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PRODUCT & SERVICES CATALOGUE

# Banking that moves with your business.

Core Banking • Digital Lending • Apache Fineract & Mifos Engineering

**EXPLORE SOLUTIONS → intelligrow.co**



CORE BANKING • DIGITAL LENDING • FINANCIAL TECHNOLOGY

OUR CAPABILITIES

# Four pillars. One technology partner.

A focused portfolio combining platforms, engineering and operations.

02

## CORE BANKING

Accounts • deposits • loans

02

## DIGITAL LENDING

Origination • servicing • collections

02

## FINERACT & MIFOS

Implementation • APIs • migration

02

## AI & ANALYTICS

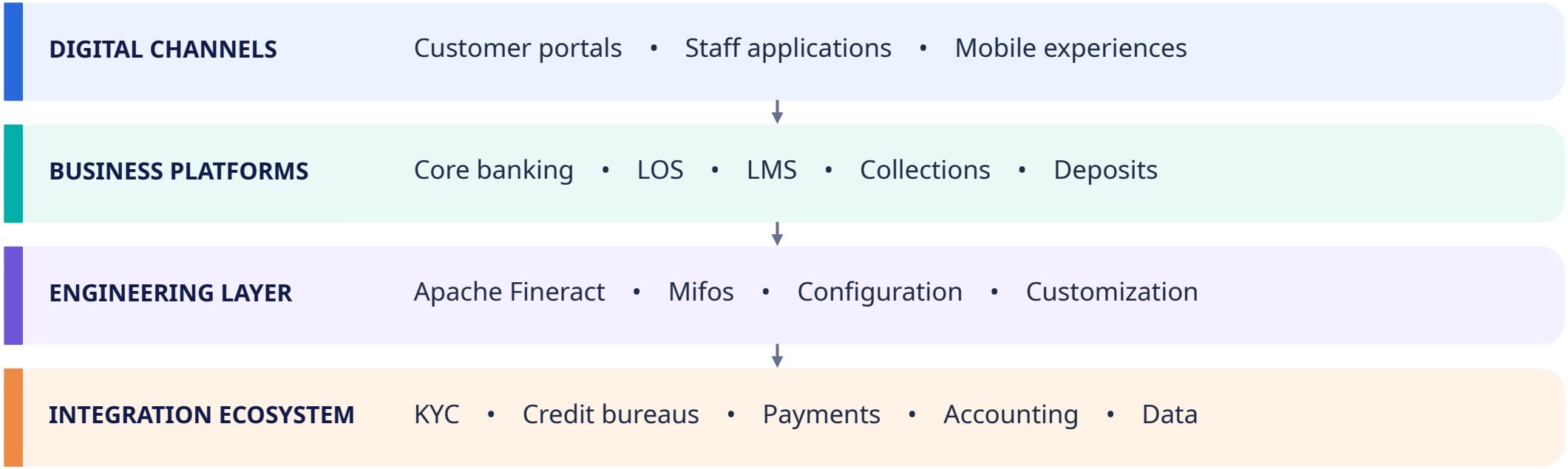
Credit assessment • reporting

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PRODUCT ECOSYSTEM

