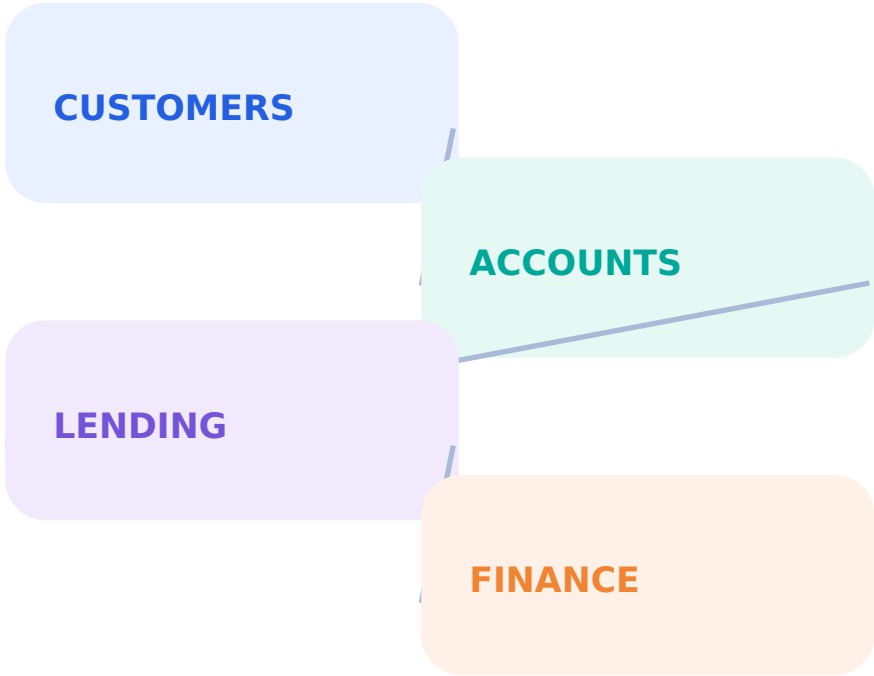
intelligrow

CORE BANKING PLATFORM

Banking built around your institution.

A connected platform for customers, accounts, lending, transactions and financial operations.



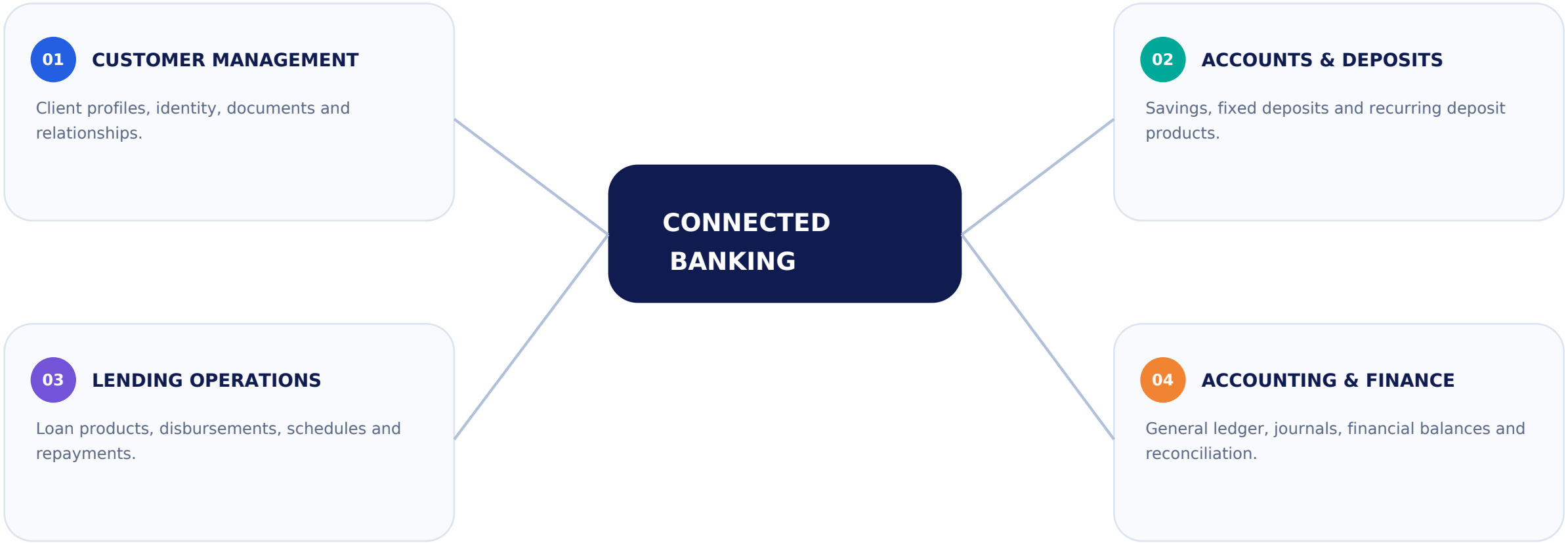
CUSTOMERS • ACCOUNTS • LOANS • DEPOSITS

INTELLIGROW BANCSOFT / CORE BANKING

PLATFORM OVERVIEW

One platform. Connected banking functions.

Connect the operating functions that institutions use every day.



INSTITUTION COVERAGE

Configurable for different financial models.

Platform scope and workflows are shaped by the institution’s business model.

01

BANKS & NIDHI

Customer and account operations, deposits and loans.

02

NBFCs & FINTECH LENDERS

Origination, loan servicing and collections.

03

MICROFINANCE

Group and individual lending workflows.

