

Corporate Loan Originations



Indus Originations, the corporate loan application processing solution from the Indus, caters to the challenges of the lending industry. It improves efficiency, accuracy, compliance, and visibility into your loan process. Domain and technical expertise spanning more than 15 years has gone into designing this product. The product caters to SME as well as corporate. The application Process spans from Submitting Application till Disbursement / draw downs on limits.

CLO also provides common facilities which can be carried over on multiple applications at a time. The Product is internationalized for multi-currency, multi-organization and multi-lingual support.

- ▶ **Exhaustive Financials**-Configurable financial structure covering statements, ratio & sensitivity analysis
- ▶ **Automatic generation and scheduling** of reports, dashboards etc using MIS engine
- ▶ **Business Flexibility**-User configurable parameterized & dynamic workflow
- ▶ **Automated** End to end loan processing
- ▶ **Comprehensive underwriting** using maker checker facility
- ▶ **Monitor Risk** -Automatic deviation trigger based on measurement of credit, financial operational risk

Key features

- ▶ **Customer Centric Underwriting** – Single Loan Application to process single or multiple Facilities (Funded & Non-Funded)
- ▶ **Dynamic Workflow Configuration** to support different Customer Segments – SME or Corporate.
- ▶ **User configurable Rule Builder Tool** for Workflow configuration , Approval Matrix , Deviation Rules – System & User identified , Conditions , Checklist Credit Scoring using Multiple Attributes , Fees, Charges, Taxes and Documents
- ▶ **Fresh Applications, Planned & Ad-hoc Review processing** with option to re-use existing data.
- ▶ **Append Guarantors** – Corporate as well as Individuals can be appended as guarantors at the application stage.
- ▶ **Demographic and specific data capture** – includes capture of management details, company information, existing exposure, organization structure, manufacturing facilities etc.
- ▶ **Interfacing capability** with Credit bureaus, Rating agencies, Fraud database and external acquisition channels.
- ▶ **Financial Data capture and Analytics** electronic upload of customer financials and data analysis Ability to calculate return on asset and supports debt servicing.
- ▶ **Multiple verifications types** are supported and can be initiated for the following entities factory, Inventory, Asset, financiers and book of accounts.
- ▶ **Multiple verifications for single customer** can be initiated with audit trail of previous verifications.
- ▶ **Document Management**- linking of document sets to customer, collateral and facility. Ability to upload digitized documents.
- ▶ **Collateral Management** –Captures collateral related demographics and its linkage to facilities
- ▶ **Facility configuration**- Configuration of funded and non-funded facilities with ability to configure static and dynamic attributes.
- ▶ **Multiple Approval types are supported** – Multi-tier including committee approvals, peer reviews, ratifications, deviation approval.
- ▶ **Underwriting is comprehensive and flexible** with ability to add user annotations and identify risks and mitigants.
- ▶ **Decision history** is retained for all approvals.