# Connected financial products, not isolated modules.

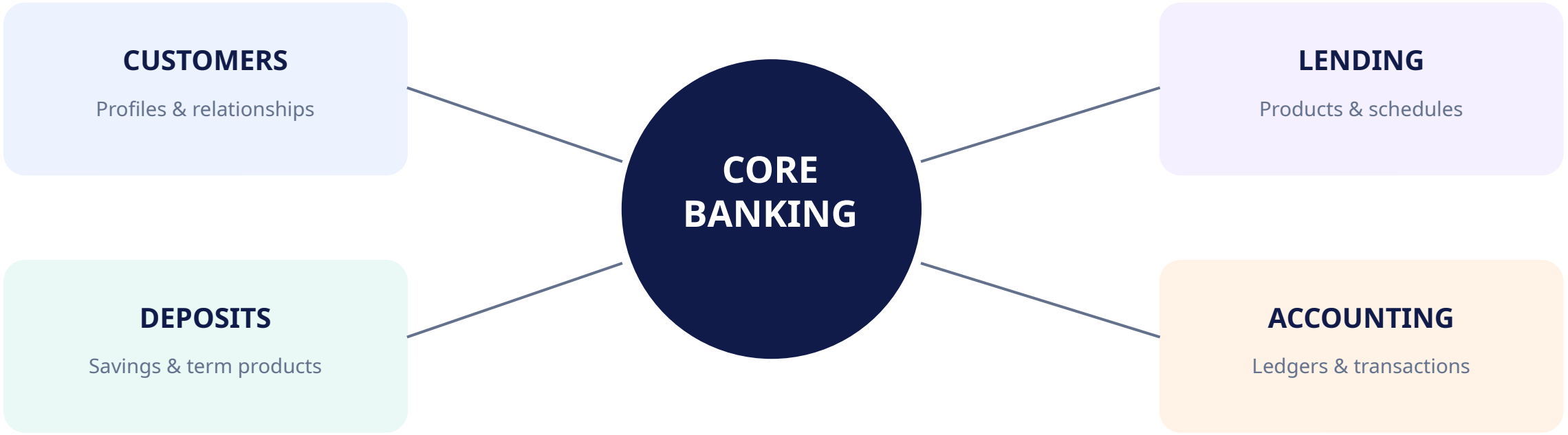
Intelligrow supports configurable workflows across channels, core processes and integrations.



CORE BANKING

# A configurable core for everyday financial operations.

Connect customer, account, lending and transaction activities to a coherent platform.



# Bancsoft: more than lending

Savings, deposits and member finance complement the loan lifecycle.

## SAVINGS

Basic, passbook and interest-bearing savings accounts.

## TERM DEPOSITS

Fixed deposits with maturity, interest and closure workflows.

## RECURRING DEPOSITS

Scheduled deposit contributions and maturity management.

## SHARES & MEMBERS

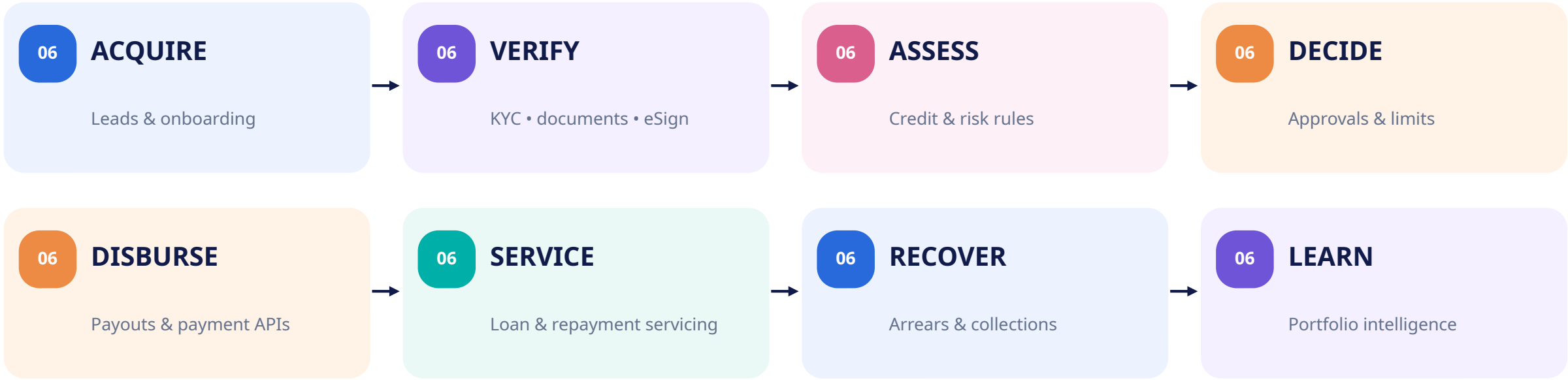
Member shares, dividend calculations and cooperative operations.

