized Lending Platform





The Numbers At a Glance

Loan Management Platform (Retail, SME and Housing)

AUM

\$11B

No. of Customers

5M

Supply Chain Finance Platform

AUM

\$1.2B

No. of Customers

100,000

Loan Origination System

Applications per Year

500,000



GO BEYOND LENDING

THE **UNCIA** WAY



GO-LIVE METHODOLOGY

Traditional Go-Live Approach

Requirement gathering discussions spanning many months

Lengthy internal sign-off processes

Voluminous Documentation – BRD, FSD, SoW

Random customizations potentially destabilizing core product

Integrations with multiple 3rd party systems

Hassles in migration of legacy data

Prolonged User Acceptance Testing across teams

Long cycle-time for test scenario finalization

Sign-off of User Acceptance Testing, for go-live

Our “Beyond Lending” Go-Live Approach

From “Requirement” to
“Design”

From “Implementation”
to “Configuration”

From “User Testing” to
“Automated Testing”



THE UNCIA WAY

Day 0

PREPARATORY PHASE

- Business Process Analysis
 - Questionnaire Composition
 - Response Compilation & Assessment
- Go-live Methodology & Plan Finalization
 - Go-live Methodology (Walkthrough & Finalization)
 - Project Plan Finalization with Go-live Date
 - Finalization of Project Governance, Review & Communication
 - Project Charter Preparation & Approval
- Day One Preparation
 - Resource Mobilization

Day 1

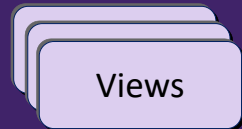
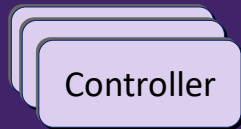
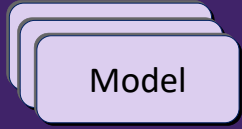
GO-LIVE PHASE

- Solution Walkthrough and Finalization (Workshop)
- Data Migration Strategy & Approach Finalization
- Environment Provisioning & Solution Configuration
- Integration Modules, Reports & Statements Development
- Trial Data Migration
- Test Cases Preparation & Finalization
- Internal QA Testing, System Integration Test (SIT)
- Trial Runs & Customer Solution Acceptance (UAT)
- Security & VAPT, Performance Testing
- Go Live Preparation, Go Live



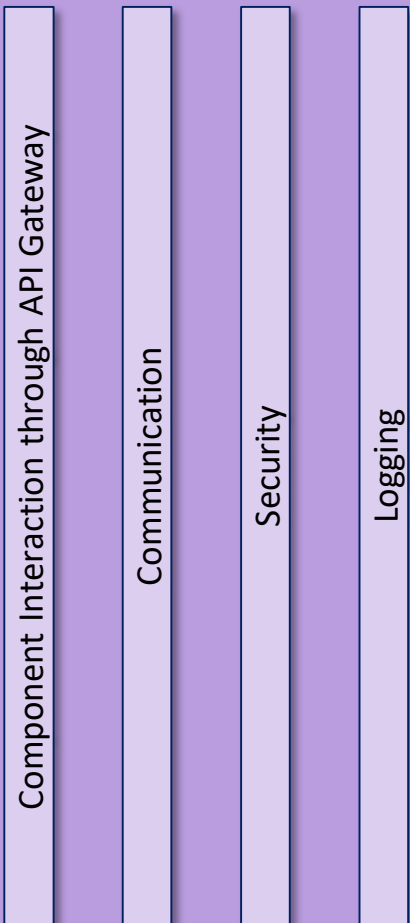
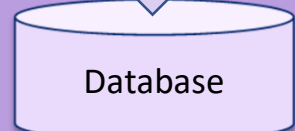
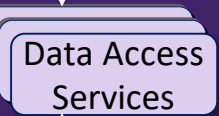
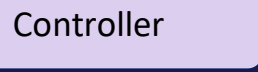
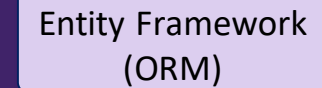
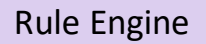
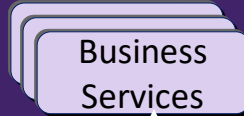
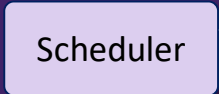
Angular

Presentation Layer



API Gateway (REST / AJAX)

.Net Core Web API



Tech Stack

User Interface	ANGULAR 12
Rest API	.NET 5 (Microsoft)
Database	SQL Server/Oracle
Reports	HTML Reports, BIRT
Unit Test	NUNIT (Open Source)
Automation Testing	Selenium
CI - CD	Azure DevOps



