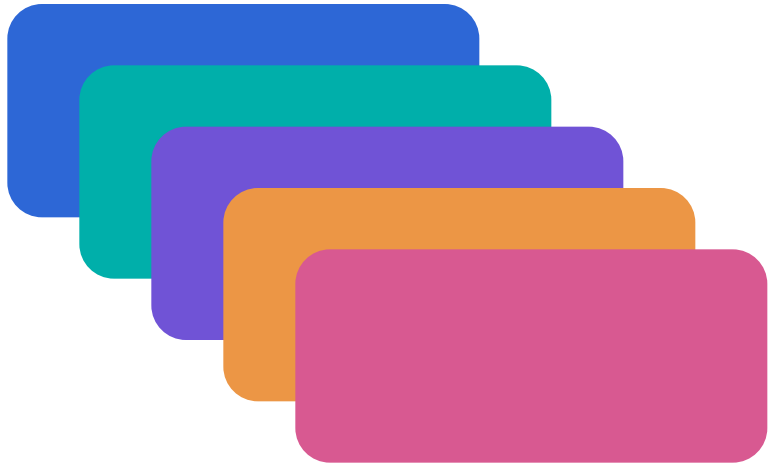
LENDING SOLUTIONS CATALOGUE

Lending, connected from start to finish.

Loan Origination • Credit Assessment • Loan Management • Collections • Analytics

EXPLORE THE LENDING PLATFORM



CONNECTED LENDING

intelligrow

CONNECTED LENDING PLATFORM

One connected lending lifecycle.

A unified journey from borrower acquisition to repayment, recovery and portfolio insights.

01 ACQUIRE

Leads & onboarding

02 VERIFY

KYC & documents

03 ASSESS

Credit & risk rules

04 DECIDE

Approvals & limits

05 DISBURSE

Payout & activation

06 SERVICE

Loan servicing

07 RECOVER

Arrears & collections

08 LEARN

Portfolio intelligence

LOAN ORIGINATION SYSTEM

Originate smarter. Approve with control.

Configurable application workflows, verification, assessment and multi-level approvals.

01

LEAD CAPTURE

Digital leads and borrower onboarding.

02

KYC VERIFICATION

PAN, Aadhaar, phone and email verification, subject to integrations.

03

APPLICATION

Borrower identity, address, employment, income and loan requirements.

04

APPROVAL WORKFLOW

Credit review, decisions, multiple approval levels and audit trail.

CREDIT ASSESSMENT

Decisions informed by borrower data.

Credit assessment and underwriting with configurable business rules and bureau integrations.

02 **BORROWER PROFILE**

Identity, income, expenses and employment information.

03 **CREDIT BUREAU**

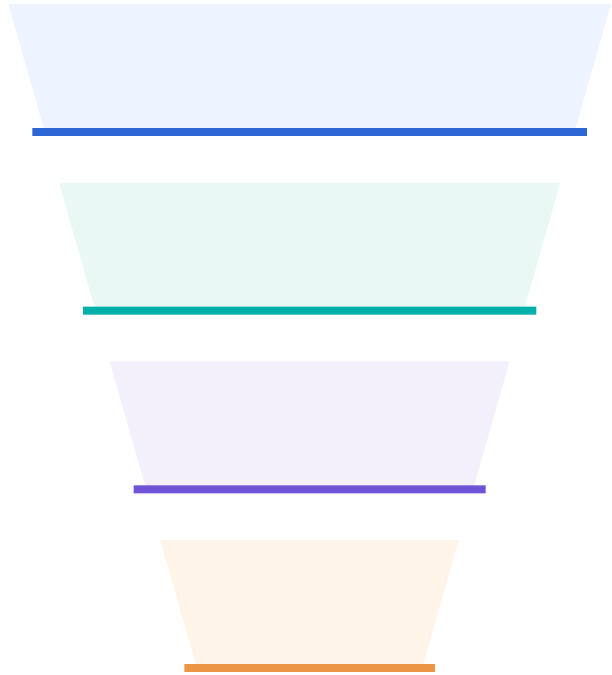
Connect bureau information through supported integrations.

04 **RULE ENGINE**

Apply configurable eligibility and credit-policy checks.

05 **REVIEW & DECIDE**

Support informed underwriting and documented decisions.



UNDERWRITING FLOW

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LOAN MANAGEMENT SYSTEM

Manage every stage after approval.

Support disbursement, schedules, charges, repayment allocation and loan account servicing.

01

DISBURSEMENT

Loan activation, release and transaction tracking.

02

SCHEDULES

Installments, interest methods and repayment plans.

03

CHARGES & PENALTIES

Loan fees, charges and overdue calculations.