Capability scope is configurable and depends on selected products, integrations and deployment.

DIGITAL LENDING

# Eight connected stages. One lending lifecycle.

An end-to-end view from acquisition and assessment to recovery and portfolio insights.




**LOS + LMS + PAYMENTS + COLLECTIONS + REPORTING**

LOAN ORIGINATION SYSTEM

# Originate smarter. Keep control of the journey.

A flexible workflow to manage applications, verification, credit decisions and approvals.

07 **APPLICATION** — Capture borrower and loan requirements

07 **VERIFICATION** — Identity, documents and bureau integration

07 **ASSESSMENT** — Configurable policy and credit checks

07 **APPROVAL** — Review, decision and audit trail

LOAN MANAGEMENT SYSTEM

# Control the loan lifecycle after approval.

Service disbursements, repayment schedules, charges, collections and portfolio reporting.

### DISBURSEMENT

Loan activation and release

### SCHEDULES

Installments, interest and fees

### REPAYMENTS

Payment processing and allocation

### COLLECTIONS

Arrears and recovery workflows

### ACCOUNTING

Entries, balances and reconciliation

### ANALYTICS

Portfolio and operational reporting

# Loan servicing, risk and accounting

Operational controls from repayment posting to portfolio health.

## SERVICING

Interest methods, schedules, charges, penalties and repayment allocation.

## DELINQUENCY

Arrears aging, collection notes, NPA categorization and recovery.

## PROVISIONING

Configurable loan-loss provisioning and GL classification.

## ACCOUNTING

General ledger, cash management, financial statements and reconciliations.

Illustrative operational functions; accounting policies are institution-specific.

# Collections across channels

A connected repayment experience for staff and customers.

### FIELD OFFICER

Mobile staff collection with receipts and customer follow-up.

### CUSTOMER SELF-SERVICE

Mobile and web journeys for repayment and account access.

### AUTOMATED PAYMENTS

Standing instructions and optional e-mandate/payment integration.

**Field operations may support offline capture and later synchronization, subject to deployment.**

FLAGSHIP SPECIALIZATION

# Apache Fineract & Mifos engineering.

Build, extend and operate configurable open-source banking and lending foundations.