EMBRACE THE FREEDOM

UNCIA LEAP





LMS Platform – Loan Origination

Workflow-led Origination

Flows across stakeholders

Sales, Credit, Operations and Risk workflows built-in

Deviations basis events

Pre-configured Deviation, Deferral, Reversal & Query Modules

Third-party verifications

Residence, Employment, Valuation, Legal verifications

APIs / 3rd-Party Interfaces

KYC / KYB Interfaces

OCR, at-source validation of KYC. Udyam for KYB

Utility Interfaces

LPG / Electricity Bills, Vaahan, Penny Drop

Process Interfaces

eSign of customer docs, eMandate

Underwriting Modules

Eligibility Interfaces

Bureau, Banking, Financial and GST Analysis

Assessment Methods

Complex assessment frameworks for individuals & entities

Business Rule Engine

Configurable, automated limit approval



LMS Platform - Loan Management

Uncia Studio

100+

Configurable parameters that power the LMS

New Product Creation

To help facilitate on-field business changes – real-time

ERP Posting

Simplified to the level of event-led configuration

Data Migration

Migration Toolkit

Enables hassle-free migration of legacy data

Pre-Migration Sanity Checks

To ensure quality source data

Post-Migration Sanity Checks

Reconciles migrated data to confirm accurate data import

Integration & Reporting

Microservice-led modules

Standard APIs for all functional modules

3rd Party Integrations

Capability to integrate quickly, with lender systems

Reporting Layer

Enables collate data across sources, for reporting




Disbursement, Limit and Instalment Modules

Highly Parametrized Loan Management System with Embedded Legacy Data Migration Framework




Limits - Aggregate, non-aggregate, revolving and non-revolving



Disbursements – STP, Tranche-based, Cancellation, Restriction




Integrations – Collaterals, ERP, Collections, Data Migration, Data Mart



Equated Period / Principal / Interest options



Diminishing balance loans




Variable Instalments – Free Cash Flow-based



Bullet Repayments



Moratorium / Holiday Periods



Step-up and step-down options



UNCIA Interest Calculation Module


Highly Parametrized Loan Management System with Embedded Legacy Data Migration Framework



Flat / Diminishing Variants



Basis Repayment Schedule



Days/Days, Actual/Actual, Actual/Days




Simple / Compound Interest



Daily Accrual




Due booking on month-end / due date



Penal interest and grace days



Basis previous due or Latest outstanding



Restructuring, rate conversions, floating rate resets



UNCIA Due Creation and Repayment


Highly Parametrized Loan Management System with Embedded Legacy Data Migration Framework




Daily Accrual,
EoD and EoM
Processes



Daily-to-yearly and
On-Maturity
Frequencies
Configurable




Charges Module –
Automated, manual or
event-based creation



Normal Receipting,
Part-payment,
Closure
And Foreclosure




Settlement and
write-offs



Overdues –
DPD process,
SMA and NPA
classification



Excess – Refund /
Rescheduling,
Auto knock-off



Value-dated
transactions,
reversals



PDC and Mandate
Registration,
Presentation of PDC,
ACH, ADM, eMandates



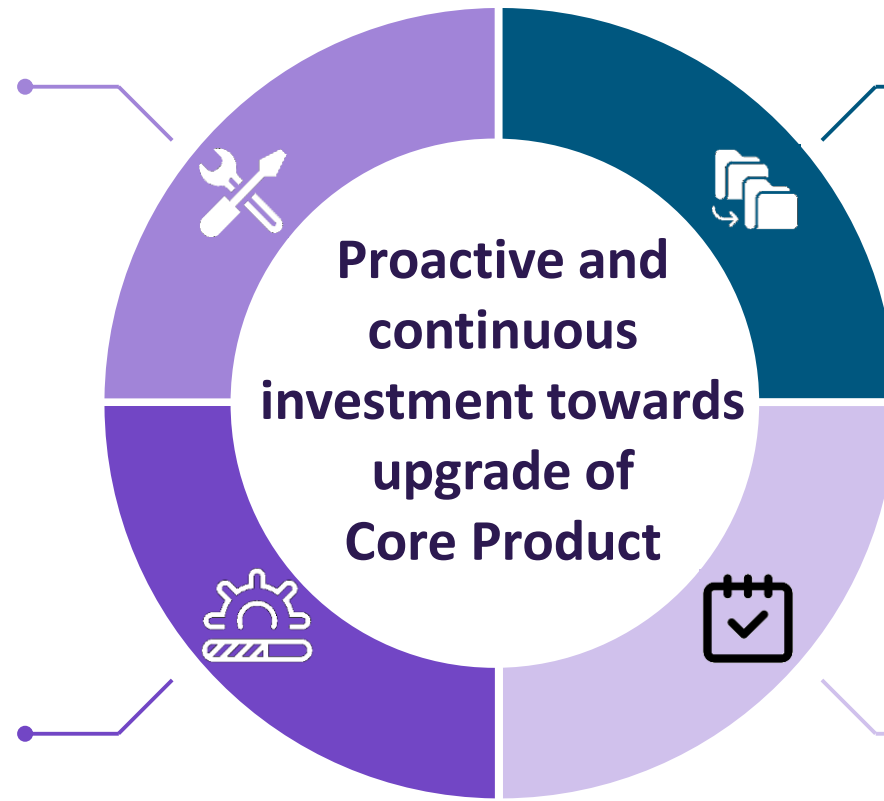
Discover **UNCIA** Leap



A single, parametrized platform for all lines of business



Microservice-led platform with standard APIs for each module



Understanding of Legacy Data, which makes for seamless migration

Assurance of Go-Live Date





THANK YOU