04

REPAYMENTS

Payment processing, allocation and account updates.

05

DOCUMENTS

Loan documents and account-level records.

06

ACCOUNTING

Ledger entries, balances and reconciliation workflows.

COLLECTIONS AND PAYMENTS

Collections across connected channels.

Give field staff and customers flexible repayment experiences.

02

FIELD COLLECTION

Staff mobile collection, digital receipts and customer follow-up.

03

CUSTOMER SELF-SERVICE

Web and mobile repayment journeys and account access.

04

AUTOMATED PAYMENTS

Optional payment gateway, standing instruction and e-mandate integrations.

Field collection may support offline capture and later synchronization, depending on deployment.

RISK AND OPERATIONAL CONTROL

Keep servicing, delinquency and finance visible.

Operational controls supporting collections, portfolio health and reconciliations.

01

SERVICING

Interest, schedules, charges, penalties and payment allocation.

02

DELINQUENCY

Arrears ageing, collection notes, NPA categorization and recovery.

03

PROVISIONING

Configurable loan-loss provisioning and GL classification.

04

FINANCE

Accounting entries, statements and reconciliation.

LENDING ANALYTICS

From transactions to portfolio intelligence.

Operational, portfolio and accounting reports for lending teams.

01 **Loan Outstanding Report**

02 **Loan Aging Analysis**

03 **Loan Statements**

04 **Collections Report**

05 **Balance Sheet**

06 **Profit and Loss Report**

07 **Trial Balance Report**

08 **General Ledger Report**

PLATFORM INTEGRATIONS

One lending core. Connected services.

An illustrative architecture for lending workflows, access controls and external services.

CHANNELS — Customer portal • Staff application • Mobile experience

LENDING PLATFORM — Origination • Assessment • Loans • Collections

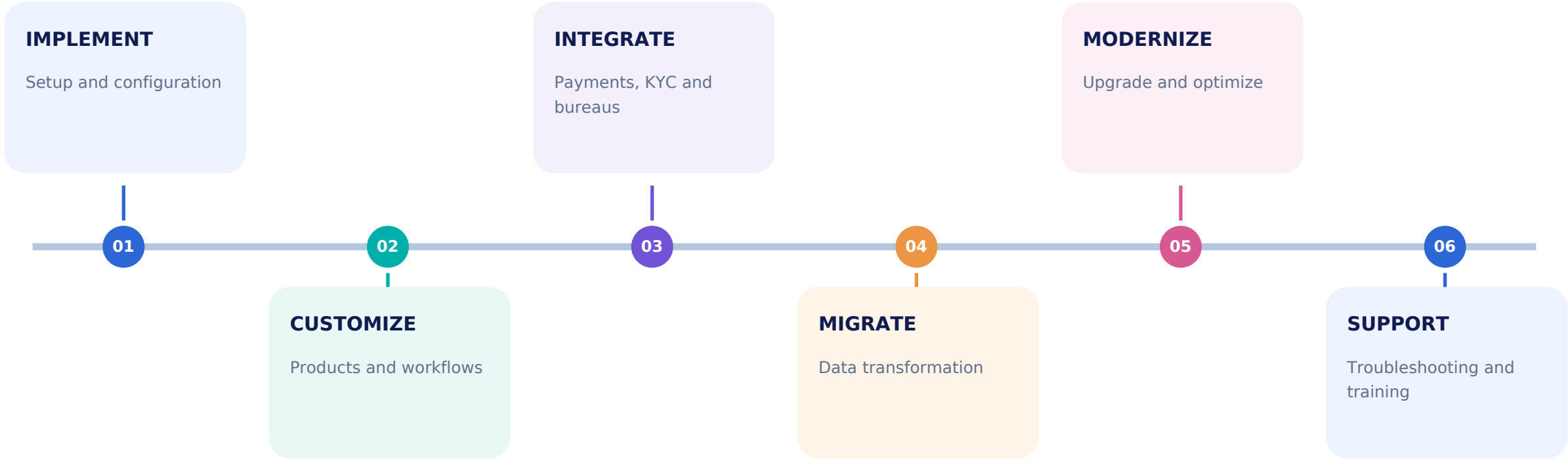
INTEGRATIONS — KYC • Credit bureau • Payments • APIs

OPERATIONS — Accounting • Reporting • Monitoring • Reconciliation

IMPLEMENTATION AND SUPPORT

From configuration to continuous improvement.

Intelligrow works on lending platforms and Apache Fineract / Mifos-based solutions.



TALK TO INTELLIGROW

Let’s build your lending platform.

Explore loan origination, loan servicing, collections and analytics for your institution.

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TALK TO AN EXPERT

SCAN TO ENQUIRE