**11 IMPLEMENT**

Architecture • setup • configuration

**11 CUSTOMIZE**

Products • workflows • extensions

**11 INTEGRATE**

Payments • KYC • bureaus • APIs

**11 MIGRATE**

Data transformation • reconciliation

**11 MODERNIZE**

Upgrades • testing • optimization

**11 SUPPORT**

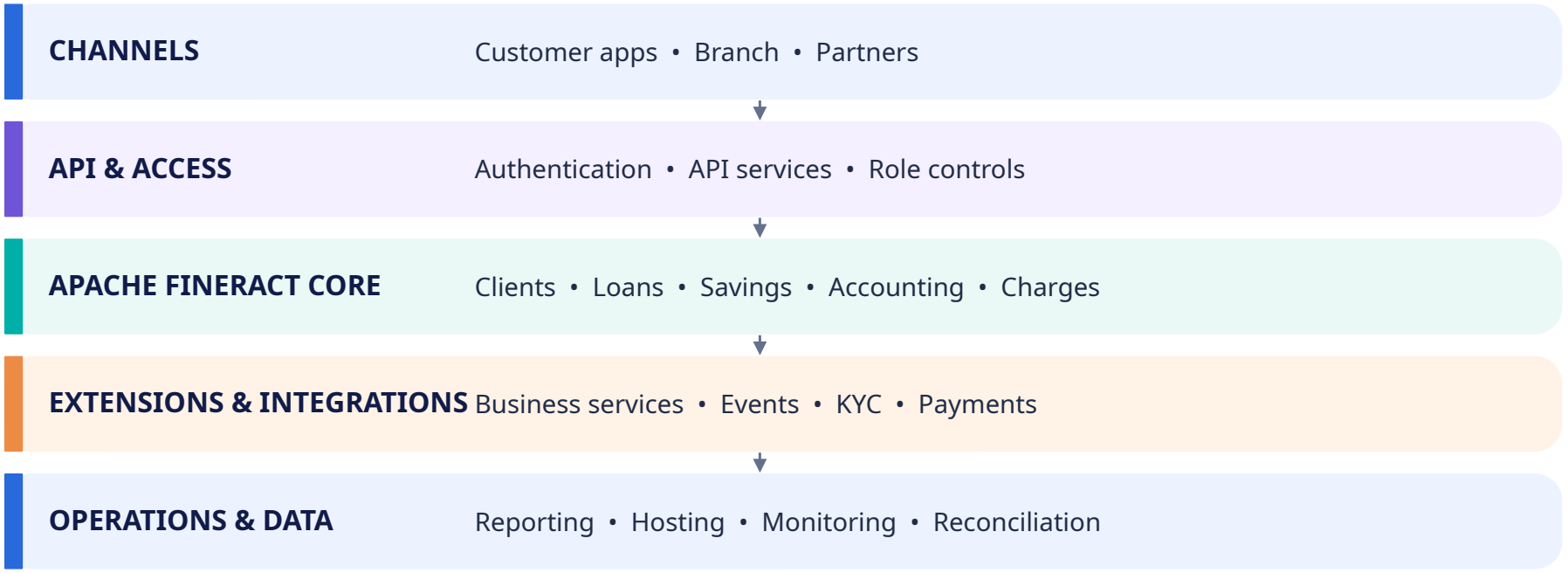
Monitoring • troubleshooting • training

Apache Fineract is open-source software of the Apache Software Foundation; references do not imply endorsement.

REFERENCE ARCHITECTURE

# An open core. Connected and controlled.

Illustrative Fineract architecture with integrations, identity controls, monitoring and operations.




**CROSS-CUTTING**

- Identity & roles
- Audit trails
- Risk controls
- Monitoring

**OPEN APIs • ROLE-BASED ACCESS • AUDITABLE WORKFLOWS**

CLIENT EXPERIENCE

# Relevant institutions. Real implementation experience.

Selected case studies and client relationships published by Intelligrow.

### IIB GROUP
Core banking

### LIQUILOANS
P2P lending

### TRILLION / BHARATPE
Digital lending

### CELESTIUM
NBFC lending

### STOKE DIASPORA SACCO
Cooperative banking

### WDB TRUST
Microfinance

**OTHER PUBLISHED REFERENCES: L & T Cooperative Bank • PCARD Rural Banks • RocketFin • Wow Finstack • Maron Tech**

Client references are public claims; permissions, scope and outcomes require approval.

CLIENT STORY / BANKING

# IIB Group | Multi-entity banking modernization

Published example: a unified banking foundation across international operations.

## THE CHALLENGE

Fragmented workflows across entities and geographies required more centralized visibility and adaptable banking operations.

## INTELLIGROW APPROACH

Fineract / Mifos-based banking infrastructure with API-driven integration and centralized operating capabilities.

## BUSINESS CAPABILITIES

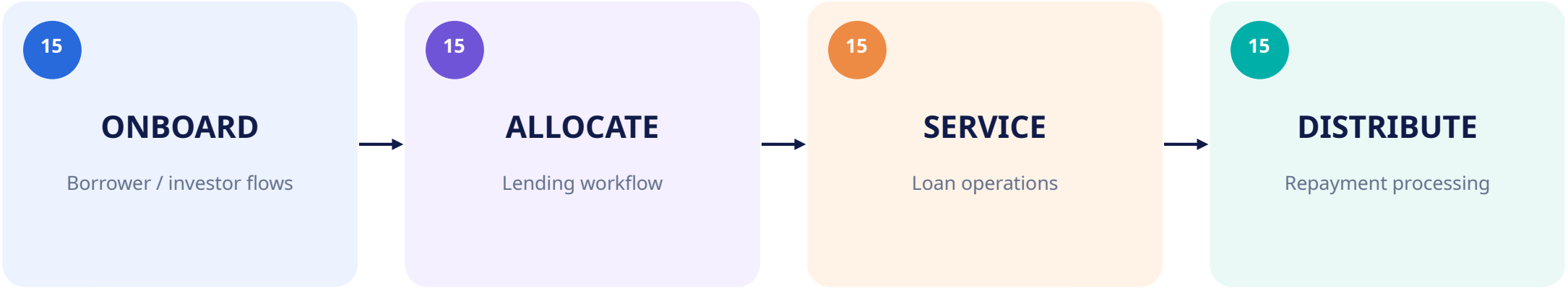
Region-wise oversight, multi-entity operations, portfolio reporting and coordinated banking processes.