04

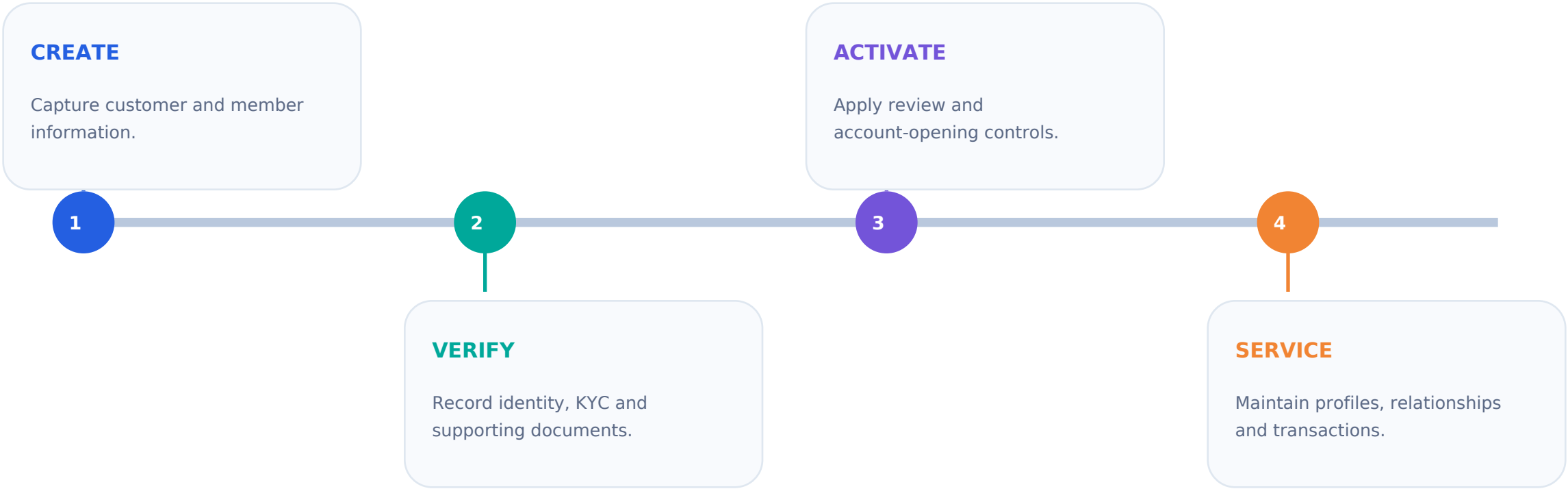
SACCOs & COOPERATIVES

Members, deposits, shares and lending functions.

CUSTOMER OPERATIONS

From onboarding to ongoing relationships.

A structured view of the customer lifecycle.



DEPOSITS AND SAVINGS

Support savings and deposit products.

Configure products and manage their key account events.

01

SAVINGS ACCOUNTS

Balances, deposits, withdrawals and transaction history.

02

FIXED DEPOSITS

Term, maturity and interest-related operations.

03

RECURRING DEPOSITS

Scheduled contributions and maturity workflows.

04

SHARES & MEMBERS

Member relationships and cooperative finance where applicable.

LOAN MANAGEMENT

Service loans from approval to closure.

Operational capabilities across the loan lifecycle.

01

PRODUCT SETUP

Terms, interest methods, schedules and charges.

02

DISBURSEMENT

Release funds and track account transactions.

03

REPAYMENT SERVICING

Payment allocation, balances, fees and overdue amounts.

04

COLLECTIONS

Field, customer and connected payment workflows.

ACCOUNTING AND TRANSACTIONS

Connect banking activity to finance.

Support journal entries, ledger balances and financial control workflows.

01 **GENERAL LEDGER**

Structured chart of accounts and accounting entries.

02 **TRANSACTION POSTING**

Banking transactions and corresponding financial entries.

03 **RECONCILIATION**

Review balances and match financial records.

04 **FINANCIAL REPORTS**

Balance sheet, profit and loss, trial balance and ledgers.

DIGITAL CHANNELS AND APIS

A connected core for web and mobile banking.

Bring customers, staff and external services into a consistent operating environment.

CORE BANKING API HUB

One connected operating environment

CUSTOMER CHANNELS
Web portals and mobile customer experiences.

STAFF CHANNELS
Branch operations, field collections and internal applications.

EXTERNAL INTEGRATIONS
KYC, credit bureaus, payments and partner services.

API CONNECTIVITY
Integration interfaces for approved business workflows.

OPERATIONS & DATA
Reporting, monitoring and reconciliation services.

SECURITY AND OVERSIGHT

Operational control across the platform.

Manage responsibilities, approvals and traceable financial activity.

01

ROLE-BASED ACCESS

Permissions for staff, branches and functions.

02

APPROVAL CONTROLS

Review and authorization steps for selected workflows.

03

AUDITABILITY

Activity and transaction records for oversight.

04

PORTFOLIO INSIGHTS

Operational reporting, arrears and financial monitoring.

IMPLEMENTATION AND SUPPORT

From configuration to ongoing operations.

Intelligrow supports banking implementations through a structured delivery approach.

01 DISCOVER

Understand institution products and operational requirements.

02 CONFIGURE

Set up workflows, products, roles and controls.

03 INTEGRATE

Connect channels, APIs and external systems.

04 MIGRATE

Transform, validate and reconcile existing data.

05 LAUNCH

Test, prepare users and manage the go-live.

06 SUPPORT

Training, troubleshooting and continuous improvement.

TALK TO INTELLIGROW

Let’s discuss your banking platform.

Explore a tailored demonstration and implementation approach for your institution.

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CONNECT WITH US

TALK TO AN EXPERT

SCAN TO ENQUIRE