



**Lending Origination  
Retail**

Lending Origination-Retail is built with over two decades of experience in developing lending automation solutions. The system allows lenders to streamline and holistically improve their customer acquisition strategy with a flexible platform that is

built on our deep domain understanding. The System provides immense configuration and operational efficiency to manage a high volume retail lending business across multiple portfolios and products and acquire profitable customers.

## Portfolios We Support



Mortgage Loans



Consumer Loans



Auto Loans



Credit Card



Personal Loans



Leasing



Educational Loans



Gold Loans

## Key Features



### FULLY INTERNATIONALIZED APPLICATION

Supports implementation in a multi lingual and multi-currency environment across multiple time zones.



### MULTI ORG SUPPORT

Supports multi org environment where multiple business units can be configured and maintained on a single installation.



### CONFIGURABLE WORKFLOW ENGINE

Graphical workflow designer which supports configuration of workflows driven by business processes.



### FORM DESIGNER

Configure screens and forms which vary according to business needs like application forms, verification and valuation forms.



### MULTI CHANNEL ACQUISITION

Multi channel interfacing capability with web portal, dealer portals, CRM and lead management systems for customer acquisition.



### ARTIFICIAL INTELLIGENCE IN LENDING ANALYTICS AND PREDICTIVE MODELING FOR

- Application Risk Profiling
- Workflow & Cost Optimization



### SINGLE PLATFORM FOR MULTIPLE PORTFOLIOS

Supports multiple portfolios like Home Loans, Auto Loans, Mortgage Loans, Personal Loans, Credit Card, Educational Loans and more on a single platform.



### POWERFUL RISK ENGINE

Configure application score cards, eligibility rules, deviation rules through a GUI enabled risk rule configuration engine.



### EXTENSIVE REPORTING

Extensive reporting capability to monitor various business parameters and track operational efficiency.

## POWERFUL DIGITAL LENDING CAPABILITIES



Portal



Relationship  
Manager

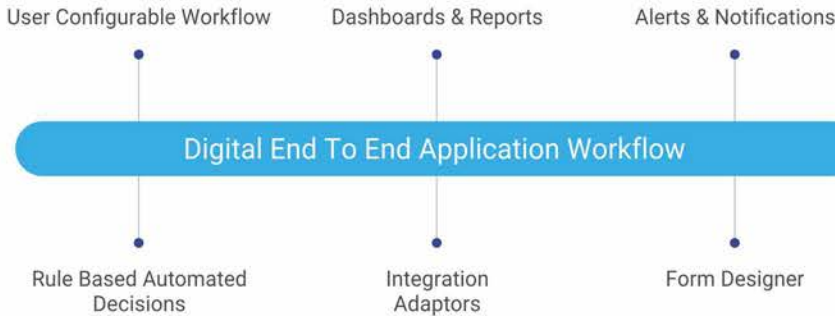


Mobile



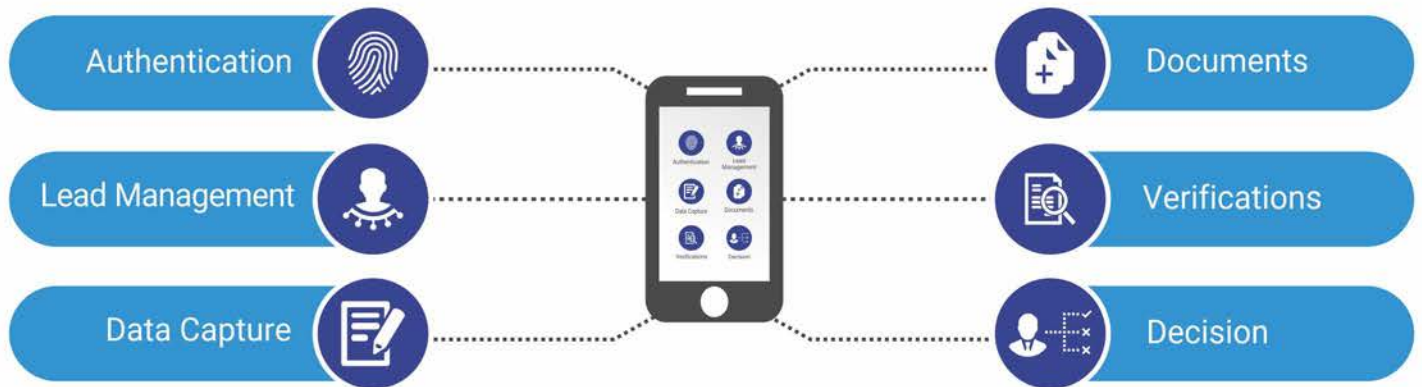
Branch

## Multi Channel Integration



Originations supports end to end processing of loan applications from multiple channels. The workflows support a set of user and system activities which cover application submission, risk policies, underwriting, disbursement of the loan and the post disbursement activities. These features enable faster time to market.

## mOriginate



## KeyBenefits



Accelerate time  
to market



Improve  
Profitability



Increase  
Efficiency



Manage Credit Risk  
more effectively



Decrease Customer  
Acquisition costs



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