CORE BANKING • APACHE FINERACT • INTEGRATION

CLIENT STORY / FINTECH

# LiquiLoans | P2P lending infrastructure

Published example: configurable lending workflows with integrations.




**Technology experience: Mifos, Apache Fineract, workflow customization and integrations.**

CLIENT STORIES / LENDING

# Digital lending built around different business models.

Selected Intelligrow implementations for NBFC and fintech customers.

## TRILLION / BHARATPE CAPITAL

Mifos development and customization supporting digital lending operations, disbursement, collections and reporting.

## CELESTIUM FINANCIAL

Loan lifecycle workflows from onboarding and origination through servicing, collections and portfolio visibility.

**ONE CORE PRINCIPLE → ADAPT WORKFLOWS TO THE LENDING MODEL**

CLIENT STORIES / INCLUSIVE FINANCE

# Serving cooperative and microfinance institutions.

Different financial models demand different customer and member journeys.

### STOKE DIASPORA SACCO

Member onboarding • savings • loan servicing

### WDB TRUST

Group lending • field operations • collections

## An adaptable platform matters as much as the underlying banking engine.

AI & ANALYTICS

# Turn portfolio data into clearer decisions.

Credit assessment workflows, operational reporting and portfolio visibility.



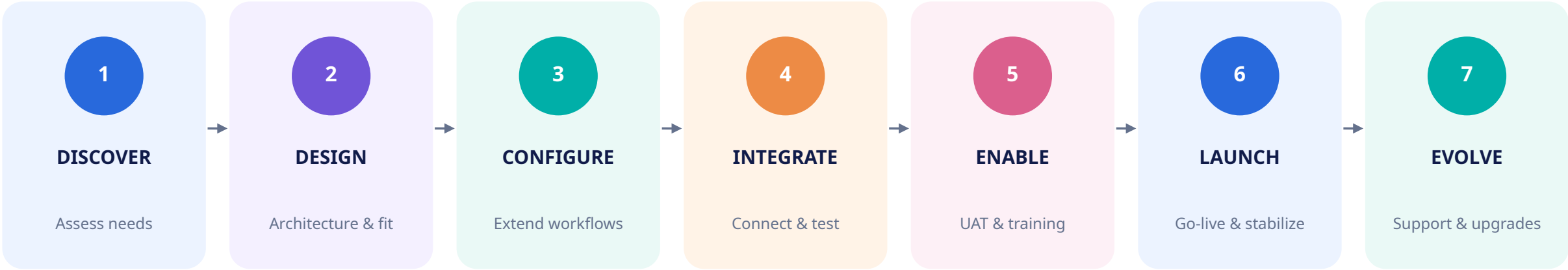

**HUMAN REVIEW + CONFIGURABLE POLICIES + PORTFOLIO INTELLIGENCE**

Specific AI features and deployment scope are confirmed during solution discovery.

DELIVERY METHODOLOGY

# Seven stages from discovery to evolution.

A structured implementation approach designed for institutional readiness.




Governance checkpoints: data validation • functional testing • handover • post-launch support

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PRODUCT & SERVICES CATALOGUE

# Let’s build your next financial platform.

Explore a tailored demo, discuss your platform needs or speak with our team about Apache Fineract and Mifos engineering.

**www.intelligrow.co/talk-to-expert/**

SCAN TO ENQUIRE

www.intelligrow.co | business@intelligrow.co | +91 86605 95737